



Brand Guideline

What is UPI RESERVE PAY

UPI Reserve Pay allows users to reserve a set amount from their credit card, pre-sanctioned credit line or Bank Account on UPI with a merchant and then make multiple payments out of that reserved amount. It reduces friction and removes the hassle of multiple OTPs and refunds, while giving users control, security, faster checkout and continued credit rewards.



The Logo & Colour

The logo is derived from the UPI and NPCI brand elements.
The word 'UPI Reserve Pay' will be written in 'Helvetica' font.

Colour: The colour of UPI will be grey as shown here.



Colour Code



C 000 R 109
M 000 G 110
Y 000 B 113
K 070



C 100 R 043
M 000 G 139
Y 100 B 075
K 020



C 000 R 217
M 065 G 120
Y 100 B 045
K 000



C 000 R 067
M 000 G 066
Y 000 B 068
K 090

The Logo Size

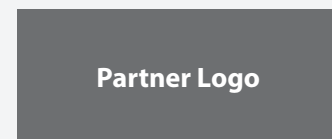
Usage of UPI Reserve Pay in all the partners app, website and communication materials must adhere to the specification provided here and not be tempered with. Sizes given here are for representation purpose but while resizing or using the logo utmost care should be taken to maintain the visibility of the logo.

UPI Reserve Pay logo and Partner logo must maintain a height ratio of 1:1 in all form of communications.

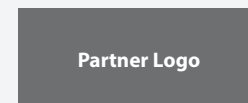
Print



Digital



App



Partner

Every piece of communication that goes to the customer from Merchants/ Partners/Banks acts as a medium of identity and hence it is important to maintain uniformity with respect to design. Kindly follow the proportions illustrated here with respect to all UPI Reserve Pay communications.

The sizes of the UPI Reserve Pay logo unit must be equivalent to the size of the Bank logos, matched by height only, with the Partner logo placed before the UPI Reserve Pay logo. If the Partner logo is horizontally longer, it can be placed above the UPI Reserve Pay logo within the same dimensions.

Partner Logo



UPI RESERVE PAY Logo



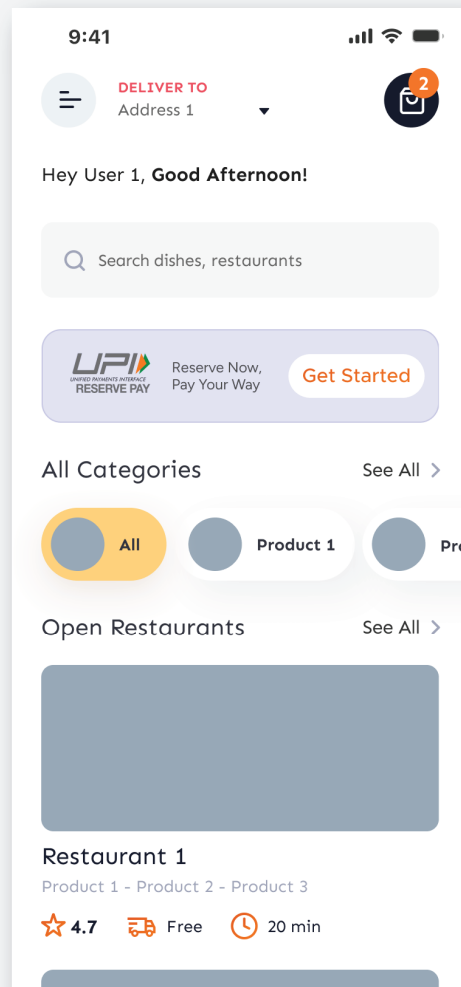
Improper Usage

The unit needs to be properly used as stated in the previous slides. Usage of any other mnemonic, icon, visual or graphic element even for representational purposes are strictly prohibited. Here are some representation examples of how not to use the unit.

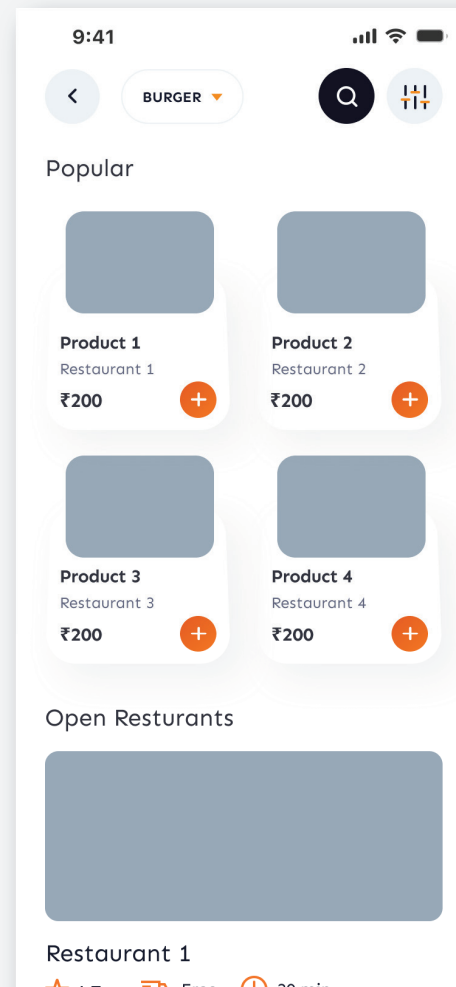


ONBOARDING JOURNEY WITH PURCHASE

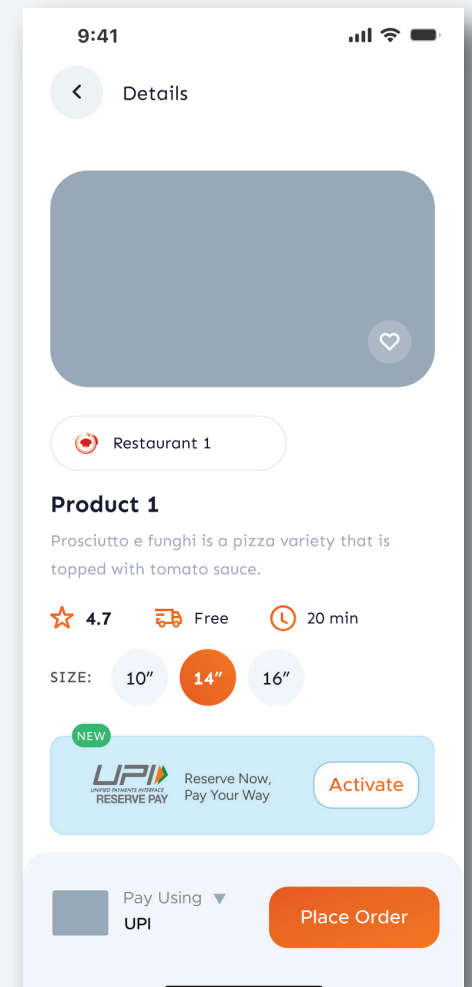
It is recommended to have a promotional banner for UPI Reserve Pay at merchant homepage and on the step before payment page



Merchant app



Merchant app



Merchant app

ONBOARDING JOURNEY WITH PURCHASE

User must see UPI Reserve Pay as a separate payment option alongside / within UPI payment checkout page.

It is recommended that the merchant app provides infographic, video or animated screens to show the product benefits and user journey.

Help text must be displayed for the user at the payment page explaining UPI Reserve Pay as displayed in the exhibit

Help text must be displayed at UPI Reserve Pay setup page explaining workings of UPI Reserve Pay, as displayed in the exhibit

9:41

Bill total ₹200

UPI Reserve Pay Activate

Reserve Now, Pay Your Way

Pay By Any UPI App

UPI 2
UPI ID : upiidhandle2@upi

UPI 3
UPI ID : upiidhandle2@upi

Cards

RuPay XYZ Bank Credit Card
XXXX2453

RuPay PQR Bank Credit Card
XXXX1233

Continue

Merchant app

9:41

Setup UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹10,000

₹1,000 ₹3,000 ₹5,000 **MAXIMUM ₹10,000**

Start Date
dd/mm/yyyy (Today)

End Date
dd/mm/yyyy

30 days 60 days **MAXIMUM 90 days**

A hold will be placed for the selected amount on your account to cover multiple future payments to Merchant 1. The hold will be released once reserved funds are exhausted or end date is reached. Amount will be debited for each subsequent transaction.

Remark

Select app to proceed

App 1 App 2 App 3 App 4 App 5

Continue

Merchant app

9:41

Setup UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹5,000

₹1,000 ₹3,000 ₹5,000 **MAXIMUM ₹10,000**

Start Date
dd/mm/yyyy (Today)

End Date
dd/mm/yyyy

30 days 60 days **MAXIMUM 90 days**

A hold will be placed for the selected amount on your account to cover multiple future payments to Merchant 1. The hold will be released once reserved funds are exhausted or end date is reached. Amount will be debited for each subsequent transaction.

Remark
Reserve for merchant 1

1 2 3 -
4 5 6
7 8 9
, 0 . →

Merchant app

ONBOARDING JOURNEY WITH PURCHASE

Powered by UPI Logo must be placed at the bottom center of the screen at all places where UPI API's are being called.

9:41

←

Setup UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹ 5,000

₹1,000 ₹3,000 ₹5,000 ₹10,000 MAXIMUM

Start Date
dd/mm/yyyy (Today)

End Date
dd/mm/yyyy

30 days 60 days 90 days MAXIMUM

ⓘ A hold will be placed for the selected amount on your account to cover multiple future payments to Merchant 1. The hold will be released once reserved funds are exhausted or end date is reached. Amount will be debited for each subsequent transaction.

Remark
Reserve for merchant 1

Select app to proceed

App 1 App 2 App 3 App 4 App 5

Continue

Merchant app

Confirm Transaction

Payment Details

Merchant 1 ₹5000
UPI ID : merchant@upi

UPI Reserve Pay Settings

Start Date dd/mm/yyyy End Date dd/mm/yyyy
Remark Reserve for merchant 1

Debit Account

RuPay XYZ Bank Credit Card XXXX2453 Change

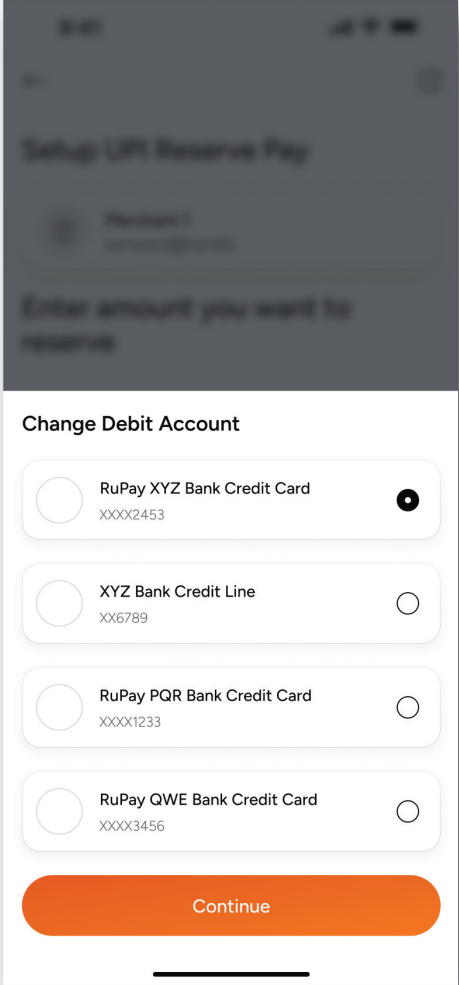
POWERED BY **UPI**
UNIFIED PAYMENT INTERFACE

Reserve ₹5000

UPI app

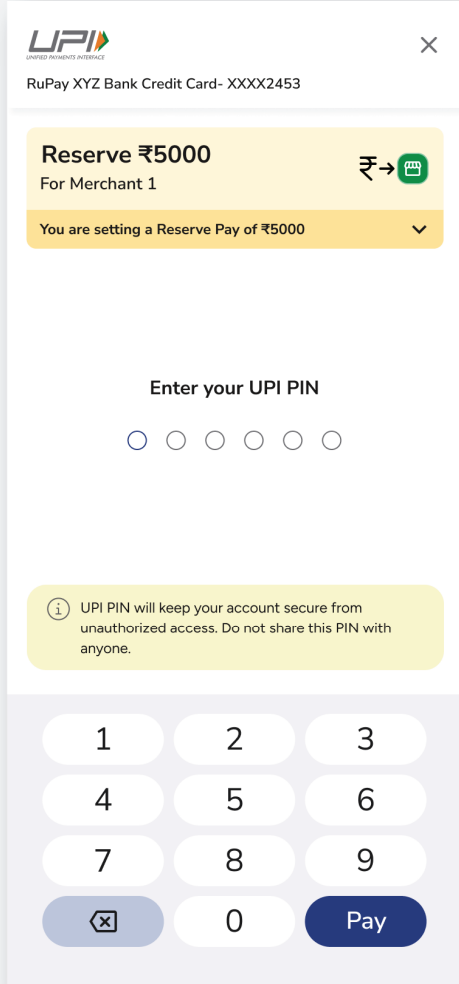
ONBOARDING JOURNEY WITH PURCHASE

User must be able to select desired account on the UPI App while activation of UPI Reserve Pay



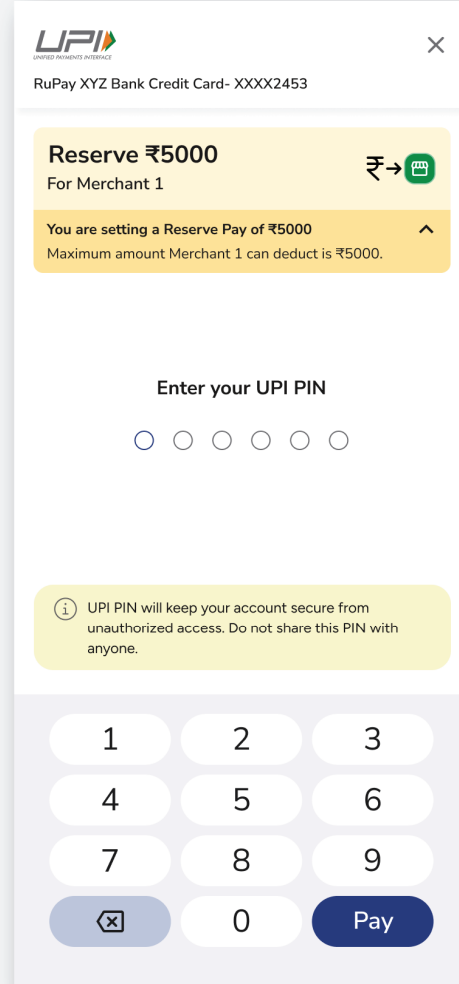
The screenshot shows the 'Setup UPI Reserve Pay' screen in the UPI app. It prompts the user to 'Enter amount you want to reserve'. Below this, there is a section titled 'Change Debit Account' with four radio button options: 'RuPay XYZ Bank Credit Card XXXX2453' (selected), 'XYZ Bank Credit Line XX6789', 'RuPay PQR Bank Credit Card XXXX1233', and 'RuPay QWE Bank Credit Card XXXX3456'. An orange 'Continue' button is at the bottom.

UPI app



The screenshot shows the 'Enter your UPI PIN' screen. At the top, it says 'UPI' and 'RuPay XYZ Bank Credit Card- XXXX2453'. Below, it says 'Reserve ₹5000 For Merchant 1' with a dropdown arrow. A yellow box contains the text 'You are setting a Reserve Pay of ₹5000'. The main area has 'Enter your UPI PIN' with six empty circles for input. A yellow info box states: 'UPI PIN will keep your account secure from unauthorized access. Do not share this PIN with anyone.' At the bottom is a numeric keypad with a 'Pay' button.

UPI app

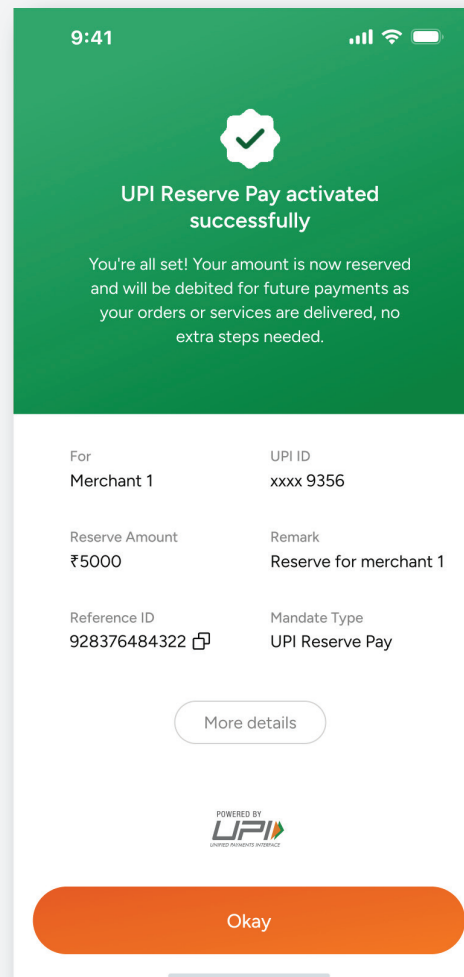


The screenshot shows the 'Enter your UPI PIN' screen, similar to the previous one. It includes the UPI logo, card details, and the 'Reserve ₹5000 For Merchant 1' section. The yellow box now says 'You are setting a Reserve Pay of ₹5000' and 'Maximum amount Merchant 1 can deduct is ₹5000.' The rest of the screen, including the PIN entry field and the numeric keypad with the 'Pay' button, is identical to the previous screenshot.

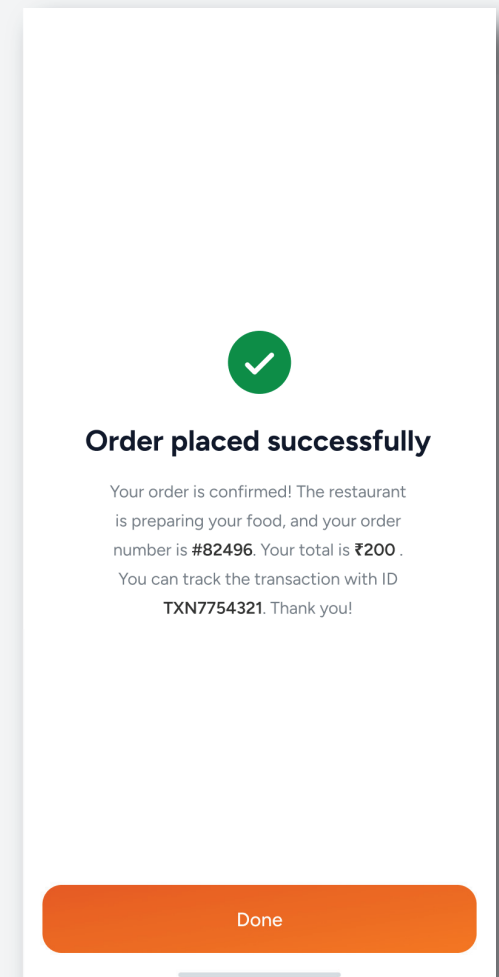
UPI app

ONBOARDING JOURNEY WITH PURCHASE

It is recommended to prompt user on the benefit of UPI Reserve Pay on successful activation.



UPI app

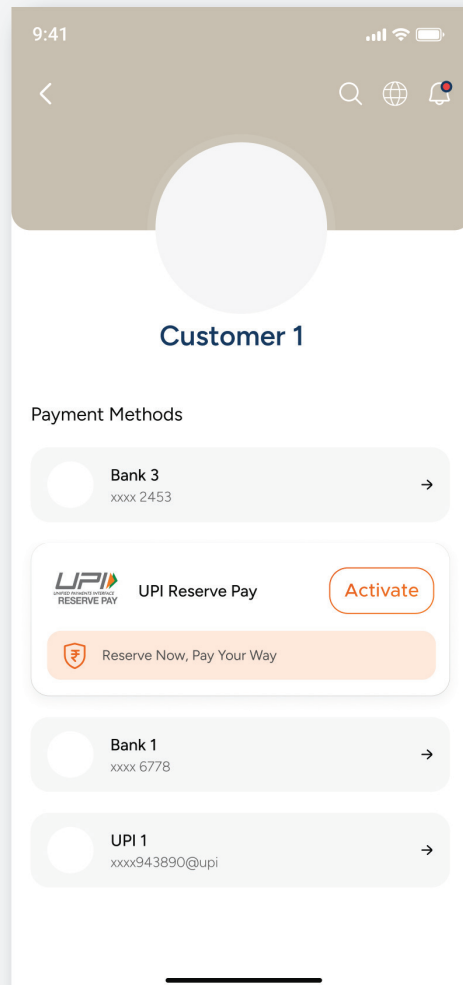


Merchant app

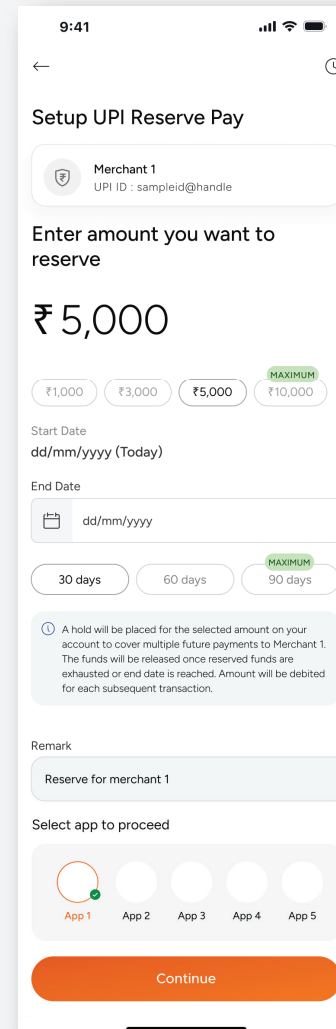
ONBOARDING JOURNEY WITHOUT PURCHASE

UPI Reserve Pay must be visible as an active payment method in the user's merchant app profile/settings.

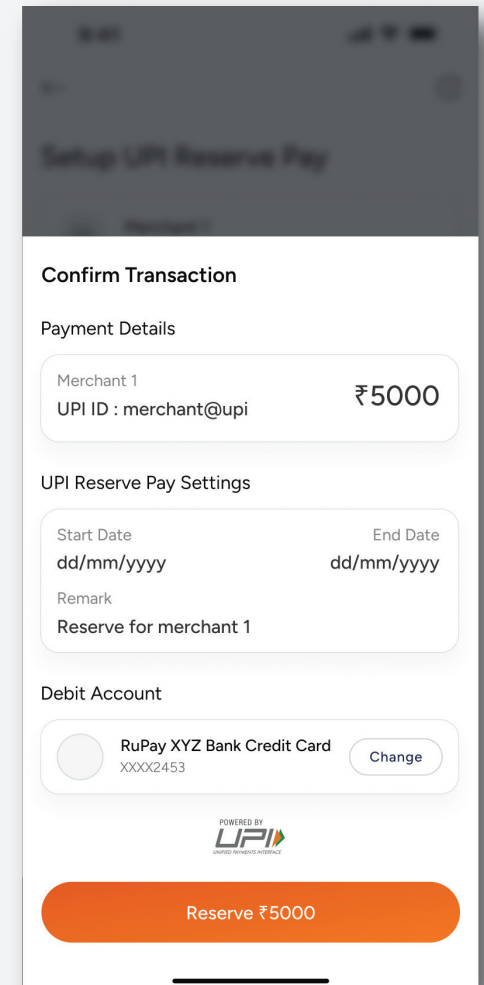
The user journey for activation without purchase will be identical to the user journey for activation with purchase, as showcased in the exhibit.



Merchant app



Merchant app



UPI app

ONBOARDING JOURNEY WITHOUT PURCHASE

The user journey for activation without purchase will be identical to the user journey for activation with purchase, as showcased in the exhibit.

Setup UPI Reserve Pay

Enter amount you want to reserve

Change Debit Account

- ☒ RuPay XYZ Bank Credit Card XXXX2453
- ☐ XYZ Bank Credit Line XX6789
- ☐ RuPay PQR Bank Credit Card XXXX1233
- ☐ RuPay QWE Bank Credit Card XXXX3456

Continue

UPI app

UPI

RuPay XYZ Bank Credit Card- XXXX2453

Reserve ₹5000
For Merchant 1

You are setting a Reserve Pay of ₹5000
Maximum amount Merchant 1 can deduct is ₹5000.

Enter your UPI PIN

○ ○ ○ ○ ○ ○

UPI PIN will keep your account secure from unauthorized access. Do not share this PIN with anyone.

1 2 3
4 5 6
7 8 9
ⓧ 0 Pay

UPI app

9:41

UPI Reserve Pay activated successfully

You're all set! Your amount is now reserved and will be debited for future payments as your orders or services are delivered, no extra steps needed.

For Merchant 1	UPI ID xxxx 9356
Reserve Amount ₹5000	Remark Reserve for merchant 1
Reference ID 928376484322	Mandate Type UPI Reserve Pay

More details

POWERED BY UPI

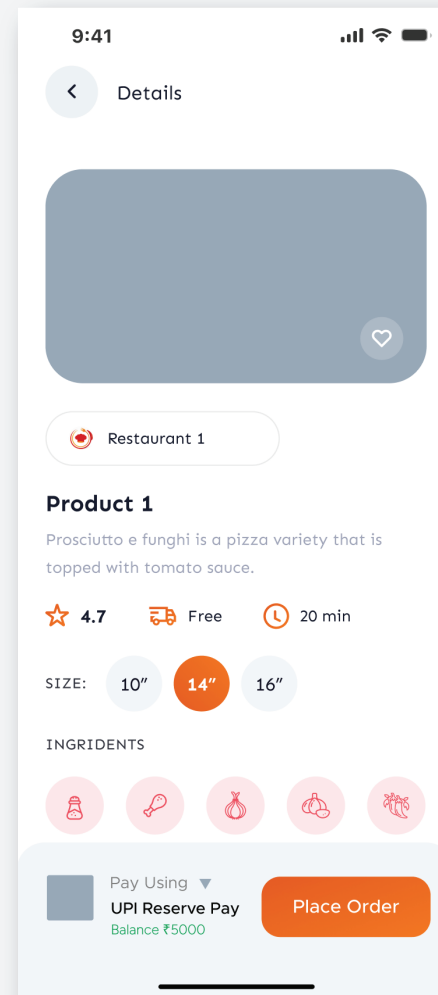
Okay

UPI app

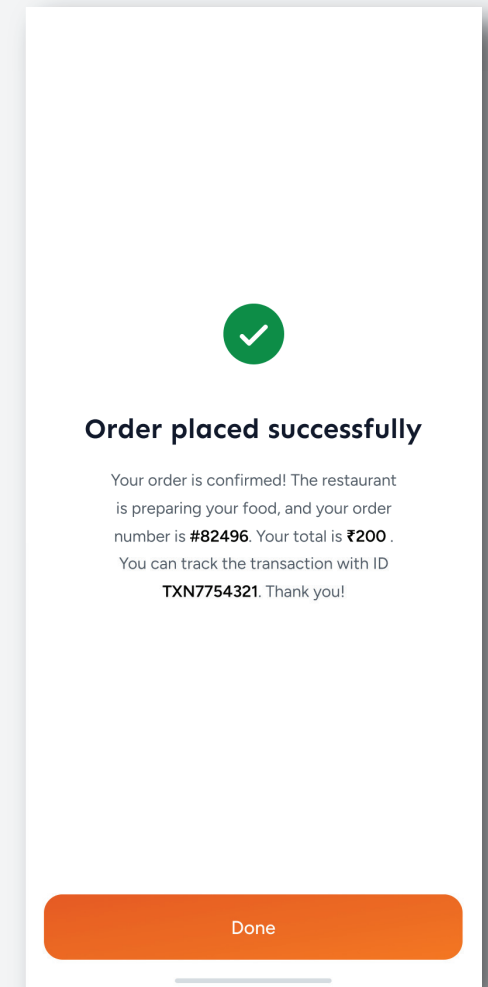
PAYMENT JOURNEY POST ACTIVATION

User must have an option to make UPI Reserve Pay as default payment method.

User must be able to view their transaction history and reserve details in profile / payment method section.



Merchant app

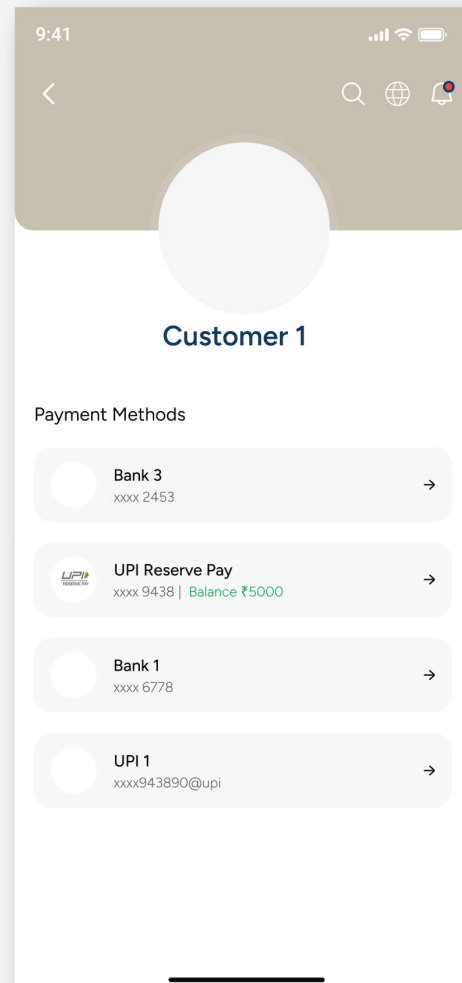


Merchant app

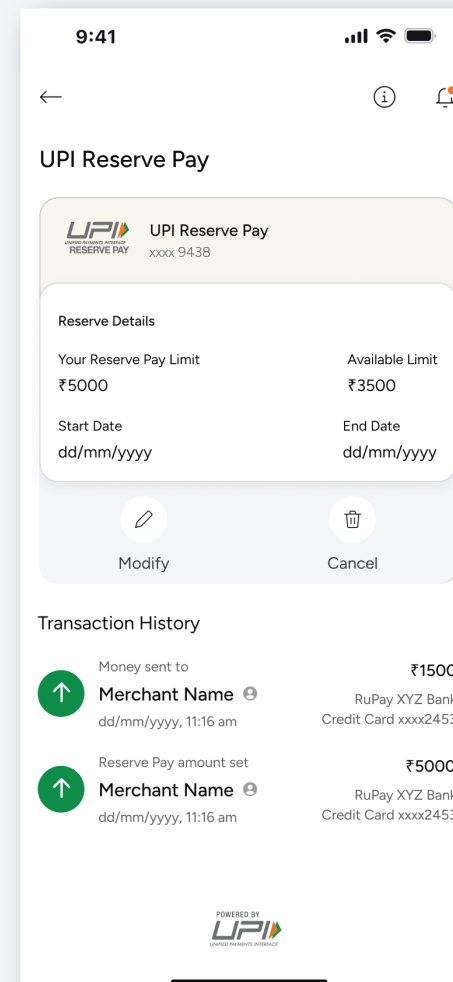
MODIFICATION JOURNEY FROM MERCHANT APP

It is mandated to have the option to manage (create, modify & revoke / cancel) UPI Reserve Pay when the user views their payment methods. The option must be clearly marked under user profile.

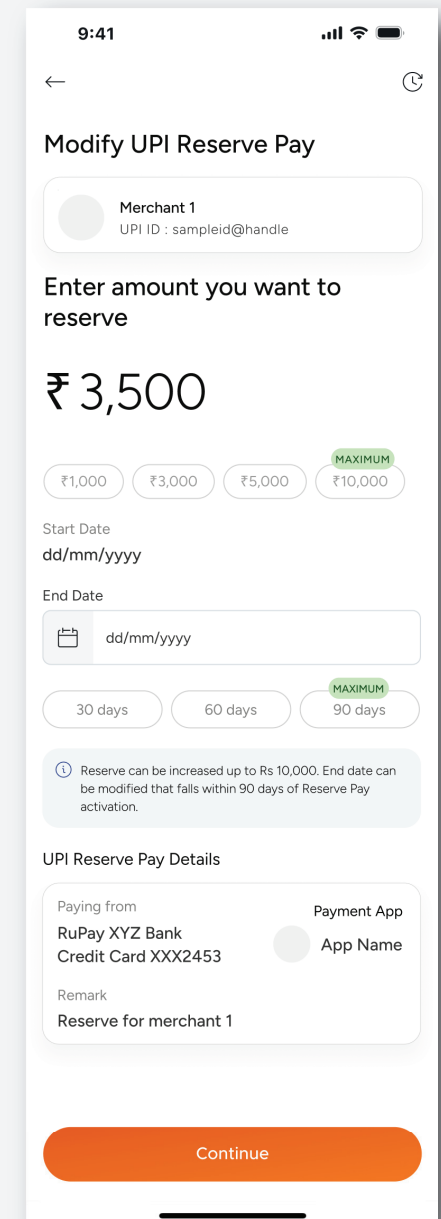
Available limit and End date for the Reserve post modification should be clearly mentioned on the UPI Reserve Pay modification on merchant app, as displayed in the exhibit.



Merchant app



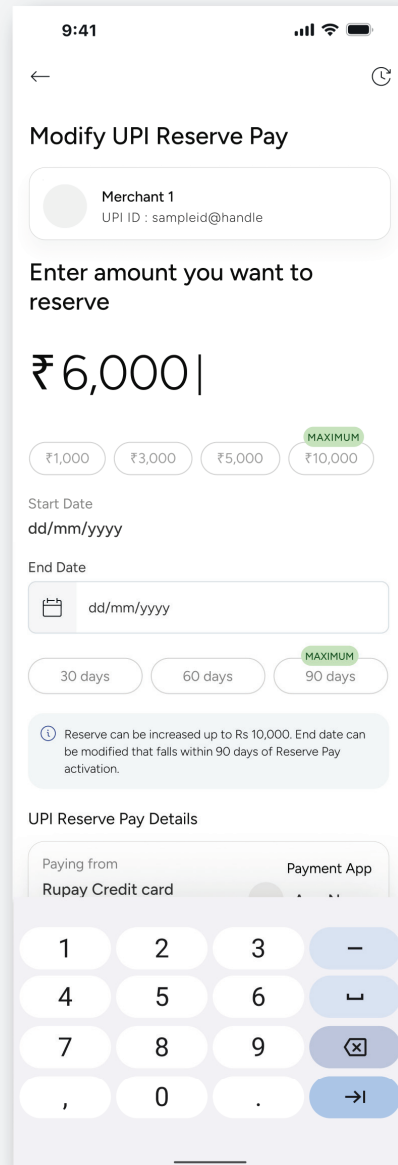
Merchant app



Merchant app

MODIFICATION JOURNEY FROM MERCHANT APP

UPI Reserve Pay modification page must contain help text indicating limits for amount that can be reserved and end date that can be set, as indicated in the exhibit.



9:41

←

Modify UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹ 6,000 |

₹1,000 ₹3,000 ₹5,000 **MAXIMUM** ₹10,000

Start Date
dd/mm/yyyy

End Date
dd/mm/yyyy

30 days 60 days **MAXIMUM** 90 days

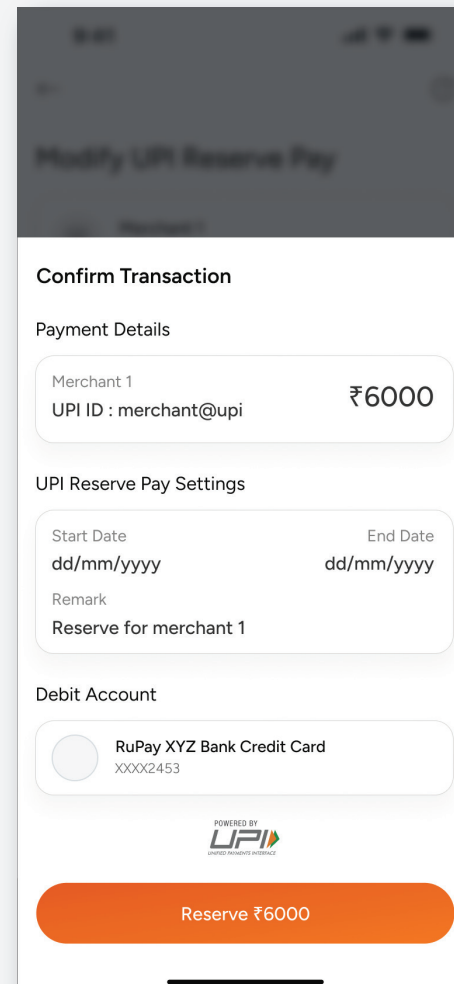
① Reserve can be increased up to Rs 10,000. End date can be modified that falls within 90 days of Reserve Pay activation.

UPI Reserve Pay Details

Paying from Payment App
RuPay Credit card

1 2 3 -
4 5 6 ↵
7 8 9 ✕
, 0 . →

Merchant app



Confirm Transaction

Payment Details

Merchant 1 ₹6000
UPI ID : merchant@upi

UPI Reserve Pay Settings

Start Date End Date
dd/mm/yyyy dd/mm/yyyy

Remark
Reserve for merchant 1

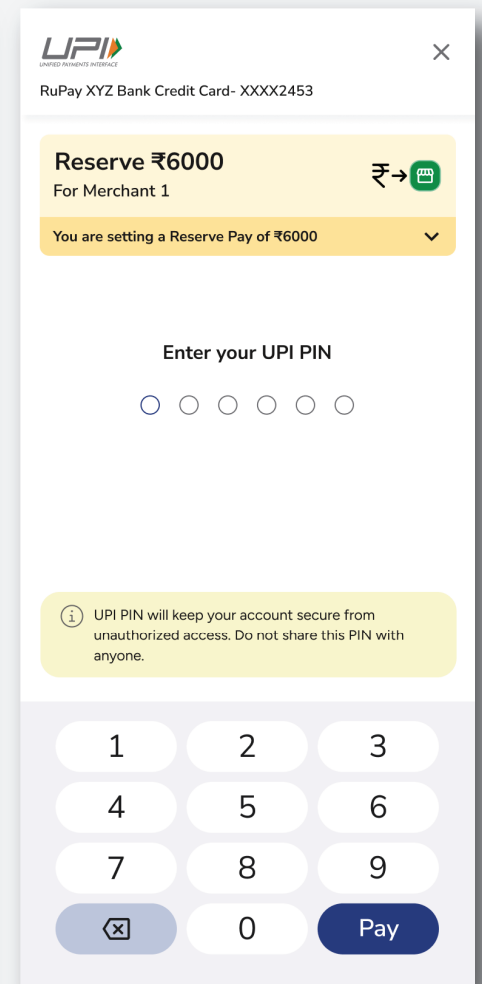
Debit Account

RuPay XYZ Bank Credit Card
XXXX2453

POWERED BY
UPI
UNIFIED PAYMENTS INTERFACE

Reserve ₹6000

UPI app



UPI
UNIFIED PAYMENTS INTERFACE

RuPay XYZ Bank Credit Card- XXXX2453

Reserve ₹6000
For Merchant 1 ₹→

You are setting a Reserve Pay of ₹6000

Enter your UPI PIN

○ ○ ○ ○ ○ ○ ○

① UPI PIN will keep your account secure from unauthorized access. Do not share this PIN with anyone.

1 2 3
4 5 6
7 8 9
✕ 0 Pay

UPI app

MODIFICATION JOURNEY FROM MERCHANT APP

It is recommended to prompt user on the benefit of UPI Reserve Pay on UPI Reserve Pay modification successful page, as displayed in the exhibit.

UPI
UNITED PAYMENTS INTERFACE

RuPay XYZ Bank Credit Card- XXXX2453

Reserve ₹6000 ₹→

For Merchant 1

You are setting a Reserve Pay of ₹6000
Maximum amount Merchant 1 can deduct is ₹6000.

Enter your UPI PIN

○ ○ ○ ○ ○ ○ ○

UPI PIN will keep your account secure from unauthorized access. Do not share this PIN with anyone.

1 2 3
4 5 6
7 8 9
✕ 0 Pay

UPI app

9:41

UPI Reserve Pay upgraded successfully

You're all set! Your amount is now increased and will be debited for future payments as your orders or services are placed, no extra steps needed.

For Merchant 1 UPI ID xxxx 9356

Reserve Amount ₹6000 Remark Reserve for merchant 1

Reference ID 928376484322 Mandate Type UPI Reserve Pay

[More details](#)

POWERED BY UPI
UNITED PAYMENTS INTERFACE

Okay

UPI app

9:41

← ⓘ 🔔

UPI Reserve Pay

UPI RESERVE PAY xxxx 9438

Reserve Details

Your Reserve Pay Limit ₹6000	Available Limit ₹6000
Start Date dd/mm/yyyy	End Date dd/mm/yyyy

[Modify](#) [Cancel](#)

Transaction History

- Reserve Pay amount increased ₹6000
Merchant Name RuPay XYZ Bank Credit Card xxxx2453
dd/mm/yyyy, 11:16 am
- Money sent to ₹1500
Merchant Name RuPay XYZ Bank Credit Card xxxx2453
dd/mm/yyyy, 11:16 am
- Reserve Pay amount set ₹5000
Merchant Name RuPay XYZ Bank Credit Card xxxx2453
dd/mm/yyyy, 11:16 am

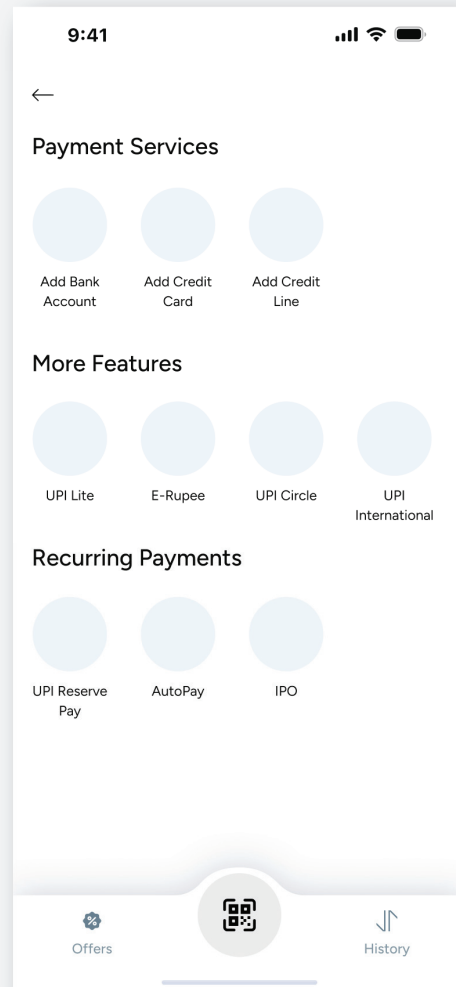
POWERED BY UPI
UNITED PAYMENTS INTERFACE

UPI app

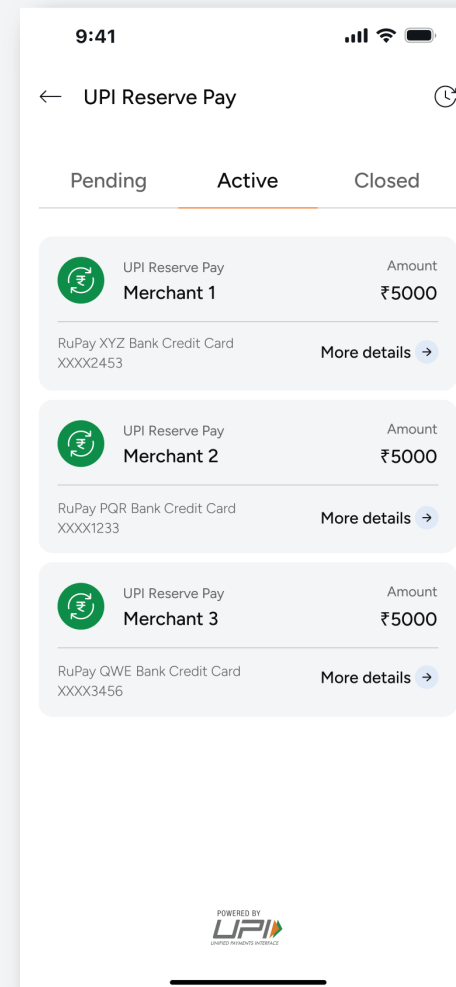
MODIFICATION JOURNEY ON UPI APP

Powered by UPI Logo must be placed at the bottom center of the screen at all places where UPI API's are being called.

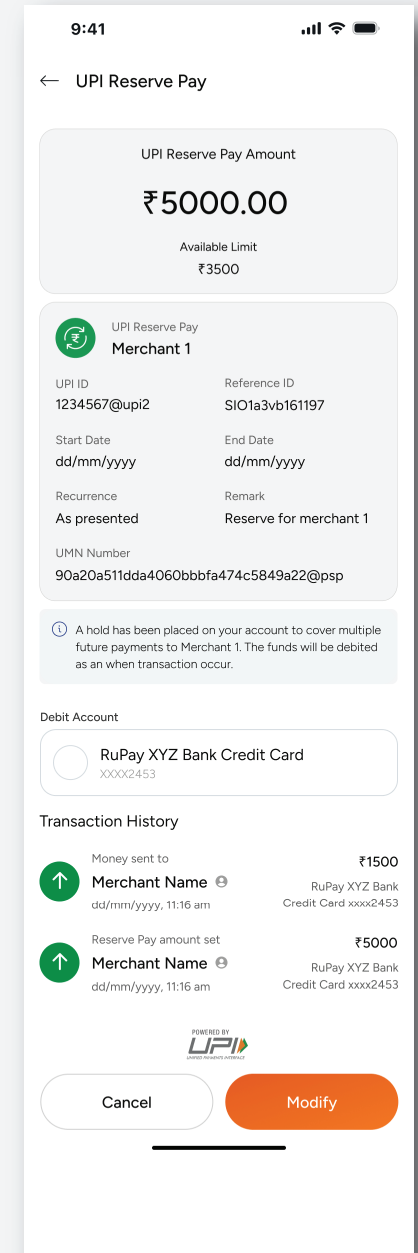
Push notification must be sent to users whenever any amount is debited from an active Reserve, or any Reserve is created / Modified.



UPI app



UPI app



UPI app

MODIFICATION JOURNEY ON UPI APP

9:41

←

Modify UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹ 3,500

₹1,000 ₹3,000 ₹5,000 **MAXIMUM** ₹10,000

Start Date
dd/mm/yyyy

End Date
dd/mm/yyyy

30 days 60 days **MAXIMUM** 90 days

ⓘ Reserve can be increased up to Rs 10,000. End date can be modified that falls within 90 days of Reserve Pay activation.

UPI Reserve Pay Details

Paying from
RuPay XYZ Bank
Credit Card XXX2453

Remark
Reserve for merchant 1

Continue

UPI app

9:41

←

Modify UPI Reserve Pay

Merchant 1
UPI ID : sampleid@handle

Enter amount you want to reserve

₹ 6,000 |

₹1,000 ₹3,000 ₹5,000 **MAXIMUM** ₹10,000

Start Date
dd/mm/yyyy

End Date
dd/mm/yyyy

30 days 60 days **MAXIMUM** 90 days

ⓘ Reserve can be increased up to Rs 10,000. End date can be modified that falls within 90 days of Reserve Pay activation.

UPI Reserve Pay Details

Paying from
RuPay Credit card

1 2 3 -
4 5 6 -
7 8 9 -
, 0 . ->

UPI app

UPI
UNIFIED PAYMENTS INTERFACE

RuPay XYZ Bank Credit Card- XXXX2453

Reserve ₹6000
For Merchant 1

You are setting a Reserve Pay of ₹6000
Maximum amount Merchant 1 can deduct is ₹6000.

Enter your UPI PIN

0 0 0 0 0 0

ⓘ UPI PIN will keep your account secure from unauthorized access. Do not share this PIN with anyone.

1 2 3
4 5 6
7 8 9
x 0 Pay

UPI app

9:41

✓

UPI Reserve Pay upgraded successfully

You're all set! Your amount is now increased and will be debited for future payments as your orders or services are placed, no extra steps needed.

For Merchant 1	UPI ID xxxx 9356
Reserve Amount ₹6000	Remark Reserve for merchant 1
Reference ID 928376484322	Mandate Type UPI Reserve Pay

More details

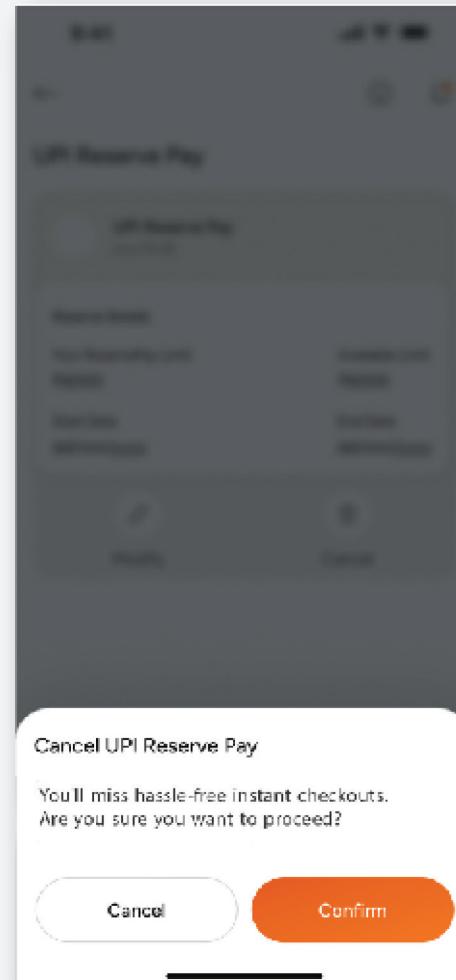
POWERED BY
UPI
UNIFIED PAYMENTS INTERFACE

Okay

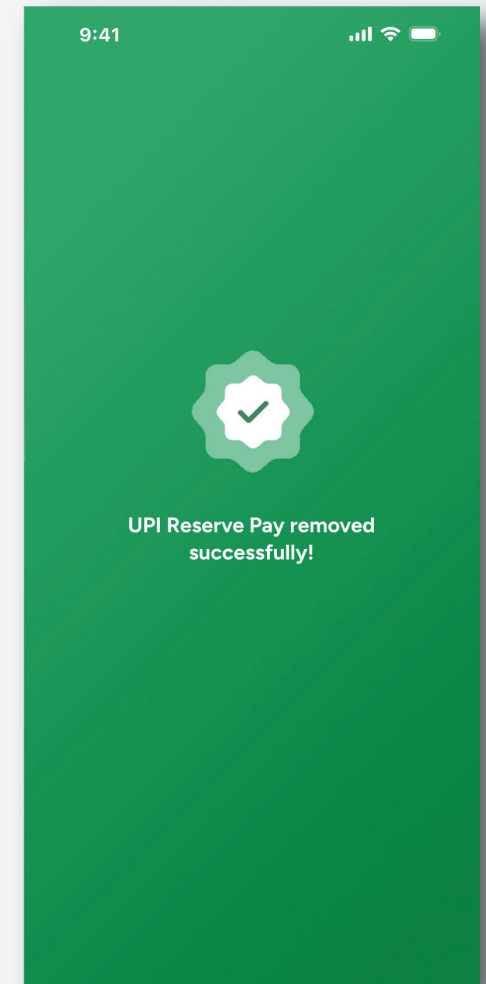
UPI app

RESERVE REMOVAL JOURNEY ON MERCHANT APP

Once deactivated, system must confirm "UPI Reserve Pay removed successfully"



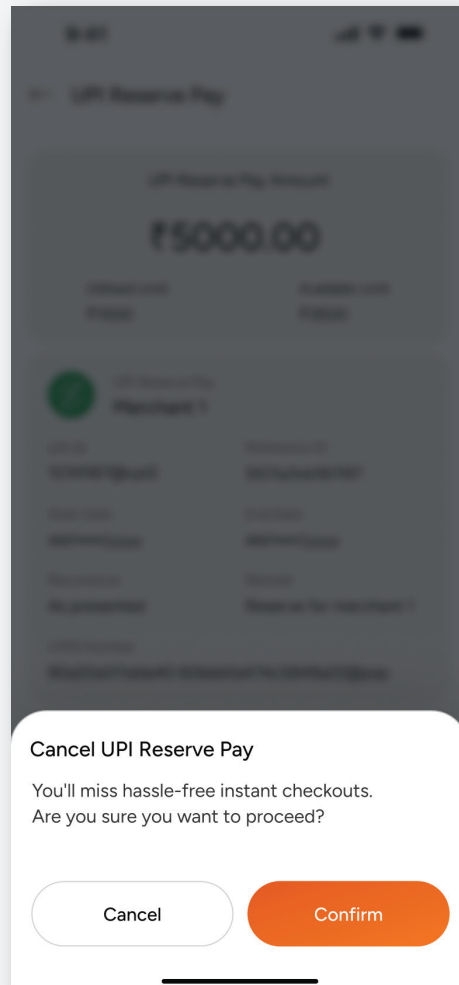
Merchant app



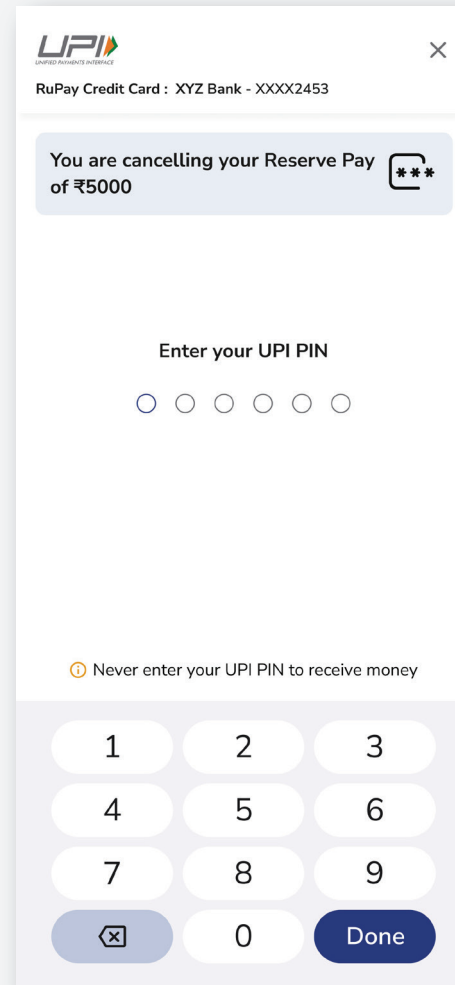
Merchant app

RESERVE REMOVAL JOURNEY ON UPI APP

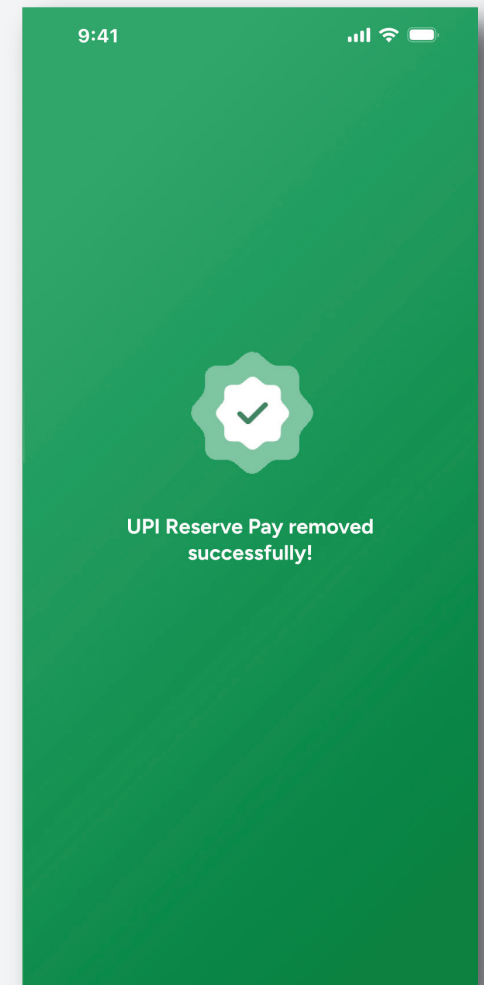
Once deactivated, system must confirm "UPI Reserve Pay removed successfully"



UPI app



UPI app



UPI app

THANK YOU