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## **1. Har Payment Digital**

### **Why in News?**

- At the launch of the 'Har Payment Digital' mission, the Reserve Bank of India (RBI) has recently launched a programme to adopt 75 villages and convert them into digital payment enabled villages in observance of 75 years of independence.

### **Highlights**

- Payment System Operators (PSOs) will adopt these villages across the country and conduct camps in each of these villages with an aim to improve awareness and onboard merchants for digital payments.
- PSOs are entities authorised by RBI to set up and operate a payment system.
- As of February 2023, there are 67 PSOs under various categories such as retail payments organisations, card payment networks, ATM networks, prepaid payment instruments, etc.
- The Har Payment Digital campaign by RBI aims at reinforcing the ease and convenience of digital payments and facilitate onboarding of new consumers into the digital fold.
- Various campaigns highlighting the digital payment channels available are being planned by the banks and non-bank payment system operators.
- This will further encourage and support the adoption of digital payments in the country.