

NPCI/UPI/2023-24/OC.163A

23<sup>rd</sup> October 2023

To,  
All Members, Unified Payments Interface (UPI)

**Subject: Addendum to OC 163 – Furthering interoperability in the UPI ecosystem**

Vide reference to NPCI UPI OC 163 dated **20<sup>th</sup> March, 2023**, NPCI has defined the first set of compliances towards the objective of furthering the interoperability in the UPI ecosystem. As per aforementioned operating circular, the deadline to comply with the guidelines was 30<sup>th</sup> September 2023.

It is understood from various acquiring members that necessary changes mentioned in OC 163 are still under development. Based on ecosystem requirements, the compliance date for OC 163 has been extended till **31<sup>st</sup> December 2023**.

**Compliance Update:**

For online app-based and mobile web-based merchants, a new provision has been introduced. It is now permitted to display the 'Pay by any UPI App' button in any place (prominently) under the UPI section. As per NPCI UPI OC 163, this button will call for UPI Intent. 'Pay by any UPI App' button, when clicked, should display all active UPI apps in the device without any discrimination.

It is imperative that this button is not only present but also prominently visible, ensuring equal access for all apps through UPI Intent. This visibility and accessibility are paramount to fostering interoperability within the UPI ecosystem.

All UPI Members are requested to comply with the respective compliances by aforementioned timeline.

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

Your's sincerely,

SD/-

Kunal Kalawatia  
Chief of Products