

NPCI/UPI/ OC-73 /2019-20

19th September, 2019

To,

All Member Banks, Unified Payments Interface (UPI)

Dear Sir/ Madam,

Payer App Behavior for Intent Based Transaction on UPI

Intent call based implementation is one of the most preferred use case in the UPI merchant ecosystem owing to below reasons;

- a) It ensures UPI Interoperability
- b) Provides seamless checkout experience to the customer
- c) It provides flexibility to a customer to pay using UPI ID of his choice

Further, NPCI UPI Circular 15 C mandates UPI enabled apps to respond to intent call initiated from merchant app on the same phone. However it has been observed that UPI enabled apps are responding to the intent call even when the customer is not registered on the app. Once customer selects that UPI app (where he is not registered for UPI but has downloaded on his phone) he is prompted for UPI registration to complete payment. This leads to timeouts and hence low success rates.

The matter was highlighted in Steering committee meeting dated 9th April 2019, and it was agreed that UPI enabled Apps must respond to Intent call from merchant App only in cases where the customer has registered & has also SET UPI PIN for the specific App. This was suggested to avoid clutter on the screen and also increase success rates for merchant transactions.

Member Banks are requested to make requisite changes on their Apps and the TPAPs sponsored by the banks to align with the guidelines as stated above, latest by 31st of October 2019.

Thanking You,

Praveena Rai
Chief Operating Officer