What Is a UPI ID?

How to find, create and share your UPI ID safely

UPI ID in simple words

A UPI ID, also called a Virtual Payment Address (VPA), is a payment address that identifies a user on UPI. It lets someone send money to your linked bank account without needing your account number and IFSC. Example: name@bankhandle. The part before @ is the prefix; the part after @ is the handle. This is an illustrative example, not a real payment address.

UPI ID vs other details

UPI ID: Payment address used to address a UPI payment.
UPI PIN: Confidential code used to authorise a debit.
Bank account number and IFSC: Traditional bank transfer details.
UPI Number: A separate bank-verified numeric identifier supported by some apps; it is not the same as a UPI ID.

Find your UPI ID

Google Pay: Profile photo → Bank account → select account → Manage UPI IDs.
Paytm: Profile → UPI & Payment Settings → UPI ID. View, copy or share the ID shown.
BHIM: My Profile. BHIM's FAQ says the default VPA and QR code are available there.
PhonePe: Check the profile section for My BHIM UPI ID / UPI ID. Exact labels may vary by app version.

Create a UPI ID

Register on a UPI-enabled app, verify the mobile number registered with your bank, and link an eligible bank account. The app generally creates a default UPI ID during activation. Some apps let you add another ID or choose from generated options; others do not allow manual customisation. The same ID or handle may not be available across apps.

Can you change it?

It depends on the app. Google Pay lets users manage IDs and add or delete available IDs within its stated limits. Paytm says users can choose from generated options and set a primary ID rather than freely typing any custom ID. BHIM's FAQ describes a default mobile-number-based VPA and one additional VPA. Check the current app settings before relying on a particular option.

Share it safely

1. Open the app's UPI ID or profile section.
2. Tap Copy or Share next to the correct ID.
3. Send it to the intended payer.
4. Ask the payer to verify the beneficiary name before confirming.
5. Check your bank statement or transaction history to confirm receipt.

Safety checklist

• Sharing your UPI ID is not sharing your UPI PIN. Never disclose your PIN or OTP.
• You do not need to enter a UPI PIN to receive money.
• Do not approve unknown collect requests.
• Do not scan a QR code or pay money to receive a refund or prize.
• Verify the recipient name and amount before authorising a payment.
• Use official app support; do not install remote-access apps at a caller's request.

Common problems

ID not visible: Check that your bank account is linked and UPI setup is complete.
Cannot create another ID: You may have reached the app's limit or the app may not support manual creation.
Payment sent to the wrong ID: Contact your bank and app support immediately with the transaction reference. Reversal is not guaranteed for a successful payment.
Sender says payment completed: Check your own bank statement and app transaction history; do not rely only on a

screenshot.

Official references

NPCI UPI/BHIM Guidelines (2026)
Google Pay: Create or find UPI ID
Paytm: Create and manage UPI ID
BHIM official FAQ
PhonePe safety guidance

Educational guide only. App menus, formats, available handles and ID limits may change. Check current app instructions before sharing a payment address.