NPCI/UPI/OC-115E/2024-25   **3rd March 2025**

To,

UPI Member Banks, PSPs, and Third-Party App Providers

Subject: Addendum to circular NPCI/UPI/OC-115/2021-22 on the Numeric UPI ID resolution

This has reference to UPI OC NPCI/UPI/OC-115/2021-2022 dated 20th July 2021 on 'Rollout of "Numeric UPI ID Mapper" to enable "UPI Number", UPI Steering Committee Meeting held on 16th July 2024 and multiple Working Group discussions for UPI Number aimed at enhancing interoperability and user convenience in UPI number-based UPI payments.

Following are the additional guidelines for UPI Number:

1. The Banks, PSP App shall use the Mobile Number Revocation List/Digital Intelligence Platform (MNRL/DIP) and update their database accordingly at regular intervals, at least on weekly basis. The activity of recycled or the churned mobile numbers reflecting correctly in the bank and PSP/TPAP databases will reduce the chances of errors due to churned mobile numbers.

2. UPI App shall obtain explicit user consent with clear opt-out option (by default checked out, and user needs to click on opt-in) for seeding or porting UPI Number.

    a) UPI App shall ensure clear, non-intrusive communication without misleading/forceful messaging. Consent shall not be taken before or during a transaction in any condition.

    b) Seeding or porting communications of UPI number shall exclude miscommunication (For example - the user will stop receiving the money using UPI without taking an action on seeding the number in mapper)

In case of NPCI mapper response time is not as per requirements, then the PSP app can resolve the number locally, subject to the PSP App report such occurrences on monthly basis to NPCI as listed in Annexure A

All members are advised to comply before 31st March 2025.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure A

Monthly Mapper data to be shared in below format:

Count	Handle wise Count
Total Seeding Count	
Active Unique Users on Mapper for the month	
Total (CMID) transactions count for the month	
Total UPI Number based transactions resolved locally for the month	

Mode of Payments	Success transaction Count	Total count of transaction where resolution >1 sec
UPI No		
UPI ID		

Churned UPI no. count deregistered from UPI mapper	
No. of deregistered profile (including UPI Number) based on customer action	

Requested data shall be provided by PSP/UPI App with NPCI as per the above-mentioned framework from 1st April 2025 onwards. Additionally, respective raw data shall also be shared with NPCI.