

UPI in India

UPI is a digital payment platform in India that enables real-time transactions between bank accounts. The platform launched in 2016 and now has become the preferred digital mode of payment among customers in India.

Please visit labnol.org/upi to generate your own [dynamic UPI QR Codes](#).

Merchant / Payee Name
Digital Inspiration

Payment Address Type
UPI Address

UPI ID
digitalinspirationindia@icici

Transaction Amount
₹ 123.45

Description (Notes)
Website QR Code

Download QR Code

DIGITAL INSPIRATION

digitalinspirationindia@icici

Scan and pay with any BHIM UPI app

BHIM UPI
BHARAT INTERFACE FOR MONEY UNIFIED PAYMENTS INTERFACE

G Pay PhonePe paytm amazon pay

When the user scans the QR code with any UPI App, it should invoke the payment page where the user can confirm the amount, and enter the secret PIN to complete the payment.

Visit labnol.org/upi to generate UPI QR Codes.

UPI Apps in India

The following table shows the list of fintech mobile apps that support digital payments through the BHIM UPI system in India. Some services, WhatsApp Pay, Google Pay and PhonePe for example, have partnered with multiple banks.

App Name	Partner Bank	Domain Name
Amazon Pay	Axis Bank	@apl
	Yes Bank	@yapl
Bajaj Finserv	Axis Bank	@abfspay
CoinTab	Federal Bank	@fbl
CRED	Axis Bank	@axisb
Fave (Pinelabs)	IDFC FIRST Bank	@idfcbank
Finserv Markets	Axis Bank	@abfspay
FinShell Pay	HDFC	@rmhdfcbank
Goibibo	ICICI bank	@icici
Google Pay	Axis Bank	@okaxis
	HDFC Bank	@okhdfcbank
	ICICI	@okicici
	State Bank of India	@oksbi
Groww	Axis Bank	@axisbank
Jupiter Money	Axis Bank Limited	@jupiteraxis
JustDial	HDFC Bank	@hdfcbankjd
Make My Trip	ICICI	@icici
	IndusInd Bank	@indus
Maxwholesale	HSBC	@hsbc

App Name	Partner Bank	Domain Name
Mi Pay	ICICI Bank	@myicici
MobiKwik	HDFC Bank	@ikwik
Phonepe	Yes Bank	@ybl
	ICICI Bank	@ibl
	Axis Bank	@axl
Samsung Pay	Axis Bank	@pingpay
SuperPay (Chintamoney)	Kotak Mahindra Bank	@kmb1
TataNeu	ICICI Bank	@tapicici
Timepay	The Cosmos Co-Operative Bank Ltd.	@timecosmos
tvam (Atyati)	Yes Bank	@yesbank
Ultracash	IDFC Bank	@idfcbank
WhatsApp	ICICI Bank	@waicici
	Axis Bank	@waaxis
	HDFC Bank	@wahdfcbank
	State Bank of India	@wasbi
YuvaPay	Yes Bank	@yesbank

For instance, if you are using Samsung Pay on your phone for UPI, your UPI id would be something like username@pingpay

UPI Link Specifications

UPI Deep linking URL uses the following scheme.

```
upi://pay?param1=value1&param2=value2&...
```

The available parameters are listed in the following table:

Parameter	Description
pa	Payee VPA (UPI Id is mandatory)
pn	Payee name (mandatory)
am	Transaction amount in decimal format.
mam	Minimum amount to be paid if different from transaction amount. If the mam parameter is not present or is null, then the amount field in the UPI payment app should not be editable.
cu	Currency code. Currently ONLY "INR" is the supported value.
tn	Transaction note - short description of the transaction.
tr	Transaction reference ID. This could be an order number or subscription number. Mandatory for dynamic URL generation.
url	Success URL to provide customers with transaction details. Can be used to fulfill orders for digital goods like ebooks, software or music.

If a customer enters the amount value less than the value passed in mam, then UPI will decline the transaction.

The generated QR Code URL will have the following format.

```
upi://pay?pa=digitalinspirationindia@icici&pn=Digital%20Inspiration&am=11.99&cu=INR
```

UPI Payment Address

UPI Payment Address, similar to an email address, can uniquely identify an account and have the format as `account@provider`.

Here are some examples of fully qualified payment addresses.

Parameter	Description
IFSC code and bank account number	<code>accountNumber@ifsccode.ifsc.npci</code>
Aadhaar number	<code>aadhaarNumber@aadhaar.npci</code>
Mobile number	<code>mobileNubmer@mobile.npci</code>
RuPay card number	<code>cardNumber@rupay.npci</code>

- NPCI has collaborated with Unique Identification Authority of India (UIDAI) to act as an enabler for payment owing to the Aadhaar number linked to a bank account.
- The mobile to account mapping allows anyone to send/receive money from a mobile number without knowing the destination account details.