

PayU Launches UPI NXT Stack to Transform India's Real-Time Digital Payments Ecosystem

Category: Business

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PayU, India's leading diversified fintech platform, today launched UPI NXT Stack, marking its strategic foray into India's rapidly growing UPI ecosystem following its recent acquisition of the majority stake in Mindgate Solutions. The two flagship UPI products – UPI NXT and TPAP NXT, aim to deliver speed, reliability, and customization for merchants across sectors. This initiative complements PayUs growth strategy and vision of driving the next generation of digital payments innovations for better customer experience and accelerating the global adoption of Made in India platforms.

Anirban Mukherjee, CEO, PayU said, *"UPI isn't just a payment method, it's a growth engine for businesses. By combining NPCI's comprehensive real-time payments infrastructure and Mindgate's enterprise-grade solutions, we've built our UPI NXT Stack. This platform that will power the future of digital commerce in India by unlocking speed, choice, and scale for banks, merchants, and consumers."*

George Sam, Co-founder & Business Head from Mindgate Solutions said, *"The launch of the two UPI solutions showcases the innovation potential of our partnership with PayU. We are excited to see how these two solutions will set new benchmarks for reliability and innovation in India's real-time digital payments industry."* Adding further **Guhan Muthuswamy, Co-founder & Software Architect**, said, *"This launch marks our first launch together with PayU to deliver scalable, secure,*

and future-ready digital payment solutions. Together, we are committed to empowering banks and enterprises with the infrastructure needed to meet the evolving needs of India's digital economy."

PayU UPI NXT:

UPI NXT addresses market pain points like payment failures during peak traffic, delayed refunds, and complex integration challenges. It features:

- Dedicated Acquiring Switch supporting 10,000+ Transactions per second (TPS) with a 99.87% success rate
- Zero-redirection payments and instant refunds with 99.99% success
- Fastest payment confirmations and streamlined system for quick merchant onboarding

PayU TPAP NXT:

TPAP NXT allows businesses to integrate full-scale UPI payment capabilities with three flexible approaches to launch as per their business needs with fully customizable APIs, certified SDKs, and hybrid SDKs. It supports:

- Functionalities like Custom Virtual Payment Address (VPA) creation, Person-to-Person (P2P) transfers and merchant payments
- Advanced UPI options such as Autopay and One-Time Mandates

Additionally, as part of the PayUs TPAP stack, PayU also provides:

- Multiple payment methods including cards, net banking, EMI, BNPL, and digital wallets in the same SDK

- Loyalty and Offer Engine to build Acquisition and Retention
- Intelligent recommendation engines optimizing payment selection based on merchant category, limits, and availability

Furthermore, PayU has also strategically partnered with National Payments Corporation of India (NPCI) to announce UPI Reserve Pay and UPI Autopay Interoperability.

- **UPI Reserve Pay** is a groundbreaking Single-Block Multi Debit feature that revolutionizes the digital payment experience across quick commerce, EV recharging, cab bookings, metro recharges, etc. This innovative solution allows customers to block a predetermined amount on merchant platforms and subsequently enjoy automatic debits for each purchase from this pre-blocked amount. For instance, blocking ₹1,000 on an ecommerce platform and with each purchase, using the money from the blocked amount.
- **UPI AutoPay Interoperability** is built to empower customers to set up mandates on one fintech app and seamlessly transfer them to another for consolidated management, addressing the critical interoperability gaps. This solution delivers flexibility for merchants while offering ease and convenience to customers.

In alignment with NPCI's new interoperability framework, this solution enables Payment Aggregators (PAs) to dynamically route mandates through one acquirer and recurring payments through another. Furthermore, merchants can route transactions across multiple PAs for the same mandate, optimizing success rates and enhancing customer experience.

About PayU

PayU, India's leading diversified fintech platform with Prosus as an investor, operates businesses that are regulated by the Reserve Bank of India and offers advanced solutions to meet the digital financial services needs of customers (merchants, banks, and consumers).

PayU provides payment gateway solutions to online businesses through its cutting-edge and award-winning technology and has empowered 4.5 lakhs+ businesses, including India's leading enterprises, e-commerce giants and SMBs. It enables businesses to collect digital payments across 100+ online payment methods such as Credit Cards, Debit Cards, Net Banking, EMIs, pay-later, QR, UPI, Wallets, and more. It's a preferred partner in the affordability ecosystem, offering the maximum coverage of issuers and easy-to-implement integrations across card-based EMIs, pay-later options and new-age cardless EMIs. PayU offers e-commerce brands best-in-industry success rates while ensuring a seamless checkout experience.

