

NPCI/UPI/OC No. 180/2023-24

To
All Members of UPI,

Dear Sir/Madam

Subject: UPI guidelines on deactivation of UPI IDs and UPI Number of inactive customers

Unified Payments Interface (UPI) has emerged as the most preferred digital payment method, owing to its exceptional blend of security, reliability, and seamless transactional experience.

In the realm of digital payments, it is essential for customers to regularly review and verify their information within the banking system to ensure a safe and secure transactional experience. However, it has come to our attention that customers may change to a new mobile number without disassociating their previous number from the banking system. In accordance with the guidelines stipulated by the Telecom Regulatory Authority of India (TRAI), there exists the possibility of reallocation of the old mobile number to new user.

In order to prevent the inadvertent transfer of funds to unintended recipients and safeguard the interests of UPI users, the following guidelines are being issued to the UPI ecosystem:

- 1.a** All TPAPs and PSP banks shall identify UPI IDs and associated UPI numbers and phone numbers of customers who have not performed any financial (debit or credit) or non-financial transactions for a time period of 1 year from the UPI Apps.
- 1.b** UPI IDs and UPI Numbers of such customers shall be disabled for inward credit transactions. Further to this, PSPs shall deregister the same phone number from UPI mapper as well.
- 2.** Customers with inward credit block UPI IDs and phone numbers shall re-register in their respective UPI apps for UPI mapper linkage. Customers can make payments, non-financial transactions using UPI Pin as needed.
- 3.** UPI apps shall perform Requester Validation (ReqValAd) before initiating 'pay-to-contact'/'pay to mobile number'. UPI Apps shall show the customer name which has been fetched before initiating the transaction and shall not display the name which has been stored/cached at the apps end.

All UPI Apps including TPAPs and PSP banks shall implement the same by 31st Dec'23. This directive must be communicated to all relevant stakeholders for appropriate actions.

Yours Faithfully,
SD/-

Kunal Kalawatia
Chief of Products