NPCI/UPI/OC-115F/2026-27

30th July 2026

To,
UPI Member Banks, PSPs, Third Party Application Providers

Subject: Addendum to OC NPCI/UPI/OC-115E/2024-25 on the Numeric UPI ID

In continuation to the circular NPCI/UPI/OC-115E/2024-25, issued regarding additional guidelines with respect to resolution of Numeric UPI IDs, it is clarified that:

a. UPI ID Mapper Update:
   Banks, PSPs and UPI Applications shall utilize the Mobile Number Revocation List (MNRL) /Digital Intelligence platform (DIP) and update their databases regularly.
   Further, UPI Application and PSP are responsible for creating the user's profile in the UPI Application and issuing the corresponding UPI ID. Any omission, delay, or dispute/chargeback arising from the failure to update the Numeric UPI ID Mapper shall be the liability of the PSP and the UPI Application.

b. UPI Mapper Usage:
   Payer PSP and UPI Applications shall route mobile number-based transactions through the Numeric UPI ID Mapper only. Local resolutions for mobile number-based transactions can only be initiated by the PSP and UPI Application if the response time from Numeric UPI ID Mapper is exceeding one (1) second. It is to be noted that any dispute or liability arising on account of local resolution shall be the responsibility of the respective Payer PSP and UPI Application.

All Members may refer to Annexure for handling user complaints in this regard. Members are further advised to bring the contents of this circular to the notice of all concerned stakeholders for necessary compliance.

Yours Sincerely,

SD/-
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ALWAYS FORWARD

Annexure

A detailed Standard Operating Procedure (SOP) for enabling members to address user complaints arising from non-updation of UPI ID Mapper Number transactions shall be issued separately following consultation with the members.

In the interim, the Remitter Bank shall undertake appropriate investigation of such user complaint, only after analyzing and verifying the following:

i. the transaction was processed using the Numeric UPI ID Mapper;

ii. Is the beneficiary mobile number present in the MNRL records, prior to the transaction; and

iii. the Beneficiary Bank has represented and/or rejected the chargeback request

The Remitter Bank may approach NPCI for any additional information, to facilitate resolution of the user complaint.