Ministry of Electronics & Information Technology
Government of India
सत्यमेव जयते

Azadi Ka
Amrit Mahotsav

DIGIDHAN

DIGITAL PAYMENTS UTSAV

A Campaign for Promotion of Digital Payments

MINISTRY OF ELECTRONICS & INFORMATION TECHNOLOGY
DIGIGHAN MISSION

Digital Payments

उत्सव

1. Introduction

Government of India is celebrating Azadi ka Amrit Mahotsav (AKAM), to commemorate the 75th Anniversary of Independence. As part of this initiative, Ministry of Electronics and Information Technology (MeitY) is celebrating 'Digital Payments Utsav' from 5th December, 2021 to 5th March, 2022.

India has achieved significant milestones in number of digital payments. Coordinated efforts of all stakeholders have resulted in significant increase in digital payment transactions from 2,071 cr. in FY 2017-18 to 5,554 cr in FY 2020-21.

As we celebrate the achievements, it is also a time to make focussed interventions for promotion of digital payments, in untapped domains, including senior citizens, small merchants, rural and north-east areas etc. Accordingly, celebration of 'Digital Payments Utsav' includes a **3 month campaign**, to accelerate the adoption of digital payments in the country.

To achieve the objectives of the campaign, a 'whole of ecosystem' approach is required with active participation from all ecosystem partners, including Banks, Payment Service Providers, and Central/State/ Local Government.

MeitY has launched a digital payment anthem Chutki Baja Ke (https://twitter.com/_DigitalIndia/status/1468423685514035205?t=sZyTQKYH9ayvXMEh8_wTfQ&s=08), which highlights the ease of digital payments. The anthem may be used for promotion of Digital Payments in the campaign. Format for creatives for promotion of digital payments with relevant logos is attached with the document.

2. Approach for the Digital Payment Campaign

(i)   Enabling digital payment acceptance infrastructure in all cash receipt touch points.

(ii)   Awareness creation about benefits of digital payments through promotional campaign, training and education

(iii) Incentives for merchants and citizens for adoption of digital payments

(iv) Focussed efforts for promotion of digital payments in untapped domains including   senior citizens, small merchants, rural and north-east areas etc.

(v) Provisioning innovative contactless digital payment solutions including SOFTPOS, offline payments, wearables, touchless biometrics etc.

3. Suggested activities for Ecosystem Partners

a) Activities for Banks

I. Display of digital payment promotional content and secure payment practices through posters, flex, standees, hoardings or digital screens etc in Bank branches and major cash receipt points.

II. On-boarding of customers on BHIM app/ UPI enabled apps, and providing hands-on experience of BHIM App, UPI, BBPS, Rupay contactless etc in Bank branches and major cash receipt points.

III. Enabling merchants for accepting digital payments by on-boarding them on BHIM UPI QR code, BHIM Aadhaar, SOFTPOS / POS etc. Bank management may consider allocating branch wise targets for merchant onboarding

IV. Training of Government and Bank employees to encourage digital payments and promote secure payment practices

V. Banks may reach out to various Government offices for enabling cash receipt counters with digital payments

VI. Digital / social media campaign for promotion/awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices. Social Media influencers may be engaged to promote digital payments, using the anthem 'Chutki Baja Ke'.

b) Activities for Central, State and Local Governments

i. Universal coverage of all merchants/payment receipt counters with static UPI QR code for acceptance of digital payments. Joint campaign may be

undertaken in coordination with Banks and PSPs, to cover concerned merchants and major market areas. Merchant onboarding campaign may be highlighted in digital /social media

ii. All the Government cash receipt counters may be **advised / mandated** to ensure presence of UPI QR code for accepting digital payments. Provision for exclusive counter for digital payments may be considered, in Government offices, where more than one cash receipt counters are available

iii. Enabling online payment systems with BHIM/UPI, dynamic UPI QR code, UPI intent, debit/credit card (including Rupay) and Internet banking

iv. Implementation of e-RUPI, for transfer of non-cash benefits (ex. in-kind benefits, services etc), for all concerned Direct Benefit Transfer (DBT) schemes

v. On-boarding of all billers (Electricity, Water, Gas, Telecom, DTH, School/College Fees, Municipal Tax, other recurring bills) on Bharat Bill Payment System (BBPS). Display of BBPS promotional content on utility bills and payment receipt counters along with official website and social media.. Event for mass onboarding of Municipal Bodies and Educational Institutions on BBPS may be initiated by State Government, in coordination with NPCI. Timelines may be advised to billers for onboarding   on BBPS.

vi. Printing of UPI QR code (preferably dynamic) on all utility bills, invoices etc

vii. Enabling open loop National Common Mobility Card (NCMC) card in all Public Transport systems including Metros, State Road Transport Undertakings, Urban Bus Services etc. along with Tolls, Parkings and Retails

viii. Provisioning of incentives for promotion of digital payments

ix. Organizing digital / social media campaign for promotion/awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices. Digital payment incentives and merchant onboarding campaigns may be highlighted in digital / social media.

x. Recognizing / awarding the initiatives for promotion of digital payments

xi. Development of appropriate mechanism for reporting of Digital payment transactions, acceptance infrastructure, incentives and action taken

xii. Assigning targets for achieving at least 50 % payment / receipt transactions through digital payment modes

xiii. Periodic review of adoption of digital payments

c) **Suggested activities for Payment Service Providers**

I. Coordinate with Banks and Government offices, for enabling acceptance of Digital Payments in all cash receipt touch points, in Government offices

II. Undertake merchant onboarding campaign in major market areas, in coordination with Banks and Local Government

III. Providing value added services along with payments such as billing, GST services and inventory management, to encourage merchants for adoption of Digital Payments.

IV. Organizing digital / social media campaign for promotion / awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices.

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Format for creatives for promotion of digital payments