

**NPCI/UPI/OC-170A/2023-24(Addendum)**

**7<sup>th</sup> November 2023**

To

All Members participating in Unified Payment Interface (UPI)

**Subject: Addendum to “RBI’s Digital Rupee – CBDC and UPI Interoperability” for P2P UPI QR**

Vide reference to NPCI UPI OC NPCI/UPI/OC No 170/2023-24 dated 20<sup>th</sup> September,2023 on “RBI’s Digital Rupee – CBDC and UPI Interoperability”, interoperability between UPI and Digital Rupee was allowed which was in line with the RBI’s direction on enhancing interoperability.

With the mentioned guideline the benefits of making payment to UPI Quick Response Code (QR Code) was extended to the Digital Rupee users for merchant transactions(P2M/P2PM). The interoperability of CBDC on UPI transaction shall be extended to UPI P2P QR’s based on the regulatory approval.

Members shall implement the following for enabling interoperability and acceptance of UPI P2P QR Codes for Digital Rupee transactions:

1. All the details as mentioned in NPCI’s UPI Operating Circular 170 shall be applicable for the aforesaid transactions as well.
2. Existing NPCI switching fees for UPI P2P transactions shall be applicable for the aforesaid transactions.
3. The purpose code for such transactions shall be ‘92’ . No other purpose code should be passed for such transactions.

Further, it is also mandated that the loading of CBDC wallets via RuPay Credit Card on UPI as the payment mode shall not be allowed. This restriction should be implemented at the CBDC wallet issuer bank end.

Members are requested to take a note of the above and undertake requisite changes in their respective systems before **30<sup>th</sup> November ‘23**.

Yours sincerely,

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**Chief of Products**