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Investor FAQs on Validated UPI IDs for Payments to SEBI Registered Intermediaries

1. What is the new UPI mechanism introduced by SEBI?

SEBI has introduced a structured UPI address mechanism to ensure secure and verified payments to SEBI-registered intermediaries. These UPI IDs are validated and exclusive, helping investors confirm they are paying to verified registered market intermediaries and at the same time its absence would caution investors of the risk that they are making payments to unauthorised entities.

2. Is it mandatory for investors to use the new UPI IDs/ QR?

The investors can choose their preferred mode of payment, such as UPI, IMPS, NEFT, RTGS, or Cheques. If an investor opts to use UPI for the payment to the registered intermediaries, then they have to do so only using the new UPI IDs allotted to registered intermediaries.

3. What should I check while making payment using the new UPI IDs/ QR Code?

The investor should keep following things into consideration:

• The UPI ID should properly show the name of the intermediary, followed by the short abbreviation of their category for example "ia" for investment adviser to the left of the "@" character.

• On the right side of the "@", the new and exclusive handle "@valid" should be present, followed by the bank name.

• On the confirmation screen, the app should show a white thumbs-up icon inside a green triangle.

• The QR code generated using the utility will have a white thumbs-up icon inside a green triangle. It will also display the UPI ID just below the QR code.

• In order to provide an additional layer of security and help investors verify the authenticity of an entity before proceeding with any financial transaction, SEBI has

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developed a functionality named "SEBI Check". So, you also cross-check the above details using the "SEBI Check" tool which is available on SEBI website.

4. Do I need to change my own UPI ID to transact?

No, the new UPI IDs are only for intermediaries to obtain, and investors can continue to use their existing UPI IDs.

5. What should I do if my payment fails using the new UPI ID?

The secure validated UPI ID of intermediaries will use the same banking channel as the earlier generic UPI handles. In case of any technical difficulty, investors are requested to approach their respective bank

6. What are the transaction limits for UPI payments in the securities market?

The current UPI transaction limit for capital market transactions is INR 10 lakhs per day, subject to periodic review

7. Where can I find the validated UPI ID of my intermediary?

Intermediaries are required to:

- Display validated UPI IDs prominently on their websites
- Share them via SMS, email, social media, and other communication channels.

8. When will this new system be effective?

The validated UPI IDs will be available for investor use starting October 01, 2025.

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Concept Investwell Private Limited UPI ID and QR code for Investment Advisory Services Business

In line with the latest SEBI circular dated June 11, 2025, we are pleased to inform you that Concept Investwell Private Limited has adopted the new standardised, validated, and exclusive UPI ID mechanism for receiving payments. This initiative aims to enhance the security, transparency, and trust in financial transactions within the securities market.

• We now have a validated UPI ID for payment, please pay us at:

concept.ia@validhdfc

• You can also make payments by scanning our official QR code, which includes a white thumbs-up icon inside a green triangle - a mark of authenticity:

concept.ia@validhdfc