NPCI/UPI/OC/215A/2025-26   21st May 2025

To

All UPI Members,

Subject: Guidelines on usage of UPI API

With reference to NPCI/UPI/OC/215/2025-26 dated 26th April 2025 PSP Banks and/ or Acquiring Banks shall ensure all the API requests (in terms of velocity and TPS – transactions per second limitations) sent to UPI is **monitored and moderated in terms of appropriate usage** (customer-initiated and PSP system-initiated).

With the objective of improving the performance of UPI, following are the additional set of guidelines to be adhered by UPI ecosystem members:

SN	API / Use Case	Purpose	Frequency / Limits	TPS (per IP address)	Usage guidelines
1	Balance Enquiry	To check balance available through UPI apps	50 per app per customer per day (rolling 24 hours)	NPCI may deploy rate limiters for this API	a) These requests shall be <u>only initiated by the customer</u> b) **UPI Apps** shall have the capability to limit or stop balance enquiry requests, if needed to reduce the load in peak hours c) **Issuer Banks** shall add the available balance with every successful UPI financial transaction communication.
2	List Keys (for type ListKeys and PSPKeys)	This API allows the PSPs to request the list of public keys at NPCI.	Only once per PSP per day (rolling 24 hours)	NPCI may deploy rate limiters for this API	a) Minimum page size of **1000** to be used while initiating the request b) To be done in non-peak hours
3	List Account	Allows customer to find the list of accounts linked to their mobile by a particular account provider.	25 per app per customer per day (rolling 24 hours)	NPCI may deploy rate limiters for this API	a) These requests are to be initiated only <u>once the customer selects the issuer bank</u> in the UPI App. b) In case of failure to list account, every re-try should be done only with customer consent.

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4	Check transaction status	This API allows the PSPs to request for the status of the transaction.	Refer to NPCI/UPI/OC /215/2025-26 dated 26th April 2025	NPCI may deploy rate limiters for this API	The PSPs shall request for status only after the specified period. Refer NPCI/UPI/OC/215/2025-26 dated 26th April 2025
5	Autopay Mandate Execution	Executing UPI Autopay mandates	Maximum of 1 attempt and 3 retries per mandate (per sequence number) shall be permitted	NPCI may deploy rate limiters for this API	a) Initiator PSPs to ensure UPI Autopay executions shall be initiated at moderated TPS b) To be initiated in non-peak hours
6	List verified merchants	Through this API, the PSPs can manage, and access the verified address entries. (Verified merchants)	Once per PSP per day (rolling 24 hours)	NPCI may deploy rate limiters for this API	a) Minimum page size of 1000 to be used while initiating the request b) To be done in non-peak hours
7	Penny Drop	Transactions initiated to verify the validity and ownership of an account	Queueing should be maintained at initiating PSP end	NPCI may deploy rate limiters for this API	a) This shall be extended only to entities where it is a regulatory requirement. Ref UPI OC 95. b) This shall be initiated only basis explicit customer consent (Initiating bank shall have the formal undertaking from the requestor and in full compliance of DPDP Act.) c) Merchant Category Code 7413 and a separate dedicated UPI ID shall be assigned by the entity for such transactions. Separate pricing for such transactions shall be assigned in due course.

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					d) To be initiated in non-peak hours
8	ValCust API	Service is used to validate the customer details, pre-debit notification, customer activation for FIR etc.	Service shall be only allowed to be used for valid use cases	NPCI may deploy rate limiters for this API	a) For IPO, PAN validation shall only be initiated where the mandate has been successfully created b) For other use case it shall be initiated in limited attempts and at moderate TPS
9	API Header format	PSPs to ensure that only the mentioned headers shall be leveraged in UPI API traffic.	Permitted headers: a) Host b) Content-Length c) Content-type/Accept d) User-Agent	NPCI will block such requests in due course that are in non-conformance	a) All members shall update their production API clients and reverse proxies to whitelist only the permitted headers b) Preventive mechanisms should be configured at appropriate level (e.g., reverse proxies, API gateways) to reject or strip out unauthorized headers
10	Validate Address	Used for validating UPI IDs or Virtual Payment Addresses (VPAs) before initiating a payment or transaction	NA (NPCI may release updated limits later)	NPCI may deploy rate limiters for this API	a) To be used only when the customer intends to pay b) Stand-alone use of valadd is not permitted c) In the scenario, where valadd is used for penny drop use case, the new MCC (7413) defined for penny drop should be used for valadd as well d) Appropriate credentials of the initiator (mobile number, UPI ID, MCC etc.) should be populated in payer details API fields.

In addition to the above guidelines, members to note the following:

1. It is re-iterated that PSPs need to monitor usage as specified in this circular (and the relevant ones referred) that the stand-alone use of APIs for purposes other than intended is prohibited, unless approved specifically by NPCI.

2. PSPs shall monitor and have a queueing of system-initiated APIs to ensure moderated TPS or in other words PSP systems are not a pass through for back-end generated API transactions to UPI systems in all conditions. PSP's shall give the undertaking to NPCI in this regard on or before 31st Aug 2025

3. **Peak hours** are defined as the period during the day when **UPI financial transactions reach the highest transactions per second**, observed from **10:00 hrs to 13:00 hrs and from 17:00 hrs to 21:30 hrs.** Any other time shall be referred as non-peak hour. During peak hours, UPI members are required to restrict non-customer-initiated APIs.

4. With reference to NPCI/UPI/OC/215/2025-26 dated 26th April 2025, point number 7, 'PSP banks / Acquiring banks shall audit their systems by Cert-in empanelled auditor on an immediate basis, to review the API usage and existing systems behaviour, and annually hereafter'. For the audit scope, PSP banks/ Acquiring banks shall refer to **Annexure A,** where the minimum scope of audit has been outlined.

5. The audit reports shall be shared with upi.compliance@npci.org.in by 31st August 2025.

Members are requested to take note of this compliance requirement and communicate it to relevant stakeholders and their respective partners for implementation by 31st July 2025. In the event of non-compliance to the above guidelines, NPCI may take necessary action including UPI API restrictions, penalties, suspension of new customer on-boarding or any other measures deemed appropriate.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products