

UPI for Lite Payments

As per the current stats UPI holds more than 90 % market share in overall mobile payments and more than 50 % person-to-merchant payments.

To make the UPI payments more seamer and quick, NPCI has introduced a new feature to current UPI eco system i.e., UPI LITE payments.

What is UPI LITE?

- UPI Lite also called UPI on device wallet service.
- This UPI lite allows user to perform the smaller valued payments.
- For UPI lite transactions user need not to enter the UPI PIN.
- UPI lite feature is independent and works even customer issuer bank is offline.

How it functions?

- User shall first activate the UPI lite service and need to add amount max of 2000 to the UPI lite wallet.
- When ever the user performs the transactions, amount will be debited from the UPI lite wallet.
- Users will not be required to enter UPI PIN while making transactions through UPI Lite.
- Adding funds to UPI Lite shall only be allowed with UPI PIN.
- In case user wants to de register the UPI lite, the remaining funds shall be credited back to user main account

UPI Lite Limitations

- User can add max of Rs 2000 to the UPI LITE account
- User can preform the transaction up to the Max of Rs 200.
- Users may receive SMS once per day for the UPI Lite transactions made by them from the issuing bank.

How UPI Lite helps

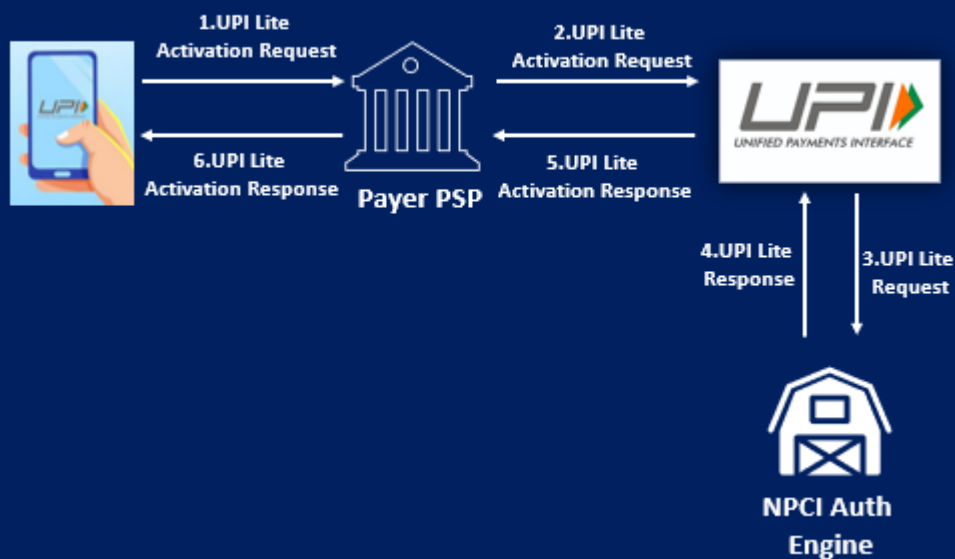
- Everyday Millions off UPI transactions are getting processed and to facilitate these growing transactions, banks must upgrade their infrastructure, and this requires best technical grip and huge investments.
- User shall be free from the issuing bank technical issues while processing the transactions.

~ KS Pavan Kumar

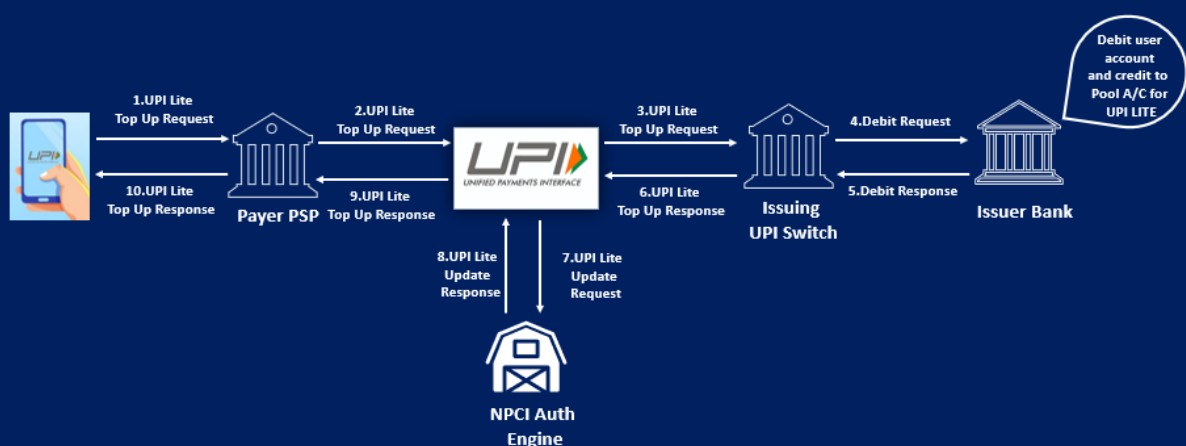
Following flows illustrates the different actions on UPI LITE

- UPI Lite Registration
- UPI Lite Top UP
- Payment using UPI LITE
- UPI Lite De registration

UPI Lite Activation

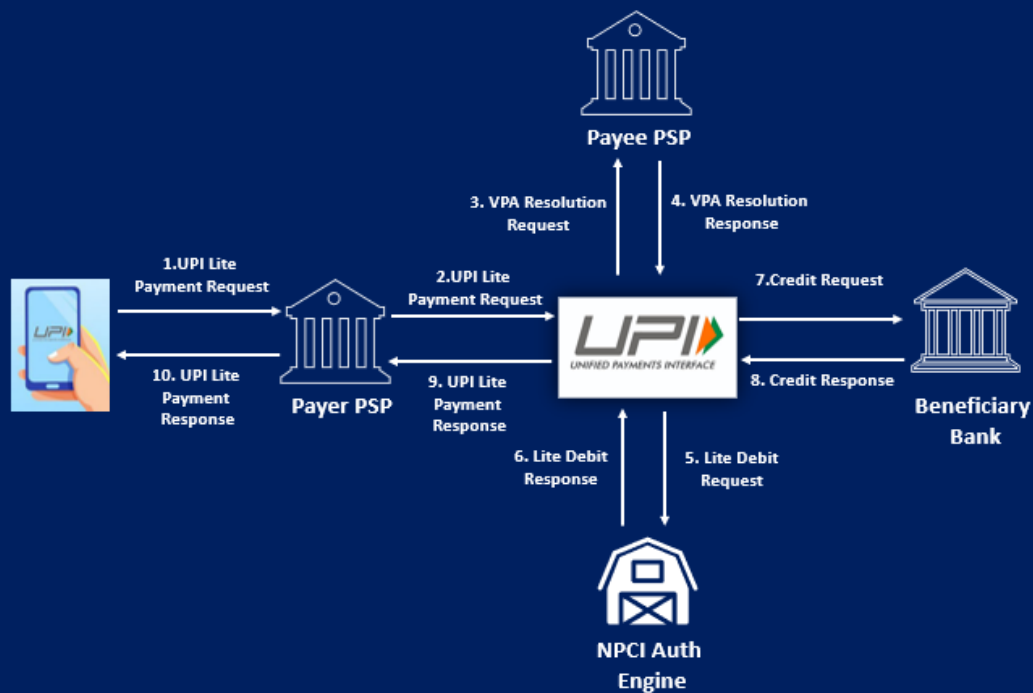


UPI Lite Top Up



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Payment Using UPI Lite



De Registering UPI Lite

