NPCI/UPI/OC-175/2023-24   **October 27, 2023**

To,

All UPI Members – Banks, PSPs and TPAPs

<u>**Subject: Guidelines for *'Hello! UPI'***</u>

To improve access and experience on digital platforms which support payments, NPCI has introduced *'Hello! UPI'* as feature to drive access and experience of UPI, assisted with voice. The UPI features such as user onboarding, balance enquiry, financial transaction, complaint resolution, etc. will be enabled using voice commands by the user. These interactions powered by voice/conversation shall be referred as *'Hello! UPI'*.

Accessibility for Users

'Hello! UPI' will be made available to users through the following channels.

1. In App: Assist navigation inside UPI App using voice commands.
2. On-Call: Voice based interaction through telecom call.
3. Device based: IoT based devices which respond to voice commands.

Guidelines for *'Hello! UPI'*

a. The scope of *'Hello! UPI'* experience shall cover
    i. UPI Transaction initiation by voice
    ii. Assisting user for UPI Onboarding in UPI App
    iii. Alert to user for suspicious and possible fraudulent transaction
    iv. Smart prompts for improving user experience
    v. User consent based action for the feature enablement by voice prompts
    vi. User complaint redressal assistance with UPI Help
    vii. Other use cases, if any, approved by NPCI from time to time
b. *'Hello! UPI'* brand guidelines shall be adhered for enabling various experiences. Brand Guidelines' details in Annexure 1.
c. For any information or action sought by the user using voice which pertains to UPI, the user interaction shall start with "Hello <app name>" as the wake-up word by the user. For eg: Hello! BHIM, make Rs. 10 payment to Arvind (saved contact).
d. UPI PIN shall be entered by user manually on the UPI common library screen when transaction initiated from UPI app and IoT display devices. For On-call payments, UPI PIN to be entered manually by user on keypad of the mobile phone from which the call is initiated.

e. The device should take specific and relevant consent for enabling *'Hello! UPI'*. Similarly, there should be an option to disable voice assisted services for *'Hello! UPI'*.

f. On-Call channel through UPI 123Pay shall now empower customers to interact with voice using *'Hello! UPI'*. This enablement shall be enabled through Server-Side Common Library (SSCL) at NPCI. Device based enablement shall be through SSCL/UPI Plug-in. All the guidelines and controls of SSCL/UPI Plugin will be extended here. All current and future experiences for 123Pay on-call shall be using *'Hello! UPI'*.

g. The device and the PSP shall collectively identify and tag such transactions with separate 'Initiating Channel' name and 'Refcategory' as per the language used by user (details in Annexure 2). No transactions to be sent without these tags. When a user completes the transaction with smart prompt assistance, transactions tags to be populated as per the type of transaction.

h. Voice Assistance Platforms in the mobile handsets and IoT devices should support *'Hello! UPI'* and allow users to select UPI Apps of their choice using voice commands. User should be able to start giving voice command by starting with 'Hello <Platform defined Assistant Name>.

Compliance for *'Hello! UPI'*

1. Details about 'Initiating Channel' and 'Refcategory' which are to be populated by members going live on *'Hello! UPI'* are provided in Annexure 2.

2. UPI Apps live on *'Hello! UPI'* and not sending correct required fields will be considered as non-compliant. Failure to comply will lead to action from NPCI.

Participants in the above channels shall enable *'Hello! UPI'* using self-developed language AI models or NPCI models. Participants using NPCI AI models to ensure availability of newly added languages within 3 months of NPCI enablement. Presently NPCI models support English and Hindi. NPCI model usage specifications shall be shared with the participants. Participants should ensure accuracy and customer choice before processing the consumer action.

Roles and responsibilities of all parties involved in the UPI payment such as UPI switch, Issuer Bank, Beneficiary Bank, Payer PSP, Payee PSP, and TPAP will remain the same.

Member Banks, PSPs, TPAPs and PPI apps are hereby requested to take note of the above and enable *'Hello! UPI'* feature in app by March 31, 2024.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure 1:

'Hello! UPI' **Brand Guidelines**

Hello! UPI
UNIFIED PAYMENTS INTERFACE

Brand Guideline

What is Hello! UPI

Hello! UPI

Introduction:

Welcome to the Hello! UPI Brand Guideline, designed to ensure consistency and cohesive branding across partner apps integrating Hello! UPI conversational payments feature.

This guideline outlines the placement of the icon and usage of the wake-up prompt to maintain a unified user experience.

Hello! UPI
UNIFIED PAYMENTS INTERFACE

The Logo & Colour

The logo is derived from the UPI and NPCI brand elements.
The word 'Hello! UPI' will be written in
'Helvetica' font.

Hello! UPI Horizontal Logo

Hello! UPI Vertical Logo

Colour Code

HELLO! UPI Llogo

Normal

Reverse

Single Color

Improper Usage

The unit needs to be properly used as stated in the previous slides. Usage of any other mnemonic, icon, visual or graphic element even for representational purposes are strictly prohibited. Hare are some representation examples of how not to use the unit.

Wakeup Prompt Guidelines

Every partner app utilizing Hello! UPI conversational payment feature should begin the wake-up prompt with the phrase "Hello! UPI" followed by the relevant command or query.

The phrase "Hello! UPI" should be the first words of the prompt to ensure consistent user experience.

It is mandatory to have a Text-to-Speech (TTS) screen once the Hello! UPI voice feature is evoked. The TTS service should also have a consistent voice over capability for all the user generated prompts. It is mandatory to have the TTS and voice over in user initiated language.

The TTS screen should mandatory have the Hello! UPI logo on the page at all times. For all other pages as specified in OC100 there should be consistent "powered by UPI logo"

The icon should always have minimum 2 mm clear space on all sides. The icon should always be in 2 color as per the specific app brand color palette.

Hello! UPI icon Guideline

Hello! UPI	*Hello!* UPI

C 100	R 036
M 100	G 036
Y 000	B 0123
K 020	

Hello! UPI ...

Hello! BHIM ...
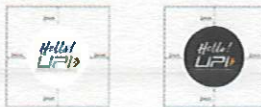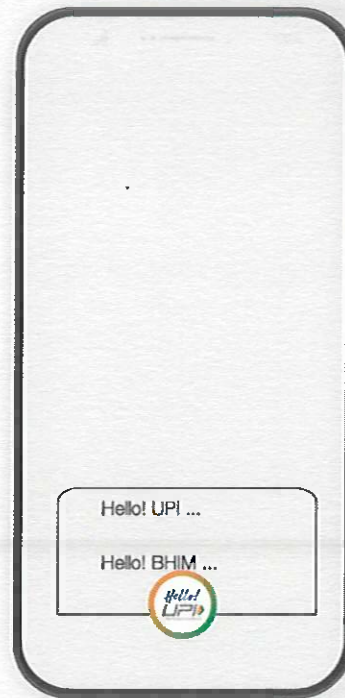
Hello! UPI

Annexure 2:

Initiating Channel:

Sr. No.	'Hello! UPI' Channel	Initiating Channel identifiers
1	App	MOBH
2	On-call	IVRH
3	IoT Devices	IOTH

The initiating channel identifier needs to be passed under the 'Type' in the 'device' tag of UPI request. This shall be required to pass in all the respective APIs where device details are captured.

Refcategory

Sr. No.	Language	Refcategory
1	English	01
2	Hindi	02
3	Tamil	03
4	Oriya	04
5	Bengali	05
6	Kannada	06
7	Telugu	07
8	Malayalam	08
9	Marathi	09
10	Gujarati	10
11	Assamese	11
12	Punjabi	12
13	Konkani	13

Language details to be passed in Refcategory tag for financial and mandate APIs. When any new language is added in 'Hello! UPI', new Refcategory code will be defined and communicated to eco-system.