

NPCI/UPI/OC-209/2024

October 25, 2024

To,

All UPI Members – Banks, PSPs and 123Pay Service Providers,

Dear Madam / Sir,

Subject: Guidelines on UPI features for UPI 123Pay

UPI 123Pay enables smart phone and feature phone users to digitally undertake a host of transactions based on four approaches, including voice payment based via IVR number, proximity sound-based payments, missed call-based payment approach, app-based scan and pay on feature phone. NPCI developed Server-Side Common Library (SSCL) which is hosted at NPCI end for enabling 123Pay transactions.

A reference is invited to press release issued by Reserve Bank of India (RBI), dated 9th October 2024 with Subject 'Statement on Development and regulatory Policies' whereby RBI has decided to increase per transaction limit from ₹5,000 to ₹10,000 for UPI 123Pay.

1. Members shall increase the per transaction limit to ₹10,000 from ₹5,000 with immediate effect.
2. Members shall implement Onboarding with Aadhar OTP in UPI 123Pay. Details as defined in circular NPCI/UPI/OC-116/2021-22 and NPCI/UPI/OC-116A/2021-22 to be followed.
3. Members shall collectively identify and tag UPI 123Pay transactions as mentioned in Annexure 1.
4. Members shall implement UPI Number functionality through integration with UPI numeric ID Mapper. Details as defined in circular NPCI/UPI/OC-115/2021-22 to be followed.
5. New members shall comply to above mentioned guidelines for go live on UPI 123Pay services.

Compliance Action:

All live 123Pay members are advised to comply before 1st January 2025.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief of Products

Annexure 1:

Identifiers for UPI 123Pay transactions.

a. Purpose Code

New purpose code 86 is issued for UPI 123Pay transactions. All 123Pay transactions should be passed with purpose code 86 in the **purpose="__"** tag for financial and non-financial transactions.

b. Initiation Mode

Initiation modes to be passed as per UPI Procedural guidelines. Earlier allotted Initiation mode = '31' for 123Pay transactions as mentioned in NPCI/UPI/OC-133A/2022-23 shall be considered null and void.

c. Initiating channel

The following initiating channel to be passed for respective 123Pay transactions.

Sr. No.	Particular	Initiating channel	Tag value
1	On Call based	IVR	<Tag name="TYPE" value="IVR"/>
2	Feature phone application based	FP	<Tag name="TYPE" value="FP"/>
3	Missed Call Based	MCP	<Tag name="TYPE" value="MCP"/>
4	Sound frequency based	TONE	<Tag name="TYPE" value="TONE"/>