NPCI/UPI/OC-234/2026-27

5th June 2026

To

All UPI Member Banks and UPI Apps,

Subject: Safeguarding User Information in UPI

Unified Payments Interface (UPI) facilitates instant digital payments by enabling transactions through a unique UPI ID assigned to each user. UPI Member Banks and UPI Apps providing customer interface for UPI are responsible under the extant applicable laws to ensure user privacy.

Accordingly, amongst other measures adopted by UPI Member Banks and UPI Apps to ensure user privacy, user's information namely UPI IDs, mobile numbers, and account numbers, must be masked across all customer-facing interfaces and communications of the UPI Member Banks and UPI Apps (masking format appended). Additionally, UPI Apps must allow users to have non-mobile number-based UPI IDs (as per the defined guidelines) and set it as their default UPI ID.

All UPI Member Banks and UPI Apps must implement the necessary changes on customer facing interfaces and communications by 4th September 2026.

Yours Sincerely,

SD/-
Sourabh Tomar
Deputy Chief – UPI Product

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Annexure

Masking format:

a) **UPI ID containing Mobile Number:** Last 4 digits visible; rest masked. E.g., *******5576@psphandle

b) **Mobile Number:** Last 4 digits visible; rest masked. E.g., *******5576

c) **Account Number**: Last 4 digits visible; rest masked. E.g., *********7787