



NPCI Vision

To be the best payments network globally



NPCI Mission

To touch every Indian with one or other Payments Services

NPCI is a **not-for-profit company** building a robust, scalable & affordable payments infrastructure for India



Presently **56 banks** are shareholders of NPCI out of which there are

An Umbrella Organization for all retail payments in India. Incorporated in the year 2008

NPCI was set up under the guidance and support of RBI & IBA

19 Public Sector Banks

17 Private Sector Banks

3 Foreign Banks

7 Multi State Co-op Banks

10 Regional Rural Banks

RBI Driving Innovation



Vision paper on payments & settlement systems (2016-18)



Opening of **banking and digital payments**



New banks licensing - Payment Banks, Small Banks, PPIs, etc.



P2P Lending draft regulations



Paperless KYC regulations, cardless payments



Approving **interoperability specifications**



Approving **all new payment systems**



New **Account Aggregator** guidelines to unlock data

To achieve NPCI Mission of Touching Every Indian with one or the other payment services

Bottom up Approach



Social Classification

Consumer Insight

NPCI Products

Opportunity

Bottom Layer

250 Million people who do not have mobile phone and depends on DBT*

RuPay

A@PS
AADHAAR ENABLED PAYMENT SYSTEM

B BHARAT BILLPAY

NFS
NATIONAL FINANCIAL SWITCH



- Unserved/under served
- Highly focused attention by Govt.
- Maximum potential for organic growth

Middle Layer

500 Million people have feature phones

RuPay

A@PS
AADHAAR ENABLED PAYMENT SYSTEM

B BHARAT BILLPAY

NFS
NATIONAL FINANCIAL SWITCH

X99#

CTS
CHEQUE TRUNCATION SYSTEM

NACH
NATIONAL AUTOMATED CLEARING HOUSE

- Travel tickets, Life insurance, ETF, Rent vouchers, EMI, Bill payments , POS

Top Layer

250 Million people who have smart phones

RuPay

UPI
UNIFIED PAYMENTS INTERFACE

BHIM
BHARAT INTERFACE FOR MONEY

IMPS
IMMEDIATE PAYMENT SERVICE

NETC
NATIONAL ELECTRONIC TOLL COLLECTION

B BHARAT BILLPAY

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CTS
CHEQUE TRUNCATION SYSTEM

NFS
NATIONAL FINANCIAL SWITCH



- Potential for Credit card, ETC, card less transactions, QR based transactions

NPCI Products for Electronical Txns

Business Types

Business Channels

NPCI Products

C2B

Kirana Stores, Gas Stations,
Mobile Recharge Outlets

RuPay

BHIM
BHARAT INTERFACE FOR MONEY

UPI
UNIFIED PAYMENT INTERFACE

IMPS
IMMEDIATE PAYMENT SERVICE

A@PS
AADHAR ENABLED PAYMENT SYSTEM

B | **BHARAT BILLPAY**

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B2B

Retailer to supplier/
distributor

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BHIM
BHARAT INTERFACE FOR MONEY

UPI
UNIFIED PAYMENT INTERFACE

IMPS
IMMEDIATE PAYMENT SERVICE

B | **BHARAT BILLPAY**

NACH
NATIONAL AUTOMATED CLEARING HOUSE

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P2P

Remittances

BHIM
BHARAT INTERFACE FOR MONEY

UPI
UNIFIED PAYMENT INTERFACE

IMPS
IMMEDIATE PAYMENT SERVICE

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B2C

Salaries

NACH
NATIONAL AUTOMATED CLEARING HOUSE

P2G

Tax, Public Transit Public Distribution
Services Utility payments

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BHIM
BHARAT INTERFACE FOR MONEY

IMPS
IMMEDIATE PAYMENT SERVICE

B | **BHARAT BILLPAY**

NETC
NATIONAL ELECTRONIC TOLL COLLECTION

NACH
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CTS
CHEQUE TRUNCATION SYSTEM

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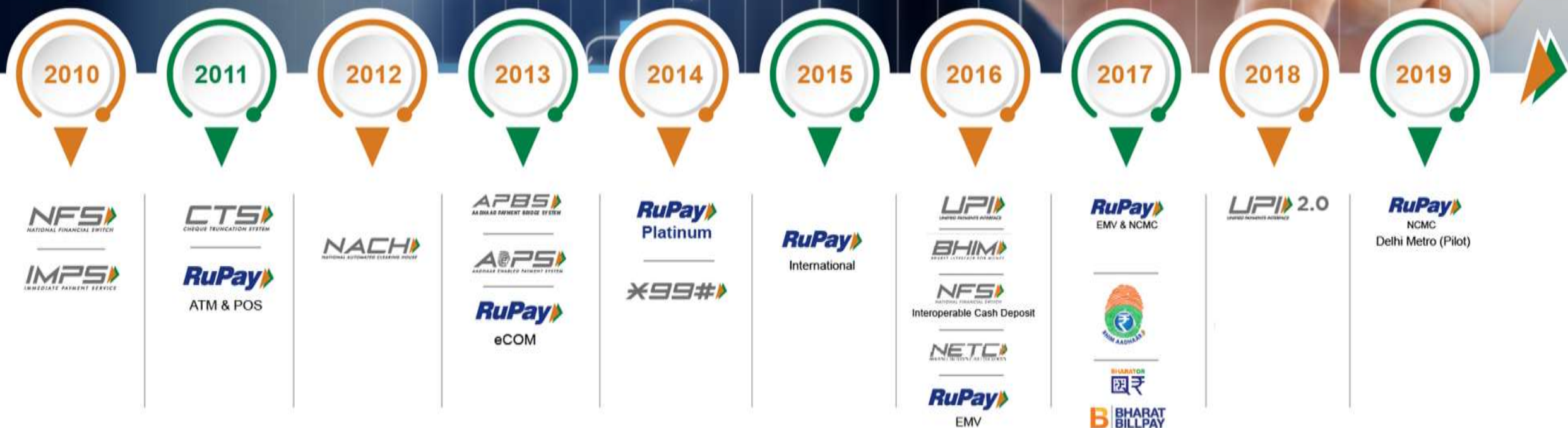
G2P

DBT, Wages
Social Security Scheme

NACH
NATIONAL AUTOMATED CLEARING HOUSE

CTS
CHEQUE TRUNCATION SYSTEM

Milestone of Product Developments



NPCI's product suite is well geared towards furthering digital adoption

RuPay

UPI
UNIFIED PAYMENTS INTERFACE

BHIM
BHARAT INTERFACE FOR MONEY

IMPS
IMMEDIATE PAYMENT SERVICE

**B BHARAT
BILLPAY**

NETC
NATIONAL ELECTRONIC TOLL COLLECTION

AePS
AADHAAR ENABLED PAYMENT SYSTEM



CTS
CHEQUE TRUNCATION SYSTEM

NACH
NATIONAL AUTOMATED CLEARING HOUSE

NFS
NATIONAL FINANCIAL SWITCH

BHARATQR
₹

X99#



Banks Issuing RuPay
Cards [including Co-op
Banks & RRBs]

1155+

Banks Issuing
Platinum Debit Cards

93

Banks Issuing
International Platinum
Debit Cards

42+

Total no. of RuPay
cards as on
February'19

**576+
Mn**

Banks Issuing RuPay
Credit Cards

**2.45
Lac+**

Total number of Credit
Cards as of March'19

14

**86+
Mn**

Total no. of cards as on
February'19 by
Cooperative & RRB Banks

**55
Mn**

POS Transactions in
March'19

**52
Mn**

eCOM Transactions
in March'19

**213
Mn**

ATM Transactions
in March'19





373.59 Mn

Total transaction
on POS and E-Com
(latest as per RBI data)

107.43 Mn

RuPay transaction
on POS and E-Com
(latest as per RBI data)

24.40%

Market share of
RuPay on POS and
E-Com
(latest as per RBI
data)

55.23 Mn

Successful POS
transaction for
March'19

62.18 Mn

Total POS
transaction for
March'19

88.82%

Success rate
on POS for
March'19

E-commerce Acceptance

E-commerce Success Rate

930
Banks

22
Banks

14
Aggregators

64.43%
Success rate
on eCom for
March'19

As Issuers
(including Coop,
RRB, Commercial)

As Acquirers

For RuPay
Acceptance

For March 2019
Total txns: 84.76 Mn
Successful txns: 54.61 Mn

MAJOR LIVE MERCHANTS

bookmyshow

vodafone

JABONG

amazon.in

freecharge

paytm

airtel

Flipkart

snapdeal

JET AIRWAYS

goibibo.com

MobiKwik

IRCTC



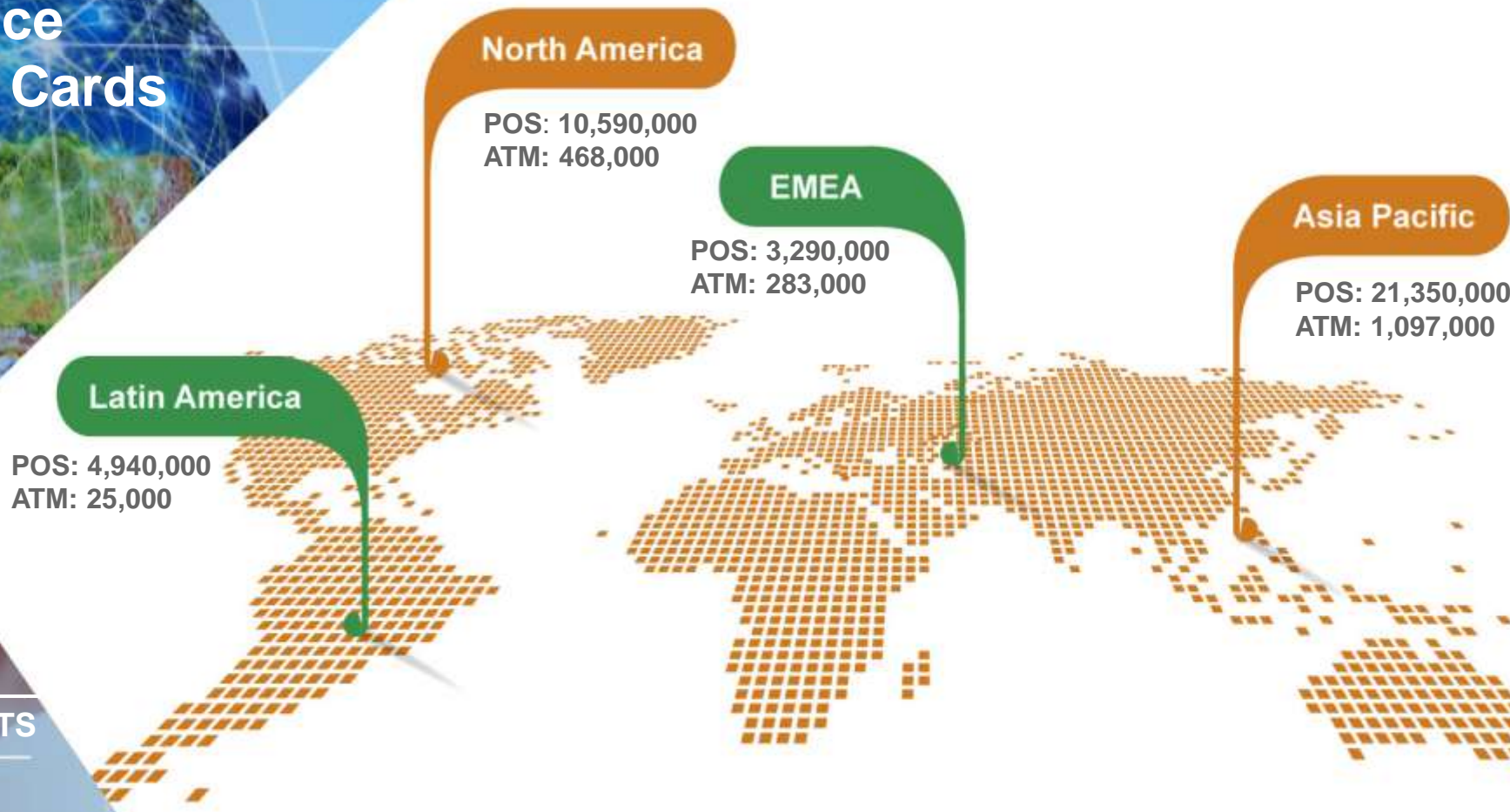
Global Acceptance of RuPay Global Cards

743 INTERNATIONAL LOUNGES
ACCESSIBLE ACROSS
123 COUNTRIES

40.01MM+ GLOBAL OUTLETS

1.8MM+ GLOBAL ATMS

190 COUNTRIES / TERRITORIES



Note: Areas shaded in dark orange denotes countries/territories with transactions in the last year for Discover Global Network; this does not confirm interoperability. Totals reflect number of merchant outlets accepting through December 2016



Strategic partnership with JCB & CUP in India

Total FTAs in India in 2016 - 8.80 million

8 Asian countries are in top 15, contributing around 31% of the Foreign Tourist Arrivals to India, Japan & China together contribute around 5% of the total FTAs to India



111 Mn+ Cardholders globally
15 million cards issued outside Japan

About 6.5 Billion Cardholders globally,
35 million cards issued in around
40 countries/regions outside China

0.2 million+ FTAs from Japan to India
in 2016

0.25 million+ FTAs from China to
India in 2016

Over all transaction volume of JCB
cards was \$236 billion in the year
2016

UPI's average transaction value is
between \$600-\$800 (POS) &
\$200-\$300 (ATM)

Transactions for the year 2017-18
in India at ATM:1,164 & at POS:
2,518

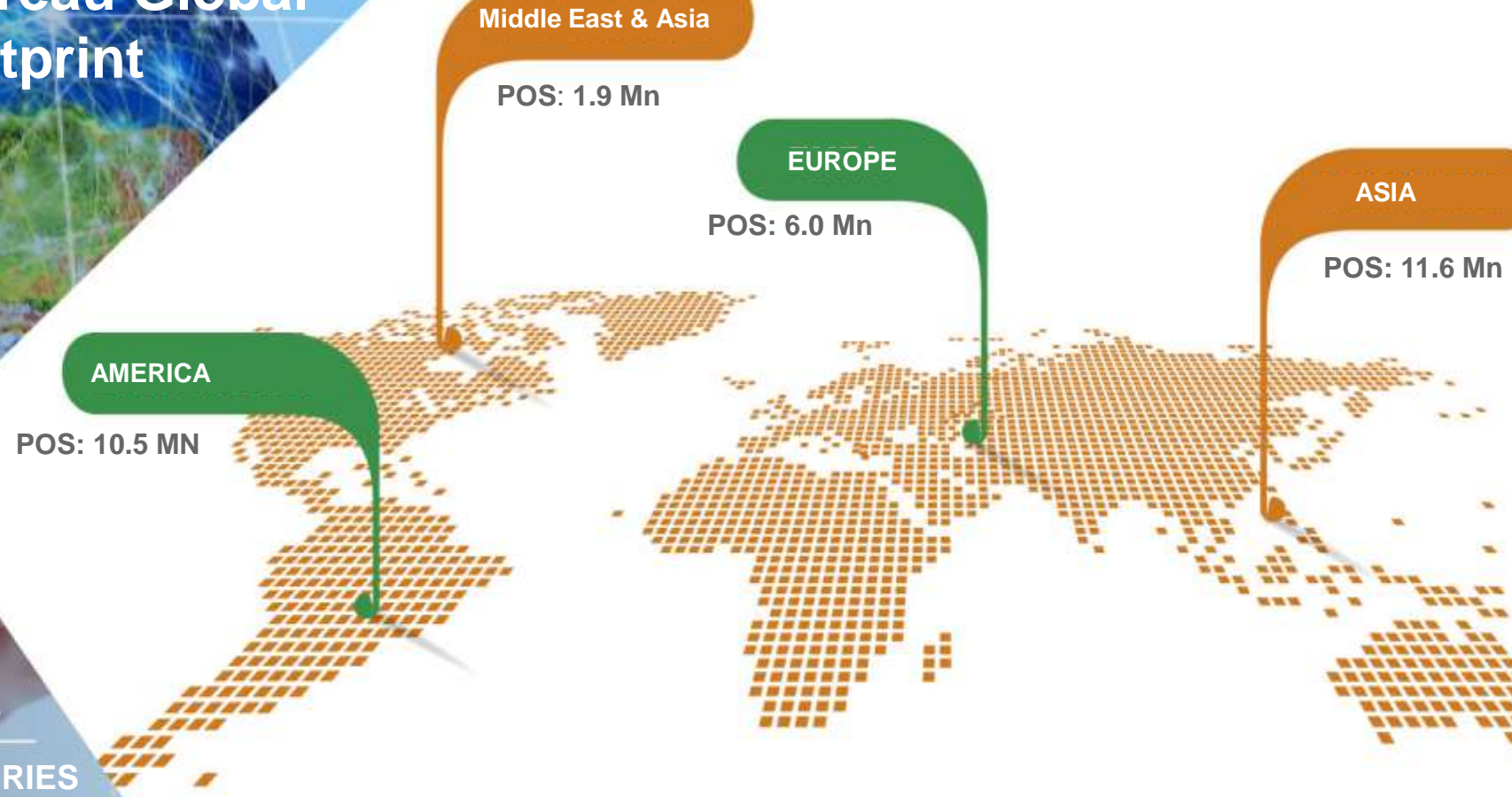
Transactions for the year 2017-18
in India at ATM:33,570 & at POS:
1,675

RuPay



NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

Japan Credit Bureau Global Acceptance Footprint



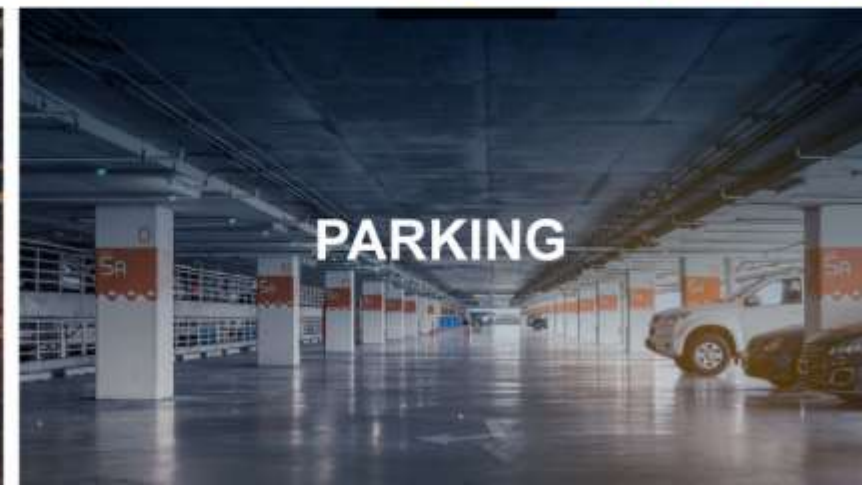
30 MN+ GLOBAL OUTLETS

190 COUNTRIES / TERRITORIES



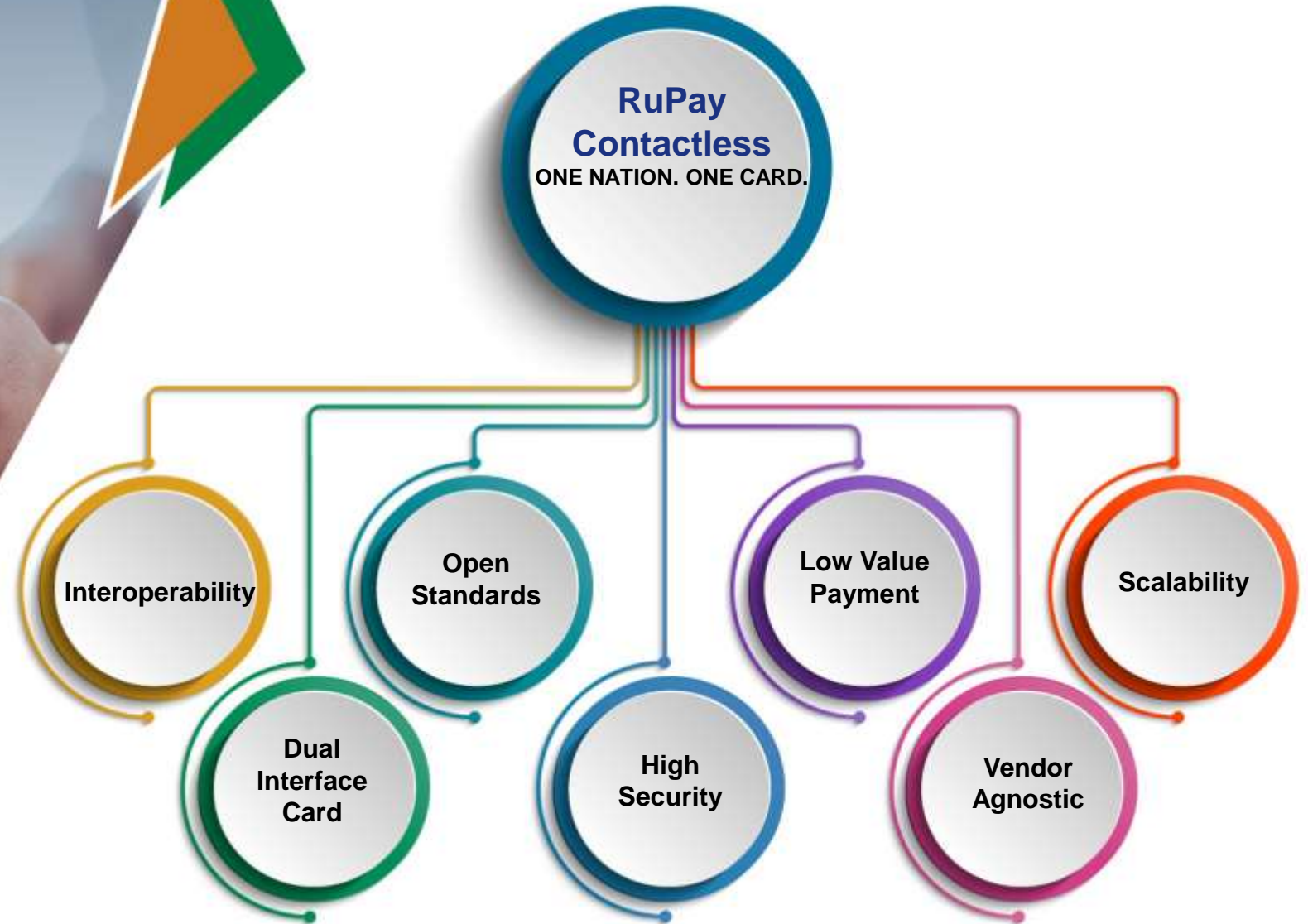
Contactless

ONE NATION. ONE CARD.



RuPay

NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA





RuPay CONTACTLESS PREPAID CARDS
(BANK + NON-BANK PPI) as on March 2019

LIVE

10

In Process

2

Applied

0

Contactless Transactions

Volume– 14 Mn
Value – 10.57 Cr



RuPay CONTACTLESS DEBIT CARDS
as on March 2019

22

LIVE

3

In Process

4

Applied

NPMC Projects as on March'19

Live – 9

Under Implementation – 1

Upcoming - 12

National Payments Corporation of India collaborated jointly with the ICS (International Card Schemes) to develop the common standard for QR code. The genesis of this strategic initiative is based to drive interoperability among QR based payment products of different networks.



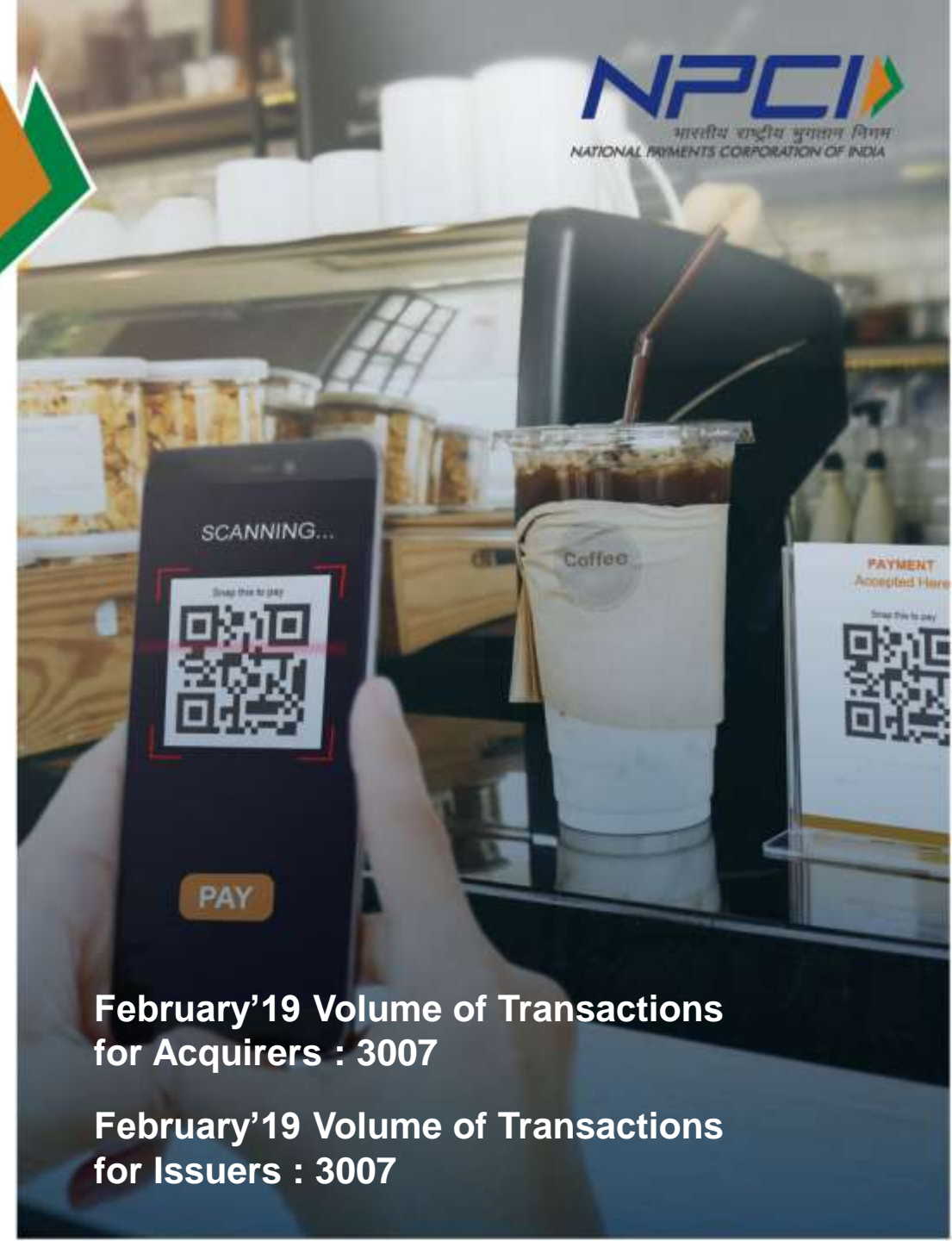
Acquirer Banks (34)

Top 5 Banks – HDFC Bank, Equitas Small Finance Bank, RBL Bank, Axis Bank and SBI



Issuer Banks (32)

Top 5 Banks - Canara Bank, HDFC Bank, SBI, City Union and Yes Bank



**February'19 Volume of Transactions
for Acquirers : 3007**

**February'19 Volume of Transactions
for Issuers : 3007**

UPI Mandate-
with one time
execution
and block
functionality

Overdraft
facility now
on UPI

Signed
Intent & QR

Invoice in
the Inbox
(view and pay)

Foreign
Inward
Remittance
enabled on
UPI



142 Banks on board.

BHIM App and other 49 UPI Apps on store.

More to follow soon...Download Now





BENEFITS FOR BANKS

BENEFITS FOR CONSUMERS

BENEFITS FOR MERCHANTS

For UPI, in March, 2019
Transaction Volume: 799.54 Mn
Transaction Value : ₹ 1,33,460.72 Cr

For BHIM, in March, 2019
Transaction Volume : 15.03 Mn
Transaction Value : ₹ 6,436.60 Cr



Map multiple bank accounts into one single UPI App



Both Collect & Pay options for Instant Interbank Payments



Pay through secured Payment Address (UPI ID)



Single click 2 Factor Authentication for enhanced security



QR Code Scan & Pay



Merchant Payments for both eCom & POS spends



Customer Cashback Scheme



Over 50+ UPI Apps and BHIM available in Google Play and/or App Store

Major Merchants live as on date



***99#**

TRANSFER FUNDS

CHECK BALANCE

GET TRANSACTION HISTORY

GENERATE OR CHANGE UPI PIN

For March, 2019

Transaction Volume : 0.11 Mn

Transaction Value : ₹ 19.69 Cr



Instant fund transfer using UPI ID or A/C No. & IFSC or Mobile No.



Works without Internet – Uses voice connectivity



Accessible through a common code *99# across all GSM Telecom Operators



No additional charges while roaming for using the service



Round the clock availability, even on weekends & bank holidays



No need to install any app in mobile handset for accessing this service



Additional channel for banking and a key catalyst for financial inclusion



Available in 13 different languages of your choice



**600 Mn Aadhaar already
linked with bank accounts**

**Approved Transactions count
for March 2019 : 0.76 Mn**



ONE KEY Initiative – BHIM AADHAAR



Merchant to accept payment by authenticating the customer's biometrics



Valid Aadhaar number and having an Aadhaar linked bank account may use BHIM Aadhaar



Merchant's existing mobile phone can be enabled for accepting BHIM Aadhaar Pay transactions



1.15 billion Aadhaar holders can pay for purchase of goods/services by using biometric



Customers can transact without holding his/her mobile phone

FINANCIAL



CASH WITHDRAWAL



CASH DEPOSIT



AADHAAR TO AADHAAR
FUND TRANSFER

NON-FINANCIAL



BALANCE ENQUIRY



DEMOGRAPHIC AUTHENTICATION



BFD – BEST FINGER DETECTION



E-KYC



Mini Statement Service

1.98 Billion approved transactions FY 2018-19

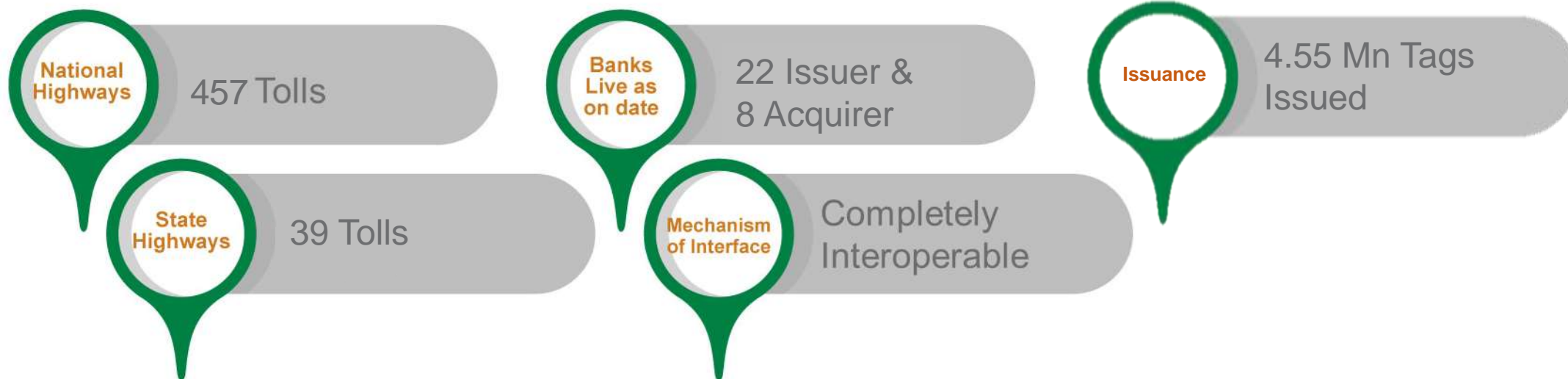
128.31 Mn On us in March 2019

63.48 Mn Off us in March 2019



SERVICES OFFERED

NHAI toll payments go digital with NETC



26.73 Mn volume of transactions for March 2019
595.78 Cr in value of transactions for March 2019

**OFFERS INTEGRATED AND INTEROPERABLE BILL PAYMENT SERVICES DIGITALLY,
BOTH THROUGH ONLINE CHANNELS (100+) AND PHYSICAL OUTLETS (2.5 Mn) with 150 BILLERS**

BILL PAYMENT MARKET SIZE : INR 5.85 TRILLION

TRANSACTION VOLUME FOR March 2019 PASSING THROUGH BBPCU): 92.83 LAKHS

TRANSACTION VALUE FOR March 2019 (PASSING THROUGH BBPCU) : 1,044.20 CR

ELECTRICITY (69)



WATER (30)



GAS (20)



TELECOM (26)



DTH (5)



MORE THAN 3812 SCHEMES OF BOTH CENTRAL AND STATE GOVERNMENTS IS GETTING MIGRATED IN PHASED MANNER



**DBT :
AADHAAR BASED
TRANSFERS
130.28
Mn**

**NON DBT :
ACCOUNT BASED
TRANSFERS
75.48
Mn**

**NON DBT
28.85
Mn**

VOLUME OF TRANSACTIONS FOR March 2019

- Bulk Transactions – Subsidies, Interest, Pension, Salaries, Utility Payments, Insurance Premium, more
- Aim to consolidate multiple ECS systems
- Supports UIDAI - Aadhaar based transactions
- Credit & Debit Functionality
- 1320 Banks are part of the system
- 2503.46 Mn Transactions FY 2017-18



Implemented in 66 MICR Centers and
217 non MICR centers In FY 2017-18

Total volume Processed 1135 Mn for
FY 2017-18

Implementation of Centralized Positive
Pay System

Centralised Clearing House (CCH) went
live in November 2018

**99.20 MN SUCCESSFUL TXNS TILL
March 2019**

OFFERS INTEGRATED AND INTEROPERABLE FINANCIAL AND NON-FINANCIAL SERVICES FOR ANY BANK FROM ANY ATM THROUGH 10 TRANSACTION TYPES FOR CONSUMERS INCLUDING INTEROPERABLE CASH DEPOSITS (ICD)



460 Mn approved transactions in Feb 2019 with 99.85% uptime in March 2019



EVERY MINUTE

Customers of 1,128 NFS member banks (including sub-members) are transacting on NFS ATMs.



Limca

Book of Records

National Record



FINSPIRE – A PROUD MOMENT LIMCA BOOK OF RECORDS

National Payments Corporation of India (NPCI) conducted a record 120 e-payment literacy workshops at 120 locations across the country on the World Literacy Day, Sept 8, 2015. The drive was undertaken to spread awareness on e-payments – its advantages, how it works and potential risks – among customers of 55 Regional Rural Banks. The workshops were attended by 23,390 customers in total. The initiative was supported by National Bank for Agriculture and Rural Development (NABARD).

Vijaya Ghose

Vijaya Ghose
Editor, Limca Book of Records



120 e-Payment Literacy Camps on The World Literacy Day



won THE
**Policy Change Agent
of the year award**

by Economic Times



won THE
**Golden Peacock
Awards**

for business excellence
and innovation



RuPay

&

BHIM | **LPI**
BHARAT INTERFACE FOR MONEY | UNIFIED PAYMENTS INTERFACE



**2nd runner-up
in the BFSI Sector, 2019**

**won THE
AFAQS
Buzziest Brands award**

under the banking category

**WE ARE PAVING WAY TOWARDS A LESS CASH SOCIETY BY PROVIDING SECURE,
INSTANT, CONVENIENT AND AFFORDABLE PAYMENT SOLUTIONS FOR ALL INDIANS.**

