NPCI /UPI/OC No.141/2021-22

24th March 2022

(Updated as on 23rd February 2026*)

To,

All UPI Members - Banks, PSP's & Third-Party Applications,

Dear Sir/ Madam,

Subject: Safeguarding Users on UPI

The UPI payment platform provides a safe and secure experience to User thereby ensuring trust in the ecosystem.

In view of the above, UPI Members are required to ensure the following:

1. **P2P Lending platforms** (as defined under extant regulatory guidelines) shall be tagged by the respective Acquirers under MCC 7408 only.
2. **Online gaming** (apart from categories restricted under Promotion and Regulation of Online Gaming Bill, 2025) **(MCC 5816)** shall be allowed by Acquirers via Push payment (transaction initiation mode 00 with transaction sub type 'Pay') and In-App intent only (transaction initiation mode 04 & 05) for Users with Android-based device only.
3. **Gift/Prepaid cards** acting as prepaid instrument shall be classified by Acquirers as MCC 6540 henceforth.
4. **Rent payments (MCC 6513)** & all Gift/Prepaid Cards shall be allowed by Acquirers only via Push payment (transaction initiation mode 00 with transaction sub type 'Pay') and In-App intent (transaction initiation mode 04 & 05) and other permitted initiation modes as mentioned in NPCI/UPI/OC-141D/2024-25(Addendum) dated 2nd April 2025.
5. NPCI has mandated the UPI Members to ensure the visibility of the Ultimate Beneficiary vide NPCI/UPI/OC-101/2020-2021 and NPCI/UPI/OC no 101A/2025-26 dated 25th February 2021 and 24th April 2025 respectively. The Acquirers shall ensure that each Ultimate Beneficiary shall have a unique UPI ID for doing business on UPI Platform. Please bear special note of it for following MCCs:
    - MCC 7408: Entity facilitating P2P Lending
    - MCC 5816: Digital Goods: Games
    - MCC 6540: Wallet top up
    - MCC 6513: Real Estate Agents and Managers – Rentals

*References updated to only specify tagging of merchants to respective MCC
*Obligations of non-UPI participants have been aligned to the corresponding UPI member for ensuring compliance

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051.
T: +91 22 40009100 F: +91 22 40009101
contact@npci.org.in www.npci.org.in
CIN: U74990MH2008NPL189067

6. This circular is not applicable for Mandate Transactions (One time and Recurring Mandates)
7. It is reiterated that Acquirers are responsible for correct assignment of MCCs and also ensure compliance to all guidelines for its aggregators/sub-merchants (Please refer NPCI/UPI/RuPay/OC-118/2021-22 dated 8th September 2021). Frauds due to non-adherence of NPCI guidelines shall continue to be the liability of respective Acquirer.
8. UPI Members shall ensure adherence to the P2P inward credit limit as defined by NPCI (UPI OC NPCI/UPI/OC 181B/2024-25 dated 4th September 2024).

UPI Members are advised to ensure that the contents of this Circular are promptly cascaded to their respective sub-members and other concerned entities for necessary compliance.

Yours sincerely,

SD/-

Sohini Rajola

Executive Director - Growth

*References updated to only specify tagging of merchants to respective MCC
*Obligations of non-UPI participants have been aligned to the corresponding UPI member for ensuring compliance

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051-
T: +91 22 40009100 F: +91 22 40009101
contact@npci.org.in www.npci.org.in
CIN: U74990MH2008NPL189067