

NPCI/UPI/OC - 177/2023-24

To,

All Members of the Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject:

1. Revision of UPI Global Acceptance Limits
2. Launch of International Mobile Application Payment Acceptance through UPI QR code in India
3. Currency and Country code enablement for UPI Global Acceptance Transactions

1. Revision for UPI Global Acceptance Limits

The per-transaction limit for UPI Global to be the same as that of UPI, and UPI Global transactions to be included in the per-day limit of UPI. For existing limits refer to NPCI/UPI/OC No.120/2021 dated 24th September 2021 (this is subjected to change from time to time).

Member Banks (Payer PSP and Remitter) and UPI Application are requested to take note of the above and undertake required changes. Members are requested to make the necessary changes by 30th November 2023.

2. Launch of International Mobile Application Payment Acceptance through UPI QR code in India

In order to promote UPI payment platform globally, International Mobile Application Payment Acceptance through UPI QR code in India has been introduced. This will enable Indian Merchants to accept payments from international customers through their International Mobile Application by scanning UPI QR codes in India.

In online transaction request, purpose code of these transactions will be "60".

Member Banks (Payee PSP) and Merchants are requested to take note of the above enhancement and undertake required changes. Members are requested to make the necessary changes by 31st December 2023.

3. Currency/Country code enablement for UPI Global Acceptance Transactions

Members were informed that International Merchant Payments through UPI (UPI Global) is live for Singapore, UAE and Bhutan through below circulars:

- A. NPCI/UPI/OC No.93/2020-21 dated 4th September, 2020 regarding Introduction of International Merchant payments through UPI (UPI Global).
- B. NPCI/UPI/OC No.117/2021-22 dated 8th September, 2021 regarding International Merchant Payment acceptance through UPI (UPI Global).

NPCI and NIPL is working towards on-boarding new partners on the UPI platform (UPI Global) for furthering UPI Global Acceptance in multiple countries. To provide seamless experience to the customers, Members (Remitter Banks, Payer PSP Banks and UPI Applications) to enable the following country and currency code.

Sr. No.	Country	Country Code	Transaction currency code
1	Nepal	NP	NPR
2	Singapore	SG	SGD
3	Thailand	TH	THB
4	Malaysia	MY	MYR
5	Hong Kong	HK	HKD
6	Philippines	PH	PHP
7	South Korea	KR	KRW
8	Japan	JP	JPY
9	Indonesia	ID	IDR
10	Vietnam	VN	VND
11	United Arab Emirates	AE	AED
12	Sri Lanka	LK	LKR
13	UK	GB	GBP
14	Egypt	EG	EGP
15	United States of America	US	USD
16	Mauritius	MU	MUR
17	Bhutan	BT	BTN
18	Australia	AU	AUD
19	Saudi Arabia	SA	SAR
20	Qatar	QA	QAR
21	Austria	AT	EUR
22	Belgium	BE	EUR
23	Croatia	HR	EUR
24	Cyprus	CY	EUR
25	Estonia	EE	EUR
26	Finland	FI	EUR
27	France	FR	EUR
28	Germany	DE	EUR
29	Greece	GR	EUR

Sr. No.	Country	Country Code	Transaction currency code
30	Ireland	IE	EUR
31	Italy	IT	EUR
32	Latvia	LV	EUR
33	Lithuania	LT	EUR
34	Luxembourg	LU	EUR
35	Malta	MT	EUR
36	Netherlands	NL	EUR
37	Portugal	PT	EUR
38	Slovakia	SK	EUR
39	Slovenia	SI	EUR
40	Spain	ES	EUR

Member Banks (Payer PSP and Remitter) and UPI Application are requested to take note of the above enhancement and undertake required changes. Members are requested to make the necessary changes by 31st December 2023.

Further, it was also incumbent upon the banks to abide by the extant and future RBI, FEMA and other relevant guidelines.

Yours faithfully,

SD/-

Kunal Kalawatia

Chief of Products