

**NPCI/UPI/OC-115D/2022 (Addendum D)**

**29<sup>th</sup> July 2022**

To,

UPI Member Banks, PSPs and Third Party App Providers

Madam / Sir,

**Subject: Addendum to circular NPCI/UPI/OC-115/2021-22 on revised timeline**

NPCI had introduced UPI ID Mapper vide NPCI/UPI/OC-115/2021-2022 dated 20<sup>th</sup> July 2021 with subject- Rollout of 'Numeric UPI ID Mapper' to enable 'UPI Number' with the aim to accelerate adoption of feature phone based UPI solutions and bring interoperability in mobile number based UPI payments. Pilot phase was planned for eco-system from 1<sup>st</sup> Oct, 2021 to 1<sup>st</sup> Dec, 2021 with maximum of 5 million seeding per app. Further, timelines for pilot was extended to expand the coverage (details in addendums NPCI/UPI/OC-115B/2021-2022 dated 9<sup>th</sup> Dec 2021 and NPCI/UPI/OC-115C/2021-2022 dated 28<sup>th</sup> Feb 2022). Thereafter, Pilot was successfully executed by 15<sup>th</sup> May 2022 with 12 million users seeded on the mapper.

Subsequently, for scaling up users on UPI ID Mapper, PSPs/TPAPs started onboarding 25 million users per App from 16<sup>th</sup> May 2022 (ref circular NPCI/UPI/OC-115C/2021-2022). As on date, 85 million users have been seeded on mapper and daily one lakh transactions are being routed via UPI ID Mapper. In this scale up phase, eco system performance has been monitored regularly and in consultation with the stakeholders, following timelines have been drawn.

Launch Plan	Description	Timeline
Full Launch	During this period, participating PSPs/TPAPs will not on-board more than 50 Mn users on the mapper per App. This will be applicable with limit 6.5 million seeding per week for every PSP/TPAP	1 <sup>st</sup> Aug 2022 – 31 <sup>st</sup> Aug 2022
	Participating PSPs/TPAPs will not on-board more than 100 Mn users on the mapper per App.	1 <sup>st</sup> Sep 2022 - 30 <sup>th</sup> Sep 2022
	Participating PSPs/TPAPs can on-board all their users with no limit	1 <sup>st</sup> Oct 2022- 31 <sup>st</sup> Oct 2022

Payment decline on Mobile Number if not registered on Mapper	The PSP / TPAP <u>shall decline</u> mobile number based UPI transactions if the sender / receiver has not provided the consent for seeding on the mapper	1st Nov 2022 onward
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Members may also note following:

1. PSPs/TPAPs not live on mapper are advised to go live at earliest and live members should register their users as per above timeline
2. It is reiterated that for all UPI Number transactions, PSPs should pass payee UPI Number (CMid) in financial transaction, in addition to existing parameters.
3. Members to ensure that UPI transactions using the UPI Number are in appropriate proportion to the users seeded on mapper.

However, above has no impact on UPI id based transactions in the UPI system (not using mobile numbers for UPI based transfers).

Members are requested to take note of above timelines for compliance.

SD/-

Yours faithfully,  
**Kunal Kalawatia**  
Chief of Products