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Almost one million people in India are “testing” [WhatsApp](#)’s payments service, and the company is working with the Indian government, NPCI and multiple banks to further expand the feature to more users, a company official said. WhatsApp payment service, which rivals the likes of Paytm, has been in beta testing over the last few months. The Facebook-owned company hasn’t yet announced a launch date but industry watchers expect it to happen in the next few weeks.

“Today, almost one million people are testing WhatsApp payments in India. The feedback has been very positive, and people enjoy the convenience of sending money as simple and securely as sending messages,” a WhatsApp spokesperson told PTI. The spokesperson added that WhatsApp is working closely with the Indian government, National Payments Corporation of India (NPCI) and multiple banks, including payment service providers, to expand the feature to more people and support India’s digital economy.

WhatsApp had received permission from NPCI to tie up with banks to facilitate financial transactions via Unified Payments Interface (UPI). Paytm founder Vijay Shekhar Sharma had earlier this year alleged that WhatsApp’s UPI payment platform has security risks for consumers and is not in compliance with the guidelines. The Reserve Bank of India has mandated all payment system operators to ensure that data related to payments is stored only in India giving firms six months to comply with it.

According to sources, the ministry of electronics and IT has asked NPCI to check if WhatsApp’s payments service conforms with the [RBI](#) rules and data security of customers. They added that NPCI has been asked to check that all compliances are in place before the US-based messaging app is allowed to scale up its services. WhatsApp had stated that sensitive user data such as the last 6 digits of a debit card and UPI PIN is not stored at all.

While it admitted to using the infrastructure of Facebook for the service, it asserted that the parent firm does not use payment information for commercial purpose. “Facebook processes UPI transaction data as a service provider for WhatsApp, and does not use WhatsApp payments transaction data for commercial purposes,” the spokesperson clarified. Concerns have been growing around security of consumer data on various online social media platforms, especially after the data breach incident at Facebook where data of about 87 million users are harvested illegally by data analytics and political consultancy firm Cambridge Analytica.

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