

FAQs on Valid UPI Handle

Q. Is it compulsory for investors to use the new handle only?

Ans. No. Investors may choose any preferred mode of payment—UPI, IMPS, NEFT, RTGS, or cheques. However, **if an investor chooses to pay via UPI to registered intermediaries, the payment must be made using the new UPI IDs allotted to those intermediaries.**

Q. What should I check while making payment using the new UPI IDs / QR Code?

Ans. Investors should ensure the following:

1. Correct UPI ID Format

- The UPI ID must display the intermediary's name followed by a category abbreviation **to the left** of **"@"**.

Examples:

- Broker: xxx.bkr@validhdfc
- Research Analyst: xxx.ra@validhdfc
- Portfolio Management Services: xxx.pms@validhdfc
- Depository Participant: xxx.dp@validhdfc

2. Correct Handle on the Right Side of "@"

- The UPI handle must contain the new exclusive prefix **"@valid"** followed by the bank name.

3. Confirmation Screen Indicator

- The UPI app should display a **white thumbs-up icon inside a green triangle** on the confirmation screen.

4. QR Code Verification

- The QR code generated by the official utility will contain the **same white thumbs-up icon inside a green triangle**.
- The UPI ID will be shown below the QR code



UPI ID: abcbroker276.brk@validhdfc

Q. Do investors also need to obtain new UPI handles to transact in the securities market?

Ans. No. Only intermediaries need to obtain the new UPI IDs. Investors can continue using their existing UPI IDs.

Q. Whom should I approach if my transaction/payment fails with the new UPI ID?

Ans. The validated UPI IDs for intermediaries use the same banking infrastructure as the earlier generic UPI handles.

In case of any technical issues, investors should **contact their respective bank.**