

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

**19<sup>th</sup> January,2024**

To

All members participating in Unified Payment Interface(UPI),

**Subject: Addendum to RBI Digital Rupee - CBDC and UPI Interoperability.**

With reference to NPCI guidelines NPCI/UPI/OC No170 and NPCI/UPI/OC 170-A dated 20<sup>th</sup> September, 2023 and 7<sup>th</sup> November, 2023 respectively on RBI's Digital Rupee - CBDC and UPI interoperability were issued to the eco-system.

In order to further streamline the process of Digital Rupee wallet top up, the following guidelines are being issued:

1. Payee PSPs (Acquirers) who are facilitating Digital Rupee wallet top up through UPI shall process under MCC 7411 only (7411 - Digital Rupee wallet top-up (CBDC)).
2. These transactions shall be only allowed via push payment methods (No Collect allowed) and has to be ensured by all the members.
3. As mentioned in UPI OC 170-A, it is re-iterated that "loading of CBDC wallets via Rupay Credit Cards on UPI as the payment mode shall not be allowed. And this restriction should be implemented at the CBDC wallet issuer end."

All members are requested to take note of the above and undertake the requisite changes in their respective systems immediately.

Yours Sincerely,

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Kunal Kalawatia  
Chief of Products