

भारत सरकार / Government of India

परमाणु ऊर्जा विभाग / Department of Atomic Energy

सचिवालय समन्वय अनुभाग / Secretariat Coordination Section

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No.16/56/2021-SCS/E-File/15170

Dated:- 17 -12 - 2021

**पुष्टांकन / ENDORSEMENT**

विषय : ई-रूपीआई वाउचर को व्यापक रूप से अपनाना - संबंधित  
**Subject: Wider adoption of e-रूपीआई voucher – regarding.**

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उपरोक्त विषय पर वित्त मंत्रालय, नई दिल्ली से प्राप्त दिनांक 25/10/2021 के अर्ध-शासकीय पत्र संख्या 29/2/2021-BO.II की एक प्रति सूचना एवं आवश्यक कार्रवाई हेतु अग्रेषित है।

A copy of D. O. Letter No.29/2/2021-BO. II dated 25/10/2021 received from Ministry of Finance, New Delhi on the above-mentioned subject is forwarded for information and necessary action.

संलग्न / **Encl.: 12 Pages.**

*Minija* 17/12/21

(मिनिजा रमेश / Minija Ramesh)

अनुभाग अधिकारी (एस. सी. एस) / Section Officer (S.C.S)

(022 – 22862661)

पत्र के सभी संघटक इकाईयों/सार्वजनिक क्षेत्र के उपक्रमों/ सहायता प्राप्त संस्थानों के प्रशासनिक प्रधान।

**All Administrative Heads of Constituent Units/PSUs/Aided Institutions of DAE.**

**प्रतिलिपि / Copy to:**

1. All Heads of Constituent Units/PSUs/Aided Institutions of DAE.
2. पत्र के सभी अधिकारी एवं अनुभाग / All Officers & Sections in DAE Secretariat.
3. सचिव, स्टाफ साइड, पत्र विभागीय परिषद् / Secretary, Staff Side, DAE Departmental Council.

देबाशीष पण्डा, भा.प्र.से.  
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भारत सरकार  
वित्तीय सेवाएँ विभाग  
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जीवन दीप भवन, तीसरी मंजिल  
१०, पार्लियामेन्ट स्ट्रीट,  
नई दिल्ली-११०००९  
GOVERNMENT OF INDIA  
DEPARTMENT OF FINANCIAL SERVICES  
MINISTRY OF FINANCE  
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D.O. No. 29/2/2021-BO.II

Dated, the 25<sup>th</sup> October, 2021 ✓

Dear Secretary,

As you are aware, e- ₹UPI was launched by the Hon'ble Prime Minister on 02.08.2021. e- ₹UPI is a prepaid e-voucher and will be a great enabler for cashless transactions to fulfil the objective of the Digidhan Mission of Government of India and enabling effective Direct Benefits Transfer (DBT); giving a new dimension to digital governance.


2. These e-vouchers were introduced as a person and purpose-specific prepaid instrument initially for Covid vaccination. However, these have emerged as versatile instruments. Information regarding the use, benefits and related Frequently Asked Questions (FAQs) is enclosed for reference.

3. It has emerged that there are several potential uses of e- ₹UPI, such as student scholarships, school vouchers (for laptops, etc.), fertilizer subsidy/other agri-inputs, payment of utility bills, availing medical diagnostic services at designated hospitals/laboratories under Ayushman Bharat, disbursement of ration under PDS and of other subsidies and payments.

4. To fully harness the great potential of e- ₹UPI and for making DBT more effective, your kind intervention is requested for wider adoption of e- ₹UPI vouchers for various Government activities. I look forward to interacting with you on the way forward in this regard.

With regards

Yours sincerely,

  
(Debasish Panda)

Secretaries of all Departments / Ministries (except the Ministry of Corporate Affairs and the Department of Public Enterprises)



भारतीय राष्ट्रीय भुगतान निगम  
NATIONAL PAYMENTS CORPORATION OF INDIA

Frequently Asked  
Questions on  
e-RUPI

### **How is e-RUPI advantageous to the beneficiary ?**

- There is no pre requisite for a beneficiary to avail e-RUPI i.e e-RUPI does not require the customer to have a bank account etc., a major distinguishing feature as compared to other digital payment forms.
- It ensures an easy, contactless two-step redemption process that does not require sharing of personal details either.
- Another advantage is that e-RUPI is operable on basic phones also, and hence it can be used by beneficiary who do not own smart-phones or in places that lack internet connection.

### **Where can e-RUPI be used?**

- e-RUPI can be used for distribution/sponsorship of goods and services to end beneficiary such as Distribution of e-RUPI
  - a. to students for Scholarship program
  - b. to beneficiary for Payment of utilities bills
  - c. to beneficiary for medical facilities
  - d. to beneficiary to avail products such as cycles, fertilizers etc.
  - e. to beneficiary for sponsorship of subsidies and services

### **Which Banks issue e-RUPI?**

- As on date NPCI has partnered with 16 Issuer Banks (Issuers means the Banks who are issuing these vouchers) and 6 Acquiring Banks/Entities (Means these Banks/ entities who will tie up with Merchant's to accept the vouchers) for e-RUPI transactions.
- Currently Issing Banks are Axis Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, HDFC Bank, ICICI Bank, IndusInd Bank, Indian Bank, Indian Overseas Bank, Kotak Bank, Punjab National Bank, State Bank of India, Union Bank of India and UCO Bank.
- Acquiring Banks/Entities are Axis Bank, Bank of Baroda, HDFC Bank, ICICI Bank, Indusind Bank, Punjab National Bank and State Bank of India.
- Merchant's can also connect with Bharat Pe, Ezetap, Pinelabs for e-RUPI voucher program.



## **Know all about e-RUPI, smart way to care**

*(Hon'ble Prime Minister Shri Narendra Modi on August 2<sup>nd</sup> launched digital payment solution e-RUPI, a cashless and contactless instrument for digital payment. Prime Minister emphasized that the e-RUPI voucher is going to play a substantial role in making Direct Benefit Transfer (DBT) more effective in digital transactions in the country and will give a new dimension to digital governance. He stated that e-RUPI is a symbol of how India is progressing by connecting people's lives with technology.)*

### **What is e-RUPI and how it works?**

- e-RUPI voucher is end to end digital payment solution to sponsor benefits such as sponsorship of subsidies and services to beneficiaries. e-RUPI can be issued by Government with the support of banks.
- Beneficiary gets e-RUPI on his phone in the form of SMS or QR code.
- It is a pre-paid voucher, which he/she can go and redeem it at any center that accepts it.
- For example, if the Government wants to cover a particular treatment of an employee in a specified hospital, it can issue an e-RUPI for the determined amount through a partner bank. The employee will receive a SMS or a QR Code on his feature phone/smartphone. He/she can go to the specified hospital, avail of the services, and pay through the e-RUPI voucher received on his phone.
- e-RUPI is a one-time contactless, cashless voucher-based mode of payment that helps users redeem the voucher without a card, digital payments app, or internet banking access.
- e-RUPI is a person-specific, even purpose-specific digital voucher, which means these vouchers can be used by any person (to whom the voucher is been given) for any specific purpose like the Vaccination program for Covid 19.

### **What are the benefits of e-RUPI for the Government ?**

- e-RUPI ensures that voucher is redeemed by the person and for the purpose defined at the time of issuance.
- e-RUPI is end to end digital solutions from issuance to redemption that makes the distribution process more transparent and easy to track.
- Since, there is no need for physical issuance of e-RUPI, it will also lead to cost savings as well.
- Quick, safe & contactless voucher distribution

**6. Is redemption for partial amount is allowed on e-RUPI?**

Yes, redemption for partial redemption is permitted on e-RUPI. In case of partial redemption unused amount will be credited back in the original account by Issuer Bank.

**d) For Merchants**

**1. How a merchant can be enabled for acceptance of e-RUPI?**

Merchant can reach out to banks certified for acquiring of merchants on e-RUPI and get enabled for acceptance of e-RUPI.

**2. What are redemption steps for e-RUPI at acceptance?**

Below are the steps for redemption process;

- a) Scanning of e-RUPI displayed by e-RUPI Beneficiary for validation
- b) Validation of e-RUPI Beneficiary
- c) Redemption of e-RUPI
- d) Delivery of Service

**3. When will be merchant receive fund for the payments made using e-RUPI.**

Merchant will receive fund as per the arrangement with their acquiring bank.

**4. Is there any branding standards to be followed at merchant acceptance locations?**

Yes, NPCI has defined standard branding guideline to be followed at merchant acceptance locations.

**5. Can merchant redeem e-RUPI in physical form?**

No, redemption of e-RUPI are permitted only in digital form.

e) For e-RUPI Beneficiary

**1. How a e-RUPI Beneficiary will receive e-RUPI?**

A e-RUPI Beneficiary can receive e-RUPI in the form of QR or SMS string.

**2. How a e-RUPI beneficiary will know information such as expiry of e-RUPI?**

The e-RUPI received to e-RUPI Beneficiary will have all the basic information such as expiry date, purpose of the e-RUPI, contact details etc.

**3. Where can a e-RUPI beneficiary raise dispute related to e-RUPI based payments?**

e-RUPI Beneficiary should contact on the detail mentioned on e-RUPI for raising dispute on payments done using e-RUPI.

**4. What are the steps to be followed by e-RUPI Beneficiary for redemption of a e-RUPI?**

Below are the steps to be followed by e-RUPI Beneficiary for redemption of a e-RUPI.

- a) Display e-RUPI (either in the form of QR or SMS) to the merchant for validation.
- b) Once the e-RUPI is validated, e-RUPI beneficiary will receive verification code on his mobile number to be entered on merchant device for verification
- c) Once e-RUPI Beneficiary is verified, e-RUPI will be redeemed.

**5. Is there any charges applicable on e-RUPI Beneficiary for using e-RUPI for payment?**

No, there is no charges applicable on e-RUPI Beneficiary for using e -RUPI.

f) Operation/Reconciliation

1. **What would be action if Transaction fails on the beneficiary side for execution transaction for both the response (00 and RB)**

In case of failure at beneficiary end, will be treated as normal failure.

2. **Require detailed information and process flow for handling disputes**

Process remains same as for OTM (One Time Mandate).

3. **List of reports and format**

Reports and format remains same as for OTM (One Time Mandate).



c) For Sponsor (Corporate)

**1. How can a sponsor participate in e-RUPI issuance process?**

The Sponsor can reach out to their bank for process of issuance of e-RUPI and can get on boarded for issuance of e-RUPI.

**2. Is there any prerequisite for Sponsor to issue e-RUPI?**

A KYC Sponsor can issue e-RUPI through the bank enabled for issuance of e-RUPI. Issuer bank may have additional requirements as well to be followed by Sponsor.

**3. What are the guidelines applicable on issuance of e-RUPI?**

Sponsor may refer e-RUPI OC 01 dated 27<sup>th</sup> September, 2021 for broad level roles and responsibilities applicable on banks.

**4. How a sponsor can share information to be used for issuance of e-RUPI with bank.**

Sponsor can get detailed process of e-RUPI issuance from the Issuer Bank identified for issuance.

**5. What is maximum value for which e-RUPI can be issued?**

e-RUPI can be issued for INR 10,000 per voucher.

of e-RUPI to be updated in Issuer's system. Issuer shall in turn ensure to decline redemption request on such e-RUPI.

**b) For Acquiring Banks**

**1. What is the process for banks to participate in e-RUPI Issuance process?**

Banks are required to certify with NPCI for participation as acquiring bank for acceptance e-RUPI.

**2. How can banks get detail information such as technical specifications, certification process etc.?**

Bank can reach out to respective Relationship Manager at NPCI for all such requirements.

**3. What are guidelines applicable on acquiring banks for e-RUPI?**

Banks are requested to refer e-RUPI OC 01 dated 27<sup>th</sup> September, 2021 for broad level roles and responsibilities applicable on banks.

**4. Is there any branding standard to be followed at merchant acceptance locations?**

Yes, NPCI has defined standard branding guideline to be followed at acceptance location for redemption of e-RUPI.

7. **How is e-RUPI can be distributed to a e-RUPI beneficiary using feature phone?**

Issuer bank can distribute voucher to such e-RUPI beneficiaries in the form of SMS string.

8. **Can a e-RUPI be reloaded with money?**

e-RUPIs are non-reloadable and can be used one time only.

9. **Any standard process defined by NPCI for distribution of e-RUPIs?**

There is no standard defined for distribution of e-RUPIs. Banks/Sponsors can use channels such as emails, SMS, WhatsApp etc. to beneficiary strictly in digital form.

10. **Can e-RUPI can be distributed in print form?**

e-RUPI is permitted to be distributed in digital form only.

11. **Is there any specific format defined for e-RUPI?**

Yes, there is standard branding guidelines defined by NPCI to be followed for issuance of e-RUPIs.

12. **Is there any specific format defined for SMS String based e-RUPI?**

Yes, there is standard format defined by NPCI for SMS form of e-RUPI.

13. **How cancellation/Surrender of e-RUPI can be handled?**

Issuer shall ensure handling cancelation/surrender of e-RUPI between e-RUPI Customer and Sponsor. Sponsor shall inform Issuer about cancellation/surrender

## Frequently Asked Questions

a) For Issuer Banks:

### 1. Who can issue the e-RUPI?

Banks authorized by RBI to issue PPI and participating as PSP on UPI can issue e-RUPI.

### 2. How banks can participate in e-RUPI Issuance process?

Banks are required to certify with NPCI for issuance of e-RUPI.

### 3. How can banks get detail information such as technical specifications, certification process etc.?

Bank can reach out to respective Relationship Manager at NPCI for all such requirements.

### 4. What are guidelines applicable on banks for e-RUPI?

Banks are requested to refer e-RUPI OC 01 dated 27<sup>th</sup> September, 2021 for broad level roles and responsibilities applicable on banks.

### 5. What is maximum value for which e-RUPI can be issued?

e-RUPI can be issued for INR 10,000 per voucher.

### 6. What are form factors for issuance of e-RUPIs?

e-RUPI can be issued in the form of QR or SMS string to the e-RUPI Beneficiary.



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**Glossary**

1. **e-RUPI:** A prepaid instrument which can be created against an identifier such as mobile number by a User/Corporate/Government which enables the Voucher holder to redeem the same for pre-defined purpose.
2. **e-RUPI (e-RUPI) Beneficiary:** The beneficiary who will receive the benefit in the form of goods/services by redeeming the e-RUPI.
3. **Issuer Bank:** Banks issuing e-RUPI.
4. **Acquirer Bank:** Banks on boarding merchants to accept redemption of e-RUPI
5. **Sponsor:** Corporates/Govt. Departments who can issue e-RUPI for beneficiary.