NATIONAL PAYMENTS CORPORATION OF INDIA
ALWAYS FORWARD

NPCI/UPI/OC-227A/2026-27

10th September 2026

To,

All UPI Members, PSPs, and UPI Application Providers

Subject: Addendum to UPI OC 227 – "MyUPI" - AI powered support for UPI payments (UPI HELP 2.0)

We refer to UPI Operating Circular NPCI/UPI/OC/227/2025-26 dated 8th October 2025 regarding introduction of 'UPI HELP'. To further enhance the Trust in UPI payments, the capabilities of UPI HELP have been augmented with additional features (new use-cases) which shall be now referred to as "**MyUPI**".

MyUPI is an AI-powered, multilingual support platform made available to UPI members and UPI application providers enabling them to enhance UPI user experience by facilitating transaction status enquiries, complaints lodging and tracking, UPI mandate management, implement user controls, etc. The platform shall continuously evolve to incorporate additional features and use-cases aimed at improving user support and convenience.

The following newly enhanced features are hereby introduced under MyUPI –

1. **Transaction Replay**: Users can re-initiate past UPI transactions directly from MyUPI. This shall be facilitated via secure intent redirection to the relevant UPI application through which MyUPI was accessed, for transaction authorisation.
2. **Payee-Context based information**: Users can make enquiries using a beneficiary identifier (i.e. UPI ID, QR code, or mobile number) and receive context-based information, without disclosing personally identifiable information (PII).
3. **User Controls**: Following user control features are being made available:
   a. **UPI Safety Switch**: In the event of a suspected compromise or on account of any other reason, users may, at their discretion, request decline of UPI debit transactions (excluding IPO, Retail Direct Scheme & SBMD-Secondary market transactions) made through their account(s) selected by the user and maintained with participating Bank/Issuer. This feature shall operate on a reasonable-efforts basis (will not decline other channel transactions) and users shall be advised to contact their Bank/Issuer for account-level blocking of UPI debit transactions, transaction controls or other solution. To resume UPI debit transactions, users shall approach their Bank/Issuer, which may undertake verification, resume UPI debit transactions and request NPCI to remove such decline at its end. To enable users to resume UPI debit transactions from their account(s), the Banks shall provide users at least one offline channel and one online or IVR / call centre channel for submitting requests for such resumption.

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051.

b) **UPI ID Mapper De-linking**: Users will be able to delink their mobile number from the UPI ID Mapper, thereby preventing receipt of inward UPI payments with mobile number as a beneficiary identifier. All incoming payments will continue to be received on the user's UPI ID (VPA) and account as a beneficiary identifier. Relinking of the mobile number shall be carried out through a UPI Application as per the existing process.

4. **Automated Chargeback Processing**: Users can access their UPI transactions history and would be able to lodge complaints via MyUPI for eligible merchant transactions and pending transactions awaiting action from the Remitter or Beneficiary Bank. For predefined and eligible scenarios, the system shall, upon user's request, automatically convert such complaints into chargebacks by analysing transaction details, complaint information and historical data, while also providing structured information to the beneficiary/payee PSP to support informed 'human in loop' decision-making by the relevant bank.

Users can access MyUPI through multiple channels such as –

a) UPI Applications – by way of direct post-login access or through redirection;
b) Member's customer interface channels like website, chatbot, etc.;
c) NPCI website & channels; and
d) Other channels such as DigiSaathi or as may be enabled from time to time.

Members to refer to MyUPI - Feature Document (UPI Help 2.0) for detailed functionality, flows, applicability, roles and responsibilities, exclusions, etc. and the technical specification document for implementation *(shared separately)*.

Members and UPI Application Providers shall ensure that any data, information, output, insights, or other content made available through MyUPI are accessed, used, processed, stored and shared for the purpose of enabling and facilitating the specific the intended Functionality / Use-case as defined for MyUPI. Such data, information or outputs shall not be used, repurposed, analyzed, commercialized, disclosed or otherwise exploited, directly or indirectly, for any other purpose.

Members and UPI Application Providers shall ensure compliance with the above.

Yours sincerely,
SD/-
Sourabh Tomar
Deputy Chief – UPI Product