

NPCI/UPI/OC No 153/2022-23

5th July, 2022

To,
All UPI Members,

Dear Sir/Madam,

Guidelines on capturing customer location on UPI Apps

Unified Payments Interface (UPI) provides a set of standard APIs to facilitate real-time online payments predominately for both person to person (P2P) and person to merchant (P2M). The relevant field which the members are required to pass/ populate based on the nature of the transactions is prescribed as part of the standard API message specifications.

From time to time, NPCI has issued guidelines defining the message specifications and intended purpose of these tags in the APIs. All the members participating in UPI are required to strictly follow the usage of these guidelines as defined in the technical specification document and other relevant product documents released by NPCI.

In the API framework, geo-tagging (location/ geocode) information of the payment is captured while initiating a transaction. As mentioned in the NPCI guidelines, location details along with other relevant customer data needs to be captured within the app provider's system in an encrypted format. In extension to the stated guideline, since geo-tagging involves customer centric information and such data points are used as per the defined norms and regulations, we are releasing the below-mentioned directions to be followed by the all the UPI members:

1. UPI Apps are allowed to capture location/ geographical details only with the consent of the customer/ individual. This cannot be mandated and the option for enabling/ revoking the consent to share the location should be mandatorily provided for the App to the customer.
2. If the customer has already given consent to share the location to the UPI Apps initially while availing the services, and then subsequently wants to revoke the consent, the same, should also be permitted without denying the UPI services to the customer. Apps should continue to provide the UPI services even after the customer has revoked the consent for sharing the location/ geographical details for the app.
3. For all cases wherein customer has given consent to capture the location/ geographical details to the app, the same should be correctly passed to UPI. Sending of incorrect location coordinates in such cases will attract strict action from NPCI.

4. If the customer does not give the consent/ not intending to share the location/ geographical details to the UPI Apps, then app shall not deny/ disable the UPI services.
5. Aforementioned guidelines shall be applicable where the customer (Payer) is a person/ individual who is initiating transactions and will be applicable to domestic UPI transactions only.

All the members are hereby advised to comply with the above directives by 1st December, 2022. In case of non-compliance, NPCI reserves the rights to take necessary regulatory actions on the members.

Yours faithfully

Kunal Kalawatia
Chief of Products