

NPCI/UPI/OC-183/2023-24

To

All Members of UPI,

Dear Madam/Sir,

**Subject: Enhancing UPI Payment Experience**

To improve customer experience, NPCI has allowed linking of multiple payment instruments/account types on UPI including Savings, Current, RuPay Credit Card, PPI Wallet, Pre-sanctioned Credit Line, e-RUPI Voucher etc. This circular outlines the first set of compliances towards the objective of enhancing UPI payment experience.

During the phase of educating and enabling merchants on multiple payment instruments, it is imperative to maintain superior customer experience while performing UPI transaction.

To ensure the same;

1. All merchant acquiring entities (e.g., Payee PSP banks, aggregators, etc.) shall pass the appropriate '**FeatureSupported value**' and other respective tag values within the response validate address API.
2. The Payer PSP and UPI Apps (Bank Apps and TPAPs) shall process the respective value(s) and only show the payment method(s) which are accepted by merchant to the customer while making a payment. UPI Apps shall also ensure appropriate communication to the customer.
3. Acquirers to enable all merchants for a full suite UPI experience across all UPI payment account types as per operating circular **NPCI/2022-23/RuPay/019-A** dated 7<sup>th</sup> December 2022.

The respective ecosystem members are requested to adhere to above latest by **31<sup>st</sup> January 2024**.

The content of the circular to be noted for implementation and requisite information to be disseminated to all concerned officials.

Regards,

SD/-

Kunal Kalawatia  
Chief of Products