Content for updation on Bank's Website https://bank.sbi/

State Bank of India offers under the NPCI's UPI Multi Bank Model, UPI payment services in association with the following Third-Party App Provider/s (TPAP):

1. M/s Google India Digital Services Private Limited – through their App – '**Google Pay'.**

Roles & Responsibilities of NPCI

a) NPCI owns and operates the Unified Payments Interface (UPI) platform

b) NPCI prescribes rules, regulations, guidelines, and the respective roles, responsibilities and liabilities of the participants, with respect to UPI. This also includes transaction processing and settlement, dispute management and clearing cut-offs for settlement

c) NPCI approves the participation of Issuer Banks, PSP Banks, Third Party Application Providers (TPAP) and Prepaid Payment Instrument issuers (PPIs) in UPI

d) NPCI to provide a safe, secure and efficient UPI system and network

e) NPCI provides online transaction routing, processing and settlement services to members participating in UPI

f) NPCI can, either directly or through a third party, conduct audit on UPI participants and call for data, information and records, in relation to their participation in UPI

g) NPCI provides the banks participating in UPI access to system where they can download reports, raise chargebacks, update the status of UPI transactions etc.

Roles & responsibilities of PSP Bank

a) PSP Bank is a member of UPI and connects to the UPI platform for providing UPI payment facility to the PSP Bank and TPAP which in turn enables the end-user customers / merchants

b) PSP Bank, either through its own app or TPAP's app, on-boards and registers the end-user customers on UPI and links their bank accounts to their respective UPI ID.

c) PSP Bank is responsible for authentication of the end-user customer at the time of registration of such customer, either through its own app or TPAP's app

d) PSP Bank engages and on-boards the TPAPs to make the TPAP's UPI app available to the end-user customers

e) PSP Bank has to ensure that TPAP and its systems are adequately secured to function on UPI platform.

f) PSP Bank is responsible to ensure that UPI app and systems of TPAP are audited to safeguard security and integrity of the data and information of the end-user customer including UPI transaction data as well as UPI app security.

g) PSP Bank has to store all the payments data including UPI Transaction Data collected for the purpose of facilitating UPI transactions, only in India.

h) PSP Bank is responsible to give all UPI customers an option to choose any bank account from the list of Banks available on UPI platform for linking with the customer's UPI ID.

i) PSP Bank is responsible to put in place a grievance redressal mechanism for resolving complaints and disputes raised by the end-user customer.

Roles & responsibilities of TPAP

a) TPAP is a service provider and participates in UPI through PSP Bank

b) TPAP is responsible to comply with all the requirements prescribed by PSP Bank and NPCI in relation to TPAP's participation in UPI

c) TPAP is responsible to ensure that its systems are adequately secured to function on the UPI platform

d) TPAP is responsible to comply with all the applicable laws, rules, regulations and guidelines etc. prescribed by any statutory or regulatory authority in relation to UPI and TPAP's participation on the UPI platform including all circulars and guidelines issued by NPCI in this regard

e) TPAP has to store all the payments data including UPI Transaction Data collected by TPAP for the purpose of facilitating UPI transactions, only in India

f) TPAP is responsible to facilitate RBI, NPCI and other agencies nominated by RBI/ NPCI, to access the data, information, systems of TPAP and carry out audits of TPAP, as and when required by RBI and NPCI

g) TPAP shall facilitate the end-user customer with an option of to raise grievance through the TPAP's UPI app, e-mail, messaging platform, IVR etc. for redressal of customer grievances

Dispute Redressal Mechanism

1. Every end-user customer can raise a complaint with respect to a UPI transaction, on the PSP app / TPAP app.

2. End-user customer can select the relevant transaction and raise a complaint in relation thereto

3. A complaint shall be first raised with the relevant TPAP in respect to all UPI related grievances / complaints of the end-user customers on-boarded by the PSP Bank (if the UPI transaction is made through TPAP app). In case the complaint / grievance remains unresolved, the next level for escalation will be the PSP Bank, followed by the bank (where the end-user customer maintains its account) and NPCI, in the same order. After exercising these options, the end-user customer can approach the Banking Ombudsman and / or the Ombudsman for Digital Complaints, as the case may be.

4. The complaint can be raised for both the types of transactions i.e. fund transfer and merchant transactions

The end-user customer shall be kept communicated by the PSP / TPAP by means of updating the status of such end-user customer's complaint on the relevant app itself