Tips for UPI – QR (Quick Response) Code Safety

Customer needs to know that they do not need to scan the QR code to receive the money, it may wipe out all the money from their account.

UPI does not ask for "PIN" to "Receive Money" into your UPI Account.

- Keep the UPI App Updated.
- UPI ID to be verified before making any payment.
- UPI PIN is required for money transfer only and not for receiving money.
- Mobile number, name and UPI ID to be verified before sending money.
- UPI PIN not to be shared with anyone.
- UPI PIN not to be confused even by mistake.
- Always Have a Screen Lock. It solves dual purposes; helps to keep UPI payment safe and also ensures smartphone's safety.
- Do not access any advertisement offers which ask for UPI PIN as it may attempt to deduct money from account.

सूचना सुरक्षा विभाग Information Security Department

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- Scanner to be used properly for fund transfer.
- Disable Remote Screen Mirroring Frauds. The Screen sharing apps must not be given access to UPI applications.
- Avoid Using Multiple UPI Apps. Using many UPI IDs will not just create complexity, but it will be cumbersome to manage the multiple payments and accounts as well as PIN/ passwords.
- While making a payment always check all the alerts received through SMS and verify the correctness of the transaction. It would give exact information how much money was deducted from bank account right away.
- Prefer UPI ID Over Mobile Number because there is a chance to mistype the mobile number.
- Under any circumstances, solutions should not be sought from anyone other than official sources.
- Help section of the app to be used for any payment or technical issues. Avoid Fake Helpline Numbers on Social Media or random Google search.