

e-RUPI - digital payment solution

August 2, 2021

In news

Prime Minister launched e-RUPI, a person and purpose specific digital payment solution on 2nd August recently.

What is e-RUPI ?

- e-RUPI is a **cashless and contactless instrument for digital payment**.
- It is a **QR code or SMS string-based e-Voucher**, which is delivered to the mobile of the beneficiaries.
- The users of this seamless one-time payment mechanism will be **able to redeem the voucher without a card**, digital payments app or internet banking access, at the service provider.

Its key features

- It has been **developed by National Payments Corporation of India on its UPI platform**, in **collaboration with the Department of Financial Services**, Ministry of Health & Family Welfare and National Health Authority.
- 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 pre-paid in nature, it **assures timely payment to the service provider without involvement of any intermediary**.

Usage of e-RUPI

- 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 & diagnostics under schemes like Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, fertilizer subsidies etc.
- Even the private sector can leverage these digital vouchers as part of their employee welfare and corporate social responsibility programmes.

National Health Authority(NHA)

- NHA is the apex body responsible for implementing India's flagship public health insurance/assurance scheme called "Ayushman Bharat Pradhan Mantri Jan Arogya Yojana"
- It has been entrusted with the role of designing strategy, building technological infrastructure and implementation of "National Digital Health Mission" to create a National Digital Health Ecosystem.
- It is the successor of the National Health Agency, which was functioning as a registered society since 23rd May, 2018.
- NHA has been set-up to implement PM-JAY, as it is popularly known, at the national level.
- An attached office of the Ministry of Health and Family Welfare with full functional autonomy, NHA is governed by a Governing Board chaired by the Union Minister for Health and Family Welfare.
- It is headed by a Chief Executive Officer (CEO), an officer of the rank of Secretary to the Government of India, who manages its affairs.