

What should I check while making payment using UPI IDs/ QR Code?

With **SEBI's new UPI ID policy** rolling out, investors must stay vigilant to avoid frauds and ensure their money reaches the right destination. Before approving any payment, take a quick moment to check these key details:

1. Verify the UPI ID Format

The UPI ID should clearly display the name of the intermediary (such as your broker or mutual fund house). Just before the “@” symbol, look for the short abbreviation of their category—for example, “brk” for brokers or “dp” for depository.

Example: A genuine B N Rathie Securities Limited payment request will appear as **bnrathisecurities.brk@validICICI**

2. Look for the New Handle

On the right side of the “@” sign, there must be the exclusive handle “**@valid**” followed by the bank name. This confirms that the payment request is from an authorized intermediary.

3. Check the Confirmation Screen

Your UPI app’s confirmation page should display a white **thumbs-up icon inside a green triangle**. This is a visual marker of a valid, regulated payment request.

4. Examine the QR Code

Any QR code generated by a recognized intermediary will also feature the white thumbs-up in a green triangle. The UPI ID will be printed just below the QR code for cross-checking.

Below is the **sample of the QR Code**, along with the UPI ID of B N Rathie Securities Limited.



Please Note: This is just a **sample QR code**; you **cannot** make payment by scanning the QR code given here.

The maximum amount you can **transfer via UPI** is **5 lakhs** for capital market transactions.

Note: Clients Payment should be from the Registered Bank only