

Harnessing technology Creating a less cash society



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NPCI 

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA



Our Vision

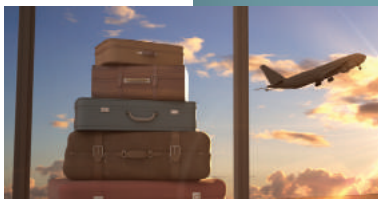
**To be the Best
Payments Network Globally**

Our Mission

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



RuPay



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



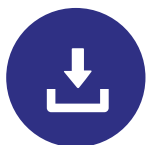
Personal Accident insurance upto Rs.10 lacs

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



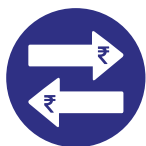
Set M-Pin



**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

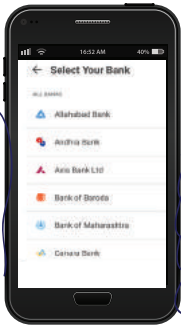


Access BHIM App in your favourite language

BHIM is available in English and 8 regional languages

Get started with BHIM

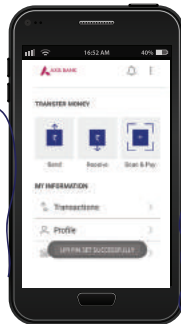
Download the app and follow these simple steps



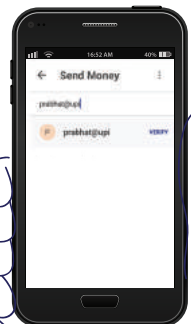
Select Your Bank A/C
From List of Banks



Set Your UPI PIN With
Your Debit Card details

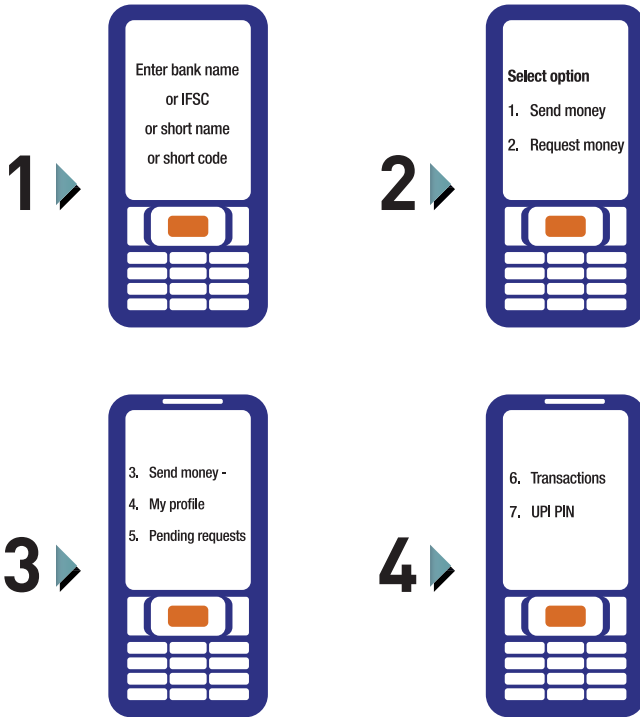


Perform direct
Bank to Bank fund transfer



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 curb corruption and check misappropriation of public money, Prime Minister Narendra Modi on Sunday said each citizen should teach 125 persons to use the BHIM digital payments app.

How AP Hota Created Amul of Indian Finance
 The NPCI founder chief executive, to take up a challenge in start-up world as a mission with a vision of a future that is actually a leap of faith.

Soon, Deposit Cash Through Any ATM
 SAUNDHARAN: Messore likely to reduce branch duplication, save costs for banks

NPCI expands shareholder base adding 46 banks

Unified interface to be fourth option for e-comm payments'
 Gateway for All Banks: NPCI Chief

Go digital, turn anti-graft soldier: PM
 Urges Use Of BHIM App In Radio Plea

Push Bhim app for digital future: PM
 The business digital payments app has been downloaded 1 lakh times since its launch, making it one of India's most popular apps. The PM said...

Merchant Transactions may Rise
 BHIM makes it swift & secure

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

Help push Bhim app for digital future, says PM
 Can you do one thing in the memory of Ambassador, teach at least 125 persons about BHIM App

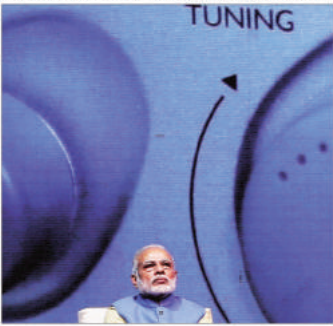
PM Modi launches app for Aadhaar-based payments through BHIM app
 PM launches Aadar-based payments through BHIM app

BHIM flexes digital muscles
 which can be used with a laptop to transfer money to a PC, and to receive money from a PC to a BHIM app. It is also expected to be used as a payment gateway for e-commerce sites. The app has been downloaded 1 lakh times since its launch. It is also expected to be used as a payment gateway for e-commerce sites. The app has been downloaded 1 lakh times since its launch. It is also expected to be used as a payment gateway for e-commerce sites.

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. SHRUTI DHAPOLA explains how it will work, and the problems it faces.

LAURENCE Prime Minister Narendra Modi announced a new digital payments app called BHIM (Bharat Interface for Money) on Friday. It is a UPI-based app that will allow users to make payments through their mobile phones. The app is expected to be launched in the next few days. It will be available in multiple languages and will be available to all users. The app is expected to be a major step towards digital payments in India.



Prime Minister Narendra Modi at the digital launch event last week. Source

Security audit BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

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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 Interface for Money (BHIM) app for merchants. The service was launched by Prime Minister Narendra Modi in Nagpur on Friday. The app will allow users to make payments through their mobile phones.

PM launches Aadhaar-based payments through BHIM app



Prime Minister Narendra Modi on Friday launched the mobile application for Aadhaar-based payments through the Bharat Interface for Money (BHIM) app for merchants. The service was launched by Prime Minister Narendra Modi in Nagpur on Friday. The app will allow users to make payments through their mobile phones.

enabling digital transactions, as about 99 per cent of the adult population is now Aadhaar-enabled." National Payments Corporation of India Managing Director and Chief Executive Officer, A Pichay said. Currently, 30 banks are participating in BHIM Aadhaar and more shall be on-board, NPCI said. BHIM Aadhaar would be applicable for app, based on Unified Payments Interface (UPI) that allows simple, easy and quick payment transactions. The app is now available on Google play store and iOS, NPCI said. Modi also visited "Deshkhabharon" where B Amberkar, architect of the Constitution, had endorsed Bhudhan of years ago. The PM said Bhudhan would be applicable for

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

SHRUTI DHAPOLA
 NEW DELHI, INDIA, DECEMBER 17

TO BOOST the cashless transactions across the country after demonetisation, 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). While mobile wallet companies such as Paytm and Mobikwik had earlier in demonetisation, UPI did not get that much of a push. Now the government has introduced a unified app for UPI called BHIM, which will let users transfer money to anyone with a UPI-enabled bank account or credit card, or BHIM or mobile number linked with a bank account through UPI, says.



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

system, which lever bank account, UPI or mobile number, to initiate a transaction. Third, when a user sets up the app, they are asked to create a UPI PIN. This PIN is what is finally needed to complete transactions. Further, it is needed every time you need to log into the app. "From an accounter point of view, there are three levels of authentication that are required in this app. One is the mobile number, then the bank account which you are linking to the app, and the finally the UPI PIN which is needed to complete transactions. There are three factors of authentication versus a normal text banking app or a chip-pin debit card which only needs two factors of authentication," points out Modi. "Even if your phone gets stolen nobody can access your device, they won't be able to transact because they won't have the UPI PIN to access the app," says.

BHIM's launch comes at a time when the government has shown a renewed emphasis on digital transactions," concludes Modi.

A thumbs up for e-banking

MODI'S BHIM APP EXPLAINED

TOUCR There is great buzz, and Prime Minister Narendra Modi at the launch of Aadhaar-based payment app BHIM. BHIM is a UPI-based app that will allow users to make payments through their mobile phones. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.



Modi on stage with national flag backdrop. Source: PTI

What is BHIM app? BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

How can I get it on my phone? BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

How can I transfer a smart phone and internet connection? BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

How to Aadhaar app work? BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

Are there transaction limits? BHIM is a UPI-based application and is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

BHIM flexes digital muscles

JAYATI GHOSE

New Delhi, Dec. 16: Prime Minister Narendra Modi today launched mobile payment application BHIM (Bharat Interface for Money). BHIM is based on the UPI technology (Unified Payments Interface) and allows users to transact digitally with or without an internet connection across multiple banks. Payments under the new system can be made by just a thumb impression after a bank account is linked with an Aadhaar gateway. "It is a smartphone or feature phone of Rs 1,600-200, the BHIM app can be used by just a thumb impression after a bank account is linked with an Aadhaar gateway. One only needs a thumb," the Prime Minister said today.



Narendra Modi at the launch of BHIM in New Delhi on Friday. Photo by Isha Singh

which can be used with a biometric reader available for Rs 200, so that customers can use their thumb to process transactions. BHIM is different from e-wallets such as Paytm and Mobikwik as it links directly to one's bank account, while the latter uses a digital money wallet that requires one to first transfer money to them from their bank accounts or credit cards. BHIM uses IMPS (Immediate Payment Service) money transfer, for which one may have to pay a fee of Rs 3 to Rs 5 for transactions up to Rs 1 lakh and up to Rs 15 for higher transactions. There is also no service fee on these transactions. "The biggest advantage of BHIM is that you can use your mobile number + up by default, thus use one can avoid the hassle of name or nickname instead. At times, there is a limit of Rs 10,000

A Big Thumbs-Up to Cashless Payments

GLOBAL FIRST PM Narendra Modi launches Aadhaar Pay system along with cash transfers using biometrics even without phones

NEW DELHI Prime Minister Narendra Modi today launched a new digital payments app called BHIM (Bharat Interface for Money) on Friday. It is a UPI-based app that will allow users to make payments through their mobile phones. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

BHIM-Sized Game Changer

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'Cleanliness Campaign Against Black Money'

NEW DELHI Prime Minister Narendra Modi today launched a new digital payments app called BHIM (Bharat Interface for Money) on Friday. It is a UPI-based app that will allow users to make payments through their mobile phones. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

Potential to be a 'Catalytic Agent' Prime Minister Narendra Modi today launched a new digital payments app called BHIM (Bharat Interface for Money) on Friday. It is a UPI-based app that will allow users to make payments through their mobile phones. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India. The app is expected to be a major step towards digital payments in India.

BHIM to turn thumb into bank

DC CORRESPONDENT with agency inputs
 NEW DELHI, Dec. 16

Prime Minister Narendra Modi announced the launch of an Aadhaar-linked biometric payment app, BHIM, in two weeks in further push towards digital transactions even as his 30-day demonetisation drive ended on Friday. "There was a time when illiterate persons were ridiculed as anaesthetics," times have changed, now your thumb will be your bank, identity will be your BHIM, BHIM or Bharat Interface for Money is an application both for smart and feature phones. It



The PM pays via BHIM at launch

UPI is different from PayTM and Mobikwik, as it links directly to your bank account
IOS users can't have to wait to try it out

YOU WILL EVENTUALLY NOT BE DEPENDENT ON THE INTERNET, ON SMARTPHONES, YOUR THUMB WILL BE YOUR BANK

needs a thumb impression, and no internet. Developed by National Payments Corporation of India, BHIM is supported by a host of banks. Finance minister P. Chidambaram insisted

that the Opposition's criticism on demonetisation had been found "correct". He said the PM initiative was now making a categorical announcement of an end to all restrictions on cash withdrawals.

Finance minister Arun Jaitley said the currency situation had stabilised to a point where it would give any indication on lifting curbs on cash withdrawal anytime soon.

NITI Aayog
 @NITIAayog

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



RETWEETS 109 LIKES 824

3:28 AM - 4 Apr 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 58 LIKES 277

1:15 AM - 2 Apr 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 28 LIKES 75

12:30 AM - 1 Apr 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 127 LIKES 590

1:23 AM - 4 Apr 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 35 LIKES 84

8:15 AM - 31 Mar 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 74 LIKES 261

2:01 AM - 31 Jan 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 23 LIKES 65

11:37 PM - 30 Jan 2017

NITI Aayog
 @NITIAayog

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



RETWEETS 33 LIKES 112

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 Volume (in million)

Fiscal Year	Volume (in million)
FY 2014-15	5.2
FY 2015-16	25.4
FY 2016-17	139.3

Rupay Card usage Value (in ₹ billion)

Fiscal Year	Value (in ₹ billion)
FY 2014-15	10.8
FY 2015-16	44.7
FY 2016-17	212.9

Till January 2017

● 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



Digital Payments*

Year	Value (₹10,000 Crores)	Volume (in Crore)
2013-14	9556	254.5
2014-15	9990	368.9
2015-16	11354	683.6
2016-17	12333	865.9

*RTGS, Retail Electronic Clearing, Cards (Credit POS and Debit POS), PPI, Mobile Banking

UPI registers strong growth
 India's unique digital transaction platform driving cashless transactions in a big way




Volume of UPI Transactions (Lakh)

Month	Volume (Lakh)
Aug-16	0.93
Oct-16	1.00
Dec-16	19.96
Feb-17	43.03

Amount of UPI Transactions (in Crore)

Month	Amount (in Crore)
Aug-16	3.1
Oct-16	48.6
Dec-16	708.9
Feb-17	1902.8

No. of Banks live on UPI

Month	No. of Banks
Aug-16	21
Oct-16	26
Dec-16	35
Feb-17	44

Till February 2017



Registered Office: National Payments Corporation of India,
1001A, B Wing, 10th Floor, The Capital, Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051

Contact Details: Phone: 022-4000 9100 | Fax: 91-22-40009101
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