

Harnessing technology Creating a less cash society



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NPCI

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA



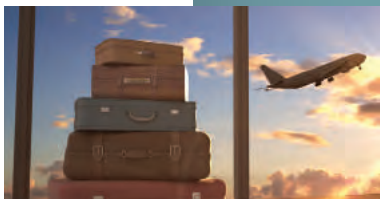
Our Vision

**To be the Best
Payments Network Globally**

Our Mission

**Touching every Indian with one
or another payment service**





Happiness
is a swipe
away with
RuPay!



A card payment scheme launched by National Payments Corporation of India which offers a domestic, open loop, multilateral system to allow all Indian Banks and financial institutions in India to participate in electronic payments. RuPay's innovative solutions in different segments is driving the country towards a less cash society.



India's own card

Accepted at all merchants and online sites

Simplified and transparent pricing structure

Providing universal access to payments system

Enhanced security with insurance cover for all RuPay cardholders.

Accepted at all major point of sale (POS) and online merchants in the country.

RuPay Prepaid Card

A convenient and hassle-free payment solution for varied customer needs - from gifting loved ones to paying employee salaries to managing general expenses. RuPay Prepaid cards can be issued through Co-brand arrangement with Banks as Physical or Virtual Cards.

RuPay Prepaid Cards are issued under varied options like:



General Purpose Cards:

This card offers convenience, security and utility to cardholders for a range of needs from day to day spends or for making specific payments at varied locations.



Gift Card:

It's a perfect gift to your loved ones for any occasion.



Student Card:

An easy way to process scholarships and fee payments.



Pay-Roll Card:

A perfect substitute to Cheques/ Cash for paying employee salaries in a more secured and hassle-free manner.








Virtual Card:

Card is Virtual,
Security is Real!


RuPay Debit Card


Have an access to your savings account anytime, anywhere with added security features. Celebrate your purchases, bill payments, cash withdrawal anywhere securely with RuPay Debit Card. Now aspire for more, achieve more, and celebrate more with ease of use of RuPay Debit Card


RuPay Debit cards are available in 2 variants Platinum and Classic.


 <p>Welcome offers from exclusive category of merchants</p>	 <p>5% cashback on your utility bill payments</p>	 <p>24/7 Concierge Services from travel assistance to hotel reservations</p>
 <p>Personal Accident insurance and permanent disability cover of up to Rs.2 Lacs</p>	 <p>Luxurious experience on travel with access to 30+ airport lounges in India, 2 times / quarter / card</p>	

RuPay also offers Debit Cards under various Government initiatives:

 **Kisan Card - A Ministry of Agriculture Initiative** : Aims at providing need based and timely credit support to the farmers for their cultivation needs in a cost effective manner.

 **PunGrain - A Punjab Government Initiative** : RuPay PunGrain Debit cards can be used at ATMs for cash withdrawal and for automated grain procurement facility at PunGrain mandis.

 **Pradhan Mantri Jan Dhan Yojana - A Government of India Initiative** : RuPay PMJDY Debit Cards are issued under Pradhan Mantri Jan Dhan Yojna to ensure access to financial services.

 **Pradhan Mantri Mudra Yojana - A Government of India Initiative** : This provides working capital facility as cash credit arrangement in a most efficient manner keeping a minimum interest.

RuPay Credit Card

RuPay Credit Cards offers you the ticket to a world of exclusive offers and benefits. Enjoy the freedom of convenience and security along with the privileges of a luxurious living. The RuPay Credit cards are available in three variants: RuPay Select, RuPay Platinum and RuPay Classic.



Exciting welcome offers



Access to airport lounges across the world



Regular cashback on dining and utility bill payments



24x7 Concierge Services



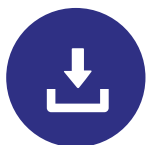
Personal Accident insurance upto Rs.10 lacs

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments under one hood. Unified Payments Interface as a proposition will make money transfers as easy as sending a text message in real-time.

Features

- Transfer Money instantly round the clock 24*7 and 365 days.
- Single mobile application for accessing different bank accounts
- Single Click 2 Factor Authentication. Ask & receive money from your friends at a single click and that too instantly.
- Payment address of the customer for collect and send provides for incremental security with the customer not required to enter the details such as Card no, Account number, etc.
- Best answer to Cash on Delivery hassle, running to an ATM or rendering exact amount.
- Merchant Payment with Single Application or In-App Payments.
- Utility Bill Payments, Over the Counter Payments, Barcode (Scan and Pay) based payments.
- Donations, Collections, Disbursements Scalable.
- Raising Complaint from Mobile App directly.

Get started with UPI



**Download UPI App
from Play Store**



Install on Phone



Set App Login



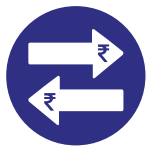
Set M-Pin



**Add your
bank accounts**



**Create
UPI Payment Address**



**Start transacting
using UPI**



**Welcome to UPI - the
Future of Payments**

A simple and secure way to make payments



24 x7 x 365 Instant money transfer

Go cashless –
anywhere, anytime



Direct bank account to bank account transfer

Using Mobile No. or Payment Address (VPA) or Aadhaar No. or Account No. & IFS code



Scan and Pay

Generate and share your personalised QR code



Instant notifications

Get instant transaction alerts for every transaction on BHIM

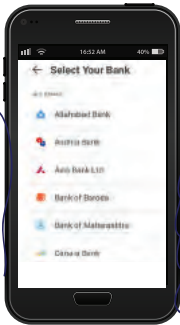


Access BHIM App in your favourite language

BHIM is available in English and 8 regional languages

Get started with BHIM

Download the app and follow these simple steps



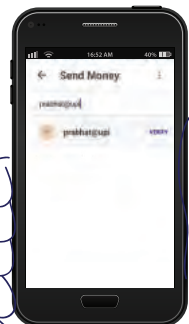
Select Your Bank A/C
From List of Banks



Set Your UPI PIN With
Your Debit Card details

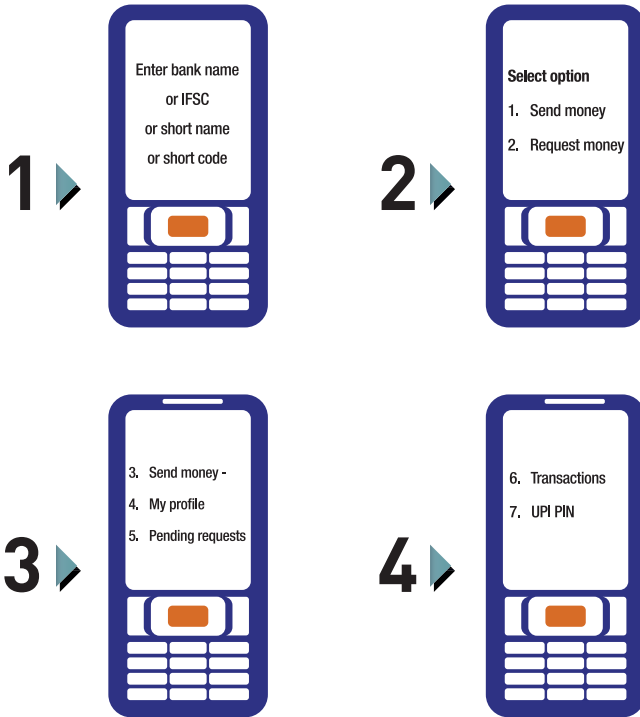


Perform direct
Bank to Bank fund transfer



Send money by
entering the Payee's UPI
Payment Address

Mobile Banking simplified with USSD



Services available



INSTANT MONEY TRANSFER



SEND/ RECEIVE MONEY



BALANCE ENQUIRY



AADHAAR SEEDING STATUS



SET/ CHANGE UPI PIN

IMPS is an innovative real time payment service that is available round the clock. This service empowers customers to transfer money instantly through banks and RBI authorized Prepaid Payment Instrument Issuers (PPI) across India to over 140 banks.

Benefits of using IMPS:



Instant money transfer



Round-the-clock service (even on weekends & bank holidays)



Debit & Credit confirmation by SMS to remitter and beneficiary

TRANSACTIONS CAN BE INITIATED USING BELOW INPUTS:

Account No. & IFS Code

Mobile No. & MMID

Aadhaar number

USING MOBILE



Download bank specific app from Playstore/ iTunes/ Windows Store/ Blackberry world or from bank website



Select Immediate Payment Service (IMPS)



Enter beneficiary details (Mobile no. & MMID or Account no. & IFS Code or Aadhaar no.)



Enter amount



Provide the MPIN or OTP

USING BRANCH

- Fill up in slip with remitter and beneficiary details
- Mention the beneficiary account details in the form
 - > Beneficiary Name/ Beneficiary Bank Name & Branch
 - > Account no. & IFSC
- Enter amount to be transferred
- Provide the remitter account details

Ease of Banking with Aadhaar



EASE OF BANKING WITH AADHAAR

Link your Aadhaar number with your bank and follow the steps below to start banking

1. Contact your nearest Business Correspondent
2. Select the mode and amount of payment
3. Select the bank and then enter your Aadhaar number in the Micro ATM
4. Place your finger to scan your fingerprint
5. Check the receipt given by the Business Correspondent with the status of the payment made

- TRANSFER MONEY
- BALANCE ENQUIRY
- CASH DEPOSIT
- CASH WITHDRAWAL

National Automated Clearing House (NACH) is a centralised system, launched with the aim to consolidate multiple ECS (Electronic Clearing System) running across the country. NACH System can be used for making bulk transactions toward distribution of subsidies, dividends, interest, salary, pension etc. and also for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.

Aadhaar Based Payments Bridge (APB):

It is a unique payment system implemented by National Payments Corporation of India (NPCI), which uses Aadhaar number as a central key for electronically channelising the Government subsidies and benefits in the Aadhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries. It is a payment system based on Aadhaar numbers issued by UIDAI & IIN (Institution Identification Number) issued by NPCI. Currently 911 banks are live in the product and more than 400 million of Aadhaar mapped to the database.












ACH Credit/ Debit: (For bulk disbursement/ collection).

This is an enhanced file format of the RBI ECS clearing, where this will be the centralised platform for the credit and debit transactions across the country. Total of 1,267 banks are live in ACH Credit variant and 936 banks are live for the ACH debit product.

ACH Debit product comprises of mandate management system (MMS). This is the online system for processing the mandates issued by the customers. This has in-built validations for validity of mandate, customer account number and amount.



Advantages of NACH:

-  Single Application for Receivables and Payables and Mandate Management
-  Digitally signed file exchange
-  Same Day Transaction cycle
-  Multiple file formats supported
-  Multiple Routing Options through IFSC /IIN/MICR Code
-  Support for multiple intra-day sessions
-  Warehousing of future dated transactions permitted
-  Corporate portability
-  Flexible MIS & Analytics can be provided to banks
-  Recall “transactions” before settlement
-  Host to Host facility

National Financial Switch

With an endeavour to connect the ATMs in the country and facilitating convenient banking for the common man, the Institute for Development and Research in Banking Technology (IDRBT) conceptualized and operationalised a multilateral domestic ATM network which was referred to as National Financial Switch (NFS).

It is the leading ATM network in the country with 101 direct member Banks and 708 sub-member Banks having a total network of 2.34 lakh ATMs as on February 28, 2017.

Salient Features

NFS has introduced the sub-membership model which enables smaller, regional banks including RRBs to participate in the ATM network.

- NFS has maintained high standards of application and network uptime of above 99.50% which has helped our member banks ensure enhanced customer experiences.
- The Dispute Management System (DMS), has benefitted members with high operational efficiency and ease of online transaction life cycle management (chargeback, representation, etc.) in the network apart from being compliant with local regulatory requirements.
- Apart from basic transactions like Cash Withdrawal and Balance Enquiry, NFS also offers Value Added Services (VAS) at ATMs like PIN Change, Mini statement, Interoperable Cash Deposits, Card to Card Fund Transfer, Mobile Banking Registration (MBR), Aadhaar Number Seeding (ANS), Cheque Book Request and Statement Request to its members.
- NPCI has also tied up with International card schemes like Discover Financial Service (DFS), Japan Credit Bureau (JCB) and Union Pay International (UPI), which allows their cardholders to use ATMs connected to NFS network.
- The Fraud Risk Management (FRM) solution is offered as a value added service to monitor

An electronic image of the cheque is transmitted to the drawee bank by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc. Thus in CTS, the physical movement of cheques from banks to clearing houses are replaced by electronic images of the cheques & relevant data. Physical cheques are retained at the presenting bank itself. The images and data are transmitted over the secured network. The settlement of the CTS is based on the MICR data captured from the cheques.

NPCI was entrusted with the responsibility of the implementation of CTS on a PAN India level by the Reserve Bank of India (RBI). All the states and union territories with their 66 MICR clearing centres were divided in three grids with their operating centres at Chennai, Mumbai & New Delhi respectively.

MICR clearing centres were divided in three grids namely:

- Southern Grid (9 states - 25 MICR centres)
- Western Grid (5 States - 20 MICR centres)
- Northern Grid (10 states - 21 MICR centres)








P2F Process




As part of the overall CTS responsibility, NPCI organises Paper to Follow (P2F) sessions at each MICR location, wherein the participating banks can exchange the P2F cheques.

Salient Features



- Stops physical movement of cheques in the clearing cycle.
- Electronic images of cheques are captured and transmitted across the banks.
- 3 types of images are captured & transmitted -
 - Front Gray Scale (Minimum DPI: 100, Format: JFIF, Compression: JPEG),
 - Front Black & White (Minimum DPI: 200, Format: TIFF, Compression: CCIT G4)
 - Back Black and White (Minimum DPI: 200, Format: TIFF, Compression: CCIT G4).
- MICR band data like Cheque Number, MICR Code, Short Account Number, Transaction Code are captured.
- Clearing process carried out on the basis of images captured and sent to the drawee banks.
- The 'CTS 2010 Standards' makes the clearing process safe and secure.

Advantages

-  **Ease of operations**
-  **No physical movement cost**
-  **Lower processing charges**
-  **No encoding cost**
-  **Single account**
-  **Better liquidity**
-  **Online access to images and data**

-  **Faster customer credit**
-  **Location agnostic**
-  **Automation**

No cases of:

-  **Listed but not received**
-  **Received but not listed**



NPCI provides a composite solution which will take care of clearing and settlement of electronic toll transaction so as to make it interoperable. Post consensus from relevant stakeholders, NPCI formulated to make the existing single party (one bank doing Issuing & Acquiring combined) into a scalable model with multiple Issuer & multiple Acquirer. This is to replicate the payment ecosystem for reaping the benefits of a scalable & self-sustainable model which will drive competition & innovation.

For achieving the above objective, NPCI has built the scheme National Electronic Toll Collection System (NETC System) for Transaction Processing, Clearing & Settlement, Dispute Management and a Mapper for capturing vehicle details. The NETC program, will ensure non-stop vehicle movement at the 350+ toll plazas of National Highways Authority of India across the country.

The RFID tag, marketed as FASTag will offer non-stop movement of vehicles through ETC lanes and convenience of cashless payments of toll fee with nationwide inter-operable network. Customers would also benefit with lower toll fares as Government has allowed NHAI to give cash back incentive for promoting electronic toll payments. With increased adoption, NETC program shall improve transparency in toll transactions and reduce revenue leakages. The program is currently launched on the NHAI toll plaza but soon would be extended to State & City toll plazas and eventually can be used as seamless solution for all parking requirements. The NETC program like other initiatives of NPCI will help us move a step closer towards becoming a cashless economy.

The NETC System consists of the following parties

Issuers - Issuer Bank issues the FASTag to their customers (Vehicle Owner) and link the tag to an account for deduction of toll fare.

Acquirers – Bank acquires the Toll Plaza for facilitating toll transaction & settle the payment to concessioners.






NPCI – NPCI facilitates transaction & settlement between Issuer & Acquirer bank.

Concessioners / Toll Plaza Operators – They provides infrastructure for acceptance of NETC Tag at ETC Lane. There are 6 Issuer Banks - SBI, ICICI, Axis, IDFC, KVB & Equitas Bank who are issuing FASTag.

The Bharat Bill Payment System is national integrated bill payment system conceptualised by Reserve Bank of India and being implemented by National Payments Corporation of India (NPCI). BBPS will provide a one-stop interoperable and accessible bill payment platform to all customers across India for pay any bill “Anytime Anywhere” with utmost ease, certainty, reliability and safety of transactions.

BBPS enables multiple modes of payment like debit card, credit card, net-banking, pre-paid wallets, IMPS, UPI, AEPS etc. and will also provide instant confirmation of payment via an SMS or receipt. To begin with, BBPS covers all important categories of utility billers to enable payment of electricity, telecom, DTH, gas, and water bills through a single window. Over time the biller categories would be expanded to include insurance premium, mutual funds, school fees, institution fees, credit cards, taxes, invoice payments etc. BBPS also provides an effective mechanism to resolve consumer complaints and grievances regarding any bill related problems in BBPS.

SALIENT FEATURES

-  **Trusted Brand connect and assurance with scheme and standards**
-  **Accessible on online and offline platforms. Multiple payment modes and channels**
-  **Instant confirmation.**
-  **Access payment history.**
-  **Easy online complaints registration**

Participants in BBPS

1. **Bharat Bill Payment Central Unit (BBPCU)** : NPCI has been authorised by RBI as the BBPCU which will be responsible for setting standards for all participants, operating the BBPS and enabling inter-operability. The BBPCU will also undertake clearing and settlement activities related to transactions routed through BBPS.

2. **Bharat Bill Payment Operating Unit (BBPOU)** : BBPOU is an entity (bank or non-bank) authorised by RBI to handle bill payment aggregation. BBPOU may choose to act as Customer OU or as Biller OU or may wish to participate as both – which mean such BBPOU will be integrated with customers as well as billers.

Benefits: Single Integration, reach, standards-driven scheme, guaranteed settlement, centralised admin portal, ability to offer VAS, centralised complaint and dispute management etc.

3. **Agent Institutions** : Entities who are currently in bill payment, collection and aggregation business, and would operate through a Customer OU.

4. **Agents** : Agents are the customer touch points and service points in the BBPS ecosystem available in the form of bank branches, collection centres, retail outlets and other service points.

5. **Biller** : Service providers, who shall receive payments from customers for services rendered. Billers can choose up to two default BBPOUs for participation in BBPS to access the entire universe of consumers and payment channels.

Benefits to Consumer



Accessibility : Facility of paying all bills online as well as offline through easily accessible outlets.



Assisted mode : Assisted mode at agent outlets for digitising transactions.



Convenience & Uniform experience : Convenience, time saving, uniform experience and flexibility of payment channels.



Reliability & Trust : Reliable service with high degree of trust and security.



Instant confirmation : Instant confirmation of bill payment via a payment receipt/confirmation message. The receipt could be in the form of SMS/email/print out as desired by the customer.



Transparent pricing.



Unified Complaints and Grievance Handling.

BBPS - How to pay your bill

1



Connect to BBPS Bank/non-bank enable Channel
(Net-Banking / Mobile Banking / Website/
Mobile App / Agent / BC etc.)

2



Click on BBPS/Bill Pay/
Bill Payment Option

3



Choose select the biller

4



Enter customer details

5



Verify the details and pay

6



Now get your BBPS
bill payment receipt

NPCI in News



'Each citizen should teach BHIM app to 125 persons'

New Delhi: Declaring digital payments will help fight corruption and proliferation of black money Prime Minister Narendra Modi on Sunday said each citizen should teach 125 persons how to use the BHIM digital payment app.

"Remembering Babasaheb Ambedkar, you teach at least 125 persons about how to use the BHIM app," Modi said in his monthly "Mann Ki Baar" radio broadcast.

"To encourage digital payments after the November demonisation of high-value currency notes, the government has recently launched the Bharat Interface for Money (BHIM) mobile app.

IT Minister Rav Shankar Prasad said earlier this month that the BHIM app is a revolutionary step towards digital payments."

will remain open until April 14. There are 16,000 daily winners qualifying for total prize money of Rs 1.5 crore, this, per se schemes. In addition to this, there are over 14,000 weekly winners.

Jai BHIM! PM makes you thumb your bank

Modi launches mobile app for Aadhaar-based transaction

PM IN NEW DELHI

In a significant push towards the low-cost economy, Prime Minister Narendra Modi on Friday announced launching of a banking payment mode using Aadhaar platform before the media at the airport on Saturday. The move is to adapt digital payments from the New Year 16 as spending of Digital India, launching Unified Payments Interface (UPI) based payment system and other digital services.



Prime Minister Narendra Modi on Saturday launched the BHIM app at the airport. He is seen with Union Finance Minister Piyush Goyal and other officials. (PTI)

What is Bhim

Named after the architect of the Indian Constitution, Bhim is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions. It is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions. It is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions.

Jai BHIM...

Look at the convenience of video how to use the app. The next step is to use the app to make payments. The app is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions. It is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions.

Modi unveils mobile payments app 'BHIM' to push e-transactions

Users could see Unique Payments Interface gaining traction

UPI, a platform to use the Bharat Interface for Money (BHIM) app. The app is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions. It is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions.

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Help push Bhim app for digital future, says PM

Can you do one thing in the memory of Ambedkar, teach at least 125 persons about BHIM app?

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Aadhaar-based app launched to simplify digital payments

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'DigiDhan is cleanliness drive against corruption'



OPEN AIMS: PM Narendra Modi addresses a NITI Aayog function in Nagpur

PRESS TRUST OF INDIA
 Nagpur

PUSHING for a less-cash economy, prime minister Narendra Modi on Friday said the government's DigiDhan movement for digital payment is a step towards curbing the menace of corruption. While paying rich tributes to Dr B.R. Ambedkar on his 123rd birth anniversary at the Dushkhabkoon here, Modi also launched two new schemes under the BHIM app for referral bonus to individual users and cash-back for merchants who receive them.

This DigiDhan movement is a 'saaf aaditayan' (cleanliness movement). It is to fight the menace of corruption," said Modi addressing a public rally here. Seeking to rope in youngsters to promote cashless transactions, Modi said, "For every person you introduce to the BHIM app, you will get a cash back of Rs 10. If you refer 20 people a day, you can earn Rs 200."

The PM had recently expressed gratitude to the people saying over the last few months the country had witnessed an atmosphere in which people to large numbers participated in the digital payment, the DigiDhan movement.

Commenting on the Aadhaar-based digital payments mobile app, Modi said, "The BHIM app positively impacting several lives across the country."

"We are resolving a time when the mobile phones will be where financial transactions will take place," he said.

Developed by National Payments Corporation of India (NPCI), the Aadhaar-linked Bharat Interface for Money (BHIM) mobile app is based on the Unified Payments Interface (UPI). In December 2016, Modi had launched the BHIM app for facilitating electronic payments by consumers in March, the government launched Aadhaar Pay, a new Aadhaar-based e-wallet app for Money (BHIM) mobile app will pave the way for making digital payments by using the Aadhaar platform. It will enable every Indian citizen to pay digitally using their thumb-print on a merchandise tag.

which would make it possible to exchange or deposit old currency notes of ₹500 and ₹1,000 denominations. The PM at Digi Dhan said every citizen should teach 125 persons about the BHIM app. The app is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions. It is a simplified version of Aadhaar-based Unified Payments Interface (UPI) and UPI-based payment mode which can be used to make payments for all types of transactions.

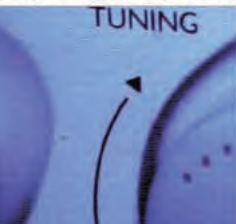
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Money in your phone: in name of Bhim, a new payments app

As part of his government's massive digital transactions push, the Prime Minister has launched a UPI-based digital payments application BHIM. SHRIJITH HANNA explains how it will work, and the problems it faces.

LAUNCH Prime Minister Narendra Modi on Friday launched a new digital payments app called BHIM (Bharat Bill Payment and Intermediary) - Bharat Bill Payment and Intermediary. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.



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Prime Minister Narendra Modi at the digital launch event in New Delhi.

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A thumbs up for e-banking

MODI'S BHIM APP EXPLAINED

HOW Bhim is just how, said Prime Minister Narendra Modi on Friday at the launch of the Bharat Bill Payment and Intermediary (BHIM) app. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.



Prime Minister Narendra Modi at the launch of BHIM in New Delhi on Friday.

A Big Thumbs-Up to Cashless Payments

GLOBAL FIRST PM Narendra Modi launches Aadhaar Pay system allowing cash transfers via biometrics even without phones

BHIM-Sized Game Changer

LAUNCH Prime Minister Narendra Modi on Friday launched a new digital payments app called BHIM (Bharat Bill Payment and Intermediary) - Bharat Bill Payment and Intermediary. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.

'Cleanliness Campaign Against Black Money'

Potential to be a 'Catalytic Agent'

LAUNCH Prime Minister Narendra Modi on Friday launched a new digital payments app called BHIM (Bharat Bill Payment and Intermediary) - Bharat Bill Payment and Intermediary. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.

PM MODI LAUNCHES APP FOR AADHAAR-BASED PAYMENTS THROUGH BHIM



The National Payments Corporation of India on Friday announced the launch of a mobile application for Aadhaar-based payments through the Bharat Bill Payment and Intermediary (BHIM) app for merchants.

The service was launched by Prime Minister Narendra Modi in Nagpur on Friday. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.

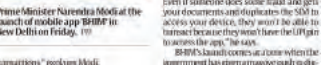
PM launches Aadhaar-based payments through BHIM app

FRESH TRUST OF INDIA Narendra Modi said that the population is now Aadhaar-enabled. The app is available for download on both Android and iOS. The app is available for download on both Android and iOS.

'With three levels of authentication, BHIM ranks high on safety'

SHRUTI DHARPA NEW DELHI, DECEMBER 10

To BOOST the cashless transactions across the country after demonstrations, over 30 banks have, so far, launched their Unified Payments Interface (UPI)-enabled mobile applications. UPI, a payments system, was first announced in April 2016 by the National Payments Corporation of India (NPCI) along with the Reserve Bank of India (RBI).



Prime Minister Narendra Modi at the launch of mobile app BHIM in New Delhi on Friday.

BHIM flexes digital muscles

JAYATI GHOSH

New Delhi, Dec. 09: Prime Minister Narendra Modi today unveiled mobile payment application BHIM or Bharat Bill Payment Interface.

BHIM is based on the UPI technology (Unified Payments Interface) and allows users to transfer digitally with or without an internet connection across multiple banks.

which can be used with a biometric reader available for Rs 2,000, so that customers can use their thumb to verify transactions.

BHIM is different from e-wallets such as Paytm and Mobikwik as it is linked directly to one's bank account, while the latter acts as digital money wallets that require one to first transfer money to them from their bank accounts or credit cards.

NITI Aayog @NITIAayog Follow

Union Minister @smritilrani supports the dream of a corruption free India by joining the NITI-led campaign #ipaydigitally.



#IPAYDIGITALLY
 Smriti Irani
 #DIGIDHANMELA
 April 4, Haridwar

RETWEETS 109 LIKES 824

2:28 AM - 4 Apr 2017

NITI Aayog @NITIAayog Follow

Olympic boxer @MangteC is also fighting against black money by adopting #digitalpayments. #ipaydigitally



#IPAYDIGITALLY
 Mary Kom
 #DIGIDHANMELA
 April 2, Imphal

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NITI Aayog @NITIAayog Follow

Union Minister @MVenkaiahNaidu takes the movement against black money further by joining the NITI-led campaign #ipaydigitally.



#IPAYDIGITALLY
 Venkaiah Naidu
 #DIGIDHANMELA
 April 1, Nellore

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12:35 AM - 1 Apr 2017

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.@yogrishiramdev joins the movement against corruption by adopting #digitalpayments into his daily life. #ipaydigitally



#IPAYDIGITALLY
 Baba Ramdev
 #DIGIDHANMELA
 April 4, Haridwar

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9:23 AM - 4 Apr 2017

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Union Minister [@KalrajMishra](#) is leading the [#digitalpayments](#) revolution by example as he joins the [#ipaydigitally](#) movement.



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Commonwealth Games medalist [@geeta_phogat](#) brings more pride to the nation by joining the [#ipaydigitally](#) campaign against black money.



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Wrestler and Commonwealth Games medallist [@BabitaPhogat](#) now fights corruption with the NITI-led [#ipaydigitally](#) campaign. [#digidhansonipat](#)



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MoS [@SuPriyoBabul](#) takes the road against corruption and black money by joining the NITI-led campaign [#ipaydigitally](#).



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12:41 AM · 28 Mar 2017

My Mobile... My Bank... My Wallet...
Transactions without Cash
It's Possible!

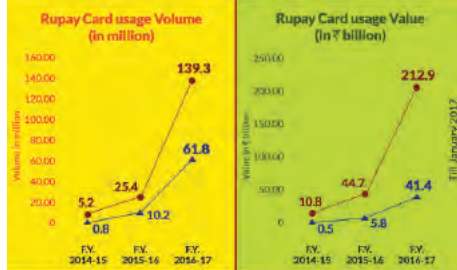


“If all of us start transacting through online and mobile banking, it will be our great contribution towards eradicating corruption and black money from our country.”

— Narendra Modi

Rupay Card usage sees significant rise

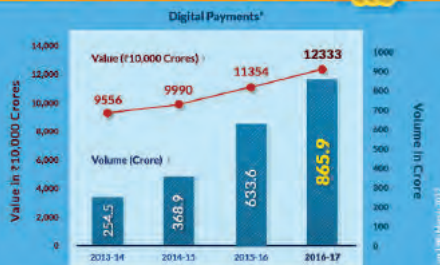
Rupay Card truly empowering every Indian for digital transactions



● RuPay Card usage at POS ▲ RuPay Card usage at eCOM

India adopting Digital Payments like never before!

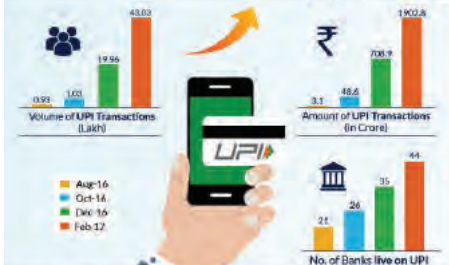
No. of transactions increase by more than 3 times under Modi Govt



* (RTGS, NEFT, Electronic Clearing, Cards, UPI, PFI, and Other POS, QR, Mobile Banking)

UPI registers strong growth

India's unique digital transaction platform driving cashless transactions in a big way



Till February 2017



Registered Office: National Payments Corporation of India,
1001A, B Wing, 10th Floor, The Capital, Bandra-Kurla Complex,
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