



28TH
**UNIVERSAL
POSTAL
CONGRESS**
DUBAI 2025



UPU PosTransfer

Interconnection use case: India UPI

12.09.2025



A trademark

For UPU Payment Services

Regulated By

The Postal Payment Service Agreement (PPSA)

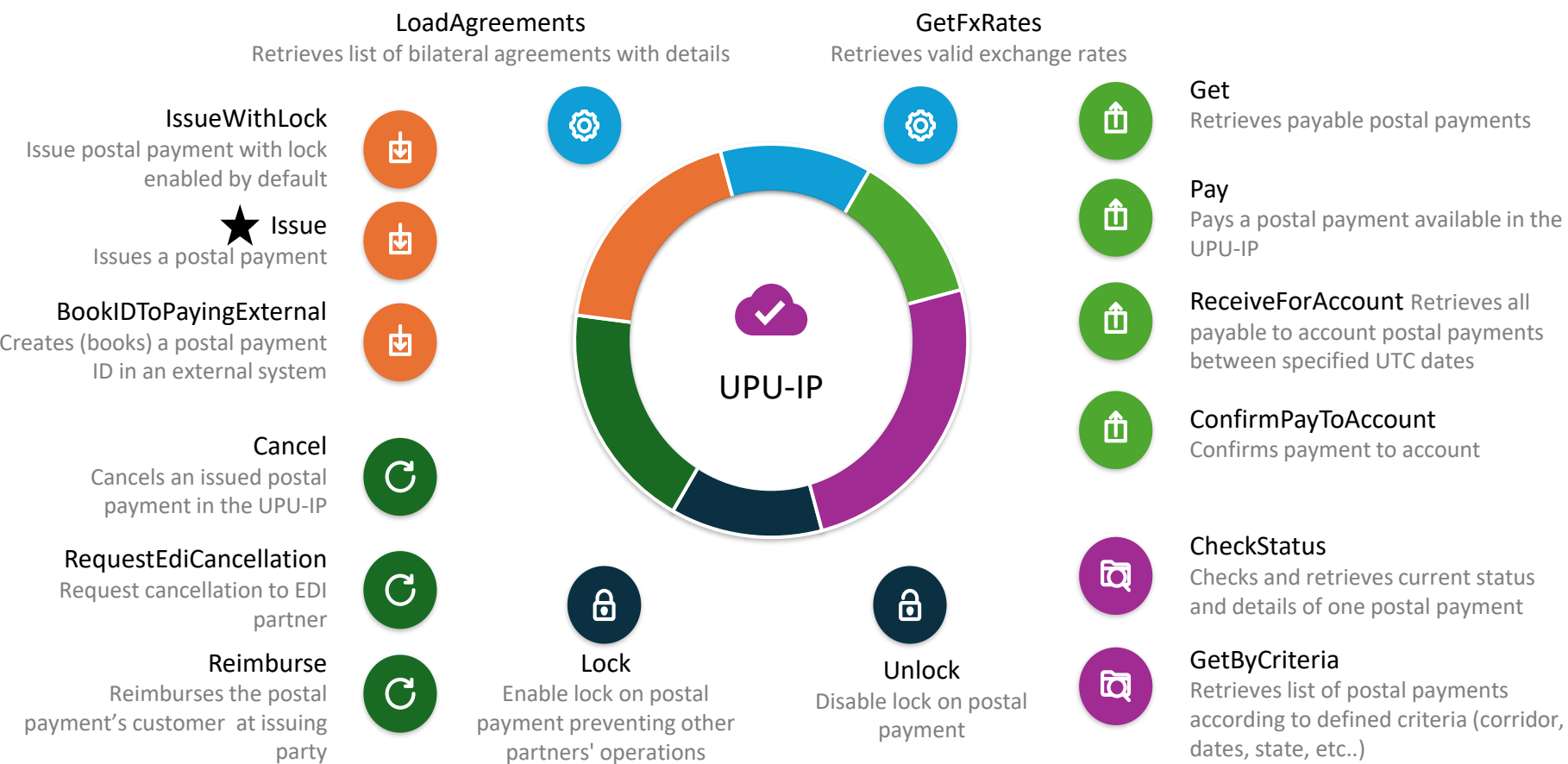
Powered By

A central switch (UPU-IP)

Connecting

Designated Operators (DO), and authorized
Wider Postal Sector Players (WPSP)

PosTransfer core technology: UPU-IP



UPU-IP central switch

Global

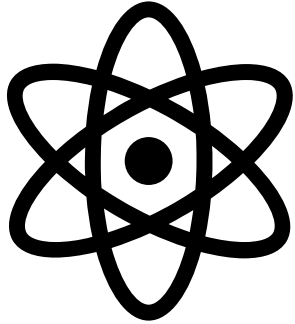
API-driven

For instant payments

With any connected system

India's UPI Use Case

Stakeholders

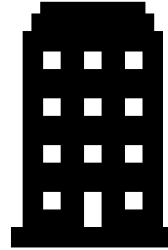


UPU-IP

Central switch connecting DO for their PosTransfer payments

Role

- Connect sending DO
- Bridge between sending DO and UPI switch

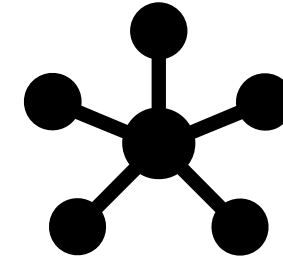


India Post

Destination DO

Role

- UPI service gateway
- Intermediary for the financial settlement



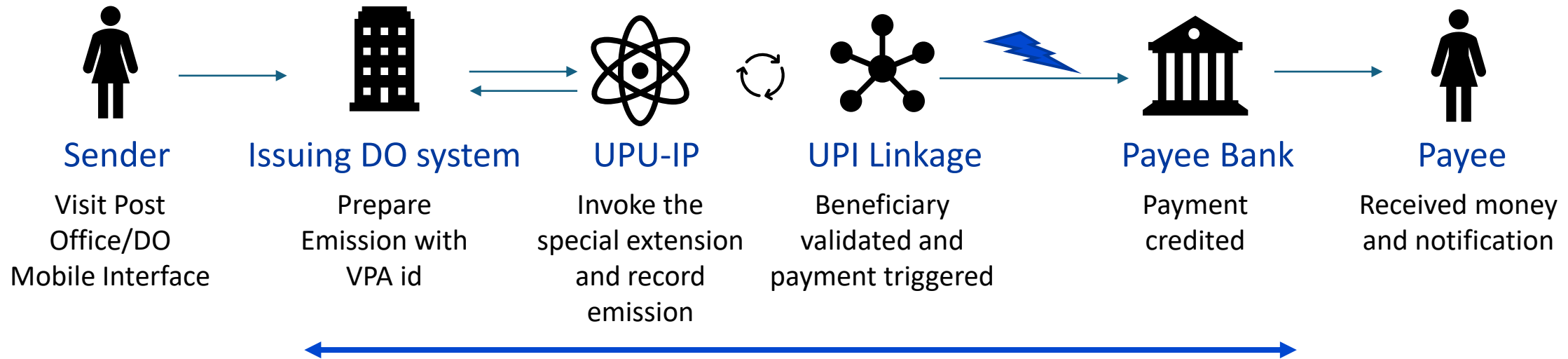
UPI

Central switch connecting Banks in India

Role

- Connect receiving banks
- Bridge between UPU-IP switch and paying banks

UPU-IP/UPI integration for payments on accounts



Real time integration from the Point of Sales at origin to the Bank of destination in India, through the UPU-IP and the UPI switches

- Validation of the account at destination, using the customer's Virtual Payment Address (VPA)
- The transaction is immediately committed at the Bank of destination

IT and operational impacts

IT

- Requirement: a Point of Sales (POS) system that can be integrated with UPU-IP
- PTC is working on POS, planned for delivery in 2026
- For DO already integrated with UPU-IP, technical changes are minimal

Operations

- UPI service / VPA numbers are well known among India's diaspora
- Limited changes in the procedures for sending (collect the payee's VPA from the sender)
- International settlement with the PPS*Clearing system is required

Business

NO CHANGE

- India Post remains the DO at destination
- Fees and remunerations negotiated as usual for PosTransfer services

How to join?

Launching the service – 4 steps

The postal operator must carry out important steps to launch the service

1) Contact the PTC

For any questions on the specificities of the UPU-IP integration for the UPI service

www.upu.int/upu-ip

Request more information

2) Internal procedures

-Prepare for changes in your retail and counter procedures to collect the VPA from the sending customer

-Join the PPS*Clearing for the settlement between sending DO and India Post

3) Service agreement

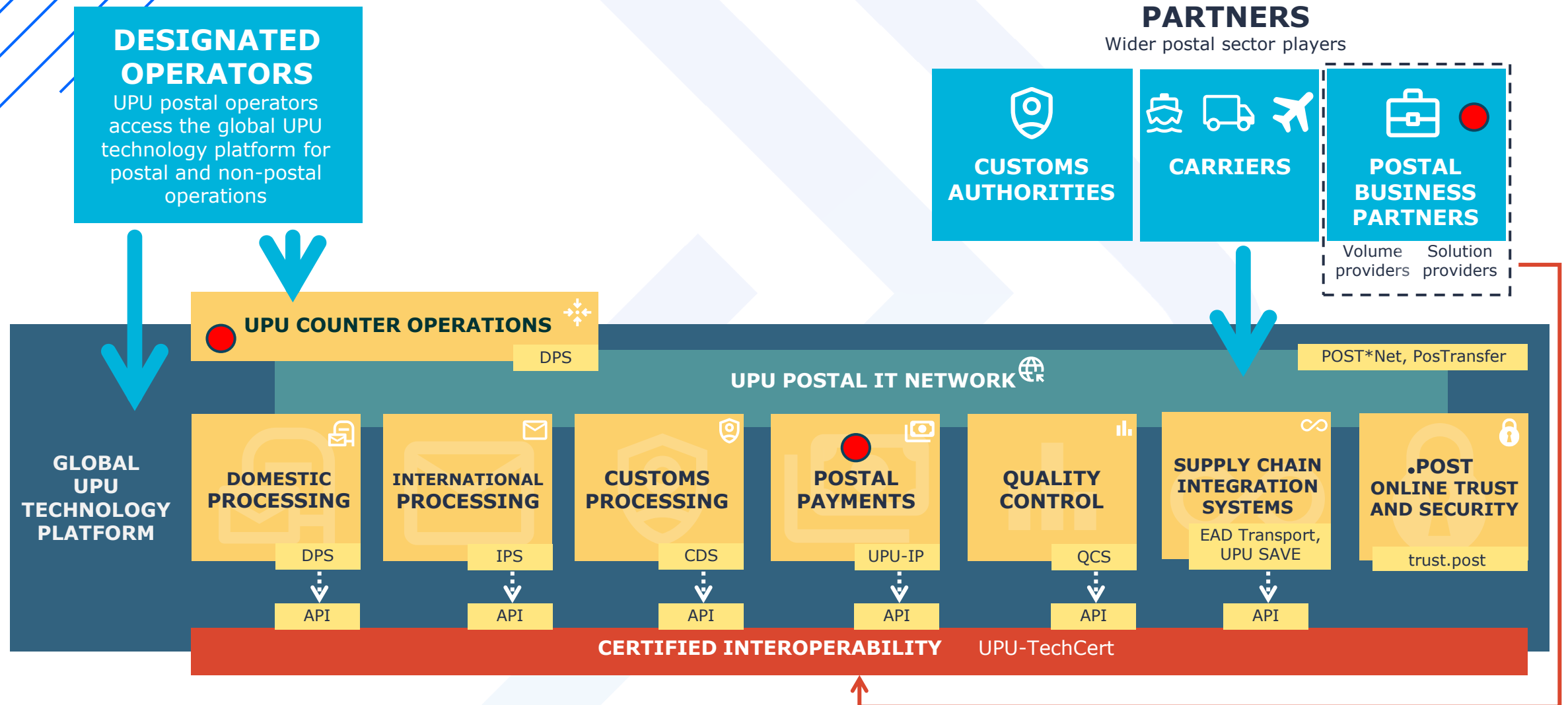
Negotiate the terms of the service agreements with India Post

4) Customer awareness and marketing campaigns

- Coordinated awareness campaign (India Post + Sending DO) for the launch of the new “UPI service through Post”

Strategy

Technology Strategy 2026-2029





Thank you