

INVESTOR ADVISORY: IMPLEMENTATION OF SEBI-VALIDATED UPI IDs  
FOR SECURE PAYMENTS

Pursuant to SEBI Circular No. SEBI/HO/DEPA-II/DEPA-II\_SRG/P/CIR/2025/86 dated June 11, 2025, all SEBI-registered intermediaries, including Investment Advisers, are mandated to adopt a structured, standardised, and SEBI-validated Unified Payments Interface (UPI) mechanism for receiving payments from investors.

### Accepted Payment Methods

Investors may continue using your preferred payment method—UPI, NEFT, RTGS, IMPS, or cheques.

However, if UPI is selected as the mode of payment, it is imperative that payments be made only to the new validated UPI IDs allocated under SEBI's structured framework.

### Investor Awareness

To ensure secure transactions via UPI, investors are advised to take note of the following:

#### 1. *Recognising a Validated UPI ID*

Please verify the following to ensure your payment is being made to a SEBI-registered intermediary:

- a. **UPI ID Format:** [IntermediaryName].[Category]@valid[BankName]

Example: [yourcompany.ia@valid<bankname>](#). The suffix .ia refers to Investment Advisers. The domain @valid is exclusive to SEBI-verified handles.

- b. **QR Code:** SEBI-validated QR codes will display a white thumbs-up icon inside a green triangle—this is a visual confirmation of SEBI validation.

#### 2. *Verify Before You Pay*

Investors are strongly encouraged to verify all payment details using this tool before proceeding with any transaction:

- a. Use the SEBI Check tool at <https://siportal.sebi.gov.in/intermediary/sebi-check>
- b. You can use the SEBI Check tool to verify the validity of the UPI ID, confirm the name and registration category of the intermediary, and cross-check the associated bank account details, including the account number and IFSC code.

### 3. Transaction Failures

In the event of any technical issues or transaction failures, investors are advised to contact their respective bank for resolution and support.

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*Note: Structured UPI IDs are mandatory for intermediaries only. Investors may continue using their existing UPI handles. Ensure payment details are verified and transact exclusively with SEBI-validated UPI IDs.*