

Implementation across Globe?

Across globe implementation of proxy Id has been taken with little difference in approach. Have taken across globe implementation (Malaysia, KSA, Hong Kong) to depicts difference in approach and outcome / benefit of same.



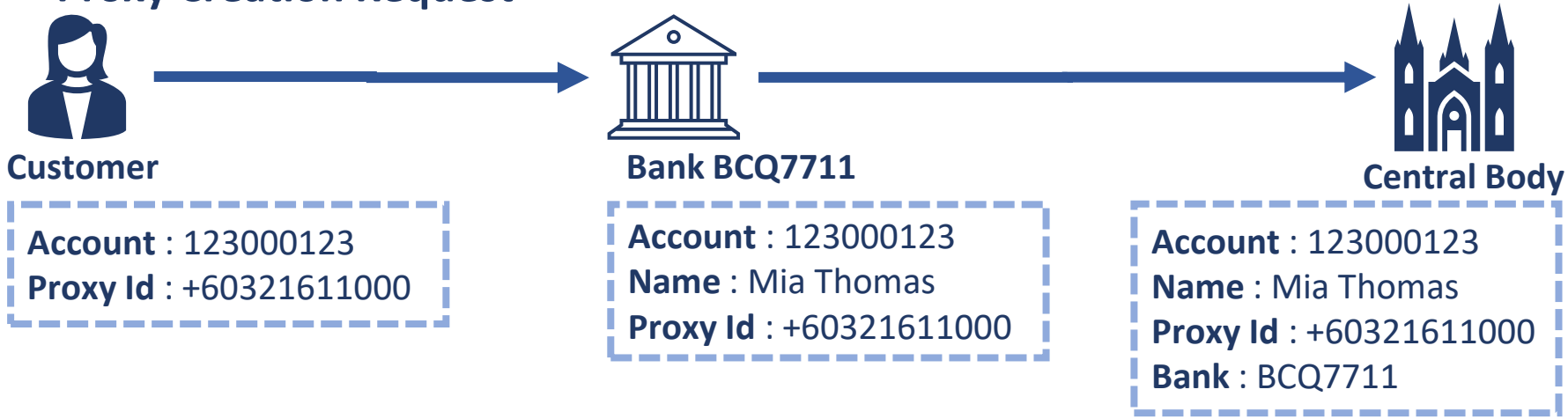
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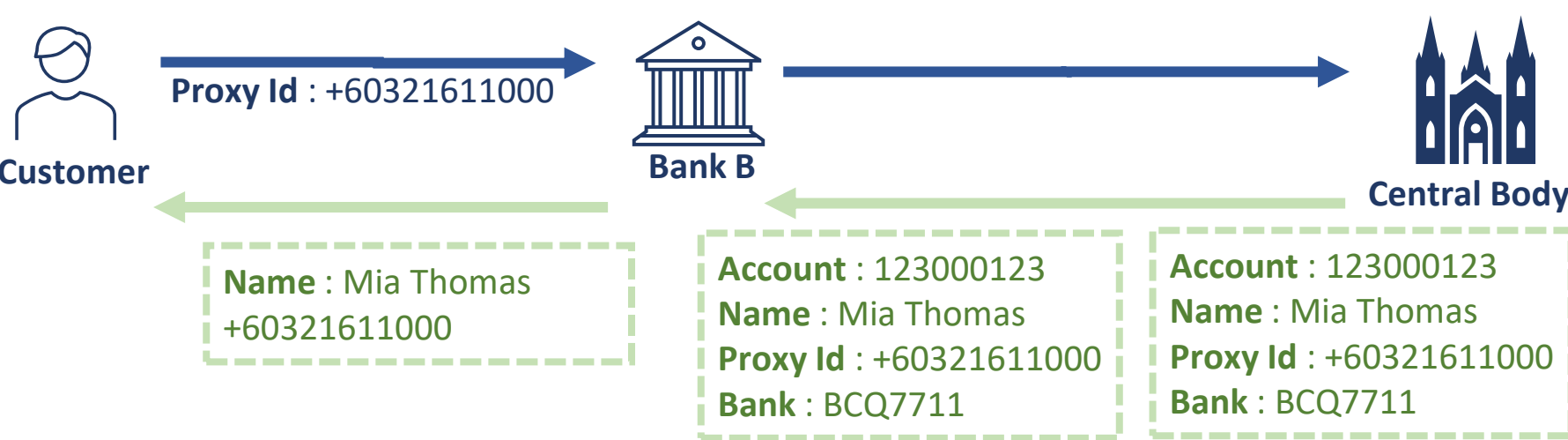
Proxy method in Malaysia

- **Pattern** : Proxy Id can be common identifier as email id, mobile or resident Id. As such no restriction. Message used for proxy is *prxy* which is xml-based message similar to ISO20022
- **Multiple Account Tagging** : When mobile number is used as proxy Id in one bank, then in another bank same mobile number cannot be used as proxy. If same mobile number is used to register another bank account, then old one gets cancelled and new one become active.
- ✕ **Central Key** : For proxy creation, it is mandatory to provide one central key for resident it is resident number while for non-resident it is passport number. Using central key, all the proxy created can be seen in single request.

➤ Proxy Creation Request



➤ Proxy Validate Request



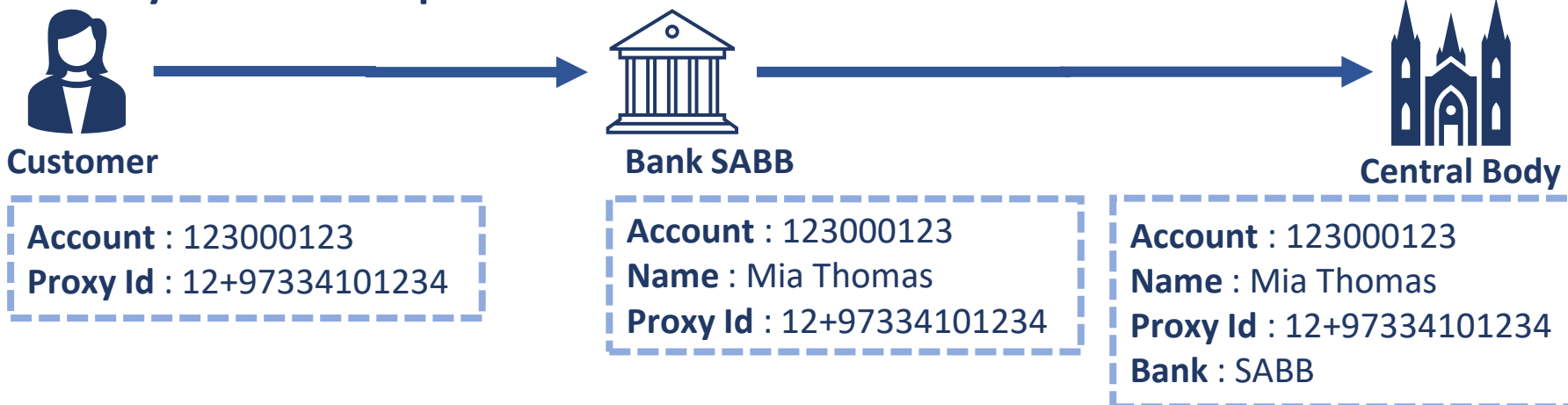
➤ Transaction



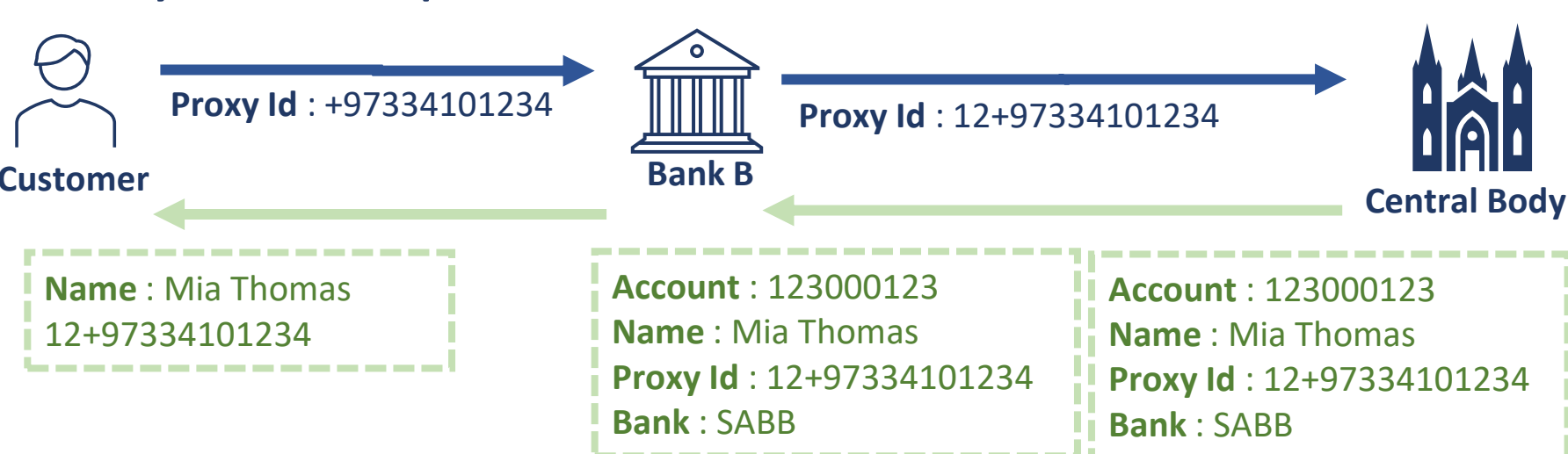
Proxy method in KSA

- **Pattern** : Proxy Id can be common identifier as email id, mobile or Iqama number. As such no restriction. Although a 2-digit bank code is added as prefix like **12+97334101234**
- **Multiple Account Tagging** : When mobile number is used as proxy Id in one bank, then in another bank same mobile number can be used as proxy as. Although proxy must have 2-digit bank code in start.

➤ Proxy Creation Request



➤ Proxy Validate Request



➤ Transaction

Initiation

Transaction initiated using actual
"account number and bank details"
as received against proxy Id

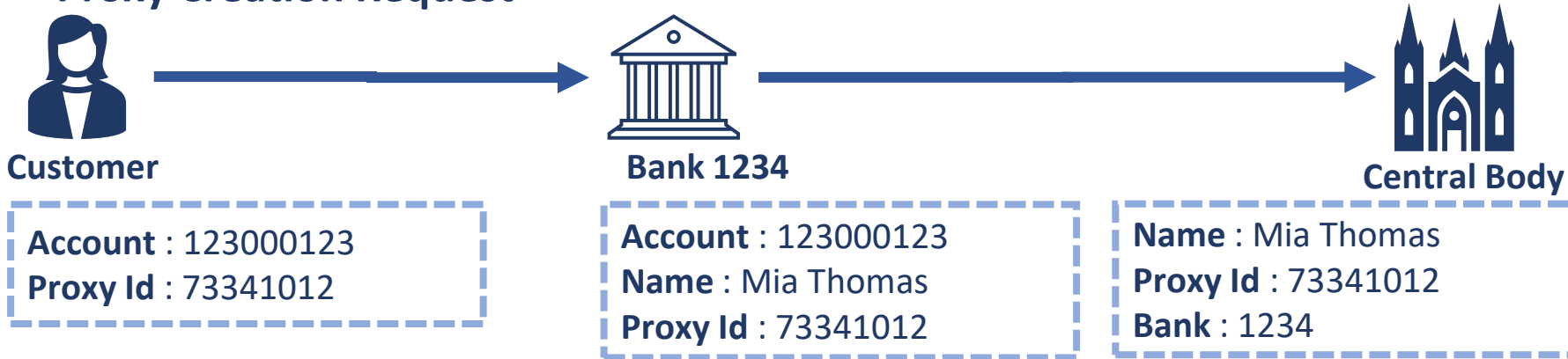
Account : 123000123
Name : Mia Thomas
Bank : SABB



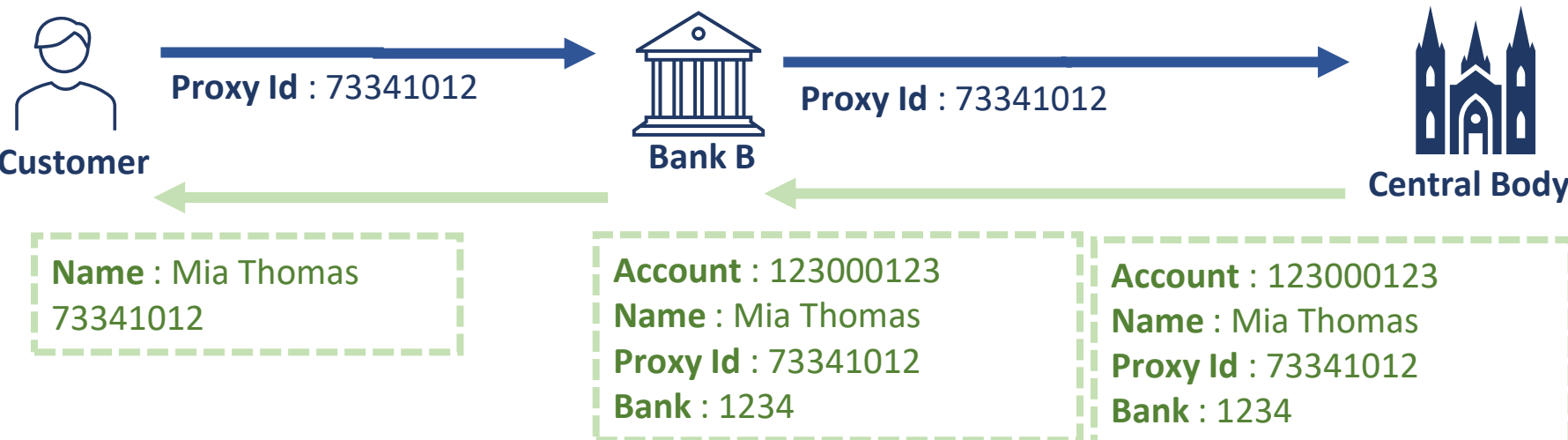
Proxy method in Hong Kong

- **Pattern** : Proxy Id can be common identifier as email id, mobile or resident id. As such no restriction. Publish of proxy to central body is only done along with Name, account number is not shared (remain with bank). Also, it is not mandatory to do the fetch of name for proxy to initiate transaction. Transaction can be done with proxy id
- **Multiple Account Tagging** : When mobile number is used as proxy Id in one bank, then in another bank same mobile number cannot be used as proxy. If same mobile number is used to register another bank account, then old one gets cancelled and new one become active.

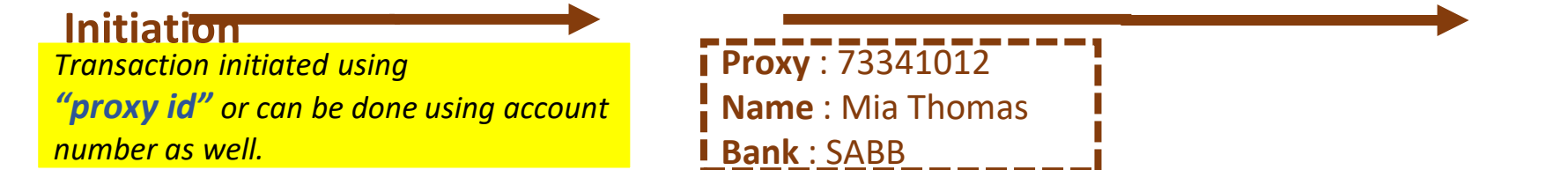
➤ Proxy Creation Request







➤ Proxy Validate Request



➤ Transaction

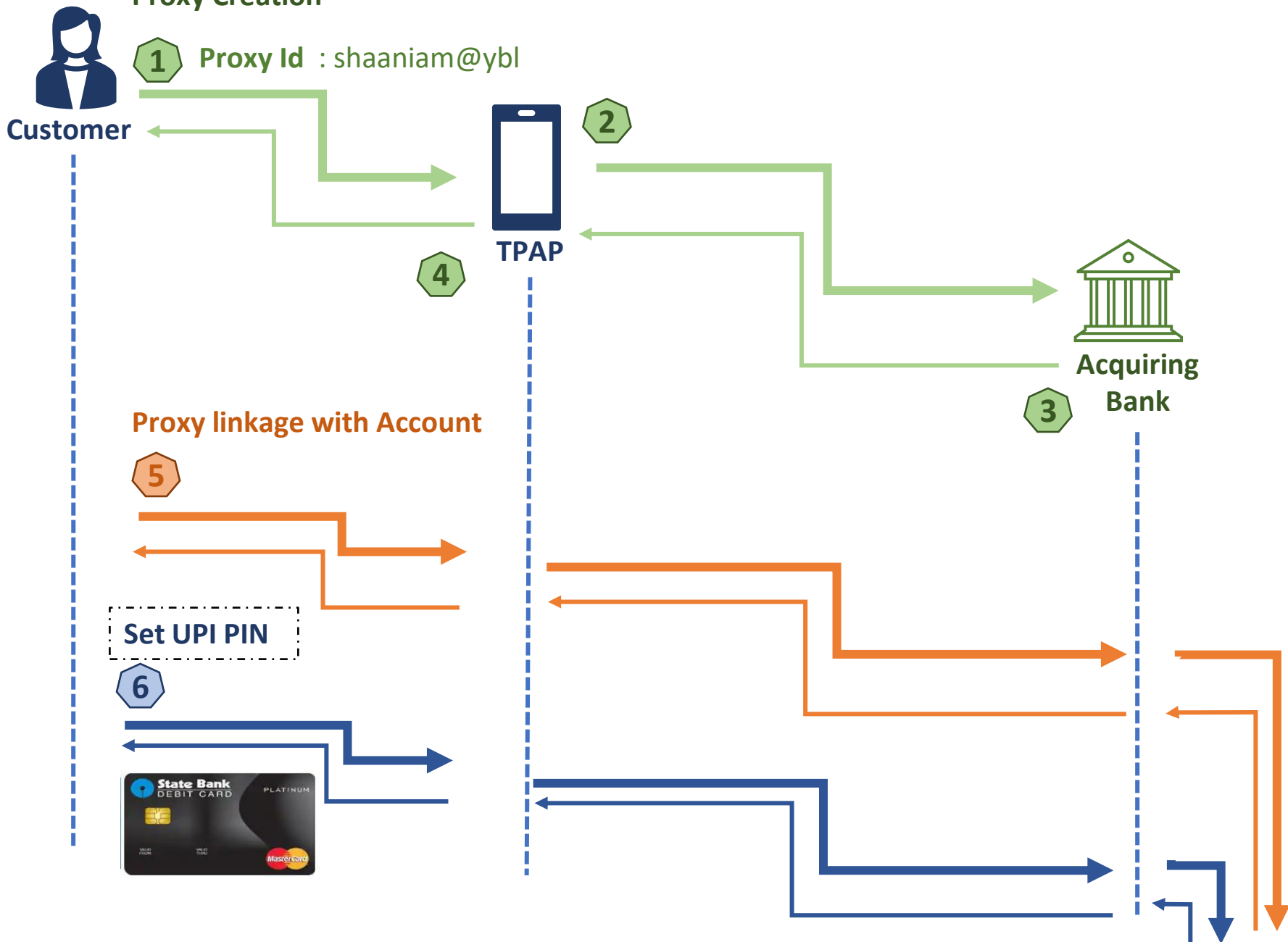


UPI – Proxy Flow

- 01 :  Proxy Creation
- 02 :  Proxy Linkage with multiple account
- 03 :  Proxy Search with Mobile number
- 04 :  Universal UPI Pin

UPI : Proxy Creation

Proxy Creation

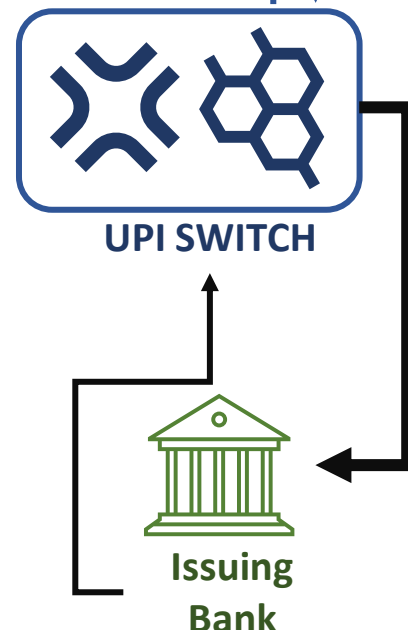


Third Party Application Provider (TPAP)



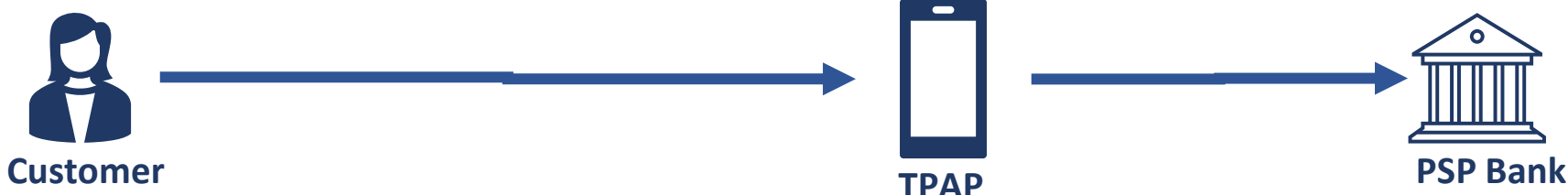
Acquiring & Issuing Banks

UPI SWITCH



UPI : Proxy Linkage With Multiple Account

TPAP allow to create one single proxy id (called as UPI Id) and same can be connected to multiple account of same customer.



Proxy Id : shaaniam@ybl



Proxy and associated account(s) can be seen in TPAP

- One of the account can act as default for all the incoming fund for proxy id
- Although if needed, then default/primary account can be changed using TPAP



XX 1234
ICICI Bank

IFSC Code : ICIC0000012
Branch : JAIPUR
Account Type : Saving

Set As Primary



XX 1201
SBI Bank

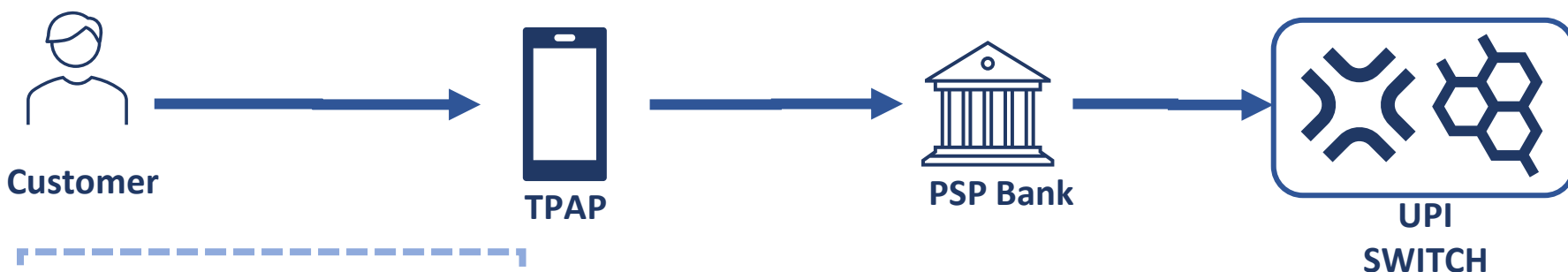
IFSC Code : SBIN0000583
Branch : NIRMAN
Account Type : Saving

Set As Primary



UPI : Proxy search with Mobile Number

Proxy Id (known as UPI Id) is linked with central key as mobile number. Using this central mobile number, it is possible to get all the proxy and do payment as well



Mobile Num : 9990010045



- For payment, if you know mobile number of beneficiary, then an enquiry on mobile number can be initiated.
- This enquiry will provide all the tagged mobile proxy Id along with name of beneficiary
- Once all proxy received, then any one the proxy of beneficiary can be selected to do payment

Search any mobile number

9990010045

✓ SHAHID ALI

Phone Pe
sXXXXXXm@ybl

CRED
9XXXXXXXXX5@axisb

Amazon Pay
9XXXXXXXXX5@apl

Amount
₹

From
shahid.ali@icici

Remarks
UPI Payment

Add Comments

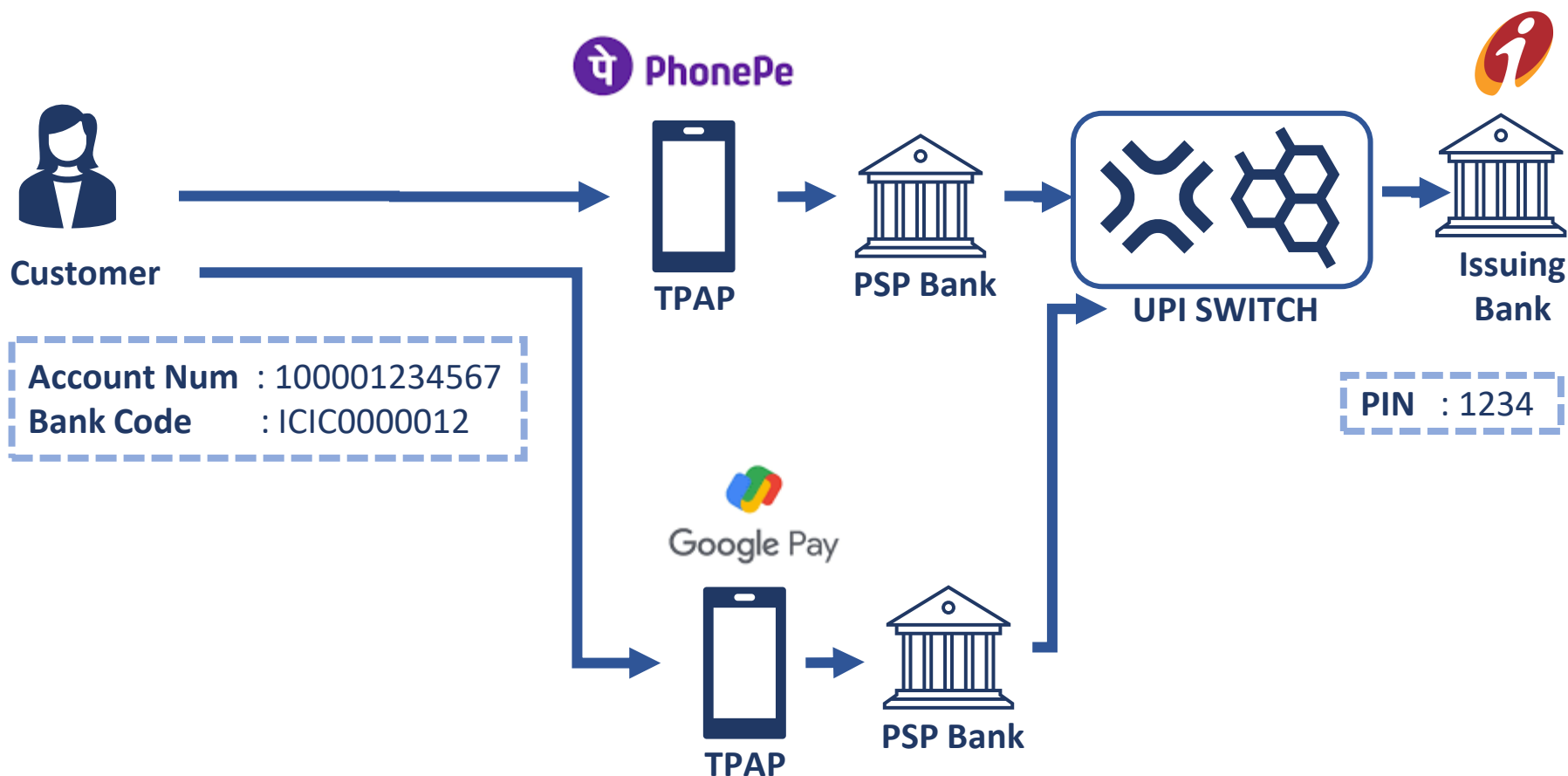
Proceed

POWERED BY UPI



UPI : Universal UPI Pin tagged with at Account Level

Proxy Id (called as UPI Id) is linked with account and this detail is with TPAP/PSP Bank. Although the corresponding UPI pin is with Issuing bank.

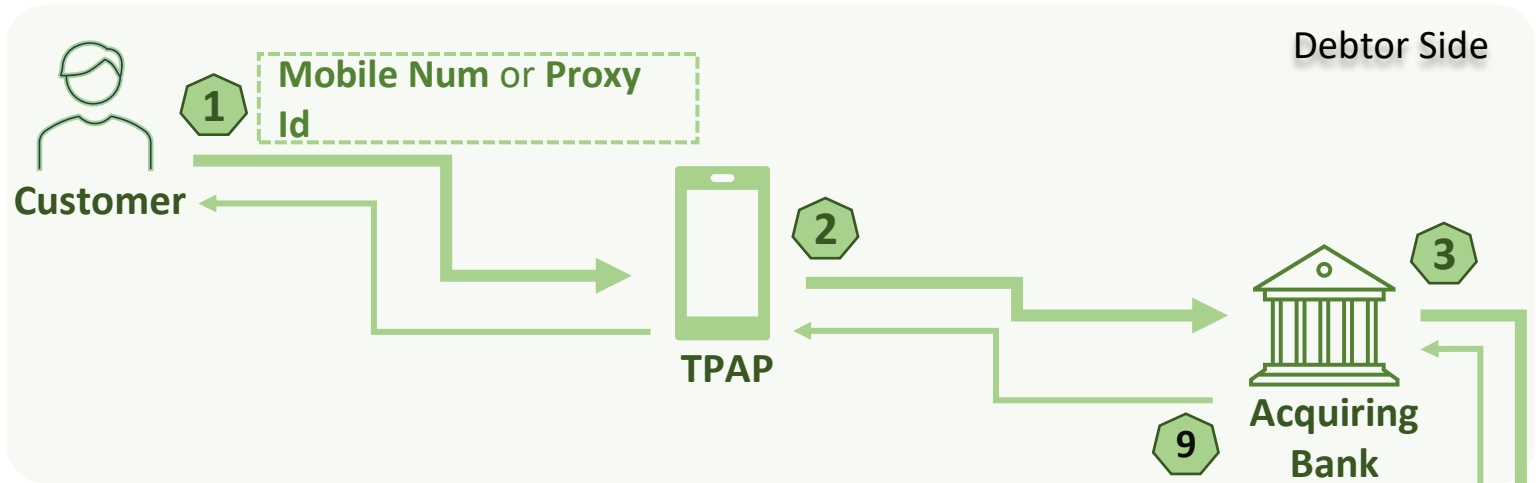


- This UPI pin is same even if account is linked with proxy 1 in TPAP 1 and proxy 2 in TPAP2.
- If UPI pin is changed then it is changed globally and has to be used across TPAP same.
- Length of UPI pin is decided by Issuing bank. Normally it is 4 or 6 digit. Like for ICICI it is 4 digit, while for SBI it is 6 digit

UPI – Proxy Payment

01 :  Proxy Payments

02 :  Support to Credit Default
Account From Multiple



Third Party Application Provider (TPAP)

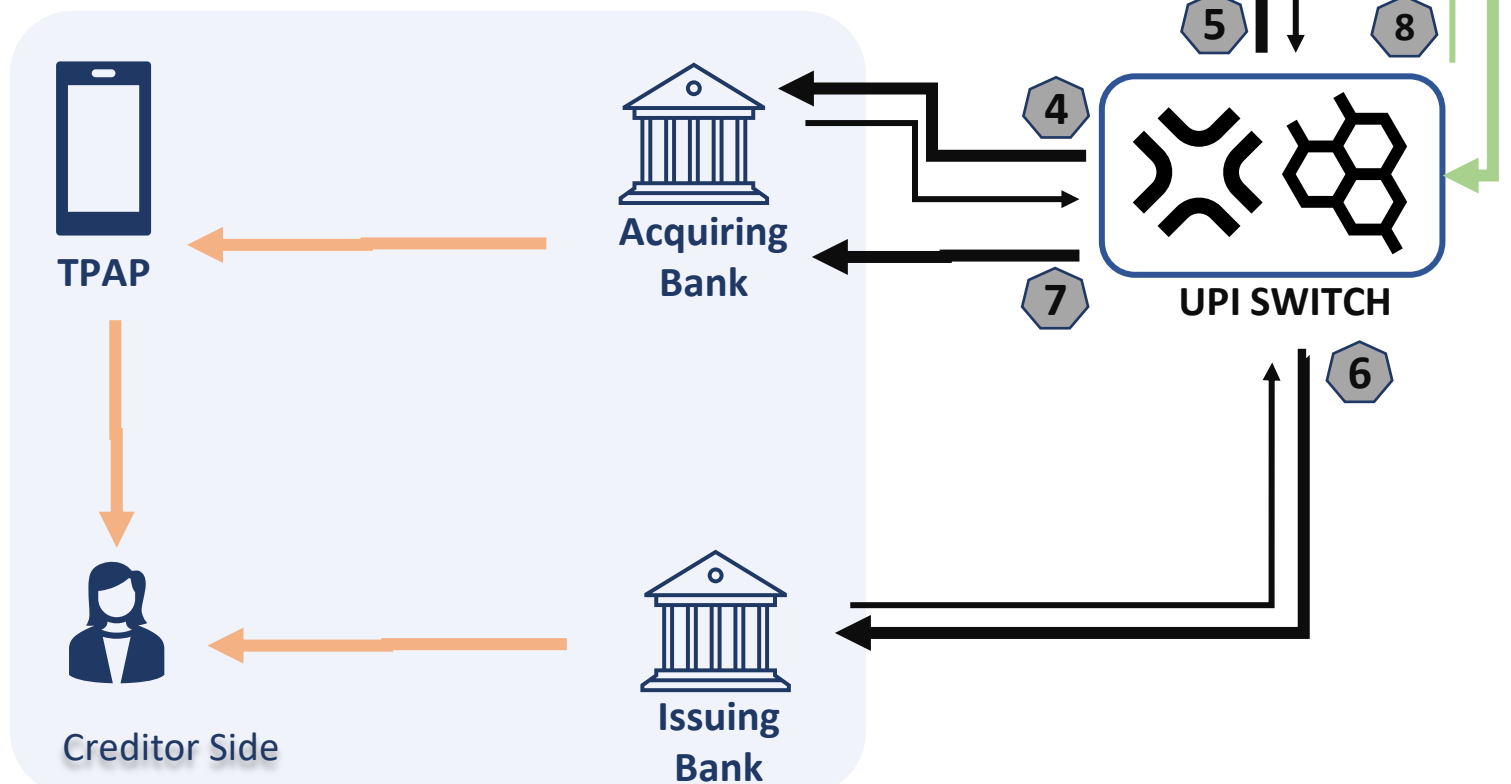
paytm Google Pay
पे PhonePe ... and many more

Acquiring & Issuing Banks

... and many more

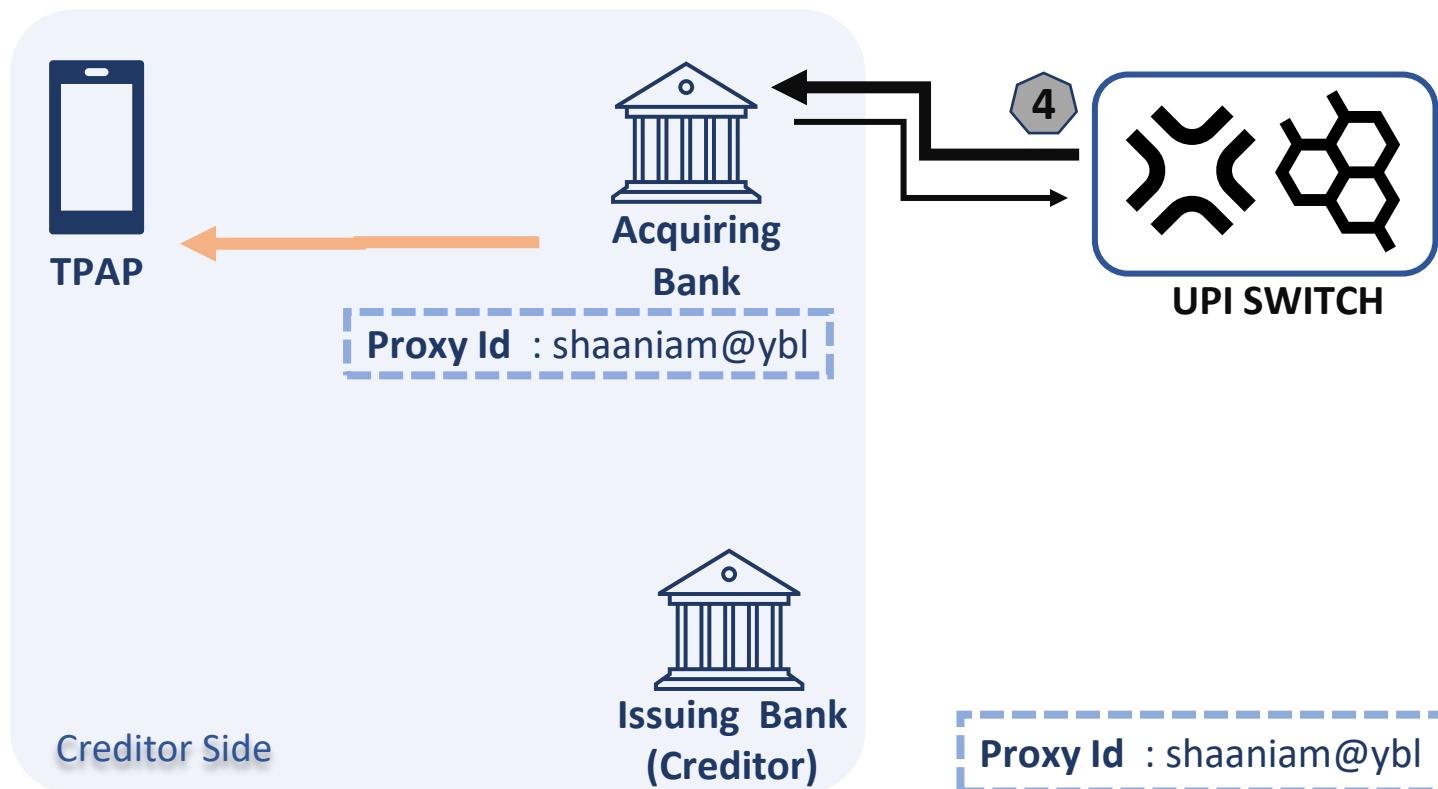
UPI SWITCH

UPI
UNIFIED PAYMENTS INTERFACE



UPI : Support to Credit Default Account From Multiple

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- Acquiring bank may have single Proxy and multiple associated account(s)
- Acquiring bank return default account linked with proxy for enquiry like for shown case it will return ICICI account details



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ICICI Bank

IFSC Code : ICIC0000012
Branch : JAIPUR
Account Type : Saving

Set As Primary



XX 1201
SBI Bank

IFSC Code : SBIN0000583
Branch : NIRMAN
Account Type : Saving

Set As Primary



Catch more with #PaymentTalkz



What is next...?



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