NPCI/UPI/OC-133/2021-22   **January 27, 2022**

To,

All UPI Members – Banks, PSPs and TPAPs

Madam / Dear Sir,

Subject: Guidelines on UPI Features

UPI as a 'mobile phone first' platform has endeavoured to drive its adoption across India through easy interoperability and accessibility. The success of UPI has been due to the emphasis placed on foundational pillars:

1. Co-creation with the ecosystem - for the introduction of new services and technologies
2. Interoperability - at all levels of the ecosystem
3. Inclusive - for all participants, at all points, in the ecosystem
4. Compatible with, the existing and future, user interfaces and acceptance channels

About UPI Features

UPI Features leverage the UPI system to enable a diverse set of functionalities, mechanisms and channels such as:

1. Functionalities (example: pay, collect, intent, P2P, P2M, AutoPay, IPO)
2. Interfaces (example: smartphone, feature phone, ATM, embedded devices, voice, IVR, POS)
3. Payment mechanisms (example: QR code, UPI ID, UPI Number, Account Number and IFSC)
4. Protocol/Communication channel (example: internet, USSD, NFC, Bluetooth, sound-based/tone based, ultrasonic)

In addition to the above, UPI Features will also aim to support the newer set of technologies, use cases, and modes of making payments, some of which are in different stages of development. Following are a few examples for the same:

1. IoT and embedded payments - like connected cars, eSIM
2. Voice-based uses - like IVRS, missed call, virtual assistant
3. Apps based uses - like Software tool kit
4. Technology enhancement towards payment authentication processes - like face authentication, biometric verification

Digital payments and technology are ever-evolving segments, therefore, UPI will endeavour to adapt to incorporate these evolutions.

Guidelines for usage of UPI Features

1. UPI encourages innovation within the ecosystem. At the same time, it is important that any such innovation which is built on top of UPI by payment service providers or third parties associated with them, involving new process, technology, methodology, etc to enhance UPI Features, is not restricted to a single provider or third party and be available to all providers/participants in the UPI ecosystem.

2. The wide-scale access to UPI Features by, and the availability thereof to, the end-users depend on such features being enabled by payment service providers and third parties associated with them without restrictions based on proprietary.

3. All UPI Features enabled by payment service providers or third parties associated with them should be interoperable in nature. For example, token, payment ID, proprietary QR codes not conforming to interoperable standards shall not be permitted. Kindly refer to UPI Circular NPCI/UPI/OC-115/2021-22, which covers this in detail.

We kindly request you to inform relevant stakeholders about this guideline.

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief - Product