

NPCI/UPI/OC-95/2020-21

25th September 2020

To,

All Members, Unified Payment Interface

Dear Sir/Madam,

Subject: Guideline on usage of UPI API's

Unified Payments Interface (UPI) provides a set of standard APIs to facilitate online immediate payments for both person to person (P2P) and person to merchant (P2M). The core features of UPI, both financial and non-financial, are delivered using these specific API's. These API's are consumed by the participating members in UPI to service customers using UPI enabled apps, Third Payment Application providers (TPAPs).

2. From time to time, NPCI has issued guidelines defining the message specifications and intended purpose of these APIs and the usage of the information retrieved from these API's. For e.g. List Account API should be used only for linking of account in the process of handle creation with device binding and not otherwise. Likewise, the Balance Inquiry API can be only initiated by the customer on the UPI app and the actual balance cannot be used or stored even in encrypted format by any player in the UPI chain for any purpose except customer's bank (Ref UPI OC No. 44 dated 11th January 2018). The customer data (PII Data – Personally Identifiable Information such as account number etc.) to reside in bank or bank owned data center and the same should not be passed to any party including that of Merchant or Intermediary unless specified by the industry regulator (RBI, SEBI, IRDA, etc.) as the regulatory requirement or otherwise approved by NPCI specifically (Ref circular no UPI OC No.15 dated 18th January, 2017 & UPI OC No. 15A dated 27th January 2017).

3. The use of the UPI set of APIs by the participating members should strictly follow the usage norms as is defined in the UPI Technical Specification Document and as mentioned below:-

- a) For the purpose of processing the financial or non-financial transaction initiated by the end UPI consumer
- b) For the purpose of Risk management and fraud prevention purpose
- c) Or otherwise specified by NPCI

Any other use of APIs especially, the stand-alone use of APIs for purposes other than it is intended for, is not permitted unless approved, other than above listed reasons. Non-compliance to this guidelines shall be treated as breach of UPI operating guidelines and NPCI shall have the right to take suitable action against the member, if it is found in violation.

Members are requested to take note of this compliance, and communicate this to their partners.

Yours Faithfully,

SD/-

Praveena Rai

Chief Operating Officer

Annexure to NPCI/UPI/OC-95/2020-21 dated 25th September, 2020

List of UPI API's

Reqpay	List PSP
RespAuthDetails	List Account Providers
ReqAuth	List Keys
ReqTxn	List Account
RespPay	List Verified Address Entries
	Manage Verified Address Entries
	Validate Address
	Set Credentials
	Pan API,
	Bal Enquiry API
	List VAE
	Reqval customer
	Mandate API
	QR validation API
	Check Transaction
	Req OTP

The circular extends to all future API's released on UPI framework, unless specified otherwise.