Market Illustration
Hello! UPI in India

Country: India

Challenge: Many potential users of India's UPI services are constrained by their low literacy, which prevents them from effectively using digital payment apps.

Result: The Hello! UPI protocol allows developers to easily incorporate support for multiple languages into their app, reaching users with lower literacy in their preferred language.

Hello! UPI in India

Challenge

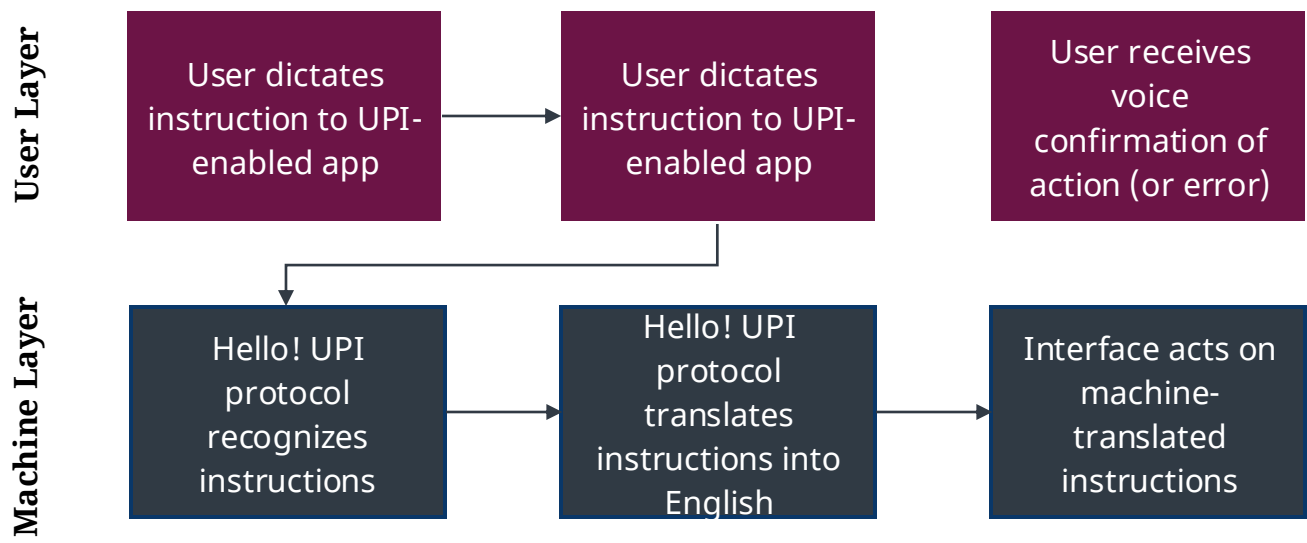Many potential users of India's UPI services are constrained by their low literacy, which prevents them from effectively using digital payment apps. Voice-based payments offer an opportunity to be responsive to end user segments' needs but are technically challenging to implement. Additionally, India's wide array of local languages makes it difficult for developers to do so at scale.

Approach

Hello! UPI allows users to navigate the UPI interface and make and confirm payments in their local language by speaking into their own phone. Released by the National Payments Corporation of India (NPCI), the protocol uses AI to recognize user voice inputs and translate voice commands in local languages into instructions for the UPI system. Hello! UPI launched with support for English and Hindi, with plans to expand to additional regional languages.

User Layer

| User dictates instruction to UPI-enabled app | → | User dictates instruction to UPI-enabled app | | User receives voice confirmation of action (or error) |

Machine Layer

| Hello! UPI protocol recognizes instructions | → | Hello! UPI protocol translates instructions into English | → | Interface acts on machine-translated instructions |

Result

The Hello! UPI protocol allows developers to easily incorporate support for multiple languages into their app, reaching users with lower literacy in their preferred language. NPCI identifies positive effects for other user categories, like seniors and the visually impaired, as well.

Case Source: [Hello! UPI Product Overview](#), NPCI

Works Cited

- "Hello! UPI Product Overview," NPCI, accessed August 26, 2025, https://www.npci.org.in/what-we-do/hello-upi/product-overview.