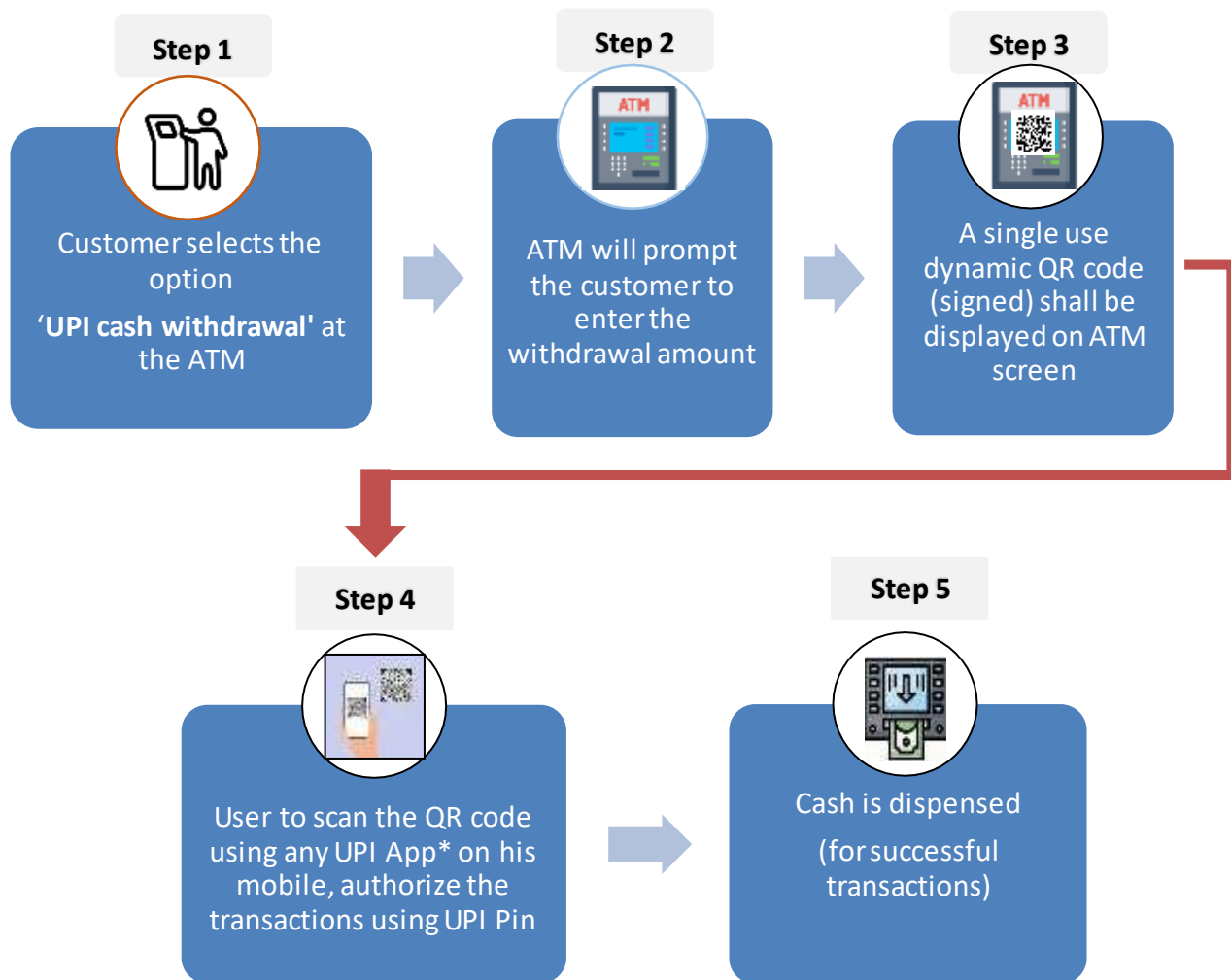


UPI-ATM Cash Withdrawal

UPI-ATM is an Interoperable Cardless Cash Withdrawal (ICCW) service that facilitates participating bank's customers who are live on UPI, to withdraw cash from any participating banks' ATMs (enabled for UPI-ATM) without using their card.

Once the customer selects the option 'UPI cash withdrawal' at the ATM, customer shall be prompted to enter the withdrawal amount. After entering the amount, a single use dynamic QR code (signed) shall be displayed on the ATM screen. Customer needs to scan the QR code using any UPI APP* and authorize the transaction with UPI PIN on the mobile (UPI APP) to get cash from the ATM.

Customer journey:



* UPI App which is enabled for UPI-ATM transactions.

Some of the main features of the UPI-ATM service are as follows:

- a) Interoperable
- b) Card-less Transaction
- c) Transaction limit is up to ₹10,000/- per transaction. It shall be part of the existing UPI per day limit and as per the limits set by Issuer Bank for UPI-ATM transactions.
- d) Convenience i.e. no need to carry card for ATM cash withdrawal.
- e) Can withdraw cash from multiple accounts using UPI APP

List of Banks/WLAOs and UPI APPs enabled for offering UPI-ATM services – UPI cash withdrawal

Sr. No	Bank Name	Issuer	Acquirer	UPI APP
1	BHIM UPI App	-	-	Live
2	State Bank of India	Live	Live*	Live
3	Bank of Baroda	Live	Live*	Live
4	Union Bank of India	Live	Live*	Live
5	City Union Bank	Live	Live*	Live
6	Indian Bank	Live	Live*	Live
7	Central Bank of India	Live	Pilot Live	Live
8	Bank of India	Live	Pilot Live	Live
9	Canara Bank	Live	Pilot Live	Live
10	Punjab National Bank	Live	Pilot Live	-
11	Yes Bank	Live	Live*	Live
12	ICICI Bank	Live	Pilot Live	-
13	Indusind Bank	Live	Pilot Live	Live
14	Utkarsh Small Finance Bank	Live	Pilot Live	Live
15	Indian Overseas Bank	Live	Pilot Live	Live
16	Punjab and Sind Bank	Live	-	-
17	UCO Bank	Live	-	-
18	HSBC	Live	-	Live
19	Karur Vyasa Bank	Live	-	-
20	Federal Bank	Live	-	-
21	Ujjivan Small Finance Bank	Live	-	-
22	Equitas Small Finance Bank	Live	-	-
23	Suryoday Small Finance Bank	Live	-	-
24	Fincare Small Finance Bank	Live	-	-
25	Hitachi	NA	Pilot Live	-

* On ATMs enabled for UPI-ATM

Also, 5 Co-Op Banks and 13 RRBs are live as an Issuer on UPI-ATM Cash withdrawal.

Note: Customers of (Live) Issuer banks' can do card less cash withdrawal transaction using the UPI APP on UPI-ATM enabled ATMs of Acquirer Banks/WLAOs