

No. DIT-F (10)8/2015 - 77
Government of Himachal Pradesh
Department of Information Technology

From

Director,
Department of Information Technology,
Himachal Pradesh.

To

All Heads of the Department in the
Government of Himachal Pradesh.

Dated: Shimla-171013, the 18th September, 2017

Subject:

Regarding introduction to Unified Payment Interface (UPI).

Madam/ Sir,

This is with reference to your office letter no. NPCI/17-18/MKTG/2806 dated 28th June, 2017 received from Dilip Asbe, Chief Operating Officer, NPCI (National Payments Corporation of India) on the subject cited above.

In this regard, I am directed to inform you that UPI (Unified Payment Interface), the revolutionary payment acceptance product, was launched by NPCI on 11th April, 2016 by ex-RBI Governor Shri Raghuram Rajan. All the State Government Departments and other bodies are requested to adopt UPI (Unified Payments Interface) for disbursement of money to the beneficiaries using Digital Payment method. A copy of above referred letter is being enclosed herewith for further necessary action at your end and to promote Digital Payments.

Yours faithfully,


Director,

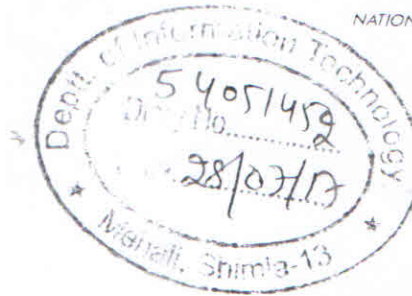
Department of Information technology,
Himachal Pradesh.

FOR
NICTT
By
23/9/2017

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20/11/17

Informed
to upload on
website

NPCI/ 17-18/ MKTG/2806



June 28, 2017

Shri. Jagdish Chander, IAS
Principal Secretary (IT)
Government of Himachal Pradesh
H.P. Secretariat
Shimla – 171 002

Dear Sir,

Sub: Introduction to Unified Payments Interface (UPI)

I am pleased to introduce you to Unified Payments Interface (UPI), the revolutionary payment acceptance product launched by NPCI on 11th April, 2016 by ex-RBI governor Shri Raghuram Rajan. UPI was publicly launched on 25th August, 2016 and ever since then it has seen significant scale up in transaction. As a testament to our growing acceptance in the market, there are now 38 apps live on Google Play Store and 50 issuing banks.

Additionally, post demonetization under the initiative of government, NPCI launched Bharat Interface for Money (BHIM), which has seen over 15 million downloads & more than 2 lakh transactions per day.

We take this opportunity to further acquaint you with UPI payment product – enabled for both web based and app based services, which best suits your business requirement.

Web based UPI payments:

UPI Payments on merchant website may be extended to customers through push & pull based functions. These solutions may be implemented through integration via aggregators or directly with banks.

• **UPI Dynamic QR on website (Push):**

Generation of QR based on the variable parameter like Amount & Reference number. Post QR scan & authentication of payment by customer (via UPI PIN input) on the app, successful payment notification is displayed on both customer handset and online website.

• **Collect request (Pull):**

UPI collect request for respective bill amount can be sent to customers preferred app. Post authentication of payment by customer (via UPI PIN input) on the app, successful payment notification is displayed on both customer handset and online website.

App based UPI payments:

App based merchants may take benefit of the android intent function for UPI payments.

Through this feature all UPI compliant apps available on customer's phone would be invoked and displayed as payment option to the customer.

- Post customer's authentication of payment (via UPI PIN input) on the app, successful payment notification is displayed on both customers' chosen payment app and merchant app (transaction initiation point).

For all the solutions suggested above the payment partner would provide for payment reconciliation based on pre-determined parameters and payment identifiers.

All transaction flows are part of the Annexures.

Annexure 1: List of Acquiring Banks

Annexure 2: List of Aggregators

Annexure 3: Web Based Payment Screen flows - Dynamic QR

Annexure 4: Web Based Payment Screen flows – Collect Request

Annexure 5: Intent based flow on mobile

UPI Payment benefits to Customer:

- Adherence to Payment compliance: The process of device hard binding coupled with UPI PIN provides for single click two-factor authentication.
- Pay by VPA (Virtual payment address): Ensures privacy to customer sensitive data like account or card credentials.
- Ease and Convenience: Liberalises the customer from multiple security hurdles like passwords, OTP, personal questions
- Seamless checkout: Fewer clicks and page hops, speedy checkout.

UPI Payment benefits to Merchants: An opportunity to minimise your overheads and Operational expense.

- **Competitive price offering** makes it economical & cost effective.

Transaction Amount	MDR
Up to Rs. 2,000	0.25%
Above Rs. 2,000	0.65%

**RBI has capped the Merchant discount rate (MDR) for UPI*

- **Near real-time settlement:** Instant realisation of funds provides for liquidity and working capital.
- Solution to ease last mile delivery hassle: **Minimise the effort of cash handling and optimise the cost of cash management.**
- Provides for payment essentials like Complaint management, Reconciliation and Dispute management through your Acquiring partners.

- The simplicity of solution and ease of enablement, makes it a popular payment tool. No additional infrastructure or development required. An easy inclusion to the existing payment offerings through your partner.

NPCI looks forward to and will be in anticipation of your support in pushing the State Government departments and other bodies towards adoption of UPI and extending this unique payment experience to your customers.

For more details, please reach out to your acquiring bank or contact below NPCI personnel for further assistance.

- Mr. Atul Tiwari (atul.tiwari@npci.org.in)
- Mr. Mithun Nair (mithun.nair@npci.org.in)
- Mr. Navin Jain (navin.jain@npci.org.in)
- Mr. Maulik Patel (maulik.patel@npci.org.in)

Yours truly,



Dilip Asbe
Chief Operating Officer

Annexure 1: List of Banks live for Merchant Onboarding

Sr. No.	Name of the Bank
1.	Andhra Bank
2.	Axis Bank
3.	Allahabad Bank
4.	Bank of Baroda
5.	Bank of Maharashtra
6.	Canara Bank
7.	Catholic Syrian Bank
8.	Central Bank of India
9.	DBS Digibank
10.	DCB Bank
11.	Dena Bank
12.	Federal Bank
13.	HDFC Bank
14.	HSBC
15.	ICICI Bank
16.	IDBI Bank
17.	IDFC Bank
18.	Indian Bank
19.	Indian Overseas Bank

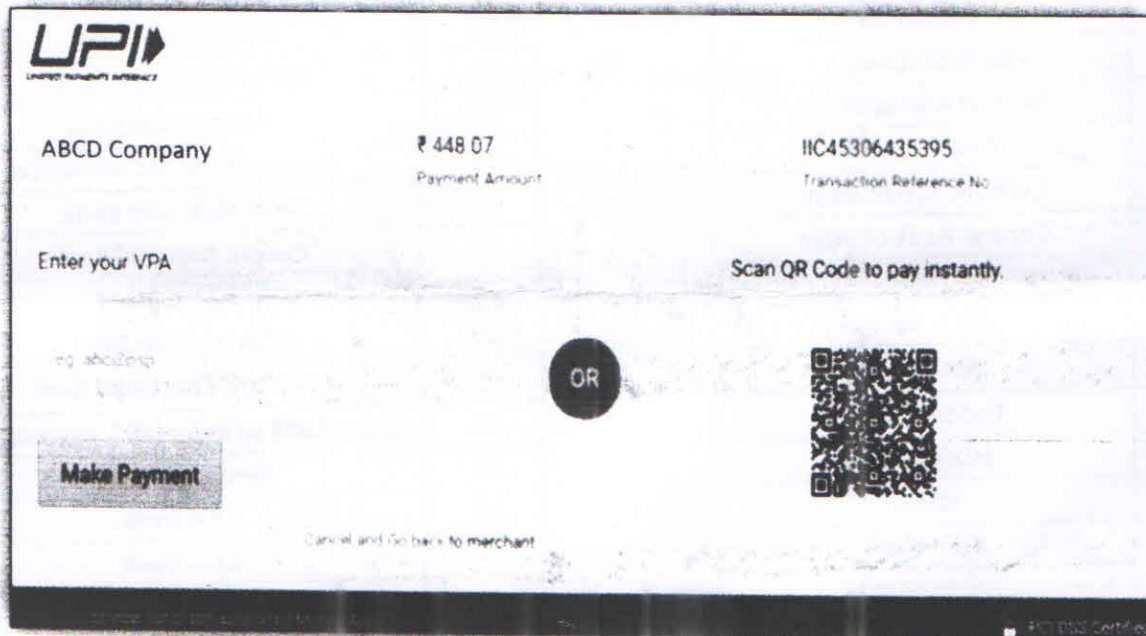
Sr. No.	Name of the Bank
20.	IndusInd Bank
21.	Karnataka Bank
22.	Karur Vysya Bank
23.	Kotak Mahindra Bank
24.	Lakshmi Vilas Bank
25.	Oriental Bank of Commerce
26.	Punjab & Sind Bank
27.	Punjab National Bank
28.	RBL Bank
29.	South Indian Bank
30.	Standard Chartered Bank
31.	State Bank of India (all 5 Associates)
32.	Syndicate Bank
33.	TJSB Bank
34.	UCO Bank
35.	Union Bank of India
36.	United Bank of India
37.	Vijaya Bank
38.	Yes Bank

Annexure 2: List of Aggregators

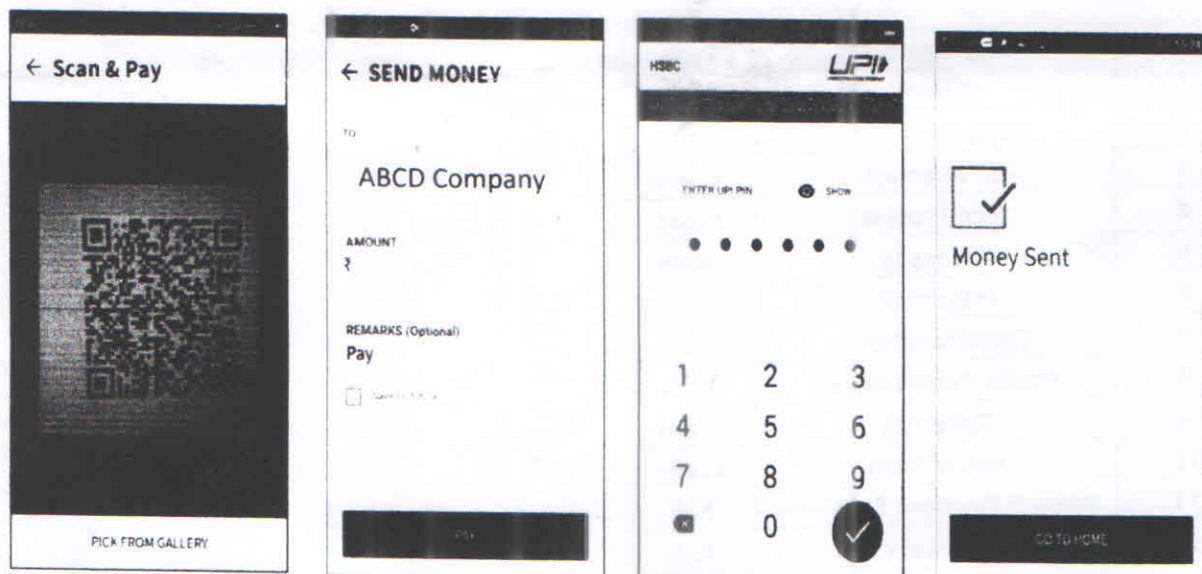
Sr. No.	Aggregators	Type
1.	Billdesk	Ecom
2.	PayU Payments	Ecom
3.	CC Avenues	Ecom
4.	Tech Process	Ecom
5.	Razorpay	Ecom
6.	Instamojo	Ecom
7.	Citrus Solutions	Ecom
8.	Pasfar Technologies	Ecom
9.	Tone Tag	Ecom
10.	Times of Money	Ecom
11.	Innoviti Payment Solutions	PoS
12.	PineLabs	PoS

Annexure 3: Web Based Payment Screen flows - Dynamic QR

Step 1: Customer will go to website of merchant & opt out payment option PAY by UPI. Both the option Collect & Scan QR will be given to customer.

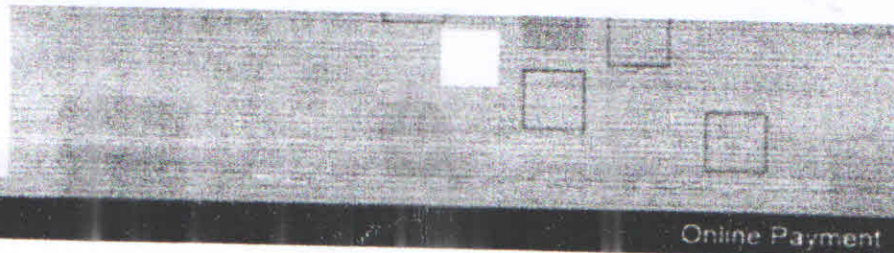


Step 2: Customer will scan the QR with his/ her PSP App, enter the UPI PIN & gets a confirmation of success on application.



Step 3: Customer will also get a confirmation on the Web screen as well.

**ABCD
Company**



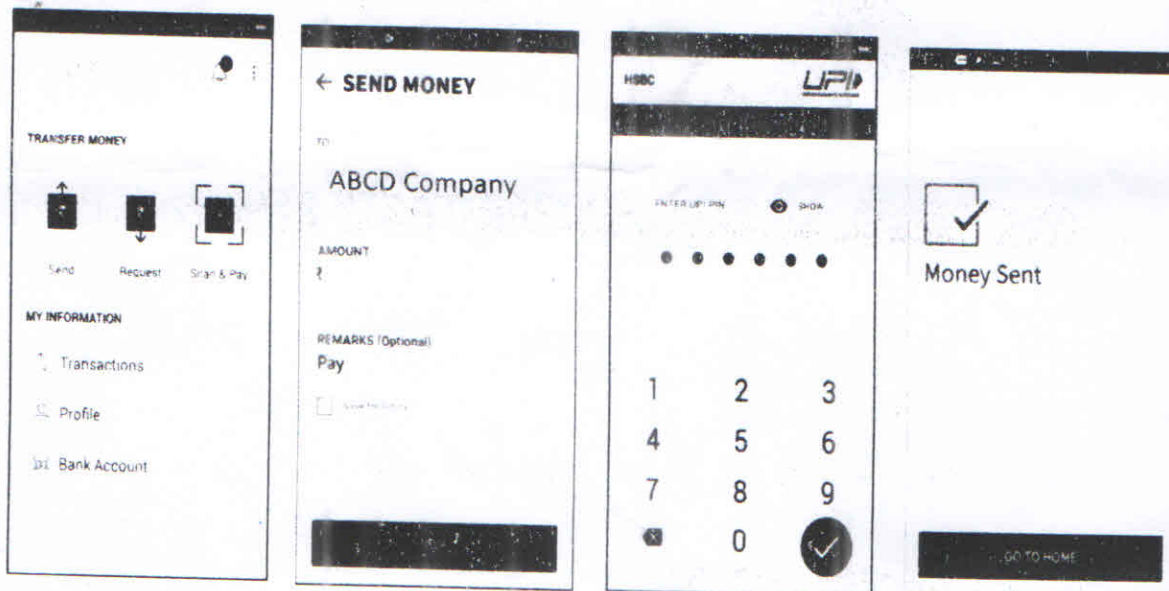
Transaction details	
Payment to	
Transaction Reference Number	HC45306435395
Transaction Date	20-04-2017 13:44:29
Customer Account No	210000242334
Bill Group Number	MW121927
Bill Date	19/03/17
Bill Number	203001705828
Bill Due Date	08/04/17
Payment Amount	445.00

Annexure 4: Web Based Payment Screen flows – Collect Request

Step 1: Customer will go to website of merchant & opt out payment option **PAY by UPI**. Customer will enter his / her VPA.



Step 2: Customer will receive notification his/ her PSP App, enters the UPI PIN & gets a confirmation of success on application.



Step 3: Customer will also get a confirmation on the Web screen as well.

**ABCD
Company**



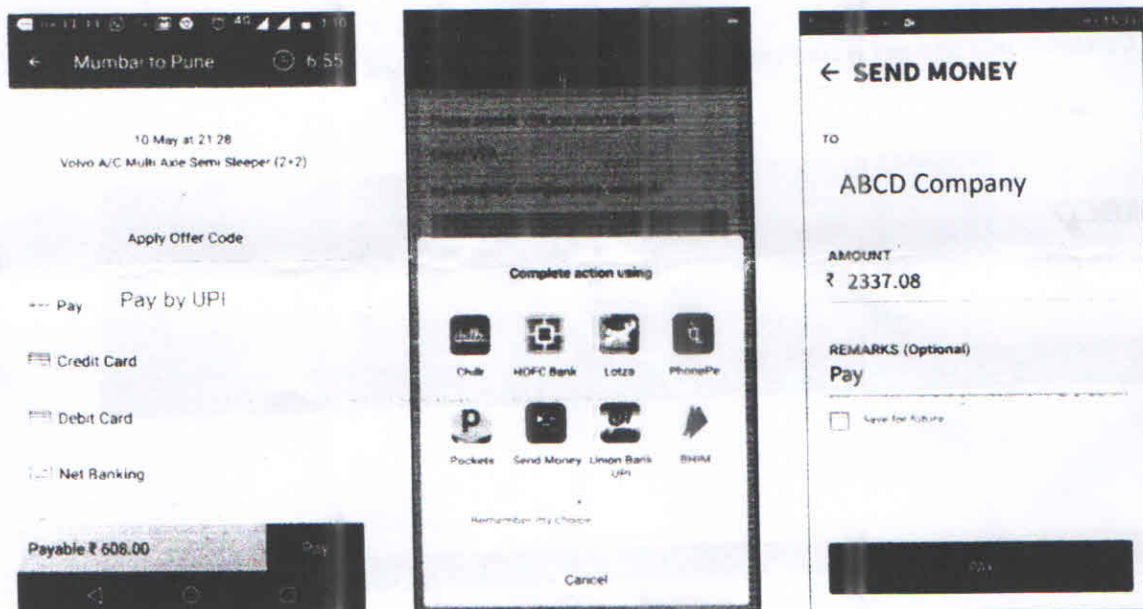
Online Payment

Transaction details

Payment to	
Transaction Reference Number	HC45306435395
Transaction Date	20-04-2017 13:44:29
Customer Account No	210000242334
Bill Group Number	880121927
Bill Date	19/03/17
Bill Number	203001705028
Bill Due Date	08/04/17
Payment Amount	445.00

Annexure 5: Intent based flow on mobile

Step1: Customer will choose his good / inventory from merchant App and Click on Payment option. Customer will choose pay by UPI which will invoke intent & customer selects Choice of his / her app.



Step2: Customer will enter UPI PIN and confirmation will be received by Customer on PSP app and merchant app as well.

