

20th March 2023

NPCI/UPI/OC no. 163/2022-23

To:

All Members, Unified Payments Interface

Subject: Furthering the Interoperability in UPI ecosystem

UPI has become one of the most preferred digital payment mode for Indian citizens because of customer experience of ease, security and interoperability. NPCI vide circular **NPCI/UPI/OC-73/2019-20** and **NPCI/UPI/OC-142/2021-22** has outlined the approach of equal opportunity to all apps to comply with UPI interoperability as the first principle. The circular outlines the first set of compliances towards the objective of furthering the interoperability in the UPI ecosystem.

UPI Payment Apps

1. To instil confidence in the customer that she/he can send money to a beneficiary using any UPI app or scan any UPI QR code with any UPI application, it is advised to include the text of: 'Send Money to any UPI App' or 'Scan any UPI QR'] and display the UPI logo along with prominent apps' logos on send money and QR scan screens within the apps. It is also advised to include the message in all customer and merchant communications (incl. advertisements). (Refer UPI brand guidelines)

UPI Online Merchants

2. UPI as a payment option should be clearly and prominently visible 'over and above' any individual UPI app for the merchant payments especially for online transactions. To ensure this, checkout standardisation for all UPI based merchant payments (One-time, Autopay etc.) is being introduced as below:

I. App based and Mobile website based merchants

Under the UPI Section, the 'Pay by any UPI app' button should be the 'first and prominent' option which will call for UPI Intent. UPI Intent, when clicked, should display all the active UPI apps without any discrimination.

1. Inside the 'Pay by any UPI App' option, there should be a generic flow to access all UPI apps and it should not be restricted to any specific app.
2. The deep/direct integrations, if any, shall only be permitted to appear after the 'Pay by any UPI app' option.
3. Once intent as a functionality is enabled in iOS (Apple manufactured devices), these guidelines will be applicable for iOS devices.

II. Desktop/Laptop web-based merchants

For these categories, the collect option is not user friendly and should be transitioned to 'Dynamic QR' code before the deadline provided in this circular. This will reduce errors and improve customer experience. As listed in point I above, the 'Pay by any UPI app' should be the first and prominent option before any specific app UPI option or direct integration for this category of merchants as well.

The merchant application/website will be responsible for the user interface based changes. PSP acquiring bank and PA/PG will be responsible for displaying 'Pay by any UPI app' option on the checkout page as per aforementioned guidelines.

The UPI ecosystem is required to adhere to above latest by **30th September 2023**, post which, it shall be treated as non-compliance.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Products

National Payments Corporation of India