

NPCI/UPI/2024-25/OC/185A

24th August 2024

To

All Members of UPI,

Dear Madam/Sir,

Subject: Addendum to OC 185 - Implementation of Rs 5 Lakh limit per transaction for specific categories in UPI

With UPI emerging as a preferred payment method, there is a need to enhance the per transaction limit in UPI for specific categories. This proposed enhancement aligns with previous limit enhancements implemented through circulars such as NPCI/UPI/OC-127/2021-2022 dated 9th December 2021 and NPCI/UPI/OC-185/2023-2024 dated 19th December 2023.

In view of the above, the per transaction value limit in UPI has now been enhanced to ₹ 5 lakhs for entities under categories aligned to **tax payments**. This enhanced limit shall only be applicable to '**Verified Merchants**', in the applicable category.

To enable this enhancement:

1. Banks/PSPs/UPI Apps shall ensure that per transaction limit has been enhanced for the categories of verified merchants. (Refer Annexure)
2. Acquiring entities must ensure that the classification of their merchants within 'MCC-9311' strictly adheres to the tax payments only. They shall ensure that entities are added to the 'Verified Merchant' list after proper due diligence.
3. Merchants shall ensure UPI as a payment mode is enabled for the increased limit for the tax payments category.

With reference to the above and its annexure, Members (PSPs & Banks), UPI apps, Merchants and other payment providers are requested to take note of the above enhancement, undertake requisite changes.

Members are requested to ensure compliance with the same by **15th September 2024**.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure to OC 185A

Implementation of Rs 5 Lakh limit per transaction for specific categories in UPI

Regarding circular no. NPCI/UPI/ 2024-25/OC-185A, which pertains to the implementation of a Rs 5 Lakh limit per transaction for verified merchants in specific categories in UPI -

Category	Identifier	Circular reference & Remarks
Tax Payments	MCC - 9311	NPCI/UPI/2024-25/OC-185A (New)
Hospitals and Educational Services	MCC - 8011, 8021, 8031, 8041, 8042, 8049, 8050, 8062, 8071, 8099, 0742, 8211, 8220, 8241, 8244, 8249, 8299	NPCI/UPI/2023-24/OC-185 (Existing – No Change)
IPO & G Sec through RBI Retail Direct Scheme (RDS)	MCC 6211, Purpose Code – 01 (IPO), 25 (RDS)	NPCI/UPI/OC-127/2021-22 (Existing – No Change)

Note:

1. For RuPay Credit Card on UPI, transaction limits shall be followed as per NPCI/2023-24/RuPay/022.
2. The annexure is solely intended for the use of UPI members.