

How to invoke UPI payment Apps from URL

 stackoverflow.com/questions/61852954/how-to-invoke-upi-payment-apps-from-url

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Modified 1 year, 4 months ago

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I am a newbie in programming. I want to create an HTML page which have some buttons to invoke popular UPI payments apps like Google Pay, Paytm, PhonePe, etc. but I don't know how to invoke those application and passing them a url

```
upi://pay?
```

```
pa=xyz@paytm&pn=Paytm%20Merchant&mc=abc&mode=02&orgid=000000&paytmqr=abcdefg&sign=abc+xyz/pqr/+stu
```

Like this:

```
<a href="<protocol to invoke app with the upi url parameter>">
  Donate/Pay via this Payment App
</a>
```

I can tell you the reference like What app <https://api.whatsapp.com/send?phone=<country-code-digit><10-digitmobile-number>> start the chat with given phone number in the url after verifying if that number with country code exist in whatsapp user list.

[javascript html payment upi](#)

edited Feb 12, 2023 at 7:57



Dharmaraj

50.6k88 gold badges6666 silver badges9494 bronze badges

asked May 17, 2020 at 13:56



Sahyog Vishwakarma

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- i have notices some websites/mobile apps invoke upi payment apps to pay bill or recharge or any UPI payment for eg. My Airtel App can invoke paytm and google pay to add money to airtel payment bank or during payments.
– [Sahyog Vishwakarma Commented May 17, 2020 at 14:39](#)
- That does not mean they use an URL to invoke UPI. They most probably have a payment portal which they use to initiate the UPI payments. There is no [upi](#) protocol. – [Swetank Poddar Commented May 17, 2020 at 15:23](#)
- In my vision they are invoking Apps. Web Just make request to UPI apps by asking UPI I'd but Airtel thanks app Just open that Mobile application which we select either Google pay or Paytm – [Sahyog Vishwakarma Commented May 17, 2020 at 16:11](#)

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5 Answers

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We can use anchor tags to invoke UPI apps (GPay, PhonePay, PayTm, BHIMPay, AmazonPay or any UPI Apps).

For example -

```
<a href="upi://pay?pa=upiaddress@okhdfcbank&pn=JohnDoe&cu=INR">Buy Now</a>
```

To make UPI transactions, we can use the following fields:

Fields	Description
pa	Payee address or business virtual payment address (VPA).
pn	Payee name or business name.
mc	Business retailer category code.
tr	Transaction reference ID. (Business specific ID. Must be unique for each request.)
url	Transaction reference URL.
am	Transaction amount. (Up to two decimal digits are allowed. This should be set in the details object instead of the supportedInstruments object.)
cu	Currency code. (This should be set in the details object instead of supportedInstruments object. Only the Indian rupee (INR) is currently supported.)
tid	Transaction ID generated by the payment service provider (PSP) of the business.
tn	Transaction note. It is the description appearing in the Google Pay payflow. (Maximum length is 80 characters)
gstBrkUp	Break-up of Goods and Services Tax. This should follow the format: `GST:amount`
invoiceNo	Invoice Number. Identifier of a bill/invoice.
invoiceDate	The time of invoice in RFC 3339 format. Eg, 2017-02-15T16:20:30+05:30 for IST timezone).
gstIn	Business GSTIN. Goods and Services Tax Identification Number.

For a complete list of supported fields, refer to the [NPCI UPI Linking Specs](#).

edited Aug 21, 2022 at 6:26

answered Aug 3, 2022 at 17:35



[Tirtharaj Ghosh](#)

42544 silver badges1111 bronze badges

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- 1

@ShammasPk To tackle this kinda situation, developers gotta whip up some nifty logic. They'll need to check if there's a UPI app installed on the user's device before going all gung-ho with the URL invocation. If there's no UPI app, they can gracefully redirect the user to the PlayStore or App Store, or simply show an error message. But hey, remember, it's a mix-and-match game here, so they gotta consider the framework they're using, the programming language they've got going on, and the OS of the user's device. It's all about making things smooth and seamless for the users! 🤖👤 – [Tirtharaj Ghosh Commented Jul 24, 2023 at 8:42](#)

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This Code will open all UPI apps in mobile.

```
<a href="upi://pay?pa=UPIID@oksbi&pn=FNAME SNAME K&cu=INR" class="upi-pay1">Pay Now !</a>
```

Also adding spaces in the link won't break the URL

Pay Now !

edited Jun 29, 2021 at 6:22



Fenil Shah

15811 silver badge1111 bronze badges

answered Oct 7, 2020 at 5:41



AdDev

47655 silver badges1414 bronze badges

- 2
- 1

Is the upi id you entered in this link the same as the Google Pay UP id? If so, it may not work on your phone This will work on other people's phones. This problem only exists on GooglePlay – [AdDev Commented Oct 10, 2020 at 5:03](#)

- 1

for example - creat the link with your friend's upi id . after that click on this link in your device. then your Google pay app popup will work in Good! – [AdDev Commented Oct 10, 2020 at 5:28](#)

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I know I am late for the answer but this can definitely help if you want to open specific UPI app on a Button Click.

You can follow the same method as mentioned above with a slight additional change.

Below is the list of packages name for respective UPI apps

- Google Pay (tez://upi/pay)
- PhonePe (phonepe://pay)
- etc...

You can embed a new link as mentioned below

| phonepe://pay?pa=upiaddress@okhdfcbank&pn=JohnDoe&cu=INR

This will open the app instead of listing all UPI apps.

Note:-

| Packages deeplinking can be different for ios & android apps.

answered Jul 17, 2023 at 9:40



Sumit Kumathalli

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I'm using upi link and creating a qrcode from it to scan and pay feature . I don't know whether it will be helpful for other or not but if anyone using **google pay** , then you can use

upi://pay?pa=\${upiId}&pn=%20&tr=%20&am=\${amount}&cu=INR

for other upi apps like **phonepe** , **paytm** , **amazon pay** required paramters are

pa - vpa id
am - amount(required, only if you want to receive a particular amount)

Eg:

upi://pay?pa=\${upiId}&am=\${amount}&cu=INR

but for google pay you also need to pass

pn= which is merchant name
tr= transaction id

Note :- in case you don't know the merchant name and transaction id you can pass blank into it like

&pn=%20&tr=%20

It worked for me .

answered Apr 5, 2023 at 7:08



[sandeepsinghnegi](#)

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0



It will only work on merchant account. you have to pass merchant code in parameters to complete the payment otherwise it will fail

answered Feb 1, 2023 at 13:26



[vlnEnDeRsInGh](#)

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