

NPCI/UPI/OC-223/2025-26

7th October 2025

To,

Members - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: Enhancement of UPI Autopay

To provide flexibility for users and merchants, enhancement in the existing UPI Autopay framework has been introduced. The enhanced framework shall allow users to view all their active UPI autopay mandates in any app of their choice. Users shall also have an option to port mandates from one UPI App to another. It shall also allow merchants to port and execute UPI autopay mandates through their preferred Payee PSP as deemed fit.

In addition to extant guidelines, members are required to adhere with the following requirements:

1. Payer PSP banks/ UPI apps:

- i. Payer PSPs and UPI apps shall ensure complete lifecycle management, including viewing and porting of user's UPI Autopay mandates on the respective app only under the 'Manage Bank accounts' or the dedicated 'UPI Autopay' section. This will be in addition to existing operations like revoke, pause, modify etc.
- ii. All payer-initiated UPI Autopay operations, as per existing guidelines, shall require UPI PIN.
- iii. The 'Port Mandate' shall be strictly user-driven only from the mandate details page fetched with 'View Mandate'. No inducements, including cashback, incentives, in-app notifications, banners, nudges, alerts, any app based/non-app-based implementation etc., shall be employed to solicit mandate portability.
- iv. Payer PSPs and their UPI Apps shall not utilize mandate details obtained through the 'view mandate' for any other purpose.
- v. 'Port Mandate' can be done only once in a rolling 90-day period.

2. Payee PSPs:

- i. Payee PSP shall generate a unique Merchant Identifier Code (MIC) for every merchant in a standardized manner. This MIC shall be a mandatory parameter for all UPI Autopay mandates with purpose code 'AZ'.
- ii. Merchants can choose to execute UPI Autopay mandates through any UPI ID provided the appropriate MIC and other mandate details are passed.
- iii. Merchants shall be able to update their existing UPI ID without alteration of the MIC and other mandate parameters.
- iv. Payee UPI ID updation for active UPI Autopay mandate shall be allowed only in scenarios arising out of regulatory direction or discontinuation of services by Payee PSP.

All existing mandates will continue to work as per the existing framework during the transition.

The updated framework applies to both new and existing mandates and remains subject to all Regulatory and NPCI guidelines for e-mandates and UPI Autopay.

Members live on UPI Autopay feature to enable the revised framework by **31st December 2025**.

Your Sincerely,

SD/-

Sourabh Tomar

Head UPI Product