UPI

Bank transfer

Unified Payments Interface (UPI) is the preferred digital payment method of Indian consumers. An instant real-time mobile payment service that allows consumers to link multiple bank accounts in a single smartphone app and make bank transfers with just their unique UPI ID. Launched in 2016 by the Indian government through its subsidiary NPCI, its primary goal is to drive India toward becoming a cashless society. UPI supports 590+ banks and 75+ third-party apps. PPRO is one of the first few providers to offer this simplified future-proofed native cross-border solution to international merchants.

Specifications

Coverage

Consumer	India
Merchant	United States, Australia, Belgium, Canada, Denmark, Czech Republic, Finland, France, Germany, Hungary, Greece, Israel, Italy, Japan, Malaysia, Morocco, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Saudi Arabia, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Thailand, United Arab Emirates, Vietnam

Currencies

Consumer	INR
Processing	USD, GBP
Settlement	USD, GBP

Transactions

Minimum	INR 1.00
Maximum	INR 100,000
Timeout	30 seconds

Features

- ⊗ Recurring payments
- ⊗ One-click payments
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✓ Chargeback risk

Why UPI?

In 2026 we expect India's e-commerce cross-border volumes through UPI to reach USD 92 billion, climbing to an estimated USD 155 billion in 2032.

UPI enjoys more than 75% market share of all digital payments made in India. Capacity to 1 billion** **transactions per day.

UPI has led India to be a global leader in digital payments. In Jul 2024** **alone, UPI processed 14.43 Bn** **transactions processing a volume of $245 Bn.

How it works?

1 — Merchant
At checkout, the consumer chooses UPI as the preferred payment method.

2 — Payment method
The consumer scans the QR code, enters their UPI ID or selects their UPI mobile application.

3 — Payment method
The consumer reviews the payment details and confirms the payment by entering their 4 digit pin code.

4 — Merchant
The payment is confirmed.

PPRO