UPI FAQs

Account & Registration

1. **Will I be able to use the Citibank UPI ID post the migration to Axis Bank?**
Your Citibank UPI ID will stop working post the migration. If you have registered your UPI using your Citibank account on third-party UPI applications, you will be required to re-register on UPI using your new Axis Bank account.

2. **How will I register my new Axis Bank account on UPI?**
You can register your new Axis Bank account on UPI by logging in to the Mobile Banking App, *open* or via any third-party applications like Google Pay, PhonePe, etc. using the add bank account option.

3. **Will I be able to register all my migrated Citibank accounts on UPI?**
You will be able to link your Savings Account, NRE Accounts and Current Accounts on UPI Apps. Only individual and sole proprietorship based Current Accounts can be linked on UPI Apps. You need to have an active Debit Card and should be the primary/main account holder to be able to use UPI (even for Joint Account holders). Minor and HUF Accounts are not supported on UPI as of now.

4. **If I link my Axis Bank account on UPI, will I be able to use the same set of services available to me earlier?**
Yes, you will be able to access all services available to you previously. Additionally, you will also be able to access UPI services like UPI AutoPay, UPI Lite and Aadhaar OTP for PIN set / reset when you link your new Axis Bank account.

5. **If I register my Axis Bank account on third-party UPI applications (e.g. Google Pay, Paytm, PhonePe etc.), will my UPI ID or Virtual Payment Address (VPA) remain the same?**
While your profile with the UPI application will remain the same, the third-party application may choose to assign a new UPI ID for this new account. It is recommended that you re-check the UPI ID post registration before sharing the details with anyone.

    Your UPI ID may change for third-party apps like Google Pay, PhonePe, Amazon Pay, and WhatsApp. For other apps like BHIM, Samsung Pay, Cred etc, your UPI ID or Virtual Payment Address (VPA) will remain the same.

6. **I already have an account with Axis Bank which I have linked to UPI, will I be able to link my migrated Citibank Account as well?**
Yes, you will be able to link your migrated Citibank Account with UPI as well even if you have an existing Axis Bank account.

7. **I have multiple relationships with Citibank and have the same phone number linked for each of those, will I be able to link all my eligible accounts to UPI?**
If you have multiple Customer IDs linked to the same phone number which are being migrated to Axis Bank and have savings account(s) mapped to each of the Customer IDs, then you will not be able to link these savings accounts to UPI. For linking such savings accounts to UPI, you will have to change the phone numbers for the Customer IDs and ensure that there is a unique phone number linked to each customer ID. Once that is completed, you need to register for UPI using the phone number which is linked to the Customer ID and only the underlying Savings Account of that Customer ID can be linked to

UPI registered on that phone number. Further, you will only be able to link the bank accounts which are eligible to be linked on UPI Apps. For the eligible account types please refer to question 3.

8. **One of my Citibank accounts is a minor account which was linked to UPI, will I be able to link that account to UPI as well?**
   We currently do not support the functionality for linking minor accounts on UPI, please use other modes of payment for this account.

9. **Will the UPI PIN for my Axis Bank account be the same as the UPI PIN used for my Citibank account?**
   No, you will be required to set a new 6-digit UPI PIN once you register your Axis Bank account on UPI. This PIN will be common across all UPI applications, and you can set it up using your Citi-branded Debit Card or Aadhaar based OTP, if your Aadhaar has been registered with the Bank.

10. **I use multiple UPI applications (Mobile Banking App or third-party applications like Google Pay, PhonePe). Will I have to register my Axis Bank account in all applications after the migration?**
    Yes, you will have to link your account on all applications. However, once you set up your PIN on any application, you need not set the PIN again on other application(s).
    Once you register on the Mobile Banking App, *open* by Axis Bank, and set the PIN, you will not have to set the PIN again on other third-party applications during registration. We recommend registering on the Mobile Banking App, *open* for a seamless transition.

11. **What will I need to do in case I forget my UPI PIN after migrating to Axis Bank?**
    You will be able to reset your UPI PIN on the Mobile Banking App, *open* or any third-party UPI application by using your existing debit card or Aadhaar based OTP, if your Aadhaar is registered with the Bank.

12. **How do I change my registered mobile number for UPI transactions with Axis Bank?**
    You can reach out to our phone banking team for changing the mobile number linked with your bank account. This will change your registered number for UPI as well.

13. **How do I deactivate my UPI account with Citibank after transitioning to Axis Bank?**
    You are not required to deactivate your UPI account with Citibank since the Citi Mobile App and Citibank Online will not be functional post the migration. If you still need to delete your UPI account, you can do the same across respective third-party UPI applications.

Inward Transactions

14. **If somebody makes a payment to my Citibank UPI ID using Google Pay or PhonePe after the migration, will the payment go through?**
    In case someone sends money to your account using your Citibank UPI ID, the transaction at the sender's end would fail and the funds would be returned to your sender's account. To avoid the same, re-register your UPI ID with the Mobile Banking App, *open* or any third-party UPI application and share the new UPI ID with the sender.

15. **If somebody makes a payment to my phone number linked to my Citibank account after the migration, will the payment go through?**
    Post the migration, if someone is making a payment to you via UPI using your phone number, the funds will be credited to one of your other linked accounts.
    In case your Citibank account was the only account linked to UPI, the payment will not go through. To avoid the same, re-register your UPI ID with the Mobile Banking App, *open* or any third-party UPI application and share the new UPI ID with the sender.

16. **If I have not registered my Citibank UPI ID on a third-party UPI application, will I continue to receive money through UPI?**
You will receive the money if you and your sender are using the same UPI application, and you have multiple accounts linked on the same UPI application. Sender will not be able to initiate the transaction if you are not registered on the same UPI application that the sender is using. We recommend linking your new Axis Bank account by registering your UPI ID in any third-party application of your choice.

17. **I regularly receive payments to my Citibank account, will I continue to receive funds using the existing Citibank account number and IFSC?**
Post the migration, your account number will remain the same. However, your IFSC has changed. Please request your remitters to start using the new Axis Bank IFSC and the existing Citibank account number for all transactions. In case your transaction fails, the funds would be returned to the sender.

18. **I have shared the UPI QR code generated for my Citibank account through third-party UPI applications to receive money, will that continue to work post the migration?**
No, the QR code will also cease to function post the migration and will result in failure of the transaction. You will have to generate a new QR code for your newly linked Axis Bank account and share the same for receiving funds.

Outward Transactions

19. **Will there be any change in the transaction limits or the number of transactions that can be done, post the migration?**
Existing daily UPI limits for fund transfer and merchant payments will continue to apply for the newly migrated accounts. However, for a new registration, you can send only up to INR 5,000 in the first 24 hours, on Android devices. For iOS users, there is a limit of sending up to INR 25,000 for the first 120 hours i.e., INR 5,000 for every 24 hours for 5 days after registration and linking an account. Limits may vary across UPI Apps for iOS.

20. **Will I be able to use UPI autopay / mandates after the migration?**
With your new Axis Bank account, you can now set up UPI autopay / recurring mandates.

Refunds & Complaints

21. **What will happen to the refunds / complaints I have raised for UPI transactions done on my Citibank account prior to the migration?**
Resolution for the complaints or queries raised prior to the migration will happen through your Axis Bank account post the migration. Any refunds that are to be received, will be credited to your Axis Bank account.

22. **I had initiated a UPI transaction some time before the migration day, funds were deducted from my account but the recipient did not receive the same. Will I receive a refund for this?**
After checking the details of the transaction, a refund or confirmation of completion, as applicable, will be shared with you. If a refund has to be issued, the same will be credited to your Axis Bank account.

23. **I haven't yet received a payment that was made to me, but the amount has been debited from the sender's account. What do I do?**

After checking the status of the transaction, a refund or confirmation of completion, as applicable, will be shared with you. If the amount is not credited to your Axis Bank account, a refund will be issued to the sender.

24. **Will my Citibank UPI transaction history be transferred to Axis Bank?**
    Yes, your Citibank UPI transaction history for your account will be transferred to Axis Bank. However, it will not be visible on the Mobile Banking App, *open* or Internet Banking for you to view. You can reach out to our phone banking team for any queries and concerns regarding your past transactions. Call 1800 103 5577, 1860 419 5555 for more information.

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