

@Valid UPI Handles

SEBI's Validated UPI Framework: Enhanced Security for DOLAT CAPITAL MARKET PVT. LTD. Customers Protecting Your Investments with Advanced UPI Verification

The Securities and Exchange Board of India (SEBI) has launched ground breaking measures to protect investors from fraud and ensure secure digital payments in the securities market. As your trusted investment platform, DOLAT CAPITAL MARKET PVT. LTD. is implementing these new security protocols to safeguard your financial transactions.

What's New: Validated UPI Framework

Starting October 1, 2025, SEBI has mandated that all registered intermediaries, including brokers like Dolat Capital Market Pvt. Ltd., must use validated UPI handles ending with "@valid" for all investor-facing transactions. This revolutionary step addresses the growing concern of fraudulent entities impersonating legitimate financial institutions.

Key Features of the New System:

Enhanced Security Protocol

- All legitimate UPI IDs now end with "@valid" suffix
- Standardized format for easy identification
- Bank verification required before issuing "@valid" handles

How this protects the customers:

The new framework directly combats several fraud tactics:

- Impersonation Prevention: Fraudsters can no longer create fake UPI IDs mimicking legitimate brokers
- Payment Routing Security: Ensures your money reaches only verified, SEBI-registered entities

What changes for you?

Nothing at all! The way you make payments today, will remain same.

Now you can make payment through UPI

While making your payments, you can check the format of the UPI handles on the payment app while making the payment!

How to Verify Payment Authenticity

Step-by-Step Verification Process:

1. Check the UPI Handle Format
 - Ensure it ends with "@validicici"
 - The format will be [businessname.brk@validbank](#)
For e.g. in our case, business name will be dolatcapital
 - Followed by .brk as we lie in the intermediary category of 'Brokers'
 - "Followed by @validicici as our banking accounts are with ICICI Bank "
 - Our entire UPI handle is dolatcapital.brk@validicici

2. Use SEBI Check Tool
 - o Manually verify UPI IDs when in doubt

Important Security Reminders

Red Flags to Watch For:

- UPI IDs not ending with "@valid(Bank Name)"
- Absence of green thumbs-up verification icon
- Misspelled merchant names or suspicious formatting
- Unsolicited payment requests via social media or email
- Pressure tactics urging immediate payment

How to Stay Protected

Before Making Any Payment:

- Always Verify: Double-check UPI handles against our official list
- When in Doubt: Contact us for verification

SEBI's validated UPI framework marks a significant milestone in investor protection. By implementing these advanced security measures, DOLAT CAPITAL MARKET PVT. LTD. continues to prioritize your financial safety while maintaining the convenience of digital payments.

Remember: when making payments to DOLAT CAPITAL MARKET PVT. LTD., always verify the UPI handle ends with "@validicici" and look for the green verification triangle. Your vigilance, combined with these regulatory safeguards, creates a robust defense against fraud, Stay secure, stay informed, and continue investing with confidence on DOLAT CAPITAL MARKET PVT. LTD..

SEBI FAQs / Circular link:

https://www.sebi.gov.in/legal/circulars/jun-2025/adoption-of-standardised-validated-and-exclusive-upi-ids-for-payment-collection-by-sebi-registered-intermediaries-from-investors_94535.html

FAQs for INVESTORS

Is it compulsory for the investors to use the new handle only?

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 registered intermediaries, then they have to do so only using the new UPI IDs allotted to registered intermediaries.

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

Investors need to keep following things into consideration:

1. The UPI ID should properly show the name of the intermediary, followed by the short abbreviation of their category for example "brk" for Brokers, "mf" for Mutual Funds to the left of the "@" character.
2. On the right side of the "@", the new and exclusive handle "@valid" should be present, followed by the bank name.
3. On the confirmation screen, the app should show a white thumbs-up icon inside a green triangle.
4. 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.

Do investors also need to obtain new UPI handles to transact in the securities market?

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