GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
**RAJYA SABHA**
**UNSTARRED QUESTION NO. 2114**
TO BE ANSWERED ON 12.03.2020

**DIGITAL PAYMENTS AND CREATING SPAN ON THESE PLATFORMS**

**2114    DR. AMEE YAJNIK:**

Will the Minister of Electronics and Information Technology be pleased to state:

(a)    whether Government has taken or would take any action to curb the various android and iPhone applications which are increasing for making digital payments and creating span on these platforms; and
(b)    if so, the actions taken in this regard by Government?

**ANSWER**

MINISTER OF STATES FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI SANJAY  DHOTRE)

(a) and (b): Yes, Sir. The Government of India, Reserve Bank of India (RBI) and National Payment Corporation of India (NPCI) have taken the following measures to tackle span on mobile payment platforms:

(i)  The technical and awareness measures for BHIM/UPI platform taken by NPCI:
- **Multiple checks on registration process:** The registration process has been tightened to minimize misuse. The registration process time has been capped to 30 seconds & the any other unwanted action on the app will cancel the registration.
- **Communication to the user while registering & transaction on UPI app**: The UPI App/Bank sends SMS & notifications during registration, UPI PIN set & financial transaction. A detailed payment confirmation is provided to the user before approving the transaction. This showcases all the details of the beneficiary to avoid any miscommunication.
- **Reduced limits for new user:** The platform allows limited transaction value for new users to safeguard them. Users can take preventive action immediately by notifying their bank.
- **Reduced transaction limits for certain payment modes:** All P2P money request, Share QR & Share intent link payment modes have reduced transaction limits compared to normal limits available in other modes.
- NPCI along with member banks have crafted an awareness campaign titled "**UPI Chalega**" which is aimed at imparting education on the correct & safe usage of UPI. The content is available at https://upichalega.com.

(ii)  RBI has launched a scheme 'Ombudsman Scheme for Digital Transactions, 2019' on January 31, 2019 to provide for a mechanism of Ombudsman for redressal of complaints against deficiency in services related to digital transactions. The Scheme came into force on January 31, 2019 and the system participants defined under the scheme are to be complied with the provisions of the scheme. The scheme is available at the following path on RBI website: https://rbidocs.rbi.org.in/rdocs/Content/PDFs/OSDT31012019.pdf

(iii)  Steps taken by the Government of India:

- The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis to ensure safe usage of

digital technologies. Regarding securing digital payments, 35 advisories have been issued for users and institutions.

- Government has empanelled 90 security auditing organisations to support and audit implementation of Information Security Best Practices.

(iv) Some Payment Applications have also released a feature to block the usage of app once it detects the remote access apps installed on the customer's mobile device.

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