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Volume 1 | Issue 3



One Nation. One Card. | RuPay Pro VolleyBall League

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Dilip Asbe
MD & CEO,
National Payments Corporation of India

It's thrilling to see the transformation from a less-cash economy to an economy which is getting known for its digital payments landscape. In the coming years, we would only see how the economy shapes up in the payments domain keeping in mind the regulatory policies, use of technology, developments and innovations in the fintech space.

The biggest highlight of the quarter was when the launch of "One Nation. One Card." took place on March 04, 2019 in Ahmedabad by our Prime Minister Shri. Narendra Modi. This card which is built on NCMC infrastructure enables customers to make use of their existing Debit card for payments across all segments including metro, bus, suburban railways, toll, parking, smart city and retail. Currently 24 banks have been certified to issue RuPay Debit NCMC and we encourage other banks to join hands to empower mobility for Indians.

There are remarkable milestones that we achieved in this quarter including Discover crossing 65+ mn issuances since it first started issuing in 2014. We have been focusing on growing international acceptance for our 65 mn RuPay Global Card consumers. We also launched a promotion for RuPay cardholders traveling to the UK for the Cricket World Cup to further promote international acceptance for RuPay. Collectively, banks have issued over 4.3 Mn FASTags under National Electronic Toll Collection (NETC) programme while Bharat BillPay has enabled over 149 billers across the country. Instant payment services like IMPS and BHIM UPI are growing steadily both in terms of volume and value. India's own RuPay cards are being issued by over 1100+ banks with customer base of 600+ mn.

While the role of start-up ecosystem is important in digitalizing the country, we at NPCI are trying to fill the gap where banks and established financial entities are falling short, especially in terms of providing last mile connectivity. We are doing so by interacting with various fintech startups across the country and encouraging open discussions which can lead to collaborations benefiting the nation.

This edition also covers one of our major associations as a brand with the Season 1 of RuPay Pro Volleyball league which encouraged the youth to connect with the brand via sports and initiate the next phase of partnerships for RuPay.

We are working together with all stakeholders to ensure payments are safe, secure and convenient for consumers. Our products are undergoing progressive developments on a continuous basis to ensure the consumer gets the best of payment experience.

I would like to take this opportunity to encourage all stakeholders to take up the challenge of digitalizing 90 percent of our cash-led economy and transform it into a less-cash one. We at NPCI assure 100 percent support and assistance to achieve the mission of creating 'Digital India.'

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ONE NATION. ONE CARD.



Marking the beginning of a new era of payment segment, PM Narendra Modi launched 'One Nation. One Card.' based on RuPay NCMC Specifications, in Ahmedabad on 4th March, 2019. With the

vision of providing seamless digital payments across various use cases such as metro, bus, suburban railways, toll, parking, smart city and retail, NPCI worked on building an indigenous payment ecosystem. RuPay NCMC interoperable



card, based on open standards is first of its kind in India. Before deploying the entire NCMC ecosystem for digital fare collection, the complete AFC system was first deployed in Delhi Metro Rail Corporation across a few stations for pilot testing.

Apart from acceptance in transit related projects, RuPay contactless acceptance ecosystem is also getting rolled out in retail. 9 major banks are certified and 4 banks are in pipeline of getting certified.



RuPay NCMC

Making Transactions Faster
through TAP. DIP. SWIPE.



Bus



Metro



Smart City



Parking



Toll Plaza



Retail

RuPay Contactless Debit Card, based on safe and secure chip technology, has brought revolution in payment industry by introducing offline wallet based payment mechanism. With this feature, customers may use their existing debit card for offline payments across various use cases including bus, metro, toll, parking, smart cities and other low value payments. The Service Area feature of this card offers the provision of storing the merchant/operator specific application (e.g. monthly passes etc.) on the same card.

With various initiatives discussed below RuPay Contactless product is dedicated to implement NITI Ayog's vision of "One Nation. One Card." to provide seamless digital payment experience to citizens of India.

Banks who dominate card payment space are actively participating in issuing RuPay

Contactless cards. Moreover, 22 banks are already live on debit card platform and 10 banks on Prepaid Card platform. Few banks are undergoing the certification process. Several banks are in the advance stage of discussion for its implementation. Not only on domestic, but a few banks have also been onboarded on international variant of this product.

RuPay Contactless card is in line with the specification of National Common Mobility Card Program (NCMC), envisaged by Ministry of Housing & Urban Affairs (MoHUA). The underlying theme of this program is to enable one card for all payments. NCMC has already been implemented across 7 cities (Kochi, Bangalore, Ahmedabad, Raipur, Bhubaneswar, Surat & Noida) in Metro/Bus/Smart Cities segments and customers may use their RuPay Contactless cards for all payments. Further, NCMC is under implementation across more than 10 other cities.

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RuPay



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KOCHI1Card

For hassle-free travel of approx. 50,000 riders on Kochi Metro, KMRL in association with Axis Bank launched KOCHI1 RuPay Contactless Card in June 2017. Users no longer need to wait in queue. They just have to tap the card against the readers for few seconds and the gates will open. At the time of exit, users again have to tap the card and travel cost is deducted from prepaid balance.



Odyssey City Card



For the population of approx. 9 lakhs, Bhubaneswar Municipal Corporation (BMC) and Bhubaneswar Smart City Limited (BSCL) in collaboration with ICICI Bank has launched 'Odyssey' City RuPay Contactless Card. The objective is to create one stop solution to facilitate cashless payments for citizen based services across Bhubaneswar.



Bangalore Metropolitan Transport Corporation (BMTC) Smart Card

BMTC's Smart Card, launched in association with Axis Bank, facilitates cashless transaction in purchasing ticket and passes of BMTC buses. With the intention to implement Smart Card based fare collection system for its fleet size of approx. 6400, BMTC implemented RuPay Contactless card based fare collection system in June 2017. This was the first of its kind product implementation in the country's city transit operators.



One Raipur Smart Card

Raipur Smart City Limited (RSCL) has launched the One Raipur Smart Card under the Smart City Mission. Powered by Axis Bank, this RuPay Contactless Prepaid card offers a unique proposition to the population of approx. 10 lakhs citizens, allowing them to make cashless payments for transit, shopping, and civic payments within the city.



Janmitra Cards

Ahmedabad Municipal Corporation, in collaboration with ICICI, launched RuPay Contactless prepaid card which cater to all payment needs within the city of Ahmedabad. Cards are issued and topped up at all BRTS Stations and City Civic Centre of Ahmedabad. Ahmedabad Municipal Transport Service (AMTS) under Ahmedabad Municipal Corporation runs the public bus service in the city. At present, AMTS has approx. 977 buses serving the city. Also, Ahmedabad BRTS, another bus rapid transit system has approx. 250 buses running in the city. With an average daily ridership of more than 4 lakhs,



these buses are the lifelines of Ahmedabad city. Janmitra Card can be used for easy and convenient fare payment across the bus transport services in Ahmedabad. This card supports the requirement of Common Card Payment System for Ahmedabad Smart city.

Surat Money Card

Surat Money Card, based on RuPay NCMC specifications, is a co-branded card launched by Surat Municipal Corporation in association with ICICI Bank. With a population of approx. 45 lakhs, average daily ridership of Surat BRTS is more than 65,000. Surat Money Card enables access to various transit and non-transit based services offered by Surat Municipal Corporation.





CITY1- Noida Metro Smart Card

Noida Metro Rail Corporation (NMRC) is a rapid transit operator catering to the needs of approx. 3.5 lakhs riders in Noida and Greater Noida. In order to provide smart card based ticketing solution, NMRC partnered with SBI to launch City1 card. This card can be used for purchase of tickets or loading of passes for metro and buses, using store value feature of the card.



Delhi Metro Rail Corporation (DMRC)

The pilot of entire NCMC ecosystem has been inaugurated by MoHUA at Delhi Metro in collaboration with Centre for Development of Advanced Computing (CDAC), Bharat Electronics Limited (BEL) and SBI on 31st January, 2019. This has been done to showcase the first indigenous technology

of fare collection using RuPay Contactless Debit cards based on NCMC. Under this pilot, NCMC compliant entry/exit gates have been deployed across 3 stations of DMRC and RuPay Contactless Debit cards, issued by multiple certified banks to the users, have successfully been tested.



Hustling in **THE** **PINK CITY** of **INDIA**

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The 953 *jharokas* were glistening in the sunlight. It was a hot summer afternoon and my American friends were staring at the intricate latticework on the five-storey Hawa Mahal. They had never seen anything like it before and were in awe of its architecture, design, and colour. So was I. It wasn't my first trip to the Pink City but was my first trip as a tour guide for these first timers in India. There was no better way to start their trip than a couple of days in the stunning city of Jaipur.

The Jaipur trip was well-planned in advance. Lizzie and Kelsey came in from New York City and after spending a few days in Mumbai, we had packed our bags to head to Jaipur. Everything was booked in advance, including our stay and self-drive car. And, to make things easier,

I made sure that the girls and I got a credit card so that the trip was cashless and hence an easy travel experience. Lucky for us, we got discounts on our self-drive car and various other travel portals, all thanks to our selected card.

Jaipur is home to beautiful forts, royalty, traditions and delicious Rajasthani food. Our

trip was centred on capturing the essence of the city; the Jaipur City Palace, Hawa Mahal and Amber Fort topped our list of things to see. Food was going to be traditional dishes like *laal maas*, *dal bati churma*, *kachoris* and *ghevar*. We had already decided to fill our shopping bags with everything: from traditional *lehriya* and *bandhej* fabrics to silver jewellery and blue pottery.

Our trip started with checking into an elegant heritage property. Travelling cashless had its perks;

a quick conversation at the reception and we were in our room minutes later. Our hotel was located very close to Jaipur City Palace and thanks to our self-drive car, we were soon on our way.

The Jaipur City Palace



was in a sprawling complex with eye-catching buildings and a collection of artefacts. Raju, our tour guide, told us all about its history and stories about its builder, the Rajput king Maharaja Sawai Jai Singh. After clicking a whole lot of pictures with the terracotta coloured walls inside and the gorgeous peacock gate that led to the Chandra Mahal in the complex, we made our way to the Hawa Mahal. Unlike other guides, Raju was good with accepting payment through his phone. We scanned and paid through the QR code displayed on his mobile, gave him a good tip! A quick ten minute walk away, the Hawa Mahal is known for its intricate design. We learned about how the windows were for the royal ladies to watch the bustling city pass by. All the walking



and posing had made us hungry so we walked to one of Jaipur's best vegetarian eateries, the iconic Kailash Restaurant.

We ordered a typical Rajasthani *thali* that had all the tempting flavours of Jaipur, from the famed *churma* to the basic but delicious *dal*. A tap and pay of our card and we were headed to our next spot. The rest of our evening was spent at Bapu Bazaar. The girls bought a whole lot of *Mojaris*, handicrafts and jewellery. Although these shops were small, they had the option of scanning and paying through QR codes and we did just that. We shopped some more and day one was a success.

Our second day started late; we were tired from all the walking from our previous day's escapades and decided to head out straight for lunch. We decided to drive up to the famous Chokhi Dhani. The traditional village restaurant gave us a slice of authentic Rajasthani fare, traditional folk dances and music, all under one roof. After

relishing some ghee filled dishes, the girls and I decided to take a camel ride. I was pretty convinced that I would fall off the camel the minute he started walking but I enjoyed the rather bumpy ride. We drove around the place and made it to Amber Fort just in time to watch the sun set. After wandering through this stunning piece of Rajput-Mughal architecture, we watched the famed light and sound show that took us through the history of the royal family that once resided there. Dinner was an expensive affair. We headed to the famous 1135 AD restaurant, right around the corner from the fort. The night ended with a delicious dining experience amidst a grand and royal setting with glittering silver plates and the grandest Rajasthani *thali* yet. A quick swipe of our card later, we were back in our car, driving back through the

old city in the quiet of the night. Our vacation at Jaipur was a quick one, we stayed for a couple of days more to explore other sites, eat more of their delicious food and shop. On our flight back, I asked my girlfriends about their thoughts on the Pink City. The girls were very excited to have soaked in so much of culture (and food) in such little time and they were already making plans to come back. I couldn't help but think to myself how easy it was navigating through the city and

it was mostly because we had planned it all and did not have to worry about cash on hand, thanks to our card. I smiled

on my flight back, planning my next rendezvous with Rajasthan. This time, it would be a solo trip but I would still want to travel cashless.

Wherever you want to go, RuPay provides a host of benefits and offers to make your travel cashless and memorable. Visit rupay.co.in for more details.

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bus bookings

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and soft beverages

Zoomcar
Never Stop Living

20% off
on Zoomcar

GOLDEN TULIP
HOTELS • INNS • RESORTS

5% discount on
food and soft
beverages



Strengthening E-commerce with RuPay and Amazon



rupay.co.in

amazon

Shop on Amazon using
your RuPay Card and get
10% back up to ₹100

Amazon.in - one of the biggest global e-com player partnered with RuPay Cards to launch a 10% cashback offer up to ₹100 from 29th March till June 30th 2019 on their Platform. The campaign ensured a very high brand visibility & customer activation through joint efforts of Amazon & bank promotions through NPCI.

Amazon had the Campaign visibility

through in-app Banners, Product & Payment Page highlight along with additional promotions on digital Channels like Hotstar during the IPL season.

Additional to promoting RuPay cards on their Platform, Amazon has also been promoting BHIM UPI on their App by giving customer cashback to promote digital payments.

Ask your bank for your RuPay card that lets you save more on your travels around the world.

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Get more with your RuPay card every time you travel abroad.
Because what is this one life if you can't live it to the fullest.

#AskForYourRuPay



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International spends offer:

10% cashback at **merchant shops**

Accepted at Discover and Diners Club International merchants and ATMs.



NETC Crosses 5mn Tag Issuance

In the recent past, Electronic Toll Collection (ETC) has been the single largest digital intervention in the transport sector. The FASTag program, a scheme for nationwide non-cash toll payments was started in April 2013, wherein the first ETC system was put up on Mumbai-Ahmedabad Highway with the help of ICICI bank, as a closed loop implementation. Due to the limitations of closed loop system, the program didn't create much inroads and saw a penetration of

just 2-3% in the first two years of operation. With this background National Highway Authority of India (NHAI) approached NPCI to create an open loop system with multiple FASTag Issuer Banks. NPCI launched the National Electronic Toll Collections (NETC) program in December 2016 and there was no looking back after that. Today 22 issuer banks have collectively issued 5 mn FASTags and it is accepted over 480 toll plazas across the country.





Many would be surprised to know that India has the second largest road network across the world at 5.4 mn km. This road network transports more than 60 percent of all goods in the country and 85 percent of India's total passenger traffic. India also is the fourth largest in the world in terms of motor vehicle manufacturing and Indian auto manufacturers alone produced 30.92 mn motor vehicles in FY 19. The number of registered motor vehicles is spiraling every day, including passenger vehicles. The need of the hour is to have a technology which will ease

out traffic woes by implementing an efficient toll collection and management system at a nationwide scale covering all national, state & city toll plazas.

With the launch of National Electronic Toll Collection (NETC) program, NPCI along with NHAI & IHMCL has created one of the most efficient interoperable ETC program covering all the four important pillars- issuers, acquirers, central clearing house (NPCI) and plaza operators (NHAI/concessioners).

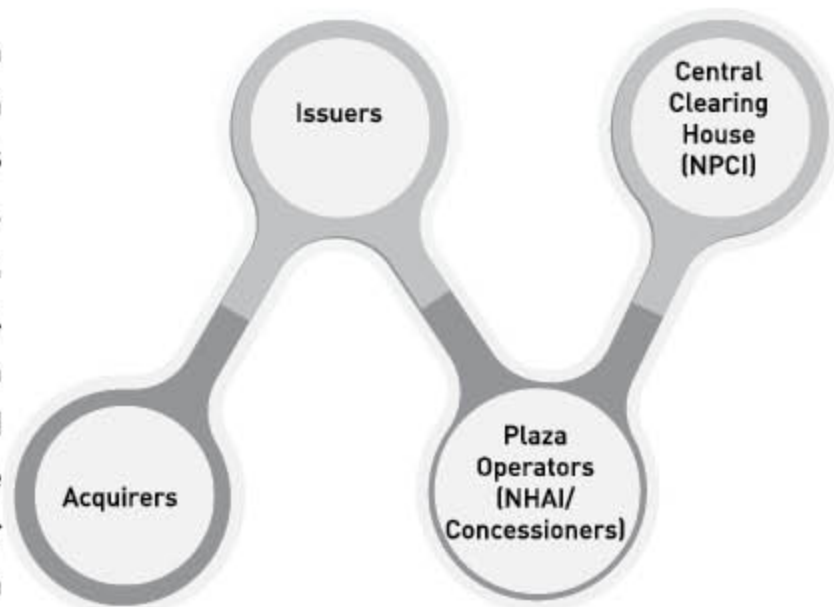




The current ecosystem has been created keeping in mind the various constraints which are inherent to India. infact Mr. Nandan Nilekani, while submitting his final report on the ETC program had specially recommended the current solution of passive RFID tag as it meets all the four important parameters which need to be addressed by any ETC technology.

1. Vehicle Identification
2. Vehicle Classification
3. Transaction Processing
4. Violation Processing

The deciding factor being the cost of implementation and ease of adoption for both the customers as well as plaza operators. During the last one year NPCI, issuer & acquirers banks have gone through the learning curve and in due course have strengthened their respective systems and processes. However, given the aggressive tag issuance targets and especially after the MoRTH notification mandating FASTags, a huge gap is seen



in the current toll plaza infrastructure which is directly impacting the success of this program.

The current customer experiences of the ETC service at the toll plaza is not a pleasant one. The toll plaza infrastructure is controlled/managed by either the Concessioner or IHMCL. Due to this the Acquiring Banks & Issuing Banks have limited scope to improve the customer experience at the toll plaza. If a customer doesn't get a dedicated FASTag lane which gives him/her a frictionless experience, then there is not benefit of having a FASTag. The Government is currently giving a cashback of 2.5%. The ease of travelling through the dedicated FASTag lane shall be the biggest



motivator for FASTag adoption. NHAI is closely working with the toll plaza operators to improve the necessary infrastructure and also bringing in new regulations to impose penalty/fines for non FASTag customers entering dedicated FASTag lanes.

With the initial hiccups and operational challenges, FASTag program has now stabilised and growing at a steady pace. NETC is now covering 480 toll plazas, out of which, only 26 toll plazas are under state/city authorities, the rest are on National Highways. This is one of the current limitations. Till the time NETC covers all the state highways, this program is not going to take off in a big way. NHAI & IHMCL have recently issued a State onboarding policy which would help us to add more state highways under the program.

Successful ETC deployment across the world has saved travel time, improved air quality and made payment of tolls more convenient for millions of people. ETC has been operational in Europe since 1987 and in the U.S. since 1990. Today, such systems collect more than 50% of all toll revenues, and for some systems, the figure

is close to 80%. Within two years of operation, NETC program has already achieved 24% of penetration and is targeting 50% by this FY. Increasing the FASTag penetration has also led to the overall increase in total toll revenue, as it cuts down operational inefficiency and leakages. Within a span of 2 years, L&T has increased the FASTag penetration to 35% (growth of 254%). It has also helped them to grow their overall toll collections by 28%.

 **Shailesh PATHAK**
2,515 Tweets

Tweets Tweets & replies Media Likes

 3  6  23 

**Shailesh PATHAK** @shypk · 1h
From Feb 2017 to Feb 2019, our FASTag electronic toll collections grew 254%, while overall toll collections grew 28%. Concerted focus yielding results
[@NHAI Socialmedia](#) [@MORTHIndia](#) [@OfficeOfNG](#) [@PMOIndia](#)

Now for FASTag in all state govt highways?
[@nitin_gadkari](#) [@narendramodi](#)

Shailesh PATHAK @shypk
Replying to @Infra_VinayakCh
.Some numbers to show FASTag electronic tolling growth. June 2017 to June 2018, for our NHAI toll projects (including one newly commissioned)
Toll revenue increased by 17%...

 3  2  9 



Feasts and Festivities at the Rann Utsav

Exploring the sights and sites of Bhuj and Kutch, cashless! By Ishani Chatterji

A new year always comes with the hope for more travel. As one year ended and another began, I decided to start my 2019 in one of the most beautiful and vibrant states in the country, Gujarat. My best friend and I were ready to ride a camel into the sunset in the district of Kutch. The plan was to do things differently and be a little more adventurous by travelling cashless. Soon, we were on a red eye to Bhuj.

We landed in the early hours of the morning and went straight to our hotel. We were staying at a heritage property right in the middle of the city. Even in the wee hours of the morning, the friendly hotel staff checked us in with just our credit cards; there was no hassle. We napped, freshened up and were soon out to explore.

Our first stop was the gorgeous Alia Mahal. I had heard so much about the palace's Indo-European style of architecture and couldn't wait to take pictures of its crafted fountains. On entering, we were told to pay a minimal entrance fee along with an extra fee for our cameras. We had been apprehensive before getting to the site since we were not carrying cash, but the perks of travelling with our card were that even tinier establishments accepted it easily; we were inside in no time. Our guide took us through the glass tinted palace, telling us stories about its history and creation, the furnishings and the rare paintings that filled the heritage building.

All the walking and the early flight had us hungry, so we made our way to the highly recommended Umiyaji Dining Hall for an early lunch. In true Gujarati style, we were served a large traditional thali. From the *farsan* to the *daal vada* with garlic chutney and tall glass of buttermilk, my friend and I devoured it all. We argued on who would pay the bill but decided to split it and the restaurant had no problem using our respective cards for our bill.

Post lunch, we headed to the Kutch Museum. Said to be the oldest museum in Gujarat, the museum located close to the Harmisar Lake, has about 11 sections filled with collections of tablets, inscriptions, painting and traditional Kutch embroidery. It was a fascinating peek into the history of the region. We headed back to our hotel for an early night.

At the peak of dawn the next day, my friend and I were up and about, ready to make our way to what is known to be one of the most colourful festivals in India. The Rann Utsav has long been an exciting celebration of Kutch with its white pristine Rann.

All our bookings had been made well-in advance using our cards online. Besides getting a host of discounts, thanks to our card, we were also able to check-in to our tents with utmost ease. We had opted for the Swiss cottage tents and they were perfect. After checking in, we were taken to lunch and enjoyed local folk music. That evening a group of us clambered on to a camel cart and were taken to the majestic White Rann to watch the sunset. It was a surreal site. That night, after a delicious meal, we went stargazing at the Tent City. Our first day at the festival had been magical.

The next day was all about adventures. We started with an ATV ride in the desert. Riding over the white sand dunes with

Huts at the Rann Utsav in Dhorcho, Gujarat

The 18th-century Aina Mahal
in Bhuj, Gujarat.

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the wind in our hair, we had the time of our lives. The adrenaline rushing through our veins kept the excitement going and we decided to paramotor immediately after. Flying over the festival, we had a bird's-eye view of the vast expanse of the desert and the Rann Utsav that looked like a splash of colour over a large white canvas. My friend wanted to do a third adventure sport but I convinced her for a lavish lunch. We retired for the afternoon and the evening was spent around a bonfire in the company of folk music, under the stars.

Our next couple of days were filled with activities. From multiple camel excursions to desert bonfires and scrumptious Gujarati meals, we did it all. We saved the best for last, using our last day to shop till our bags were filled

to bursting: leather purses, clothing with intricate Kutchi embroidery, colourful bobbleheads and silver jewellery. Having made our bookings earlier, we had no worries about money and were easily able to pay the local vendors via scanning the QR codes with our cards.

From sightseeing in Bhuj to the stunning jamboree in Rann Utsav, our week in Gujarat was worth the trip, and we never had to worry about misplacing any cash. We had already started plotting our next escapade before we even made it back home.

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10% discount
on stay



Up to 10%
discount on
tent bookings



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Bharat BillPay OnePlus 6T Digital Campaign



Bharat BillPay OnePlus 6T Digital Campaign was launched in the month of December 2018 for a period of two months with the key objective to create interest for bill payment on Bharat BillPay enabled Digital channels

The Contest garnered good response with approximate 20,000 registrations for the contest and consumers across India participated to pay their bills digitally. Banks also promoted the contest across various

channels like Website, Social media and 6 lucky winners were announced and felicitated with OnePlus 6T.

Consumer of Axis Bank, HDFC Bank and Mobikwik won the contest.





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BHIM UPI making transactions faster for the FMCG Value Chain



Bhanware Sales Corporation a FMCG Distributor of P&G based in Chennai (20,000 Retailers and 133 FOS), Shri Ma Laxmi Trading Company a FMCG Distributor of HUL based in Chennai (2800Retailers and 18 FOS) and DB Distributors a FMCG Distributor of P&G based in Jaipur (1300Retailers and 30 FOS) are live on BHIM UPI for collecting due payments from their retailers. The solution is given by PayBee, a B2B aggregator which onboards a distributor and its retailers under PayBee App. The retailer can now pay for the respective invoice raised by its distributor through BHIM UPI.



Chamadia Group a FMCG Distributor of P&G based in Mumbai is live on BHIM UPI for collecting due payments from its retailers

(5000 Retailers and 15 FOS). The solution is given by FT Cash aggregator which onboards a distributor and Retailer on BHIM UPI. FT Cash sends message to retailer with the payment link of distributor to collect due payment from retailers. The retailer can now pay for the pending invoice of distributor through BHIM UPI by clicking on the payment link.

Bhoomi Enterprises a FMCG Distributor of HUL based in Mumbai is live on BHIM UPI for collecting due payments from its retailers (500 Retailers and 15 FOS). The solution is given by fonePaisa aggregator which onboards a distributor and its retailers under fonePaisa App. The retailer can now pay for the respective invoice raised by its distributor through BHIM UPI on fonePaisa.



India helps Odisha post Cyclone Fani



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CM Relief Fund

Scan & Donate with BHIM UPI


CHIEF MINISTER RELIEF FUND

Steps to Donate

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- Select "Scan & Pay"
- Scan QR code
- Enter amount
- Enter your PIN and Pay

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#UPIForACause



Contribution to Chief Minister Relief Fund Odisha

2.9 Cr
and contributors
through BHIM UPI and
RuPay

1.5 Lakh



STAND WITH ODISHA
CM Relief Fund

Scan & Donate with BHIM UPI


CHIEF MINISTER RELIEF FUND

Steps to Donate

- Open your BHIM UPI app or any other UPI enabled APP
- Select "Scan & Pay"
- Scan QR code
- Enter amount
- Enter your PIN and Pay

odishaunit@icici

#UPIForACause



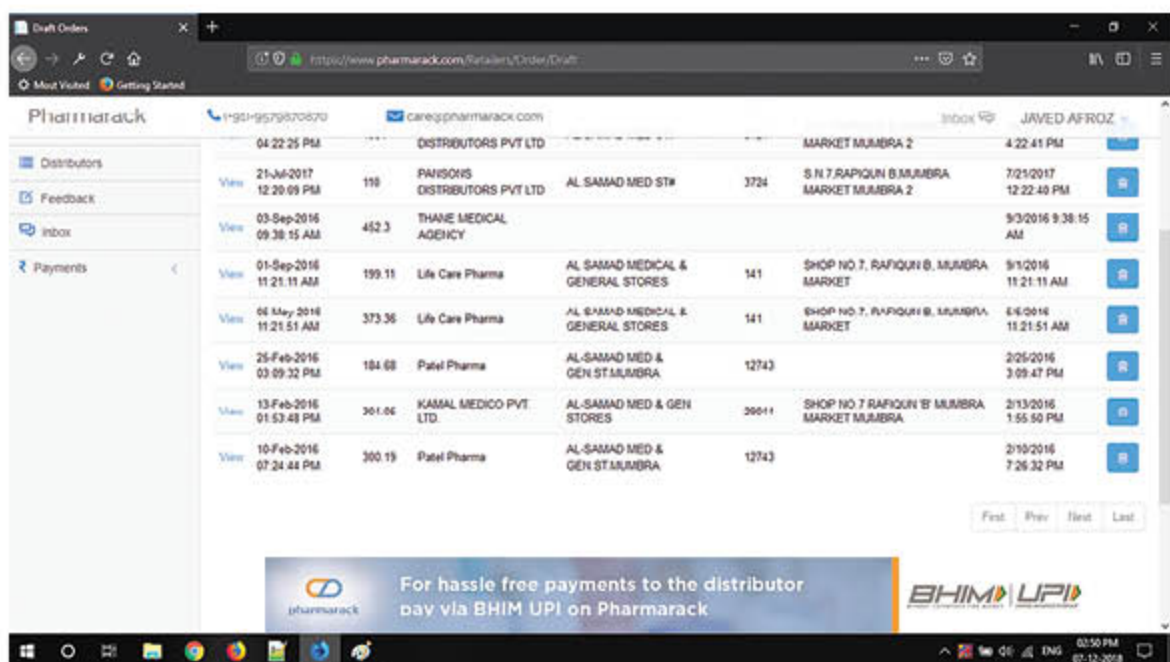
In the wake of recent Cyclone Fani in Odisha, BHIM UPI and RuPay had taken up an initiative in association with ICICI Bank & State Bank of India to drive digital and impulsive contributions towards Chief Minister Relief Fund – Odisha through BHIM UPI.

The initiative was promoted via social media to create visibility and awareness via RuPay & BHIM UPI. The initiative was also integrated through PSP apps including Google Pay and PhonePe.

We have received support from across India to help citizens of Odisha towards the cause.



Pharmarack Live on BHIM UPI



Pharmarack is an online aggregator catering to Pharma distributors and retailers.

On Pharmarack ~28,000 retailers can order goods from ~1500 distributors and make a payment through BHIM UPI which is live through ICICI Bank. Pharmarack going live on BHIM UPI will cover a significant portion of the distributor and retailer network with payments taking place

in the B2B sector. Pharmarack is promoting BHIM UPI very aggressively on their platform with Website and in app banners. Distributors who are not accepting payments through BHIM UPI can be notified by retailers through the app to accept payments and once retailer notifies the distributor gets a real time notification that the retailer wants to pay via BHIM UPI.

Omkar Medicals - Live on BHIM UPI

Omkar Medicals a Pharma Distributor live on BHIM UPI for collecting payments from its retailers (4,683 retailers). The Solution is given by PayBee a B2B aggregator which incorporates

a distributor and its retailer under one app. The retailer can now pay for the respective invoice raised by its distributor through BHIM UPI on PayBee.BHIM UPI by clicking on the payment link.

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#AskforyourRuPay



T&C apply.

RuPay
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RuPay CARDS

ISSUANCE BASE ACHIEVE

600

MILLION MILESTONE



RuPay – India's own card payment network has achieved a milestone of 600 mn in circulation. It is being issued by 1150+ banks which include Private, Public, Co-operative and Regional Rural Banks. RuPay has a complete card portfolio that offers Credit, Debit, Prepaid and Contactless cards to customers belonging to various strata of the society. It is widely accepted across all digital channels like E-Commerce websites, PoS terminals and ATMs. There were over 90 Mn RuPay card transactions at PoS and E-Commerce in May, while the number of transactions at ATMs were about 197 mn.

RuPay has also collaborated with international card schemes like Discover Financial Services in order to provide global acceptance to RuPay cardholders. It has also announced its partnership with Japan Credit Bureau and China UnionPay for the same. Over 30 banks are now issuing RuPay International Platinum Debit Cards to their customers.





NPCI hosts StartUPIndia conversations at Tier 2 cities

StartUPIndia is a series of event hosted by NPCI along with The Fintech Meetup which got kicked off in January 2019. The idea is to connect, catalyze and motivate the startup ecosystem in Tier 2 cities and build merchant and lead bank engagement. The cities where this engagement is planned are Pune, Nashik, Jaipur, Indore, Ahmedabad and Hyderabad.





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with the card that lets you sail new heights.

ONE LIFE. ONE RuPay.

#AskForYourRuPay

T&C apply.

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RuPay

associates with



India has transformed from a cricket crazy nation to a multi sports country with the launch of league-based sports tournament. Since these sports are good opportunities for real time marketing RuPay decided to leverage on the opportunity and associate with PVLBase sports who organized this league.

The league is an initiative between the Volleyball Federation of India and Baseline Ventures. Sony Pictures Network was the official broadcaster of the league. The Pro Volleyball League comprises of six franchises, each representing cities across India. The Season 1 of the league consisted of Ahmedabad Defenders, Calicut Heroes, Chennai Spartans, U Mumba Volley, Black Hawks Hyderabad and Kochi Blue Spikers.

The matches started on February 2, 2019 and were played at Kochi (Rajiv Gandhi Indoor Stadium) and Chennai (Jawaharlal Nehru Indoor Stadium).

As title sponsors RuPay got mileage and branding throughout the event at various touchpoints.

Pro VolleyBall League as a Title Sponsor.





BHIM UPI and IMPS consumers make over 826 mn instant payment transactions in May'19



Connect with us:



IMPS
IMMEDIATE PAYMENT SERVICE

BHIM
BHARAT INTERFACE FOR MONEY

UPI
UNIFIED PAYMENTS INTERFACE

NPCI is pleased to announce that consumers of Bharat Interface for Money - Unified Payments Interface (BHIM UPI) and Immediate Payment Service (IMPS) performed over 826 mn instant payment transactions in May'19.

BHIM UPI achieved 660.20 mn transactions in volume while the value of transactions stood at ₹137 K Cr. Currently, customers of 144 banks are

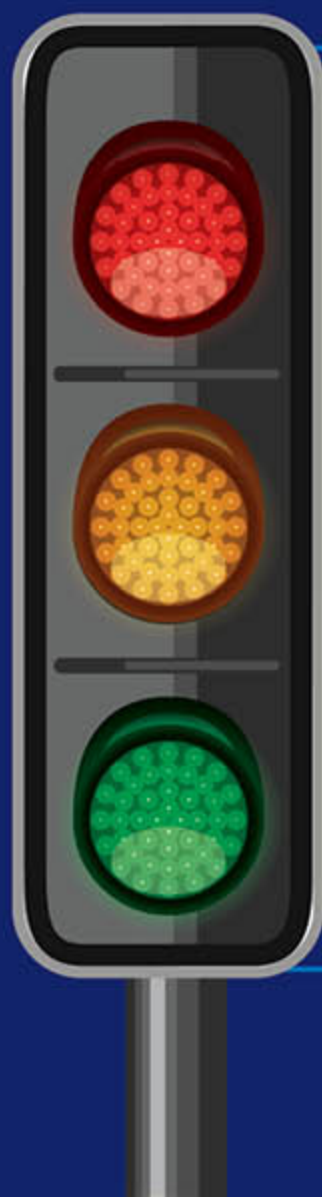
utilising BHIM UPI services.

IMPS achieved 165.87 Mn transactions in volume while the value of transactions stood at ₹160 K Cr.

IMPS provides robust and real time fund transfer service which offers an instant, 24X7, interbank electronic fund transfer service that could be accessed on multiple channels like Mobile, Internet, ATM, SMS and Branch. Currently, total number of banks live on IMPS platform are 394.

You have just won the lottery

is the kind of message you **shouldn't respond** to.



STOP

before you reveal your financial information (card number, CVV, expiry date, OTP, PIN) or download apps from unknown/ untrusted sources.

THINK

about who is asking for your financial information, and why.

ACT

immediately by alerting your bank if you suspect it's a fraud call or find something suspicious.

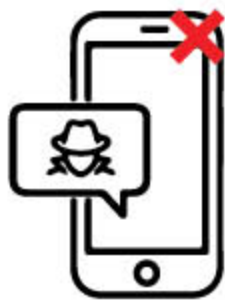
Share this message with everyone so they don't share their information with anyone.



UPI Fraud Awareness

With over 5 million customers, UPI has now become one of the avenues for fraudsters to dupe money off consumers. On a daily basis, various people are falling prey to frauds on UPI.

How do these frauds happen?

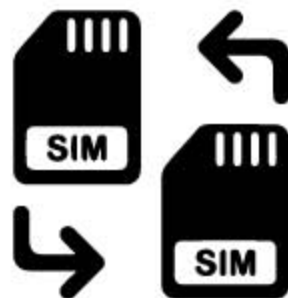


Vishing

Here the fraudster calls the consumer and asks for the Debit card details which are further used to register on UPI and transact on the consumers account.

SIM Swap or SIM Spoofing

Here the fraudster makes multiple calls to the consumers and asks them to send an sms to register a blank sim or to share an OTP and gets the UPI app registered on the fraud mobile to dupe the consumer.



Collect Request

Here the consumers get a collect request from an unknown entity which may not be genuine like – Siddhivinayak Trust 1 which could be a UPI ID that belongs to a person not related to Siddhivinayak Trust at all.



What do the fraudsters say?



Excitement

Here the fraudster calls the consumers and excites them by saying things like – You've won a lottery, Share with us your card details, UPI details and you will win ₹ XXX

By saying this to the consumers the fraudster gains their trust and their debit card details along with other information pertaining to their UPI account as well.

Fear

Here the fraudsters pose as calling from banks stating things which make the customers feel a fear of loss and gain their trust to get access to details like the UPI ID, Debit card details and dupe customers off their money in the account.



Solution



A Campaign with the Theme STOP. THINK. ACT. which is focused to create awareness amongst customers and compel them to be alert, cautious and react with diligence when transacting on BHIM UPI. With fast adoption and ease of Digital payment methods, consumers have become casual and careless with spending money online. The lack of knowledge regarding fraudulent activities have led the naïve customers to reveal confidential information.

Therefore we're encouraging the readers/ consumers to:

'Stop' and pause when faced with a situation where you have to reveal your financial information.

'Think' as to why you have been asked to reveal such confidential financial information, evaluate who is asking for it.

'Act' in accordance – if you think it's a fraud call, or if you find something fishy, then alert the bank or police authorities immediately.



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SJ.Dinesh @dang_it_Din · Jun 19

@NPCL_NPCi i just met Mr.Ajay Sawney (Secretary of MeITY) @SecretaryMEITY for winning the #StopThinkAct campaign @GoI_MeITY @jagagrahakjago @DigitalIndia @dilipasbe



4 3 19

Digital India @_DigitalIndia · Jun 22

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Congratulations @dang_it_Din 🎉🎉🎉
#StopThinkAct



SJ.Dinesh @dang_it_Din

@NPCL_NPCi i just met Mr.Ajay Sawney (Secretary of MeITY) @SecretaryMEITY for winning the #StopThinkAct campaign @GoI_MeITY @jagagrahakjago @DigitalIndia @dilipasbe

11:29 PM · 19 Jun 2019

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5



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BIG BAZAAR

SABSE SASTE 5 DIN

23-27 JAN

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Maximum cash back is ₹2000

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₹ 3000
AND ABOVE
GET
20%

10% RuPay

50% Cashback



FLAT
50% OFF*
ON APPARELS
+
ADDITIONAL
20%*
CASH BACK
IN FUTURE PAY





Big Bazaar Sabse Saste 5 din campaign was rigorously promoted through various channels to customers of more than 343 banks. Banks employed multiple marketing mediums to communicate the offer

to RuPay cardholders- such as SMS, social media, website, hoardings, print, TVC, ATM screen, bank branch,



e-mailers, transaction SMS, etc. Value wise RuPay had a growth of 8 times during the SS5D campaign and volume wise there was a growth of 3.6 times compared to pre campaign periods.

RuPay brand received integrated and exclusive visibility across various formats of Future Retail during the campaign period. Participating formats were Big Bazaar, Hypercity, FBB, Ezone. RuPay visibility was provided across all these stores.





In-store Activity by RuPay Associated Banks:

To help banks in lead generation activity to promote their other products during the campaign, a total of 133 stores were allocated to 38 banks as per the requests received from RMs. ICICI Bank and Axis Bank took special initiative to issue RuPay Prepaid Metro Cards in Gujarat and Kerala. Banks could install the kiosk and do the promo activity inside the store, near the entry gate (inside/outside), behind the billing counter. No cost was charged to the banks for this activity.

RuPay Growth at Big Bazaar

As per the last 12 months' trend at Big Bazaar, January 2019 experienced the highest number of total transactions (7.21 lakhs), value (150 Cr.) and unique customers (5.74 Cr.) with annual growth of 86%, 141% and 88% respectively. These variables are showing a month-on-month growth of 5-7% for RuPay at Big Bazaar.

The switching fee income for NPCI during the last 12 months has showed a monthly growth of over 10% i.e. from ₹3.5 lakhs in Jan'18, it grew to ₹12.34 lakhs in Jan'19. This equals to an annual growth rate of 253%.





UPI

now a payment option for IPO applications

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Xelpmoc Design's IPO will allow subscribers to pay via UPI for first time

The maximum transaction limit for UPI payments is Rs 1 lakh. But an investor can apply for shares up to Rs 2 lakh in the retail category

Sundar Sethuraman & Samie Modak | Mumbai
Last Updated at January 22, 2019 14:05 IST

Commodities

GO

MARKET

BSE	39143.60	↓ -50.89 (-0.13 %)
NSE	11701.05	↓ -23.05 (-0.20 %)

STOCK WATCH



Unified Payments Interface (UPI) added another feather to its cap when NPCI in association with the Securities and Exchange Board of India (SEBI), rolled out UPI as an alternative payment option for buying shares in IPO.

The first IPO with UPI as a payment option was opened on 24th January, 2019 with M/s. Xelpmoc Design and Tech. This was followed by another IPO of M/s. Chalet Hotels on 30th January, 2019.

The new process shall increase efficiency, eliminate the need for manual intervention at various stages, and reduce the time duration from issue closure to listing by up to 3 working days (from the existing timeline of 6 days).

Some of the immediate benefits that UPI shall provide to the public issue listing process are;

- It reduces the time from closure of bidding to the listing to 3 days from the extant 6 days.
- The UPI 2.0 mandate feature of one time blocking shall ensure that the amount remains blocked (and not debited) in

the customer's account till allotment is done, as currently happening in the ASBA process.

- Reduces the need for manual intervention and logistics at various stages of the IPO process. To illustrate;
 - i. UPI as an option shall eliminate the need for segregation of bid-cum-application forms basis the investor banks and sending it to the respective bank locations.
 - ii. Manual verification of the customer's signature on the application form is done away with as the same is substituted by the customer authorizing the block by entering his UPI PIN on receiving the block collect request from the exchanges.
 - iii. The Registrar in this process shall co-ordinate with a single entity, the Sponsor Bank, for collating the details of the total block details and execution of allotment as against the extant process where the Registrar follows up manually with all the SCSBs manually.



Phase wise implementation of UPI as a payment option.

As this is a new change in the IPO application for retail investors, SEBI has decided to implement UPI as a payment option in three phases:

Phase I

Starting 1st January 2019, the UPI mechanism will be made available to retail investors but the existing process of submitting physical applications from intermediaries to banks will also continue. IPO listing timeline will continue to be T+6 days. This phase will remain in place for three months but can extend to accommodate at least five mainboard IPOs.

Phase II

In the subsequent phase, UPI payment for IPO will be made mandatory for retail investors and the movement of physical forms for blocking of funds will be discontinued. Nevertheless, the gap between IPO closing and listings will remain T+6 days.

Phase III

In the final stage, the gap between IPO closing and listing will be reduced to three days.

UPI payment process in IPO explained

For Investor	In Background
<ul style="list-style-type: none">• Create UPI ID on any UPI application and link his bank account.• In the bid-cum-application form, the investor to provide his UPI ID and submit to the intermediary.• The investor shall authorize the block by entering his UPI PIN and the amount shall be blocked against the customer's bank account• On finalization of allotment, the blocked amount shall be debited through UPI and the remaining amount unblocked and released to the customers account (in case of partial allotment).	<ul style="list-style-type: none">• The Intermediary uploads the bid details along with the UPI ID to the exchange (NSE/BSE) platform.• The stock exchange validates the demat and PAN details of the investor with NSDL/CDSL• Post validation, the exchange pushes the transaction into the UPI framework through the Sponsor Bank of the Issue.• The investor receives block collect notification on his UPI app.



IPOs live on BHIM UPI





A NORTHEASTERN DELIGHT IN THE heart of NAGALAND



Explore the local way of life in Kohima, cashless!

This year, when my partner and I had to pick a destination for our annual getaway, we decided to take the road less travelled. We set out to spend our week-long winter break in Kohima. Despite its underrated stature, the capital of Nagaland has much to offer. Having booked our tickets and accommodations in advance, we thought it would be best to go cashless and flew into Dimapur Airport on a chilly February morning.

The weather was pleasantly misty as we made our way out of the airport built during the World War II era. Without losing out on much time, we rented a car using our card and started out on the 70-kilometre stretch to the city of Kohima. Undulating hills draping green pastures composed our view for the next three hours. Lego-like wood houses and cattle flickered past our window in between regular intervals along the way.

We checked into our hotel in the Chandmari neighbourhood. The hotel's prime location made it accessible to various points of interest. The room was cosy, but the balcony's vantage point showcasing the mountains in the far end was a clear winner. Famished from the journey, we called for the Angami tribe's traditional rice porridge—*ghalo*. The unpretentiousness of the

meal made our hearts swell and we were revamped with a newfound zest to explore the city.

Our first stop was the historic Kohima War Cemetery. Situated right opposite our hotel, the memorial stands in honor of those officers and soldiers killed during World War II. We traced the series of terraces with splendid stone steps, that bore testimony to some of the bloodiest fighting in the Second World War—the Battle of Kohima. After a half-hour lesson in history, we headed to the nearby State Museum to acquaint ourselves with the local culture. It exhibits the evolution of Naga culture. The rare collection of artefacts sourced from all 16 tribes that inhabit the state caught our fancy. We admired the clan motifs, precious stones, necklaces, traditional attires and inscriptions.

During meal time, restaurant picking was an adventure for the senses. Indigenous Naga cuisine bursts with distinctive flavours and there was a lot to choose from. Back home, my partner and I would seldom stray from our usual choice of a chicken dish while dining out in restaurants. However, travel allowed us the liberty to be spontaneous. In this Northeastern land, we downed bowls of *anishi*, a black curry made from smoked and lightly fermented yam leaves, served with snail and frog meat and fresh pooris made from sticky rice. Kohima's Mao Market is a one stop food destination. Besides

the traditional preparations, spicy Chinese fast food is available in plenty. Not having carried much cash, we were apprehensive of falling short of meeting the tab. However, to our delight, cards were accepted more widely than we had imagined.

Our days were spent exploring the local haunts. The Catholic Church on Aradura Hill, the Kisama Heritage Village and the Naga Heritage Village gave us a peek into the community's way of life. On a particular evening, we walked around the Naga Bazaar. The marketplace is ideal to stock up on souvenirs, with numerous stalls hung with vibrant Naga shawls featuring traditional tribal motifs. On realising that card transactions were possible in most stores, I bought an Angami tribal shawl with animal patterns and splurged on black metal craft and Phom Black pottery. The lively night market only added to the evening charm.

On our last day in Kohima, we decided to climb Mount Japfu. After hiring a guide from a local tour operator, we braved the access roads to the second highest peak in Nagaland. The route demands a rigorous trek from Kigwema village. We hiked through rain forests and there was also some rock climbing. However, none of this mattered as we were rewarded with awe-inducing views of the Dzukou Valley. Touted as 'Nagaland's Valley of Flowers', we feasted our eyes on an amazing variety of lilies and rhododendrons and caught sights of several species of birds. Needless to say, our trip to this northeastern city had been truly fulfilling. We vowed to return and explore more of this region of the country someday in the future.

Wherever you want to go, RuPay provides a host of benefits and offers to make your travel cashless and memorable. Visit rupay.co.in for more details.



Kohima war cemetery

Dzukou Valley

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Kisama Heritage Village

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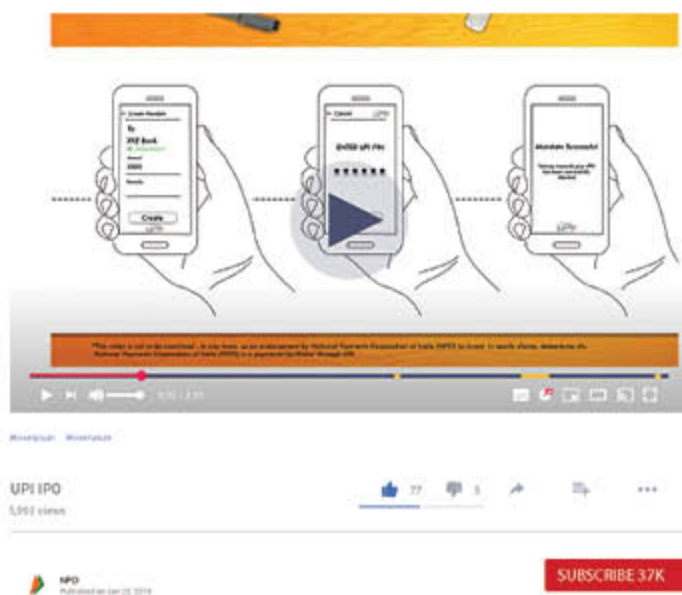
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₹1000 on
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NIRAAMAYA

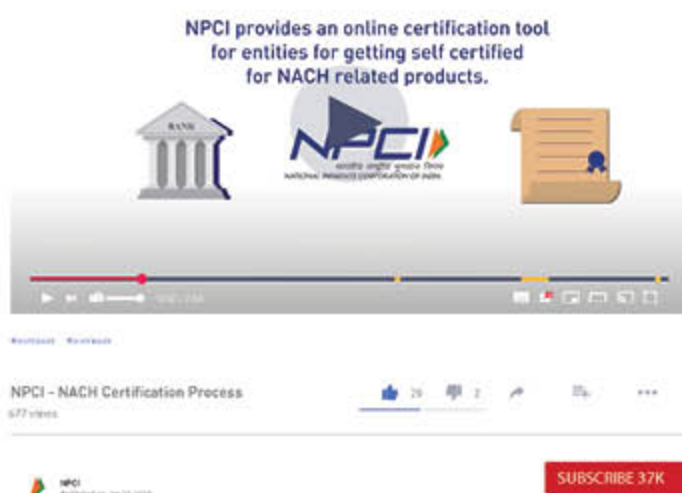
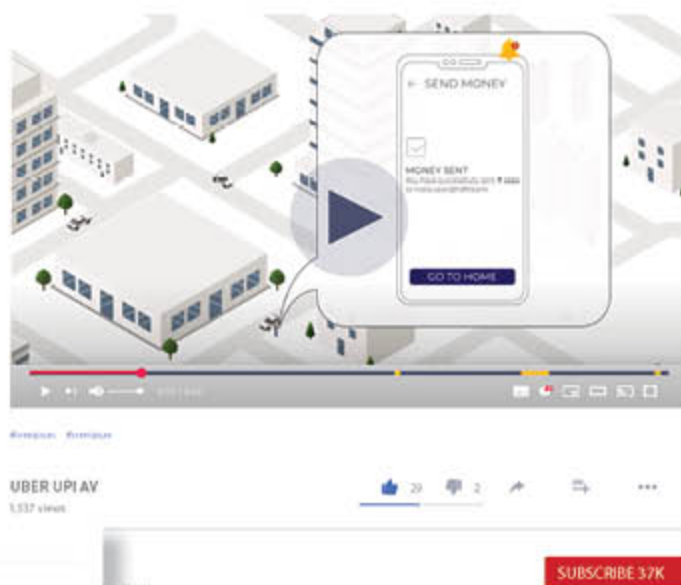
10% Offer on
Niraamaya Retreats
Aradura





UPI IPO AV

UBER UPI AV



NACH Certification Process AV

UPI Just Became Easier for Small Cos



In a circular issued on June 17, NPCI identified a new category for UPI payments — P2PM. This is in addition to P2P (person-to-person payments) and P2M (person-to-merchant payments).

Pratik.Bhakta@timesgroup.com

Bengaluru: In a move that is directly aimed at speeding up a small merchant's ability to collect payments through the Unified Payments Interface, the National Payments Corporation of India has said they could be onboarded as individuals to start with and not as businesses. In a circular issued on June 17, the retail payments body identified a new category for UPI payments — P2PM. This is in addition to P2P (person-to-person payments) and P2M (person-to-merchant payments).

The move has been aimed at onboarding small merchants and vendors with low-value ticket sizes under the ambit of digital payments.

Additionally NPCI has issued two major conditions for onboarding merchants under this category.

"A merchant must include all small

NEW INCENTIVES

NPCI's move has been aimed at onboarding small merchants and vendors with low-value ticket sizes under the ambit of digital payments

merchant enterprises which are presently not in the digital payments ambit and the pricing and other applicable charges under this category shall be the same as that of P2P," said Praveena Rai, chief operating officer, NPCI, in the circular.

NPCI has also said that these small merchants will have a ₹50,000 per month limit and the acquirer is not allowed to charge anything to the

merchant onboarded under this category. To get them into the fully recognised merchant category, a three-month cooling period has been suggested and that a transaction limit of ₹50,000 be maintained.

UPI is primarily used for P2P payments and is slowly shifting towards merchant transactions.

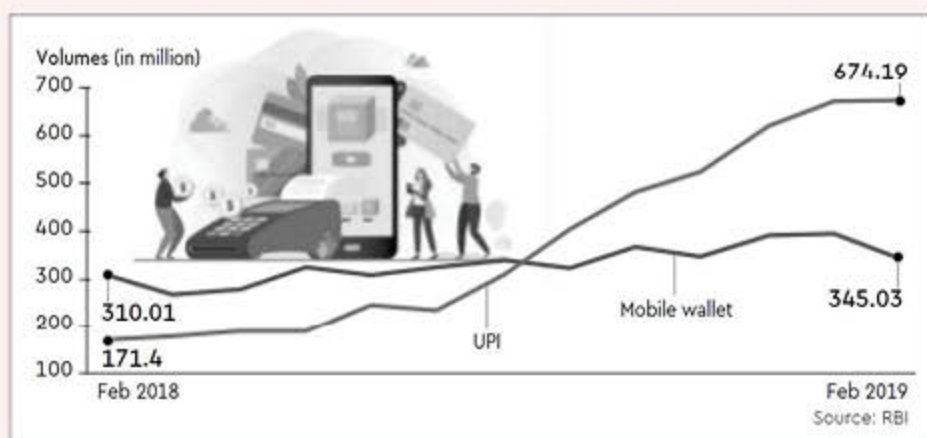
Paytm, one of the largest digital payments players in the country, told ET recently that it would be introducing incentives in the merchant payments business to encourage cash transactions to move to this mode. Merchant aggregating platforms like BharatPe and Benow are in the business of acquiring merchants for UPI payments and they can pitch this instant settlement product to merchants, who are used to dealing in cash.

"This system was prevalent in the past as well, now NPCI has put it out in the form of a circular," said a founder of digital payments startup.



The Financial Express

UPI February volume nearly twice that of wallet volume



SHRITAMA BOSE
Mumbai, April 15

THE VOLUME OF Unified Payments Interface (UPI)-based transactions grew to nearly twice that of transactions made through mobile wallets in February, showed data released by the National Payments Corporation of India (NPCI) and Reserve Bank of India (RBI).

With 674 million transactions worth ₹1.07 lakh crore during February, UPI stood head and shoulders above mobile wallets, which together clocked 345 million transactions worth ₹14,279 crore during the same month.

As UPI trotted out a 293% year-on-year (y-o-y) growth rate for the month, mobile wallet transactions managed to grow only by about 11% y-o-y.

While transaction data for wallets is unavailable for March 2019, UPI volumes nudged the 800-million mark last month. On the other hand, wallets have been struggling to make it to 400 million transactions.

The number of UPI transactions made using the UPI overtook that of mobile-wallet transactions for the first time in Sep-

tember 2018. The two channels had volumes of 406 million and 324 million, respectively, in that month.

Industry executives say that the new 'know your customer' (KYC) guidelines brought in by RBI that came into force in March 2018 have led to many users abandoning wallets. Other factors that have led to the scales being tipped in favour of UPI are the launch of Google Pay in September 2017 and the conversion of former wallet player Paytm into a payments bank.

According to payment gateway provider Razorpay, 62% of all UPI payments in 2018 came through Google Pay, followed by PhonePe (11.9%) and Paytm (9.7%). "The growth in UPI has generally been synonymous with a decline in the number of wallet transactions," Harshil Mathur, founder and chief executive officer, Razorpay, wrote in a blog post.

Some experts also expect UPI to begin taking share away from plastic in the coming years. Vivek Belgavi, partner and India fintech leader, PwC India, said, "I am putting my money behind non-physical channels or modes. So I think by 2020, almost 80% of the transactions made through cards (today) will be by UPI."



The Times of India

Bharat Bill Pay plans to add taxes, school fees

Mayur.Shetty@timesgroup.com

Mumbai: Over 90% of electricity utilities and almost all telecom providers and direct-to-home (DTH) broadcasters are plugged into the Bharat Bill Payment System (BBPS). This makes the anywhere-anytime facility available to a large section of the population.

BBPS is a centralised bill payment system under the National Payments Corporation of India (NPCI), which gathers details of bills issued by electricity, water, telephone, DTH and gas utilities instantly across the country. Speaking to **TOI**, BBPS chief project officer A R Ramesh said that, among the current category of billers, several water utilities are yet to join.

CONVENIENCE

BBPS is looking at expanding both the number of channels through which bills can be paid as also the number of biller categories that are plugged into the system. Currently, the anywhere-anytime payment feature is available through digital wallets, bank mobile apps, net banking and other electronic channels. BBPS sees 4.45 crore bill payment transactions every month.

In addition to this, BBPS will soon add nearly two million agents across India to further expand the bill payments network. On the biller side, BBPS is awaiting permission to expand the category base to include school & college fees, insurance, mutual funds, taxes and credit card payments.

According to Ramesh, BBPS has informed all digital wallets, banks and other operating units that facilitate bill payments not to fetch consumer data from the utility without their consent.

The Economic Times

WINNERS' GALLERY

Ease of Doing It Better, Adding Value

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WINNER: INNOVATION IN SERVICE

io DIGITAL LIFE

The team behind io Digital Life has become the go-to destination for hiring professionals, students, job seekers, home tutors, etc.

Spread across 4 cities, the company has recently expanded to Dubai.

Works closely with individual service professionals, a landscaping team and home-entertainment who act as its 100-100 franchisees.

"It has been a great year for us in 2013 and people tell us that we are getting into a good and healthy industry. But we see a great opportunity. There are 20 million working women professionals in our country who earn 2-3 lakhs to 2.5 lakhs monthly. We give them an opportunity to become self-entrepreneurs and make per hour 25-30 lakhs per month which is more than 1 lakh monthly."

WINNER: INNOVATION IN SERVICE

io DIGITAL LIFE

"There is a huge innovative spirit in our country, especially in the young population. A common thread among all companies has been to facilitate the innovation among young people. Our objective has been to connect 1.5 billion people and just internally that globally we had our customer value in hand around the world."

WINNER: INNOVATION IN SERVICE

io DIGITAL LIFE

Not completely revolutionized the business sector with the introduction of a 4G LTE technology by running cars and data transfer.

Continued with innovations such as 3D printing, 3D printing and 3D printing.

Building of a strong customer base of over 100 million, the company has no plans to stop.

WINNER: INNOVATION IN SERVICE

io DIGITAL LIFE

By using formats like Audit & Run - clean all original using green, red, blue, black, pink, purple, orange and pink. Through it has brought global standards of cinema viewing to India.

Introduced the first unique to screen multiplex in the country.

Launched a luxurious segment with 1000 seats and 1000 seats.

"We believe innovation is the core of our DNA. In today's digital age, you need to innovate to stay ahead of the curve. There is no other alternative."

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"We personally think of innovation as a 100% commitment. In a company, I believe we think of innovation as an everyday process. We work to come up with disruptive ideas to make things change and innovative products."

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UltraTech Cement, a high-strength concrete made out of natural flyash - an industrial waste and an environmental menace - reduces environmental footprint.

Provides same strength and superior performance as of normal concrete.

Company expects a revenue jump of 2-3x in the next five years.

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The Times of India

E-toll pay accounts for 25% of the total collection: NPCI

TIMES NEWS NETWORK

Bengaluru: National Payments Corporation of India (NPCI) on Tuesday said that e-toll collection via Fastags now accounts for 25% of total toll collected in India, and it hopes to increase this number to 50%.

From average daily transactions of 30,000 in January 2017, NPCI said their system — National Electronic Toll Collection (NETC) - handles 8.62 lakh transactions daily. NPCI said it is working towards getting state and city toll plazas to accept Fastags, apart from the national highways toll network of 496 plus tolls points.

For NPCI, one of the challenges has been increasing user adoption of its RFID tags for toll payment. From a handful of banks, today 22 banks have issued 4.6 million Fastags. NPCI said it is also working towards more use cases such as parking, e-challans, etc, so that its NETC programme can become a one-stop solution for all vehicle-related payments.

NPCI said it is also working with state governments to promote One Nation-One Tag. With the Indian High-



8.6 LAKH DAILY TRANSACTIONS

ways Management Company Ltd (IHMCL), NPCI is looking at extension of Fastags to state and city toll collections. It has held talks with road development corporations in Karnataka, Gujarat, Maharashtra, Madhya Pradesh and Tamil Nadu.

"Adoption of Fastag programme by state and city authorities shall improve transparency of toll transactions, reduce revenue leakages, and improve overall efficiency and commercial competitiveness," said Rajesh Sharma, CGM finance in the National Highways Authority of India (NHAI).

State and city authorities will also be aided by new government measures such as mandatory Fastag-ing of all new vehicles sold from December 2017, said NPCI.



The Hindu Business line

NPCI ties up with Telangana for MeeSeva services

OUR BUREAU

Hyderabad, June 18

The National Payments Corporation of India (NPCI) has entered into an agreement with the Government of Telangana to offer MeeSeva portal users the option to pay using UPI Collect Request, RuPay Debit and Credit Cards for the services on the portal. The MeeSeva portal of the State government offers over 150 government services and surpassed 100 million transactions last year.

“Our partnership with MeeSeva will help people reap the benefits of our first-of-its kind domestic debit and credit card payment network in India and will be a true Make in India collaboration,” Praveena Rai, Chief Operating Officer, NPCI, said in a release. Currently, NPCI is in the process of enabling QR code-enabled payment as an additional feature on the portal. This feature would be available online as well as offline.



Business Standard

NPCI to undertake Digital Payments Safety Initiative

National Payments Corporation of India (NPCI) started the process of consumer safety within the apps with various security controls. This is in response to a recent advisory by the Reserve Bank of India on new modus operandi to commit fraud in Digital Payment Ecosystem using Remote screen access apps.

BS REPORTER

Business Standard

NPCI issues 64 mn RuPay cards, eyes global acceptance

National Payments Corporation of India on Thursday said it has issued over 64 million RuPay global cards since 2014 and focusing on growing its global acceptance. RuPay network issues global cards that run on the Discover Network when used outside India.

PTI

NPCI Issues Advisory on Smartphone App Frauds

Our Bureau



Bengaluru: In the wake of the recent notification by the Reserve Bank of India on the emergence of a new type of fraud on customers' smartphones which could potentially wipe out the entire bank balance through mobile payment apps, National Payments Corporation of India said that these types of frauds can be best prevented by increased awareness among consumers.

The retail payments body said that it has also initiated multiple advertisement and awareness campaigns to teach consumers to prevent such frauds from taking place. "The entire ecosystem, including banks and fintech companies, have to work collectively towards creating awareness and educating customers to refrain from sharing their account, card credentials, OTP or PIN and giving access to their mobile handsets to unscrupulous persons through such remote screen access apps," said Bharat Panchal, Head of Risk Management, NPCI.

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