

NPCI/UPI/OC No-101A/2025-26

24th April 2025

To,
All Members,
Unified Payments Interface

Subject: Addendum to OC-101: Strengthening beneficiary name verification and display during UPI transactions

Dear Members,

With reference to NPCI circular NPCI/UPI/OC No. 101/2020-21 dated on 21st February 2021, NPCI has mandated ultimate beneficiary is to be showcased in UPI transaction. This shall be displayed on the payer app as well as during display of transaction statement/history.

To instil confidence in customers that they are sending money to the correct beneficiary and to avoid potential risk, the following changes need to be implemented by UPI apps:

- 1. Display of only Ultimate Beneficiary Name (CBS name) for P2P and P2PM transactions:** UPI applications shall ensure that only the ultimate beneficiary's name (Banking name as fetched from Validate Address API) is displayed to the user on the pre-transaction details page. Names extracted from QR codes, user-defined names of the payee, or any other logic should not be displayed to the payer in the UPI App.
- 2. Restrict user detail modification of beneficiary name:** UPI Apps shall disable any features allowing users to modify their 'Beneficiary Name' for transaction purposes in the app interface.

The UPI ecosystem members shall adhere to above latest by **30th June 2025**, post which it shall be treated as non-compliance.

Yours sincerely,

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Kunal Kalawatia
Chief of Products