

# PM Modi to launch e-RUPI digital payment solution on August 2

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The e-RUPI initiative will be one of the programmes launched over the years to limit touch points between the government and the beneficiary and "ensure that the benefits reach its intended beneficiaries in a targeted and leak-proof manner", the Prime Minister's Office said in a statement.

e-RUPI is a cashless and contactless instrument for digital payments. It acts as an e-voucher based on a QR code or SMS string, which is delivered to the mobile phones of the beneficiaries.

e-RUPI connects the sponsors of the services with the beneficiaries and service providers in a digital manner without any physical interface. It also ensures that the payment to the service provider is made only after the transaction is completed. Being prepaid in nature, it assures timely payment to the service provider without involvement of any intermediary.

The one-time payment mechanism of e-RUPI will allow users to redeem the voucher without a card, digital payments app or internet banking access, at the service provider.

The e-RUPI platform It has been developed by National Payments Corporation of India (NPCI) on its UPI platform, in collaboration with the Department of Financial Services, Ministry of Health and Family Welfare and National Health Authority.

"It is expected to be a revolutionary initiative in the direction of ensuring a leak-proof delivery of welfare services. It can also be used for delivering services under schemes meant for providing drugs and nutritional support under Mother and Child welfare schemes, TB eradication programmes, drugs and diagnostics under schemes like Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, fertilizer subsidies, etc," PMO stated.

"Even the private sector can leverage these digital vouchers as part of their employee welfare and corporate social responsibility programmes," it added.