

NPCI/UPI/OC no. 190/2023-24

11th March 2024

To,
All Members, Unified Payments Interface

Subject: Urgent: Reiteration of compliance to OC 163, OC 163A and OC 100

With reference to circulars **NPCI/UPI/OC-163/2022-23**, **NPCI/UPI/OC-163A/2023-24** and **NPCI/UPI/OC-100/2020-21**, NPCI reiterates strict adherence to fulfilment of UPI interoperability and standardized usage of BHIM UPI brand display on UPI Apps, Online merchants and Offline merchants. The following key points are reiterated for ecosystem compliance:

a) UPI Payment Apps - Obligations to be fulfilled by authorised UPI Apps and their PSP Banks

1. UPI ID display at app home page and payment home page.
2. 'Powered by UPI' logo to be used on all App pages where UPI Platform is accessed.
3. To include text of: 'Send Money to any UPI App' or 'Scan any UPI QR' and display of UPI logo on send money and scan QR screen within the UPI Apps.

Compliance Action: All UPI Apps and their PSP Banks are advised to comply before 30th April 2024, failing which NPCI may decide on appropriate action including levy of penalty / stop onboarding of new customers / debar the UPI Apps and PSP Banks, etc. till compliance.

b) UPI visibility for online merchants - Obligations to be fulfilled by UPI Acquirer (PA/PG/Banks)

1. 'Pay by any UPI App' should be displayed prominently and show all active UPI Apps on device.
2. All app-based and mobile-web based merchants to move to intent and other web-based merchants to dynamic QR instead of Collect.

Compliance Action: All UPI Acquirers are advised to comply before 30th April 2024, failing which NPCI may decide on appropriate action including levy of penalty / stop onboarding of new online merchants / debar the UPI Acquirer, etc. till compliance.

c) UPI Offline merchants QR (Static and Dynamic): Obligations to be fulfilled by UPI Acquirer

1. All offline QR codes that are accepting UPI payments are deployed as per the UPI brand guidelines to ensure customer clearly able to identify the RBI authorised payment system.
2. All QR code designs with immediate effect must be approved by NPCI before implementation.

Compliance Action: All UPI Acquirers are advised to comply with immediate effect for new and incremental merchant QR codes and by 30th December 2024 for replacing existing that do not subscribe to guidelines (especially size and placement of UPI logo to provide trust and interoperability). Failing which NPCI may decide on appropriate action including levy of penalty / stop onboarding of offline merchants / debar the UPI Acquirer or merchants, etc. till compliance.

The UPI ecosystem members are required to take actions for the above compliance on an immediate basis.

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief of Products

Annexure – 1 [OC-163]

NPCI/UPI/OC no. 163/2022-23

20th March 2023

To:

All Members, Unified Payments Interface

Subject: Furthering the Interoperability in UPI ecosystem

UPI has become one of the most preferred digital payment mode for Indian citizens because of customer experience of ease, security and interoperability. NPCI vide circular NPCI/UPI/OC-73/2019-20 and NPCI/UPI/OC-142/2021-22 has outlined the approach of equal opportunity to all apps to comply with UPI interoperability as the first principle. The circular outlines the first set of compliances towards the objective of furthering the interoperability in the UPI ecosystem.

UPI Payment Apps

1. To instil confidence in the customer that she/he can send money to a beneficiary using any UPI app or scan any UPI QR code with any UPI application, it is advised to include the text of: 'Send Money to any UPI App' or 'Scan any UPI QR'] and display the UPI logo along with prominent apps' logos on send money and QR scan screens within the apps. It is also advised to include the message in all customer and merchant communications (incl. advertisements). (Refer UPI brand guidelines)

UPI Online Merchants

2. UPI as a payment option should be clearly and prominently visible 'over and above' any individual UPI app for the merchant payments especially for online transactions. To ensure this, checkout standardisation for all UPI based merchant payments (One-time, Autopay etc.) is being introduced as below:

I. App based and Mobile website based merchants

Under the UPI Section, the 'Pay by any UPI app' button should be the 'first and prominent' option which will call for UPI Intent. UPI Intent, when clicked, should display all the active UPI apps without any discrimination.

1. Inside the 'Pay by any UPI App' option, there should be a generic flow to access all UPI apps and it should not be restricted to any specific app.
2. The deep/direct integrations, if any, shall only be permitted to appear after the 'Pay by any UPI app' option.
3. Once intent as a functionality is enabled in iOS (Apple manufactured devices), these guidelines will be applicable for iOS devices.

II. Desktop/Laptop web-based merchants

For these categories, the collect option is not user friendly and should be transitioned to 'Dynamic QR' code before the deadline provided in this circular. This will reduce errors and improve customer experience. As listed in point I above, the 'Pay by any UPI app' should be the first and prominent option before any specific app UPI option or direct integration for this category of merchants as well.

The merchant application/website will be responsible for the user interface based changes. PSP acquiring bank and PA/PG will be responsible for displaying 'Pay by any UPI app' option on the checkout page as per aforementioned guidelines.

The UPI ecosystem is required to adhere to above latest by 30th September 2023, post which, it shall be treated as non-compliance.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Products

National Payments Corporation of India

NPCI/UPI/2023-24/OC.163A

23rd October 2023

To,
All Members, Unified Payments Interface (UPI)

Subject: Addendum to OC 163 – Furthering interoperability in the UPI ecosystem

Vide reference to NPCI UPI OC 163 dated 20th March, 2023, NPCI has defined the first set of compliances towards the objective of furthering the interoperability in the UPI ecosystem. As per aforementioned operating circular, the deadline to comply with the guidelines was 30th September 2023.

It is understood from various acquiring members that necessary changes mentioned in OC 163 are still under development. Based on ecosystem requirements, the compliance date for OC 163 has been extended till 31st December 2023.

Compliance Update:

For online app-based and mobile web-based merchants, a new provision has been introduced. It is now permitted to display the 'Pay by any UPI App' button in any place (prominently) under the UPI section. As per NPCI UPI OC 163, this button will call for UPI Intent. 'Pay by any UPI App' button, when clicked, should display all active UPI apps in the device without any discrimination.

It is imperative that this button is not only present but also prominently visible, ensuring equal access for all apps through UPI Intent. This visibility and accessibility are paramount to fostering interoperability within the UPI ecosystem.

All UPI Members are requested to comply with the respective compliances by aforementioned timeline.

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

Your's sincerely,

SD/-

Kunal Kalawatia
Chief of Products

Annexure 2 [OC 100]

NPCI/UPI/OC-100/2020-21

11th February 2021

All Member Banks, PSPs, TPAPs, Unified Payments Interface (UPI)

Dear Sir / Madam,

Mandatory Brand Guidelines for BHIM UPI

NPCI introduced the BHIM UPI guidelines to the UPI ecosystem with the intent to standardise usage of BHIM UPI – logo, composition, design as well as standardize the customer experience on BHIM UPI enabled apps via circular no. NPCI/UPI/OC No.46/2017-18. The updated brand guidelines has been issued and be downloaded with this [link](#).

The following are the key amendments in the updated brand guidelines –

- 1) UPI ID – To make users aware that UPI is a fully interoperable payment system as authorised by RBI, the UPI ID of the payer should be displayed on the "app homepage" and "payment home page" for every UPI enabled app as per the specifications in the brand guidelines. The payment homepage, is where the UPI functionalities such as send, receive and scan QR icons are listed.
- 2) "Powered by UPI" logo should be used at all places where UPI APIs are being called and the transaction is being processed by UPI platform. For eg. Transaction pages, check balance, contact payment pages, transaction history pages, payment successful pages as referred in the attached guidelines.
- 3) To build trust and security in the minds of UPI users, UPI brand guidelines should be mandated at every step of UPI on-boarding process. Right from downloading the UPI app from the play store/app store /any other authorised source to a successful payment made through UPI, the usage of BHIM UPI logos should be displayed throughout the process as defined in the brand guidelines
- 4) Positioning of UPI AUTOPAY during the recurring UPI transactions as per the brand guidelines.

Member Banks, PSPs, TPAPs are hereby requested to take note of the above and ensure compliance on or before 30th April 2021. The compliance may be reported to upi.product@npci.org.in



Praveena Rai
Chief Operating Officer

Annexure 2B [Brand guideline references]

1. For Offline merchants – Refer the title “OFFLINE MERCHANTS (STATIC AND DYNAMIC QR)”

Offline merchants (Static and Dynamic QR)

A Bank/Partner/Merchant must use BHIM UPI logo in all of its communication and the size of the BHIM UPI logo unit must be same as the size of the brand logo unit, matched by height only.

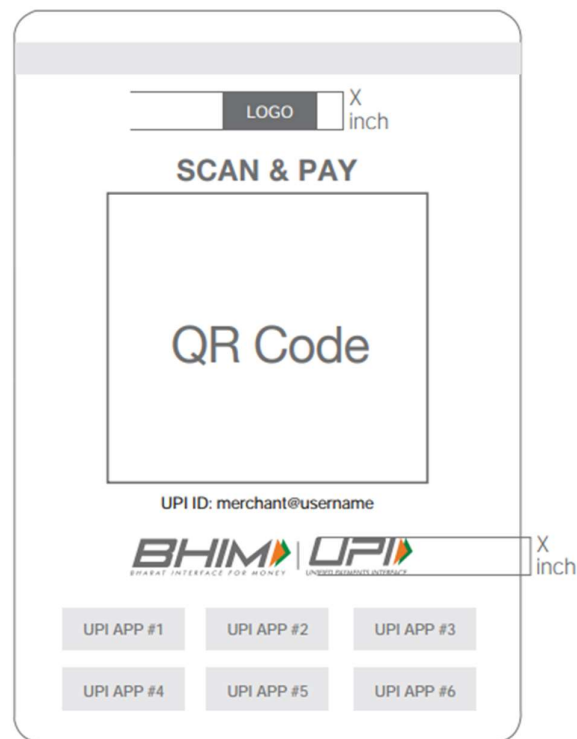
The logo unit must not be used when BHIM UPI is mentioned as a part of a sentence. It will be represented as BHIM UPI in uppercase text format.

Merchant must display their respective UPI ID below the QR code. And should mention the word 'UPI ID' before the UPI ID as represented.

All UPI QR codes that are accepting UPI payments are deployed as per the UPI brand guidelines to ensure customer is clearly able to identify the RBI authorised payment system.

All QR code designs with immediate effect must be approved by NPCI before implementation

- Send mail to upi.compliance@npci.org.in and upi.marketing@npci.org.in
- TAT for approval would be 3 working days



2. For Online merchants – Refer the title “ONLINE MERCHANTS (APP AND WEB)”

App and Mobile Web

Under the UPI section, the 'Pay by any UPI app' button should be prominent option which will call for UPI Intent. Intent, when clicked, should display all the registered UPI apps of the customer.

- Intent is currently available for Android.
- Once intent as functionality is enabled in iOS, these guidelines will be applicable for iOS devices.

Initiating payment request for merchant service

10:10

← LOGO →

Payment

Consumer Name:
XXXX →

Amount:
XXXX →

Pay now

Select UPI as the payment mode

10:10

← LOGO →

Payment mode

Pay by any UPI app
 Debit Card
 Credit Card
 Netbanking

Select desired UPI app for payment

10:10

← LOGO →

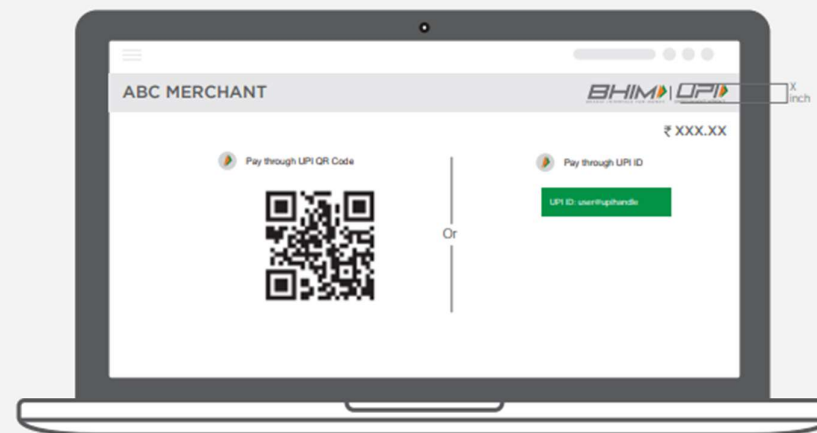
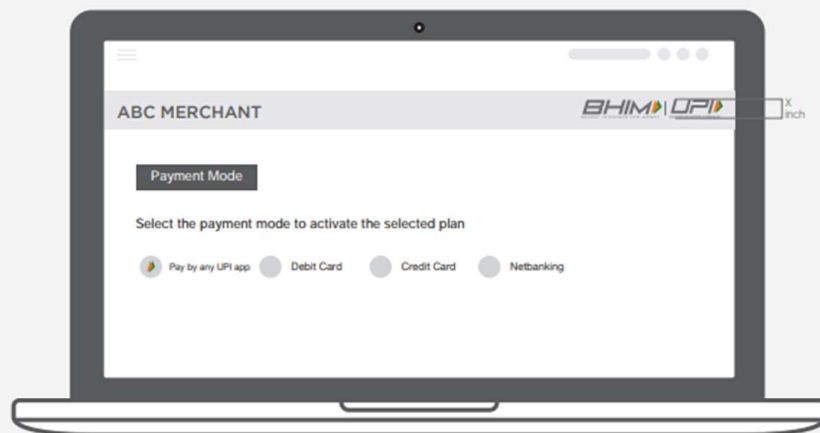
Payment mode

UPI
 Pay by any UPI app
 'X' UPI app
 'Y' UPI app
 'Z' UPI app
 Select preferred UPI App
 'Y' UPI app
 Setup UPI AUTOPAY payment

Desktop Web

Under the UPI section, the 'Pay by any UPI app' button should be prominently visible. Once the 'Pay by any UPI app' button is selected, the user should be able to choose from 2 options for making UPI payment.

- Option 1 - Dynamic UPI QR
- Option 2 - UPI ID



3. For Payment Apps

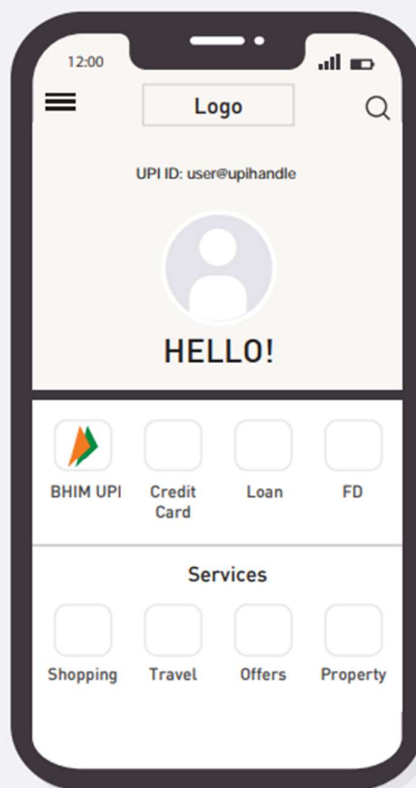
a. MOBILE BANKING APP

Mobile App

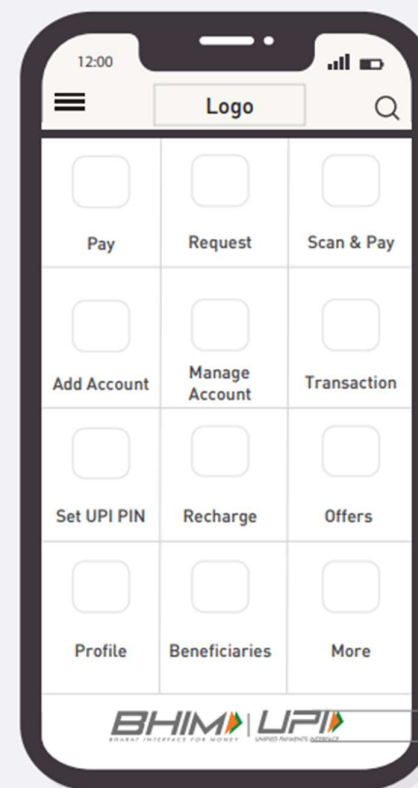
In case of a mobile banking application which uses services with UPI technology, must use BHIM UPI logo on the home page post-login in a prominent position as represented. The BHIM UPI logo must also be used on the home page of the BHIM UPI screen at the bottom center position as represented.

The said banking partner must place "Powered by UPI" logo unit at the bottom center of the mobile application screen on all the pages pertaining to UPI when a transaction is initiated.

HOME PAGE (POST-LOGIN)



HOME PAGE (BHIM UPI)

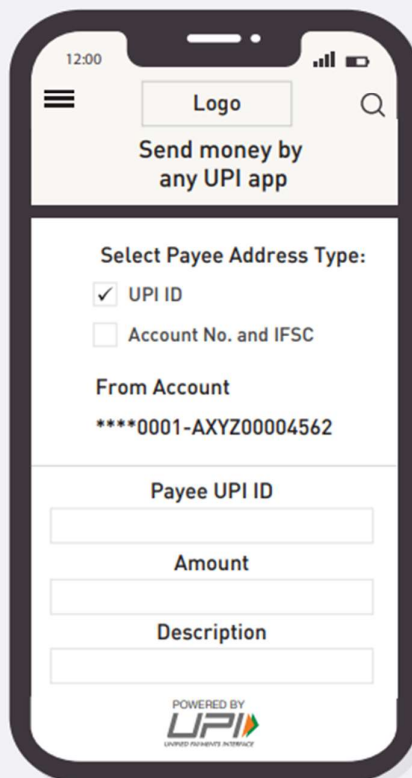


Mobile App

The said banking partner must place "Powered by UPI" logo unit at the bottom center of the mobile application screen on all pages pertaining to UPI like Send Money, Collect/Request Money, Generate QR Code, UPI ID Page, Balance Enquiry, Transaction/Confirmation page etc.

Powered by UPI Logo must be used at all places where UPI API's are being called.

INITIATE TRANSACTION PAGE



12:00

Logo

Send money by any UPI app

Select Payee Address Type:

UPI ID

Account No. and IFSC

From Account

****0001-XYZ00004562

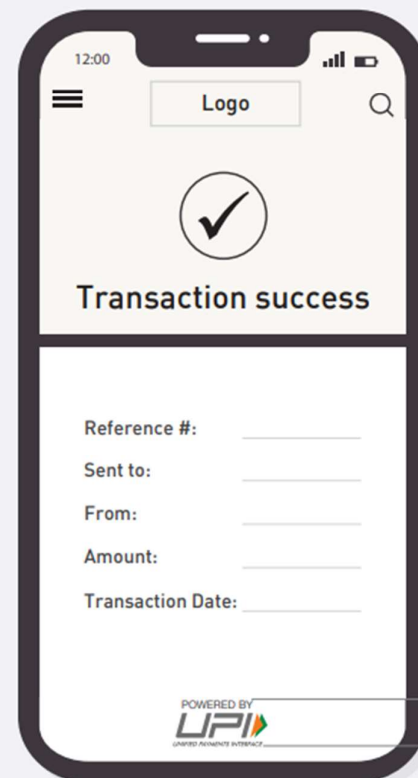
Payee UPI ID

Amount

Description

POWERED BY UPI

CONFIRMATION PAGE



12:00

Logo

Transaction success

Reference #: _____

Sent to: _____

From: _____

Amount: _____

Transaction Date: _____

POWERED BY UPI

25 pixels

b. BANK UPI PSP APP

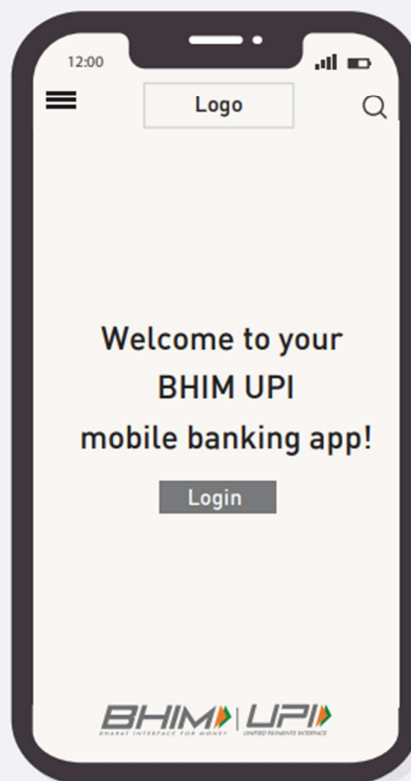
Mobile App

In case of a Bank UPI PSP app which solely runs on UPI as a platform, must use BHIM UPI logo on the login and home screen as represented. The said Bank partner must use "Powered by UPI" logo unit at the bottom center of mobile application after initiating a transaction. The same must remain constant across all pages. The said Bank partner must also mention, 'Bank App is powered by UPI' on the Play store and App store.

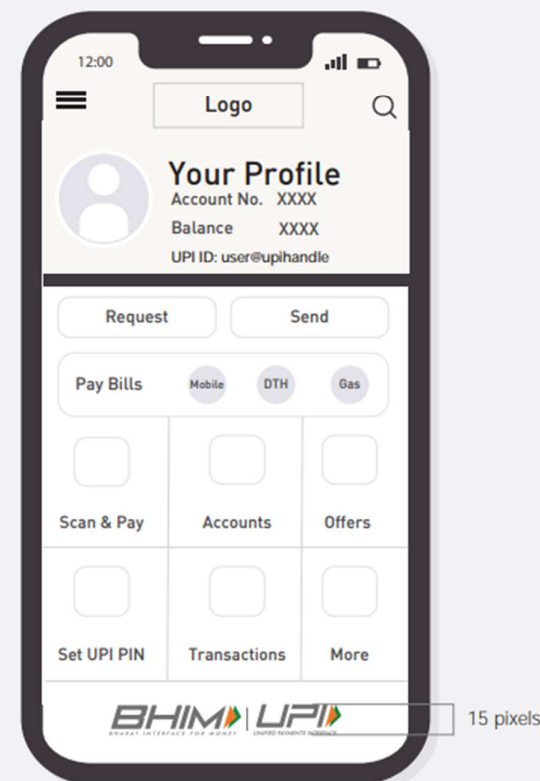
The UPI ID of the payer should be displayed on the app's homepage/payment home page.

The payment home page, is the page where the UPI functionalities such as Send, Receive and Scan QR icons are listed

LOGIN PAGE



HOME PAGE



Mobile App

Powered by UPI Logo must be used at all places where UPI API's are being called.

INITIATE TRANSACTION PAGE

12:00

Logo

Send Money to any UPI app

UPI ID Account No. and IFSC

Enter UPI ID

Verify

POWERED BY UPI UNIFIED PAYMENTS INTERFACE

INITIATE TRANSACTION PAGE

12:00

Logo

Send Money to any UPI app with UPI ID

XXX1234@UPI

Registered Name: XXXX

Enter Amount

Description [Optional]

Pay

POWERED BY UPI UNIFIED PAYMENTS INTERFACE

CONFIRMATION PAGE

12:00

Logo

Transaction success

Reference #: _____

Sent to: _____

From: _____

Amount: _____

Transaction Date: _____

Home

POWERED BY UPI UNIFIED PAYMENTS INTERFACE

25 pixels

c. PAYMENT APPS

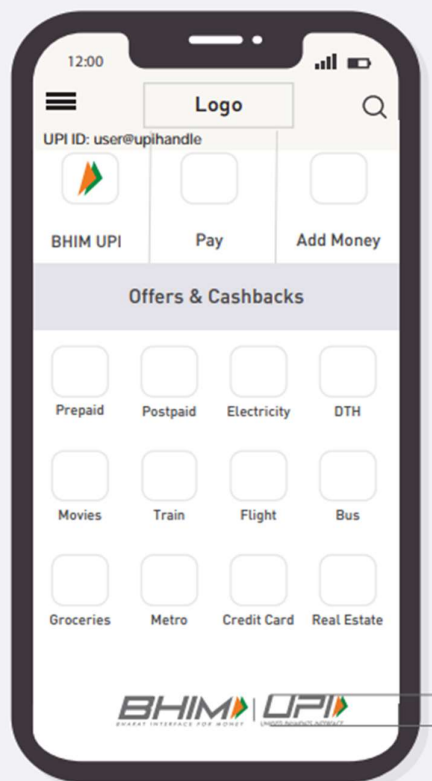
Mobile App

In case of a payment apps, which uses UPI as a platform for Money Transfer and transaction fulfillment services, the BHIM UPI logo must be placed on the home screen of the app in prominent position as represented. The BHIM UPI logo must also be used on the home page of the BHIM UPI screen at the bottom center position as represented.

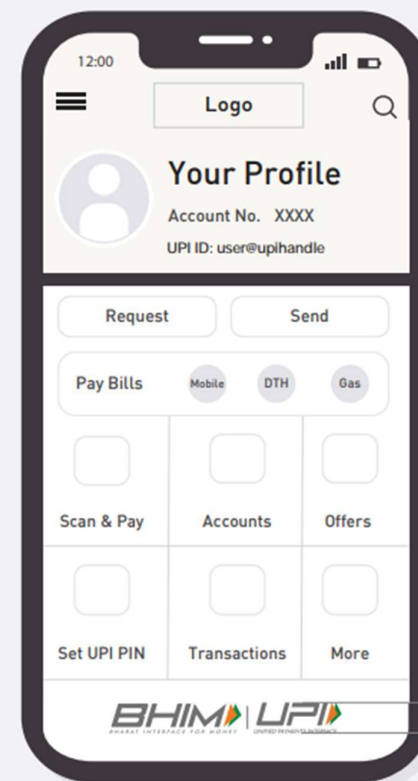
The UPI ID of the payer should be displayed on the app's homepage/payment home page.

The payment home page, is the page where the UPI functionalities such as Send, Receive and Scan QR icons are listed

HOME PAGE (PAYMENT APPS)



HOME PAGE (BHIM UPI)



15 pixels

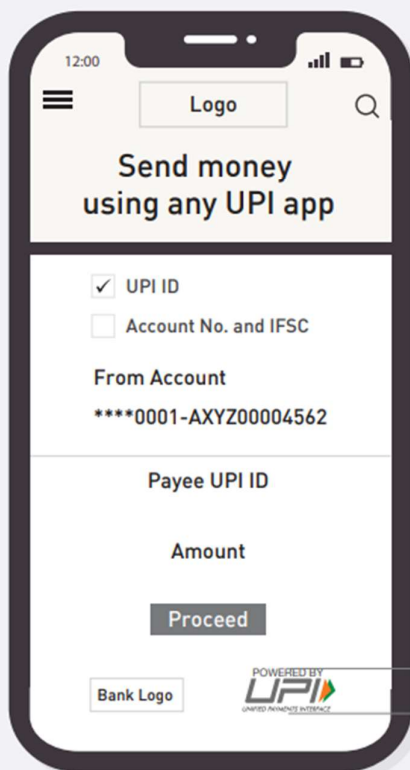
Mobile App

The said partner must place "Powered by UPI logo" logo unit at the bottom center of the mobile application screen on all the pages after initiating a transaction.

Any third party UPI App integrated with bank' SDK (invoking NPCI Library) should display branding of partnering bank on all the UPI Payment pages

Powered by UPI Logo must be used at all places where UPI API's are being called.

INITIATE TRANSACTION PAGE



12:00

Logo

Send money using any UPI app

UPI ID
 Account No. and IFSC

From Account
****0001-XYZ00004562

Payee UPI ID

Amount

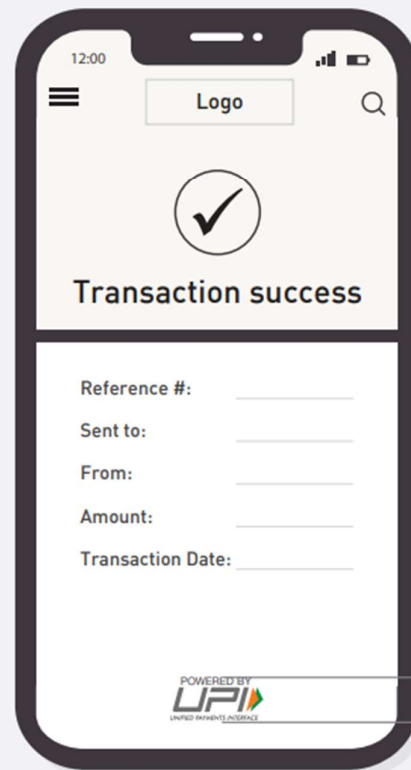
Proceed

Bank Logo

POWERED BY UPI UNIFIED PAYMENT INTERFACE

25 pixels

CONFIRMATION PAGE



12:00

Logo

Transaction success

Reference #: _____

Sent to: _____

From: _____

Amount: _____

Transaction Date: _____

POWERED BY UPI UNIFIED PAYMENT INTERFACE

25 pixels

Mobile App

In case of a payment apps, which uses UPI for transaction fulfillment through "Scan & Pay" services, must place BHIM UPI logo unit on the top right corner of the mobile application screen. The said partner must place "Powered by UPI" logo unit at the bottom center of the mobile application screen on 'Payment Confirmation' page.

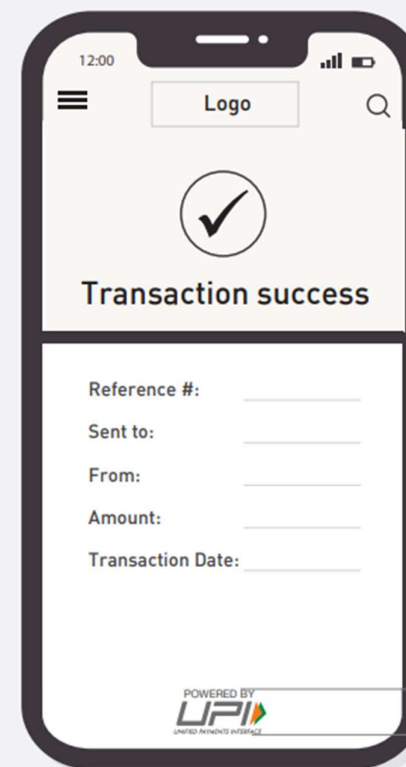
Powered by UPI Logo must be used at all places where UPI API's are being called.

The text "Scan any UPI QR" should be displayed on QR scan screens within the app

SCAN & PAY PAGE



CONFIRMATION PAGE



25 pixels

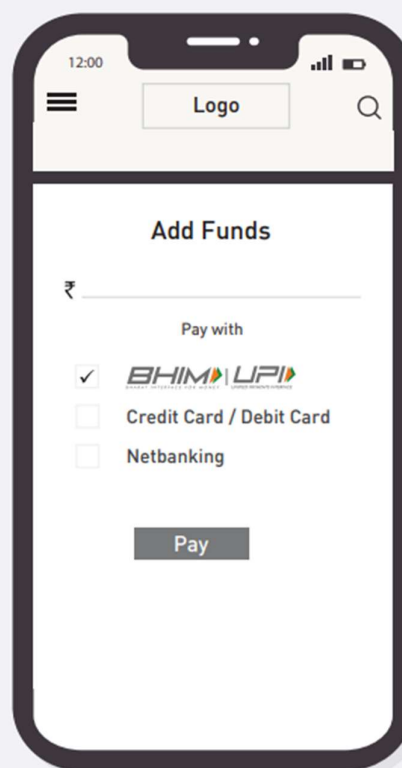
d. MERCHANT APP – INTENT CALL AND SDK

Mobile App

In case of a Merchant who uses Intent call to let the consumer choose the mode of payment, BHIM UPI logo must be displayed as represented.

In any case, BHIM UPI as an option for payment, must never be placed in "Others" tab. It must be placed prominently amongst other payment options, preferably on the first position.

INTENT CALL PAGE

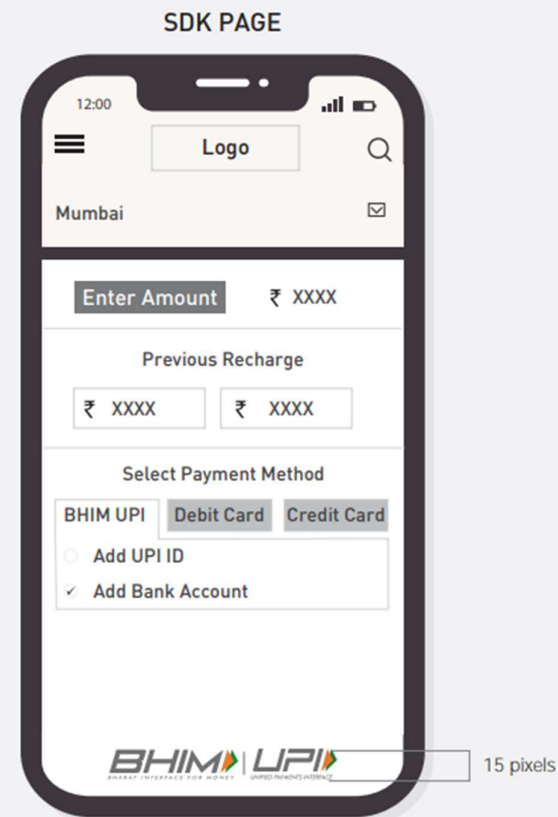


Mobile App

In case of a Merchant which uses SDK to let the consumer choose the mode of payment, BHIM UPI logo must be displayed as represented.

In any case, BHIM UPI as an option for payment, must never be placed in "Others" tab. It must be placed prominently amongst all other payment options.

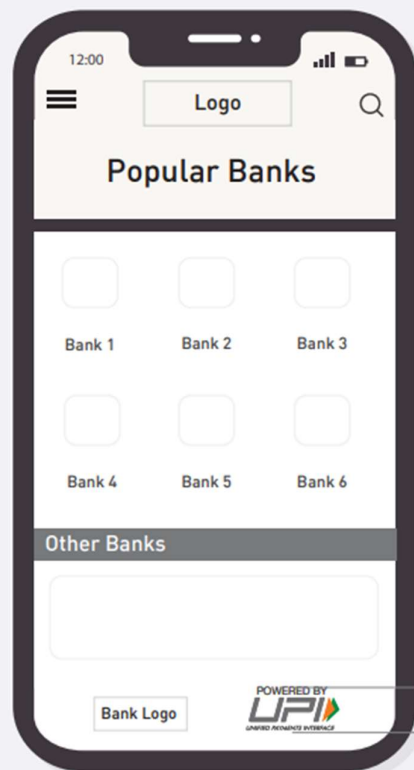
The mobile application must place BHIM UPI logo unit on bottom center position when selected as a payment option (as represented). Post selection (after initiating transaction), all pages and screens must display 'Powered by UPI' logo unit at bottom center position till the 'Payment Confirmation' page.



Mobile App

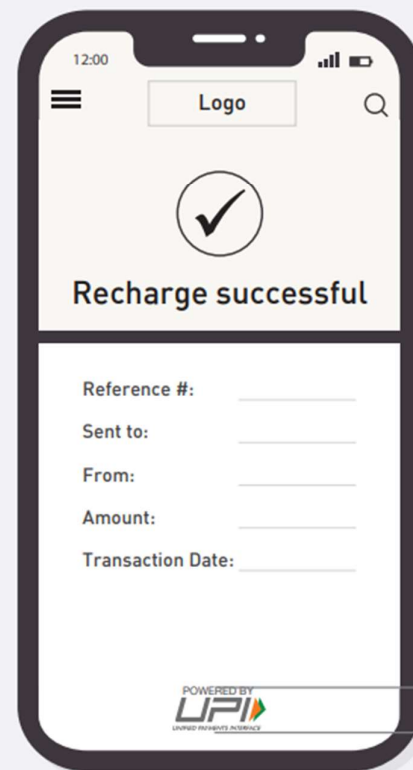
Any third party UPI App integrated with 'bank' SDK (invoking NPCI Library) should display branding of partnering bank on all the UPI Payment pages

BANK SELECTION PAGE



25 pixels

CONFIRMATION PAGE



25 pixels