

**NPCI/UPI/OC/161/2022-23**

**10<sup>th</sup>, January 2023**

To

All Members participating in Unified Payment Interface (UPI)

Madam/Sir,

**Sub: Extension to UPI circular NPCI/UPI/OC No.60/208-19 Crediting/Debiting Non-Resident (NR) accounts in UPI**

We invite reference to our circular NPCI/UPI/OC.No 60/2018-19 dated 15<sup>th</sup> October, 2018 on "Crediting/Debiting Non-Resident (NR) accounts in UPI and IMPS domestic transaction" wherein it has been permitted to transfer funds between NRE accounts and other permissible accounts as per the extant FEMA regulation and adherence to the guidelines/instruction issued by concerned regulatory departments of RBI from time to time.

We have been receiving requirement from the eco-system with regards to the Non-resident (NR) accounts and other permissible accounts having international numbers to be allowed to transact in UPI. And there has been customer demand in the ecosystem to enable UPI for their NR accounts have international number and experience the seamless and instant journey of UPI.

Accordingly, we would like to advise to the member of the UPI eco-system the following instructions:

1. Non-Resident account types like NRE/NRO accounts having international mobile numbers shall be allowed to get on-boarded/transact in UPI, provided:
  - a. Member banks to ensure such types of accounts are only allowed as per the extant FEMA regulations and adherence to the guidelines/instructions issued by the concerned regulatory departments of Reserve Bank of India from time to time.
  - b. All the necessary Anti-Money Laundering (AML)/ Combating of Financing of Terrorism (CFT) checks and compliance validation/account level validations as per the extent rules applicable under the regulatory guidelines shall be the responsibility of the remitter/beneficiary banks.

2. To begin with, we shall be enabling the transaction from mobile numbers having the country code of below mentioned countries along with current domestic country code. And shall extend for other country codes in near future through an addendum or guidelines issued by NPCI.

Sr. No	Country Name	Country Code
1	Singapore	+65
2	Australia	+61
3	Canada	+1
4	Hong Kong	+852
5	Oman	+968
6	Qatar	+974
7	USA	+1
8	Saudi Arabia	+966
9	United Arab Emirates	+971
10	United Kingdom	+44

3. All onboarding/transaction level checks as per extant UPI guidelines will be applicable for such accounts (eg. Cooling period, risk rules etc.)
4. All the members are hereby advised to comply with the above directives by 30<sup>th</sup> April, 2023.

Yours faithfully

Kunal Kalawatia  
Chief of Products