वित्तीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES
सत्यमेव जयते

Digital Payments Promotion Campaign

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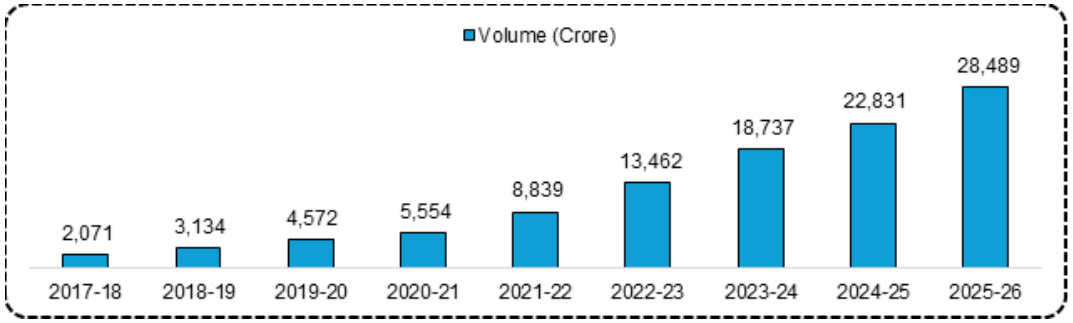
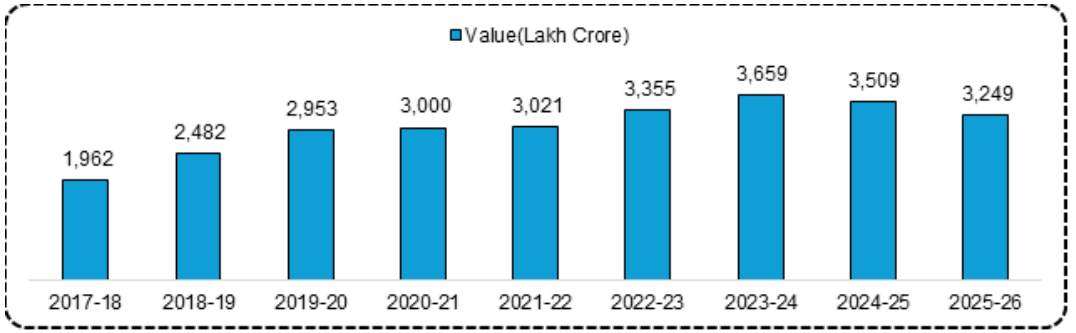
Progress in Digital Payment Transactions

- Digital Payments have increased in recent years as a result of coordinated efforts of the Government with all stakeholders. The total digital payment transactions volume increased from **2,071 crore** in FY 2017-18 to **28,489 crore** in FY 2025-26 at **CAGR** of **39%**. During the same period, the value of transactions has grown from **₹ 1,962 lakh crore** to **₹ 3,249 lakh crore**.
- During the current financial year FY 2026-27 (till 20th, Apr 2026), volume of digital transactions stands at **1,674 crore** and value stands at **₹ 180 lakh crore**.





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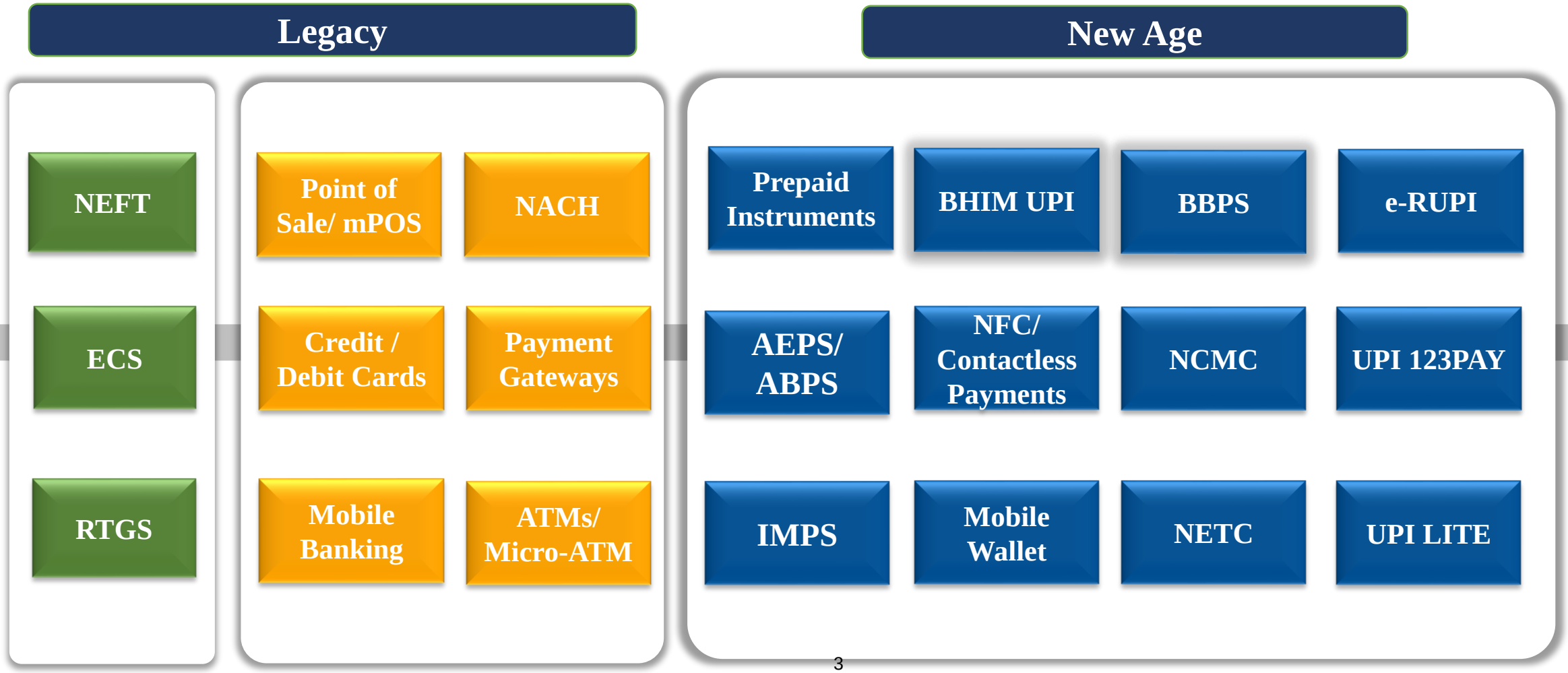
Digital Payment Bouquet

Evolution of payment solutions - improved customer experience, security and ease of use



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Benefits of Digital Payments to citizens

Ease and Convenience

- Making payments through digital modes are quick, easy and can be done from anywhere.
- Digital payment modes and digital banking services are available 24/7 to users.
- With digital payments, users do no longer need to stand in queues outside ATMs to withdraw money.

Speed

- Transactions can be processed instantly with digital payments.
- Funds are transferred instantly and can be made from anywhere thereby eliminating the need to physically make a transaction at a store or to a person.

Security

- Digital payments are more secure than cash transactions, as they are encrypted and protected by several layers of security protocols.
- Making a digital payment transactions involves multiple levels of authentication.
- This reduces the risk of theft and fraud, for both customers and businesses.

Digital Footprint

- All transaction records are maintained which allows users (customers/merchants) to track each and every transaction that is made regardless of how small the transaction amount may be.
- Conducting digital payments creates a digital footprint data for the customer which can help them secure loans from lending institutions easily.

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Digital Payment Modes

Real-time Gross Settlement (RTGS):
It is a funds transfer mechanism where transfer of money takes place from one bank to another on a 'real time' and on 'gross' basis. This is the fastest possible money transfer system through the banking channel.

National Electronic Fund Transfer (NEFT):
NEFT is a nationwide system that facilitates individuals, firms & corporates to electronically transfer funds from any bank branch to any other bank branch in the country.

Immediate Payment System (IMPS):
IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM. It is a 24X7 interbank electronic fund transfer service.

Debit Cards:
A card that can also be used to buy goods or services, or to get cash from an automated teller machine. The money gets deducted directly from a consumer’s bank account.

Credit Cards:
A card that allows cardholders to borrow funds which can be used to pay for goods and services to merchants that accept cards for payment. The borrowed fund can be payable to bank as per the payment cycle.

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Digital Payment Modes

Unified Payments Interface (BHIM-UPI):
BHIM-UPI is a system that powers multiple bank accounts into a single mobile application, merging several banking features, seamless fund routing & merchant payments into one hood.

UPI 123PAY:
UPI 123PAY is an instant payment system for feature phone users who can use Unified Payments Interface (UPI) payment service in a safe and secure manner

UPI LITE:
For enabling offline UPI payments for promotion of digital payments in rural and remote areas UPI Lite has been designed with On-Device wallet functionality for UPI users.

Prepaid Instruments (PPI)
PPI facilitate buying of goods and services, including the transfer of funds, financial service and remittances, against the value stored within or on the instrument

National Electronic Toll Collection (NETC):
It is an interoperable nationwide toll payment solution including clearing house services for settlement and dispute management.

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Digital Payment Modes

Bharat Bill Payment System (BBPS):
This is centralized and interoperable bill payment system that allows a customer to pay bills online as well as offline across geographies with certainty, reliability and safety of transaction.

e-RUPI:
e-RUPI is a digital voucher which a beneficiary gets on his phone in the form of an SMS or QR code. It is contactless, cashless voucher that does not need a card, app, or internet banking access. e-RUPI can be shared with the beneficiaries for a specific purpose or activity by organizations or Government via SMS or QR code.

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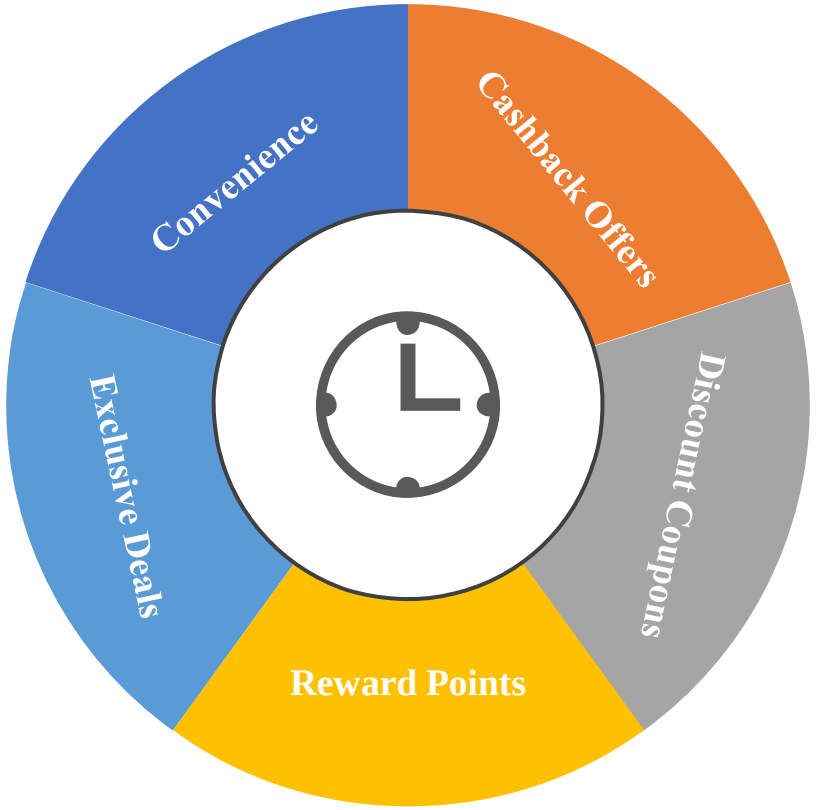
Incentives for citizens

Convenience

The ability to make transactions from anywhere, at any time, without the need for cash or physical cards. This convenience factor can be a strong incentive for users to switch to digital payment modes.

Exclusive Deals:

Banks offer exclusive deals to users who use digital payment modes. These deals may include access to premium services, priority customer support, or additional discounts on purchases.



Cashback Offers:

Banks provide cashback on digital transactions made through their mobile banking apps, websites, or other digital platforms. These cashback offers are a popular incentive for users to switch to digital payment modes.

Discount Coupons:

Banks partner with merchants to provide discounts on purchases made using digital payment modes. These discounts can be a percentage of the total purchase amount or a fixed amount, and they motivate users to make more transactions using digital payment modes.

Reward Points:

Banks offer reward points for every digital transaction made through their platforms. Users can accumulate these reward points and redeem them for various products, services, or discounts.

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Cyber Security Awareness

Precautions Against Fraudulent Transactions

1. Phishing Links

- Do not click on unknown links
- Always verify website/email before action

2. Vishing Calls

- Banks never ask for:OTP / PIN / CVV / Password
- Do not share confidential details

3. QR Code Scams

- Verify before scanning any QR code
- Avoid unknown payment requests

4. Online Job Fraud

- Genuine employers never ask for money
- Avoid payments on unknown portals

Safe Digital Practices

- Never share your passwords
- Use strong and secure passwords
- Use secure network (avoid unsafe Wi-Fi)
- Think before you click
- Avoid downloading suspicious apps/files

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Any Other Security Awareness/Examples

- Prominent Attacks.
- Case Studies
- Steps for Secure Digital Transactions
- Preventive measures

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Examples and Guidance on

- Fraud Reporting
- Case Studies
- National cyber crime reporting portal
- Contact Details

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Thank You