

NPCI /UPI/OC No. 46/2017-18

February 23, 2018

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: BHIM UPI branding at all UPI enabled Apps and merchants

The UPI ecosystem comprises of multiple UPI applications which are owned by the banks and 3<sup>rd</sup> party UPI enabled Apps sponsored by member banks as PSPs. We draw your reference to our Circular No. NPCI /UPI/OC No. 21/2017-18 dated 8<sup>th</sup> June, 2017.

Further, member banks are advised as under:

- 1. All UPI enabled apps (Banks and 3<sup>rd</sup> party) may change name to **BHIM <App** name > UPI App. They can display BHIM UPI on selecting the payment/transfer.
- 2. Similarly, all the merchants accepting UPI payments (QR, Intent, Collect etc.) to display BHIM UPI branding.

This will help consumer to recall all UPI enabled Apps and merchants with BHIM UPI branding.

The above changes may be carried out before 31st March 2018 if not already done. Members are requested to make changes according to this circular.

Thanking you,

Yours truly,

Vishal Kanvaty

SVP - Head Innovations & Products