

Terms & Condition for UPI Number/UPI Mapper

UPI Number is an incremental payment address which only consists of numeric digit without UPI handle (@PSP). This is a user generated payment address which would be easy to remember and simpler to input while performing transactions.

- Customer Mandatory to have UPI Id for getting a UPI Number
- Customer will have an option choose their own ten-digit mobile number as UPI Number. UPI Number should not start with zero and customer is not allowed to choose a number with all the same digits (0-9) as their UPI Number.
- ESAF Bank's Mobile App will give option to user to create UPI Number. UPI Number will be created after the user consent.
- A customer can link multiple UPI Number with his UPI Id. i.e. a customer can link both UPI Number (of his choice) and Mobile Number as UPI Number
- UPI Number can be linked with only one UPI ID.
- Delink can be done but first user will have to confirm that he wants to delink his earlier UPI Number from the linked UPI Id and then only he can link it with another UPI Id.
- Customer can deregister UPI number from PSP. PSP must take customer consent before deregistering UPI number.
- UPI number of 10-digit i.e Mobile number can be ported within Apps (PSP/TPAP). This portability within apps will be allowed only once in 24 hours
- 10-digit UPI Number (i.e. Mobile number) can only be deleted and can't be deactivated or disabled.