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INDRANIL BOSE, SUPARNA DHAR

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RS SOFTWARE IMPLEMENTS A DIGITAL PAYMENTS PLATFORM: THE UNIFIED PAYMENTS INTERFACE

In a February 2015 interview on implementing a digital payment platform in India, former chairman of the Unique Identification Authority of India (UIDAI) and advisor to the National Payments Corporation of India (NPCI), Nandan Nilekani said:

“Need to make sure there is interoperability of all payments. Unified layer will allow application providers to use mobiles, provide integrated payments on new devices, connect all infra and allow people to innovate on top of that — in the coming months, rolling this out and getting people to adopt it will be important.”¹

Almost a year had passed since Nilekani had made this statement. The neon lights and trident lamps in Salt Lake Sector 5 of Kolkata bathed the streets in a bright glow in the late evening. Sumit Misra, Chief Technology Officer of RS Software, was looking out of his office window, but his mind was puzzling over a performance problem that had been flagged during the benchmark testing of the Unified Payments Interface (UPI) — a digital payment platform that RS Software (RS) had developed for the NPCI. He had been in deep discussion

¹One click for all payments: NPCI to Implement UPI. (2015, February 18). *MoneyControl* (Source: CNBC-TV18). Retrieved from http://www.moneycontrol.com/news/business/one-click-for-all-payments-npci-to-implement-upi_1307506.html, on January 16, 2016.

Indranil Bose and Suparna Dhar of the Indian Institute of Management Calcutta developed this case study as the basis for class discussion rather than to illustrate the effective or ineffective running of an organization.

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with a team of technical architects, software designers, developers and network engineers over the last few days and run through a plethora of specifications, design artifacts and reports.

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