

NPCI/UPI/OC-115/2021-22

To

All UPI Members,

20th July, 2021

Dear Sir / Madam,

Subject: Rollout of “Numeric UPI ID Mapper” to enable “UPI Number”

Introduction of UPI ID as a payment address has transformed real-time payments. With the defined structure of “Username@PSP”, the suffix after “@” is used to point to the PSP for transaction routing. In continuous endeavour to enhance user experience on UPI Apps and to accelerate adoption of feature phone based UPI solutions, it is imperative to have a simple payment address such as numeric UPI ID (referred to as UPI Number hereunder).

In this regard, a Numeric UPI ID mapper (referred as UPI ID mapper hereunder) is being introduced. This mapper will host the UPI Number mapped against respective UPI ID and shall resolve the corresponding mapping to the respective PSP/TPAP for the transaction routing. The UPI ID mapper shall be accessed on API for the purpose of initiating transactions and UPI Number lifecycle management.

Few PSPs/TPAPs have been using mobile numbers as alias to UPI ID for P2P & P2M payments using UPI apps, however users do not experience the interoperability between the PSPs / TPAPs. The introduction of UPI Number shall provide the interoperability for such use cases too. Any token / payment id / proprietary QR code not conforming to interoperable standards approved by the regulator and used to send, receive money and provide services on UPI interoperable rails (including P2P, P2M and other use cases), only between the users of one app (applicable to all UPI enabled apps) shall not be permitted.

Introduction of UPI Number:

- 1) UPI user will have a choice of 8-11 digits’ numeric code as their UPI Number, in addition to the existing alpha numeric UPI ID (Username@PSP).
- 2) The UPI ID mapper shall host unique UPI Number across the UPI user base for all the PSPs. The user can make a choice from eight to nine digits, however, in case of ten digits (and when mobile number is extended to eleven digits in future), the sender/receiver shall be allowed to set only their own mobile number (UPI app shall auto fetch instead of user input). This means when user intends to set mobile number as UPI Number, the check for “own mobile number” shall be applied.

- 3) All the PSP's / TPAP's shall support entire lifecycle management for UPI Number i.e. register, update, delete/deregister into the UPI ID mapper.
- 4) If the user intends to use the beneficiary's UPI Number for the UPI based payments, then during the UPI payment transaction, the sending app shall ensure to take the beneficiary's UPI Number twice and match before proceeding further. In spite of the above, if user happens to send the money to a wrong mobile number, the responsibility of the same shall lie with the sending user. This is made applicable to ensure that a wrong number is not entered by the user. The exception to the dual entry method can be :
 - a. User has saved the UPI Number in the sending app as beneficiary or,
 - b. The UPI Number of the beneficiary is picked up from the saved contact on the phone / app or,
 - c. Any such verified users as deemed by PSP / TPAPs, however any wrong transfers disputes shall be resolved by such PSPs/TPAPs.
- 5) It shall be mandatory for all UPI enabled apps (PSP / TPAPs) to participate in UPI ID mapper.

User Consent

- 6) Generation of UPI Number is voluntary and explicit user consent is required to seed in UPI ID mapper. The consent also can be taken as part of the Terms and Conditions of the PSP/TPAP.
- 7) In case user does not want to receive money using UPI Number for any reason (i.e. declines the consent in specific app for seeding into UPI ID mapper), they will not be able to receive money using mobile number (UPI Number) from any user using the same or different PSP/TPAP. However, they will continue to receive money using UPI ID or other payment address like Bank Account number.

Mapper Management

- 8) NPCI shall be responsible to maintain the UPI ID mapper in safe and secure manner.
- 9) All transactions using a UPI Number (including mobile number) irrespective of the transaction type shall be resolved using UPI ID mapper online (caching at the UPI app is not permitted) except,
 - a. If the sender and receiver are using the same UPI app
- 10) The latest successful entry shall be used by the mapper to resolve the PSP
- 11) The user has a choice to have multiple UPI Numbers for different app providers
 - a. Where mobile number is used as the UPI Number, the same can be linked to a single UPI ID only, at any instance.

- b. If the user intends (on choice) to use the same mobile number used as UPI Number seeded into UPI ID mapper, then user will have to use the overwrite functionality which will need user validation of last successful seeded UPI PSP/TPAP.
 - c. The overwrite functionality shall not be permitted for any UPI Number other than mobile number.
 - d. Customer shall be permitted to use the same UPI Number / UPI ID in the situations such as the SIM change, handset change.
 - e. Any UPI Number, upon deregistration shall not be allowed to use for a period of 6 months. Same user can reuse the UPI Number within this period.
 - f. For recycled mobile number, the usage of mobile number as UPI ID shall be permitted after 6 months from the last active transactions or with full on-boarding whichever is earlier.
- 12)** For new users at the time of on boarding, PSP/TPAP must provide option for UPI Number seeding with consent as explained above. Similarly, for existing users, the PSP/TPAP shall provide options for seeding as per their choice.
- 13)** It shall be mandatory for all UPI enabled feature phone based solutions to support entire lifecycle management for UPI Number i.e. register, update, delete/deregister into the UPI ID mapper.
- 14)** The forthcoming UPI PPI interoperability may have some situations (as and when made live) which the players having the same app as PSP/TPAP and the PPI (since most of the times the mobile number the user is designated id for the wallet) will have to solve by creating appropriate workflow. Following will be the UPI Number journey flow for the common users:
- a. The receive transaction for such common customer shall be managed by such PSP/TPAP to credit either of the bank account/wallet as per user choice
- 15)** The sending and receiving PSPs / TPAPs shall ensure the UPI number respectively for the receiver and sender must not be used for any purpose other than risk management, and stored or displayed in encrypted /masked format only.
- 16)** The sending PSPs / TPAPs must ensure that there are adequate risk measures applied such as how many times a user can make "validate address API" calls specifically to UPI Number.
- 17)** The PSPs / TPAPs shall put in adequate efforts for user awareness to communicate that using UPI Number; user can send or receive payment using any UPI enabled app.

Roll Out of Numeric ID Mapper

- 18)** For all the existing users, the PSP's/TPAP's, shall start providing the option of UPI Number registration by variety of push pull options for e.g. notifications, menu options and pop-ups during the transactions.
- 19)** The PSPs/TPAPs shall not incentivise the UPI user for an UPI ID mapper overwrite function directly or indirectly.

Existing guidelines as applicable on UPI ID such as interoperability, display on payment home page (masked if the user has chosen the mobile number) and mandatory functionalities etc. shall also be applicable on UPI Number too. Following compliance shall be noted by the members:

- 20)** The UPI ID mapper pilot shall be launched with effect from 1st October 2021. During the pilot period (before 1st December 2021), the participating PSP/TPAP shall on-board not more than 5 Mn users on the mapper per app.
- 21)** PSPs/TPAPs that are using UPI Number (mobile number) for intra-app UPI based payments will have a compliance deadline to go live on or before 1st December 2021.
- 22)** From 1st Jan 2022, the members are to start declining mobile number based transactions (including intra app transactions), in the case of no consent for seeding of the mobile number as UPI Number.

SD/-

Yours Faithfully,
Praveena Rai
Chief Operating Officer