PhonePe UPI PIN
Change & Reset Guide

Practical step-by-step checklist | FinBankingTech.com | 30 October 2026

Choose the correct option: Change UPI PIN if you remember your current PIN. Reset UPI PIN if you have forgotten it.

1. Change UPI PIN (you know the old PIN)

1. Open the official PhonePe app.
2. Go to My Money → Payment Methods → Bank Accounts (menu wording may vary).
3. Select the correct linked bank account.
4. Choose Change UPI PIN, if available.
5. Enter your existing UPI PIN.
6. Enter the new PIN and confirm it if prompted.
7. Wait for bank/app confirmation.

2. Reset UPI PIN (you forgot the old PIN)

1. Open PhonePe and navigate to Bank Accounts.
2. Select the bank account whose PIN you forgot.
3. Choose Reset UPI PIN.
4. Select a verification method offered for your account.
5. If debit-card verification is offered, enter the requested last six card digits and expiry date.
6. Complete OTP or other bank-authorised verification.
7. Create the new UPI PIN and confirm it as instructed.
8. Wait for confirmation. If it fails, contact your bank through its official channel.

3. Change vs reset

Change	Reset
Use when you remember the existing PIN.	Use when you forgot the existing PIN.
Usually asks for the old PIN.	Uses debit-card or another supported verification method.

4. Can you reset without a debit card?

Some banks and UPI apps may support alternative verification, including Aadhaar-based OTP. NPCI has also documented Aadhaar face authentication as an additional optional method. Availability depends on the bank, app implementation and account eligibility. Use only options shown inside the official app.

5. Common problems

Problem	What to check
OTP not received	Check network and the mobile number registered with your bank; contact the bank if it persists.
Debit card rejected	Recheck requested digits and expiry details; ask the bank whether the card/account is eligible.
Repeated wrong PIN	Stop guessing. Follow the bank's restriction or reset instructions.

Problem	What to check
Bank account missing	Check mobile-number/SIM linkage and account status; retry later if service is unavailable.

6. Security checklist

■ Never share your UPI PIN, OTP, ATM PIN, CVV or banking password.

■ Do not enter your UPI PIN merely to receive money.

■ Never scan a QR code or approve a collect request just to receive a refund.

■ Use only the official PhonePe app and bank support channels.

■ If you suspect someone knows your PIN, reset it through the official app/bank process.

7. Official references

PhonePe Set/Reset UPI PIN: Official PhonePe guide
NPCI UPI FAQs: NPCI FAQs
NPCI additional authentication circular: NPCI circular
RBI digital banking safeguards: RBI safeguards

This guide is for general education. Menu labels, authentication methods and eligibility can vary by PhonePe version and bank. Always follow the current instructions in the official app and verify changes with your bank. Checked 30 October 2026.