

**NPCI/UPI/OC-74/2019-20**

**19<sup>th</sup> September 2019**

All Member Banks, Unified Payments Interface (UPI)

Dear Sir / Madam,

**UPI Compliance Guidelines**

NPCI has issued multiple circulars/ guidelines based on the following requirements related to UPI platform;

- a) Functional & Interoperability compliances
- b) Risk/ InfoSec compliances
- c) Technology & Operation compliances
- d) Pricing, Commercial & limits in UPI
- e) Settlement, Reconciliation & Disputes
- f) Branding related compliances: To follow the UPI branding guidelines (available on website)

<https://www.npci.org.in/sites/default/files/BHIM%20UPI%20Guidelines.pdf>

The banks and all the stakeholders including not limited to Third Party app providers (TPAPs), merchants, service providers and other payment facilitators are requested to comply to all the aforementioned circulars

Members are hereby requested to take note of the above and ensure compliance by 30<sup>th</sup> November 2019.

Praveena Rai  
Chief Operating Officer