Google Pay: Change or Reset Your UPI PIN

A practical safety-first guide for UPI users in India | Prepared 4 November 2026

1. Change vs. reset: what is the difference?

Change UPI PIN: Use this when you know your current PIN and want to replace it. Google Pay asks for the old PIN and then the new PIN. **Reset UPI PIN:** Use this when you have forgotten the PIN. You must verify your bank account using an eligible method supported by your bank, such as debit-card details or Aadhaar-based verification where available.

2. How to change your UPI PIN

1. Open Google Pay and tap your profile picture.
2. Select Bank account and choose the bank account whose PIN you want to change.
3. Tap More, then Change UPI PIN. (The exact menu wording can vary by app version.)
4. Enter your current UPI PIN.
5. Enter the new PIN, re-enter it to confirm, and tap Done or follow the on-screen confirmation.

3. How to reset a forgotten UPI PIN

1. Open Google Pay, tap your profile picture, then Bank account.
2. Choose the relevant bank account.
3. Tap Forgot UPI PIN.
4. Follow the in-app verification instructions. Google Pay says reset requires debit-card or Aadhaar details; the method available depends on bank support and how the account was verified.
5. Enter and confirm a new UPI PIN as instructed.

4. Debit card and Aadhaar requirements

Aadhaar-based verification is not available for every bank/account. Google Pay says the Aadhaar must be linked to the same mobile number registered with the bank account, and your bank must support Aadhaar-based onboarding/reset. Google Pay also explains that if the account was originally verified using a debit card, you may need to use the debit-card route for reset. Follow the options actually displayed in your app.

5. If you enter the wrong PIN repeatedly

Google Pay's help pages say three incorrect UPI PIN attempts within 24 hours can temporarily block UPI payments for 24 hours. You can wait for the restriction to expire or reset the PIN to resume sooner, subject to successful verification. Avoid guessing repeatedly.

6. Troubleshooting checklist

- Confirm you selected the correct linked bank account.
- Make sure the mobile number/SIM used for Google Pay is the one registered with your bank; keep it active and able to send/receive SMS where the app requires verification.
- Check that the debit card is valid and belongs to the selected bank account, if using the card method.
- For Aadhaar verification, confirm bank support and that the Aadhaar-linked mobile number matches the bank-registered number.
- Update Google Pay, check your network, and retry later if your bank's service is temporarily unavailable.

- If the option is missing or verification repeatedly fails, contact your bank through its official channel or Google Pay in-app support.

7. Essential UPI safety rules

Never share your UPI PIN, OTP, debit-card PIN, CVV or banking password. A UPI PIN is used to authorise a payment; you do not need to enter it to receive money. Do not scan a QR code or approve a collect request just to receive a refund. Do not install screen-sharing or remote-access apps at the request of an unknown caller. Enter your PIN only in the genuine payment app's secure PIN screen when you intend to authorise a transaction.

8. Official references

Google Pay – Reset or change UPI PIN: support.google.com/pay/india/answer/16920141
Google Pay – Create, change or reset UPI PIN: support.google.com/pay/india/answer/9091045
Google Pay – Fix incorrect UPI PIN: support.google.com/pay/india/answer/7430541
NPCI – UPI FAQs: npci.org.in/what-we-do/upi/faqs

Note: Menu labels, verification methods and eligibility can vary by bank, account and Google Pay app version. This guide is informational and is not a substitute for instructions shown by your bank or Google Pay. FinBankingTech.com is independent and is not affiliated with Google, NPCI or any bank.