

Security tips for use of UPI apps

Transactions under the Unified Payments Interface (UPI) crossed the 5-billion count for the first time in a single month earlier this year. The numbers tell the success story that UPI has been in India. Today, UPI payments are used for transactions across industries -- grocery, online shopping, P2P transfers and more. However, while UPI offers convenience to users it also has its risks. There have been numerous cases where users have lost money in their bank accounts due to UPI-based scams. Though UPI technology is fool proof, users become victim due to ignorance and lack of clear understanding of the system.



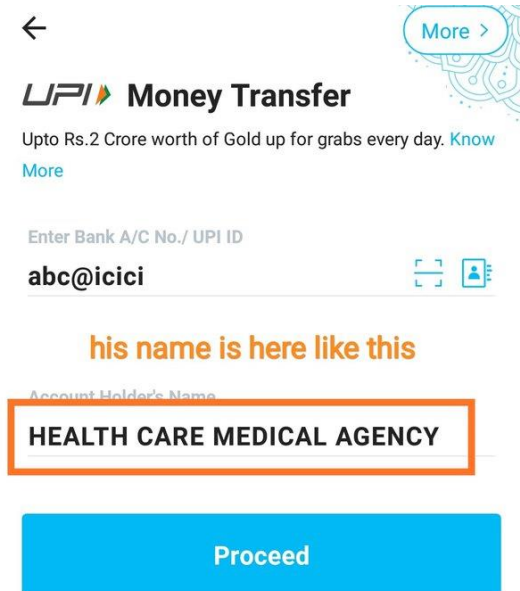
Know when to use UPI PIN

UPI PIN is required only for transfer of money and not for receiving. This is the most-common mistake that victims do and lose money in their bank accounts.



Know what to check

Always verify the mobile number, name and UPI ID before sending any money to anyone.



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UPI Money Transfer

Upto Rs.2 Crore worth of Gold up for grabs every day. [Know More](#)

Enter Bank A/C No./ UPI ID

abc@icici QR User

his name is here like this

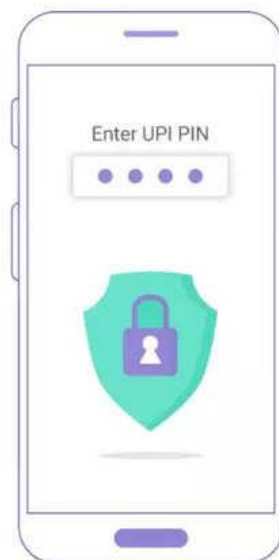
Account Holder's Name

HEALTH CARE MEDICAL AGENCY

Proceed

UPI PIN is not OTP

Never share UPI PIN with anyone. And do not confuse UPI PIN for an OTP.



Know what scanner is

The QR code scanner should preferably be used only for fund transfer. Never scan the QR code scanner unless you are sure of it.



Only official sources

Do not seek resolution from any sources other than official sources. Make sure that you do not look for consumer redressal number or complaint number or website on Google or other online websites



Look inside the app

Use app's help section for any payment or technical issues and in case of any discrepancy seek resolution through Bank's complaint resolution portal <https://nesfb.com/nesfbcomplain.aspx>.

You can also visit DigiSaathi which is a 24x7 helpline for information on digital payment products and services set up by NPCI.



The graphic features a central white circle with the DigiSaathi logo (an orange and green stylized 'V' shape) and the text 'DigiSaathi'. Surrounding this central circle are four smaller white circles, each containing a different icon: a speech bubble with the text 'अ/अ' (A/A), a robot head, a telephone handset, and a circular arrow with '24X7'. Below the central circle, the text 'DigiSaathi is a 24x7 Helpline for information on digital payment products and services' is displayed. Further down, there is a robot head icon followed by the text 'Chat with us on digisaathi.info'. At the bottom, there are three contact options: a 'TOLL FREE' icon followed by the number '14431', another 'TOLL FREE' icon followed by the number '1800 891 3333', and a WhatsApp icon followed by the number '892 891 3333'. The entire graphic is set against a blue background with a repeating pattern of white arrows pointing upwards.

DigiSaathi is a 24x7 Helpline for information on digital payment products and services

Chat with us on digisaathi.info

TOLL FREE 14431 | TOLL FREE 1800 891 3333

WhatsApp 892 891 3333