

**NPCI/UPI/OC-141D/2024-25(Addendum)**

**2<sup>nd</sup> April 2025**

To,

**All UPI Members – Banks, PSPs & Third-Party Applications**

Dear Sir/Madam,

**Subject: Addendum to NPCI/UPI/OC-141/2021-22 Safeguarding users on UPI**

NPCI has issued circulars NPCI/UPI/OC-141/2021-22, NPCI/UPI/OC-141A/2022-23, NPCI/UPI/OC-141B/2022-23 and NPCI/UPI/OC-141C/2022-23 to keep product levels controls for safeguarding UPI users.

In extension of the above, to further protect the customer and ensure trust in the ecosystem, participants are required to ensure the following by April 15, 2025.

- 1) With reference to the point 2 of NPCI/UPI/OC-141A/2022-23 pertaining to Rent payments (MCC 6513), transactions will be allowed on initiation mode 03(Bharat QR). This will be in addition to existing initiation modes 00(subtype Pay), 01, 02, 04, 05, 10.
- 2) This circular is not applicable for Mandate transactions (One time and Recurring Mandates)

Acquirer/PSP Banks shall be responsible to adhere to these guidelines and communicate the same to respective payment aggregators/merchants.

Yours sincerely,

SD/-

Kunal Kalawatia

**Chief Products**