



Components of the Optional Technology Services Suite for UPI

- 1. VPA Validation:** Technology enabled APIs offered to Merchants to validate the VPA provided by the Customers at the time of a UPI collect request, thereby enabling the Merchant to confirm the existence and correctness of such VPA.
- 2. Number Mapper:** Technology enabled APIs offered to the Merchants for offering additional facilities to Customers so that the Customers can use their mobile number (linked with their VPAs) to make payment instead of providing the VPA.
- 3. QR on Desktop:** Technology enabled APIs offered to the Merchants (having UPI intent integration) to provide a dynamic QR to the Customers with transaction specific details, which can be scanned by the Customers for completing payment transactions.
- 4. Specific Intent Request with Fallback:** Technology enabled APIs offered to the Merchants (having UPI Intent based integrations) for offering additional facilities to the Customers so that Customers can select any of the existing TPAP/TRAP/TSP applications available on their mobile devices to complete the payment transaction, in addition to enabling a fallback option to complete the payment in case of any network drop or for a time-out transaction thereby resulting in enhanced/optimized success rates for the Merchant.
- 5. Dynamic Routing:** Technology enabled services offered to the Merchant enabling it to route UPI transactions to the best available acquiring arrangements to enable enhanced/optimized success rates, thereby enhancing Customer experience.
- 6. Auto Retry for Time-out or failed UPI Transactions:** Technology enabled APIs offering custom solutions for enabling auto retry options for Customers in order to complete the payment transaction for timed-out or failed transactions triggered due to network issues, thereby resulting in enhanced payment experience for Customers and enhanced/optimized success rates for the Merchant.