NPCI

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

February 28, 2023

To,

All members participating in Unified Payment Interface (UPI)

Madam / Dear Sir,

Subject: Addendum to OC 133 - Addition of Initiation Mode and Channel identifiers for new use cases

This circular refers to the NPCI Circular NPCI/UPI/OC-133/2021-22 dated January 27, 2022 on 'Guidelines on UPI features'. It mentions about supporting new set of technologies like IoT, embedded payments, voice based payments and other emerging use cases on UPI.

To increase the adoption of UPI, NPCI introduced 123Pay and developed Server Side Common Library (SSCL) which enabled voice based payments and UPI on feature phone.

With the advent of technology, it is now time to enable UPI with new age technologies like Internet of things (IoT). Early stage development and testing is in progress for making UPI payments using AI based voice assistants, In-Car payments and using other IoT devices.

To identify transactions initiating from 123Pay, IoT devices and voice assistants, identifiers introduced are as follows:

Sr. no	Product	Cred Type	Initiation mode	UPI channel identifiers
1.	UPI 123Pay	SSCL	31	IVR, MCP, TONE, SIM, OEM, SMS, USSD
2.	IOT based – Connected Cars	SSCL	32*	IOTCC
3.	Voice based AI payments	CL	00	IOTVOICE

Note: *Initiation mode – 32 will be used for SSCL based applications.

With reference to the above, Member Banks (Payee PSP), Third Party App providers (TPAPs) and other payment providers are requested to take note of the above enhancement and undertake requisite changes on their applicable systems.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief of Products