NPCI/UPI/OC/220/2025-26

29th July, 2025

To

All UPI Member Banks, PSP's and Third-Party App Providers

Dear Sir/Madam,

Subject: Discontinuing the service of UPI Collect Request for Person to Person (P2P) transactions

With reference to circular no. NPCI/UPI/2019-20/OC/76 dated 31st October 2019 on Revision in transaction limits based on merchant & transaction types, NPCI released guidelines on transaction limits for Person to Person (P2P) Collect. Further it is hereby informed that by 1st October 2025 UPI P2P Collect shall not be allowed to be processed in UPI.

All member banks, Payment Service Providers (PSPs) and UPI Apps are hereby directed to implement the necessary changes in their systems and operational processes to ensure that no P2P Collect transaction is initiated, routed, or processed on UPI beyond 1st October 2025.

Your sincerely,

SD/-

Kunal Kalawatia
Chief of Products

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