

NPCI/UPI/OC168 /2023-24

4th July, 2023

To All UPI Members,

Subject: Mandatory measures to be implemented by Bank, PSPs and TPAPs for UPI

To safeguard customer interest, it is essential that ecosystem members including Banks, PSPs and TPAPs build **enhanced controls and hygiene limits** internally at their end as well for UPI transactions. Additionally, members are required to ensure the below guidelines are implemented :

1. Separate Mobile App IDs for different Operating Systems (OS)

It has been observed that few members are having same UPI App ID for all of their UPI Apps which are on different **Operating Systems**. It is hereby informed that UPI Apps shall have different App IDs for their applications which are on different operating systems to have a clear demarcation on OS specific actions that may be required from time to time.

2. Member to support ReqValAdd API for Account Number + IFSC transactions

UPI transaction initiated using UPI ID, UPI Number, Account Number + IFSC should mandatorily prompt the customer to verify the beneficiary name before initiating the transaction. This is in line with the RBI Payment Vision 2025 wherein it is emphasized the need for payment system to provide beneficiary name before initiating the transactions and reduce complaints about credit to unintended beneficiary due to inadvertent wrong account number entry. All members are required to make necessary changes at their end to support the payee/beneficiary name verification.

It is also re-iterated that members shall ensure adherence to all UPI guidelines released by NPCI from time to time which shall include various technical specifications, compliance requirements, etc. Members shall ensure that practices which are detrimental to the UPI ecosystem and actions which are against the spirit of existing regulatory guidelines shall not be extended by them including the UPI API services (Reference is drawn to NPCI/UPI/OC-95/2020-21). If the members are involved in any such practices, NPCI will be constrained to take suitable action(s) as appropriate.

Members are required to take note of the same and comply on or before 31st December, 2023.

The contents of the circular are confidential and to be shared with relevant stakeholders only on a need to know basis.

Yours Sincerely,

Kunal Kalawatia
Chief of Products

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