

NPCI/UPI/OC-226/2025-26

7<sup>th</sup> October 2025

To,

**All UPI Member Issuer Banks, PSP Banks and UPI Applications**

Dear Sir/Madam,

**Subject: Introduction of Additional Authentication methods in UPI**

In the current UPI functionalities, one of the factors of authentication is implemented through the UPI PIN for transaction authentication (except UPI Lite and mandate execution) which is set using Aadhaar OTP or Debit Card credentials and Issuer OTP. We also refer to RBI circular RBI/2025-26/79 CO. DPSS. POLC. No. S 668 / 02-14-015 / 2025-2026 on Authentication mechanisms for digital payment transactions. To enhance customer experience, it has been decided to introduce additional authentication methods.

These additional methods are optional for the user, and he/she may continue to use the existing methods. The following measures shall be introduced in UPI:

**1. UPI PIN Set/Reset**

- i. UIDAI Face Authentication shall be introduced as an additional option, for UPI PIN Set/Re-Set in lieu of Card credentials or Aadhaar OTP.

**2. Transaction Authentication**

- i. On-Device biometric authentication (fingerprint, face, etc) shall be introduced as an additional option in lieu of UPI PIN.
- ii. This facility shall initially be available for transactions up to Rs. 5,000. The limit shall be reviewed in due course based on performance and evaluation.

Issuer Banks, PSP Banks and UPI Applications may implement the above functionalities/features in adherence to NPCI Documents.

**Key Guidelines:**

UIDAI Face Authentication for UPI PIN Set/Re-Set and On-Device Biometric Authentication for UPI Transactions:

1. UPI Applications / PSP Banks shall perform all required device compatibility validations & security validations including but not limited to restricting usage on rooted or jail-broken devices, unsupported OS versions, device compatibility and validating biometric enrolment/state, before the authentication through methods mentioned above.

2. UPI Applications / PSP Banks and Issuer Banks shall ensure explicit customer consent is obtained, with customers having the ability to opt out at any time.
3. Issuer Banks shall check customer eligibility and validate authentication credentials before authorising biometric enablement, or PIN Set/Reset.

UIDAI Face Authentication for UPI PIN Set/Re-Set:

4. UPI Applications / PSP Banks and Issuer Banks shall ensure strict adherence to UIDAI and other applicable guidelines.

On-Device Biometric Authentication for UPI Transactions:

5. UPI Applications / PSP Bank shall ensure a fresh consent is obtained after each device binding operation before allowing further transactions.
6. Issuer Banks shall ensure appropriate customer communication at the time of biometric enablement, disablement, and transaction processing.
7. Issuer Banks shall disable this method for the account for all UPI Applications in case of changes or resets the UPI PIN. Transactions on such accounts shall be declined with specific error codes until a fresh consent is captured.
8. UPI Applications / PSP Banks shall ensure key rotation operation is undertaken before one year of biometric enablement.
9. UPI Applications / PSP Banks shall mark the customer as inactive for this method if no transactions is performed within ninety day through this method and activated only upon customer confirmation.

Your Sincerely,

**SD/-**

Sourabh Tomar

**Head UPI Product**