

NPCI/UPI/OC/201A/2025-26

8<sup>th</sup> July 2025

To,

UPI Member Banks, PSP's and Third-Party App Providers

Dear Sir/Madam,

**Subject: Addendum to NPCI/UPI/2024-25/OC201 - Introduction of "UPI Circle" – Delegated Payments for secondary users – Full Delegation Additional Requirements**

With reference to UPI operating circular NPCI/UPI/2024-25/OC201 dated 13<sup>th</sup> August 2024, NPCI has introduced "UPI Circle – Delegated Payments for secondary users". Under Full Delegation Framework, the Primary User authorizes the Secondary User to initiate and complete UPI transactions as per defined monthly spend limits.

For Full Delegation Framework, the following additional guidelines need to be adhered to during the linking process by the Primary User for the Secondary User:

1. Primary User via the Primary Payer PSP shall identify that the Secondary User to whom the delegation is being provided is from specific segments – viz., a family member (Child/ Parent/ Spouse/ Sibling/ Other Family Member) or Domestic or Small Business Employee
2. Primary Payer PSP shall share additional details (Document Type and Document ID number) of the Secondary User to the Secondary Payer PSP and the Issuer Bank
3. Issuer Bank of the Primary User shall identify the Secondary User at the time of delegation by way of name, mobile number and ID number of an Officially Valid Document as defined under **Master Direction Know Your Customer (KYC) Direction, 2016** (as updated from time to time)
4. Secondary Payer PSP shall take explicit consent from Secondary User on the additional details (Document Type and Document ID number) before accepting the Full Delegation request from the Primary User

Members are advised to refer to UPI Circle Procedural Guidelines for detailed information updated from time to time along with existing regulatory and legal framework. Members live on UPI Circle feature to make necessary changes by 31<sup>st</sup> August 2025.

Yours Sincerely,

SD/-

Kunal Kalawatia

**Chief of Products**