

Ref No.: NPCI/UPI/OC-115A/2021 (Addendum)

22nd November 2021

To,
UPI Member Banks,
PSPs and Third Party App Providers

Madam / Sir,

Subject: Addendum to 'Numeric UPI ID Mapper' circular NPCI/UPI/OC-115/2021-22 and implementation of 'Feature Phone and Voice based payments'.

From 1st January 2022, it will be mandatory for all UPI enabled feature phone based solutions to conform to interoperability standards as per circular NPCI/UPI/OC-115/2021-22, dated 20th July, 2021.

NPCI has introduced Server-Side Common Library (S-CL) for secure transaction authentication specifically for feature phone and voice based payments. The S-CL shall perform the same functionality as it is done in the existing UPI common library for UPI Apps. Member Banks and Payment Service Providers (PSP) are required to enable the following processes:

- i. **Integration of Server-Side Common Library (S-CL):** The S-CL based payment solution will ensure interoperable payment option to the user even in the absence of smart phone based app. All UPI payment requests from the customer interface will be routed to UPI via the Payment Service Provider (PSP), who will host the S-CL and be responsible for maintaining it securely. The PSP can provide the S-CL directly or extend its usage to a third party service provider, who has been on-boarded by the PSP after suitable risk and security evaluation.
- ii. **Transaction limit check:** Currently, the maximum transaction limit for feature phone and voice based payments cannot exceed Rs. 10,000/-.
- iii. **Implementation of UPI Number functionality through integration with UPI Numeric ID Mapper.** Details as defined in circular NPCI/UPI/OC-115/2021-22

All guidelines and processes applicable to UPI member banks will be extended to feature phone and voice based payments unless specified otherwise.

You are kindly requested to share the compliance requirements mentioned in this circular, as well as in circular NPCI/UPI/OC-115/2021-22, dated 20th July, 2021, with the personnel responsible for implementation.

For information support, do contact the NPCI UPI Product team.

SD/-

Yours faithfully,

Kunal Kalawatia

Chief Products