

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 243
TO BE ANSWERED ON: 03.02.2017

NEW APPS AND DIGITAL SERVICES POST DEMONETIZATION

243 SHRI AJAY SANCHETI:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:-

- (a) the details of new apps and digital services developed so far in view of rising digital payments post demonetization;
- (b) how far these apps and digital services ensure cyber security;
- (c) whether wallets and mobile banking applications used in the country do not use hardware level security; and
- (d) if so, the steps taken in this regard to ensure online transactions to be more secure?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION
TECHNOLOGY
(SHRI P. P. CHAUDHARY)

(a): In order to enable digital payments by citizens, 30 banks have launched mobile app based on Unified Payment Interface (UPI). In addition, Bharat Interface for Money (BHIM) has been developed by National Payment Corporation of India (NPCI) for providing basic banking feature based on UPI. Various banks and entities authorized for providing Prepaid Payment Instruments are providing apps and digital services for digital payments.

(b): All authorised entities/banks issuing Prepaid Payment Instruments (PPIs) in the country have been advised by the Reserve Bank of India to carry out audit by the empanelled auditors of Indian Computer Emergency Response Team (CERT-In) on a priority basis and take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices. In addition, they have been advised to implement additional measures dynamically depending upon the risk perception or threats as they emerge.

In addition all organizations providing digital payment services have been mandated to report cyber security incidents to CERT-In expeditiously.

(c) and (d): Most of the UPI based apps are using device identifier and app binding feature to provide security control. Apart from audits and incident reporting, Government has taken various steps to enhance user awareness to ensure security of apps and digital services. These include:

- i) Advisories have been issued regarding safeguards for users and institutions to secure digital payments.

- ii) Cyber security awareness sessions have been conducted under the Digishala Awareness Campaign.
- iii) Workshop held for banks and PPIs regarding security of digital payments systems.
- iv) Security tips have been published for citizens to secure their mobile / smart phones.
