

Market Illustration

UPI's Common Brand Ensures Consistency and Builds Trust

Country: India

Challenge: The National Payments Corporation of India (NPCI) wished to establish a clear and consistent brand across UPI and the associated BHIM payment service as the operator of UPI in order to increase trust in and adoption of UPI.

Result: The UPI brand is widely recognized and adoption of UPI enabled payments is high and continues to grow.

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Challenge

The National Payments Corporation of India (NPCI) wished to establish a clear and consistent brand across UPI and the associated BHIM payment service as the operator of UPI in order to increase trust in and adoption of UPI.

Approach

NPCI publishes a comprehensive set of guidance on use of the UPI brand mark, within the BHIM standalone app, but (more importantly) within the full UPI ecosystem of payment service providers and contexts. Most of the material in the Guidance publication specifically articulates cosmetic and use requirements to ensure consistent and prominent use of the brand mark itself, while it also touches on alias addressing and notifications.

By requiring clear messaging (visual and auditory) and iconography, they offer a model for other Inclusive IPS to influence and improve the usability and trust end users have in the system.

The audio brand may be of particular value to women customers. For many customers with lower literacy levels and less familiarity navigating text-based and push notifications, the use of a simple, consistent tone for a successful payment is particularly supportive for women customers and women MSMEs, who may be new to using or accepting digital payments.

The guidance speaks to seven aspects of the UPI brand usage in-app and at the POS in an extensive 84-page document as highlighted in the table.

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Brand Element	Description	Notable Attributes
Brand Mark	Instructions on logo colors, placement, and size, highlighting the logo's connection to the flag of India and invoking the "fast forward" symbol	Does not permit changing colorways, or proportion and angles of logo, leading to a highly recognizable visual impression for users
Audio Brand	Requires branded audio tones to sound upon successful creation of UPI ID and completion of a successful payment (see Notifications)	Has created an audio brand, facilitating recognition and awareness by users, even among low literacy contexts. <i>(See more in: Notifications)</i>
Logo Usage	Instructions on how to deploy the logo and other brand assets digitally to ensure consistency	Requires that the band mark and "Powered by UPI" appears at the bottom of every user interface view
UPI ID	Instructions for how the brandmark is prominently displayed during account opening and establishment of UPI ID syntax and display	Requires the UPI brand at establishment of the alias and onboarding enshrines trust when a user is being asked for sensitive information
UPI PIN	Instructions for UPI branding present where the PIN is being entered or where a request to reset the PIN is made	Ensures that users expect to see UPI branding when changing their PIN, helping users potentially avoid scams and fraud
UPI QR	Instructions for UPI branding alongside QR codes on profile pages, on scanning pages, at merchant locations, and on soundboxes	Promotes UPI branding at the point of sale, identifying merchants as trustworthy participants in the ecosystem
UPI Onboarding Process	Guidelines on where the brand appears during the user sign up journey to harmonize a branded sign-up experience for new users across providers	Ensures consistent user experience, promoting trust across providers
Communications	Instructions for brand asset use in various advertising (print, digital TV), print, and acceptance location stickers	Associates the UPI brand with quality and consistency across provider and methods

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Result

The UPI brand is widely recognized and adoption of UPI enabled payments is high and continues to grow. It is generally recognized that strong marketing and branding contributed to its scale and ubiquity.

“UPI Chalega Campaign 1.0 and 2.0 played a crucial role in expanding UPI’s outreach, educating users about its safety, and enhancing its ease of use for various transactions, making it the preferred choice for payments.”

[NPCI Launches 3rd Edition of UPI Adoption and Safety Awareness Campaign – “UPI Chalega”, NPCI](#)

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Works Cited

- “BHIM UPI Guidelines,” NPCI, accessed August 26, 2025, <https://www.npci.org.in/PDF/npci/upi/BHIM-UPI-Guidelines.pdf>.
- “NPCI Launches 3rd Edition of UPI Adoption and Safety Awareness Campaign – ‘UPI Chalega,’” NPCI, August 11, 2023, <https://www.npci.org.in/PDF/npci/press-releases/2023/NPCI-Launches-3rd-Edition-of-UPI-Adoption-and-Safety-Awareness-Campaign-UPI-Chalega.pdf>.