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# SEBI rolls out "Validated UPI Handles" and "SEBI Check" for secure investor payments

Further to its <u>Press Release No. 31/2025</u> and <u>Circular No. SEBI/HO/DEPA-II/DEPA-II\_SRG/P/CIR/2025/86</u> dated June 11, 2025, SEBI is pleased to announce that the initiatives on **Validated UPI Handles** and **SEBI Check** are now live and available for investors.

## 1. Validated UPI Handles

The UPI IDs of SEBI-registered investor-facing intermediaries will now carry the exclusive "@valid" handle, issued by NPCI, along with category-specific suffixes. This will enable investors to easily identify legitimate entities.

As of today, major brokers, covering over 90% of investors, along with all Mutual Funds have already adopted the "@valid" UPI handle. Introduced as an additional payment option for investors, this facility complements existing payment modes, allowing investors the flexibility to continue using the method they are most comfortable with.

This milestone initiative establishes a secure and verified payment channel within the securities market. SEBI advises all individual investors to actively use the structured and exclusive "@valid" handle to make payments to SEBI-registered investor-facing intermediaries.

## Key Features of '@valid' Handle

i. Exclusive "@valid" Handle: The handle will feature a unique and exclusive identifier, "@valid", combined with the name of the self-certified syndicate bank. The new UPI id will also include the special suffix, such as .brk for brokers and .mf for mutual funds, for easy identification of registered intermediary type.

(Example: abc.brk@validhdfc; xyz.mf@validicici)

ii. Visual Verification: A distinctive "thumbs-up inside a green triangle" icon will appear when making payments through the "@valid" UPI handle, confirming transaction authenticity. At the same time its absence serves as a caution to investors that they are making payments to unauthorised entities.



**iii. Distinctive QR Code:** A specially designed QR code, featuring the "thumbs-up" logo at its centre, enables convenient and error-free transactions. The presence of this QR code assures investors that payments are being made to SEBI-registered intermediaries.



(Sample QR Code)

### 2. SEBI Check Tool

To further empower investors, SEBI has developed a new functionality called "SEBI Check". Through this functionality, investors, irrespective of whether they are making payments though the @valid handles or other modes of bank transfer (like NEFT, RTGS, IMPS), can independently verify and confirm the

authenticity of the bank account details and UPI IDs of SEBI registered intermediaries with the help of the bank account number and IFSC code or @valid UPI ID of an entity through SEBI Check by visiting: <u>SEBI Check platform</u> or <a href="https://siportal.sebi.gov.in/intermediary/sebi-check">https://siportal.sebi.gov.in/intermediary/sebi-check</a> or Saarthi app of SEBI.

SEBI strongly urges all individual investors to verify the authenticity of the bank account details at "SEBI Check" when making payments to SEBI-registered investor-facing intermediaries. By doing so, investors can safeguard their funds and transact with greater confidence.

#### 3. Core Benefits of these Initiatives

- Assured Security: Payments will be routed exclusively through verified SEBI-registered intermediaries, reducing risks of fraud and misdirection.
- ii. **Fraud Prevention:** Investors can now instantly detect and avoid fraudulent activities when the exclusive "thumbs-up" visual cue is absent in UPI transactions.
- **iii. Transparency and Trust:** A simple, reliable and transparent framework to empowers investors to transact with confidence.

These two rollouts of "@valid Handle" and "SEBI Check" are expected to significantly enhance investor protection by curbing fraudulent money collections by unregistered entities.

These initiatives underscores SEBI's continued commitment to safeguard investors, uphold market integrity and build robust digital trust in India's securities market ecosystem.

For more details on this initiative, please refer to the <u>Circular</u> available on the SEBI website.

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