

Unlocking the UPI Potential.

UPI Switching Solution



Energizing UPI payments for fast and secure transactions

In today's fast-paced digital economy, seamless and secure payment solutions are not just a convenience—they are a necessity. At the forefront of this revolution is the Unified Payments Interface (UPI). As a cornerstone of digital payments in India, UPI has transformed the financial landscape, enabling daily seamless, secure, and efficient transactions for millions of users.

Our UPI Switch empowers Banks and Financial Institutions with a robust, flexible payment infrastructure that maximizes the potential of UPI technology, enhances customer experience, and meets evolving market demands. Experience seamless transactions with our UPI Switch, your gateway to optimized payment routing that ensures maximum efficiency and reliability.



Comprehensive UPI solution

Our solution has feature-rich capabilities such as customer and merchant onboarding, seamless push and pull payment transactions, UPI host communication, and efficient inward/outward processing. It integrates SMS/email, interfaces with mobile app servers, and ensures reconciliation and settlement as per NPCI guidelines. Additionally, it supports bulk and customized VPA creation, along with bulk transaction processing through file uploads.



Integration with the Bank's systems

We integrate seamlessly with the Bank's CBS, Middleware, Data Warehouse, Card Management System, and delivery channels such as Mobile Banking, Net Banking, and SMS/Email gateways. Additionally, we support integration with other applications like payment gateways, FRM, and customer/merchant onboarding apps, utilizing standard message protocols like ISO 8583, web services, XML-based protocols, and API.



Merchant Integration

The solution supports UPI P2M transactions with an intuitive UI for processing through Payment Gateways. It includes a comprehensive merchant management module, with multi-level aggregator and merchant support via APIs and portals.



Supports the Latest Features of UPI

Our solution supports UPI 2.0, and the latest features and products launched by NPCI, including Autopay, UPI Lite, E-Rupi, Single Debit Multiple Credit, Credit Card on UPI, Credit Line on UPI, UPI Global, UPI International, UDIR, ICCW, UPI Tap and Pay, and more.



Industry-Leading Technical Reliability

Our Switch has among the industry's lowest technical decline ratios for UPI transactions ensuring a high and reliable performance.



Mobile App and SDK Integration

Our UPI Mobile App is available for both Android and iOS. We offer SDKs with and without UI, allowing integration with existing apps or the creation of a customized UPI app. The solution also supports integration with third-party app partners like PhonePe, Google Pay, and others.



Comprehensive Reporting

Our solution features a detailed MIS and dashboard that provides real-time transaction summaries, channel-wise sales, inward/outward transaction reports, and other analytical insights. It also supports customizable report generation and offers comprehensive audit trails.



Microservices-based Architecture

The microservices-based architecture is designed with load balancing and fault tolerance mechanisms, capable of handling over 50 million daily transactions, and benchmarked for 10,000 TPS.



Flexible Deployment with Infrastructure and Operations Support

We offer flexible deployment options, including on-prem and hosting models, with complete infrastructure deployment and onsite resources. Our solution is compatible with a wide range of databases, operating systems, and cloud environments.

The EPS Edge

07

of the Top 10 Leading
Banks Trust Us

5 Bn

Transactions Processed
Annually

23,000+

Self-Service
Terminals Managed

12+

Years of Proven
Operational Excellence

360°

Payment Solutions
Player

EPS: Energizing Payments

Since 2011, EPS has been a fearless pioneer, revolutionizing India's payment landscape. From pioneering ATM outsourcing to crafting cutting-edge digital payment and platforms, our robust payments portfolio empowers businesses and individuals alike. Our imagination, relentless pursuit of innovation and operational excellence has solidified our position as the trusted full-fledged payments partner for India's leading financial institutions. In the complex landscape of financial transactions, we stand out as a catalyst for clarity, efficiency and simplicity, energizing business with transformative payment solutions and novel perspectives.

At EPS, we do more than process payments

We **fuel possibilities**

We **redefine payment experiences**

We **energize payments**



**Elevate your payment game
with our robust UPI services.**


Let's Talk!

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