



## UPI 123PAY

 [sanskritias.com/pt-cards/upi-12-pay](https://www.youtube.com/watch?v=sanskritias.com/pt-cards/upi-12-pay)



- The Reserve Bank of India (RBI) has launched a **payment interface for feature phones 'UPI 123PAY'**. In this, users can make payments through the UPI platform even without internet and smartphone. It is noteworthy that at present there are more than 400 million feature phone mobile users in the country.
- Its objective is to **provide payment facility to rural areas without internet connectivity and to those who do not use smart phones**. This facility will also help RBI move towards a cash-less economy. This will allow the transaction of minimum amount .
- Under this feature phone users can do various financial and non-financial transactions, such as P2P payments, bill payments, DTH and mobile phone top-up as well as UPI. One can also set or change UPI PIN and get account balance information through this.
- RBI has also launched a **24\*7 helpline facility 'Digisaathi' for digital payments**, under which users will be made aware and educated about making digital payments.

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