

How to add funds via UPI on Axis Securities?

Adoption of Standardised, Validated and Exclusive UPI IDs for Payment collection:

As per the SEBI guidelines, we now introduce official validated UPI Id, where payments are routed only to Axis Securities Ltd. 's verified bank account. Clients can use the facility to add funds through UPI from their registered/linked bank account to their trading account by raising requests through the website or mobile application only.

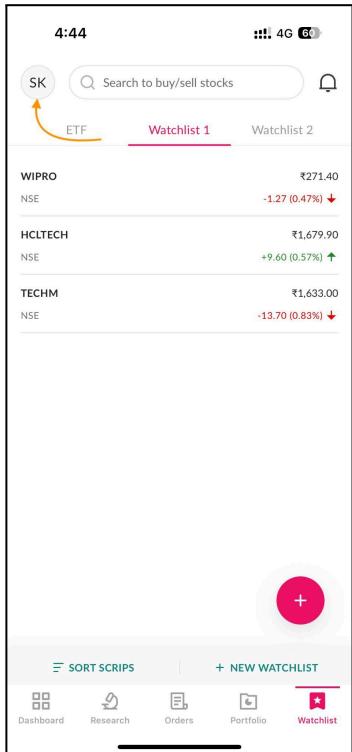
What changes for you?

Nothing at all! The way you make payments today will remain the same. Just to refresh, we have listed down the below steps to add funds on our Axis Direct mobile applications and Website after you login. While making your payments, you can verify the genuineness of the UPIhandles on the payment app while making the payment!

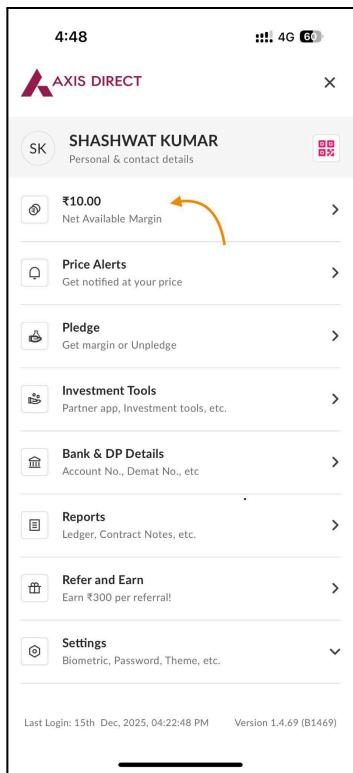
Login to your Axis Securities Broking account using your credentials.

Investor App Steps:

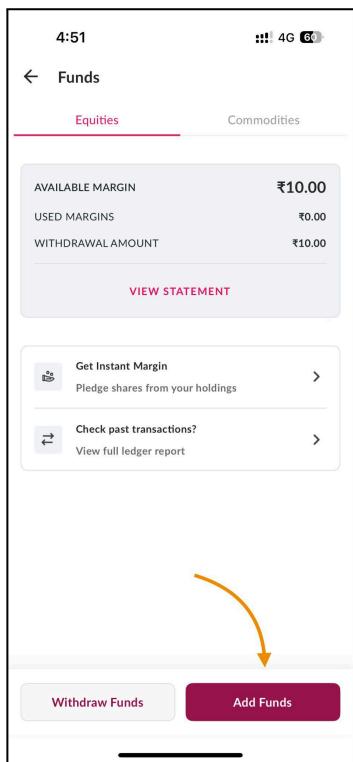
1. Tap on Profile Icon



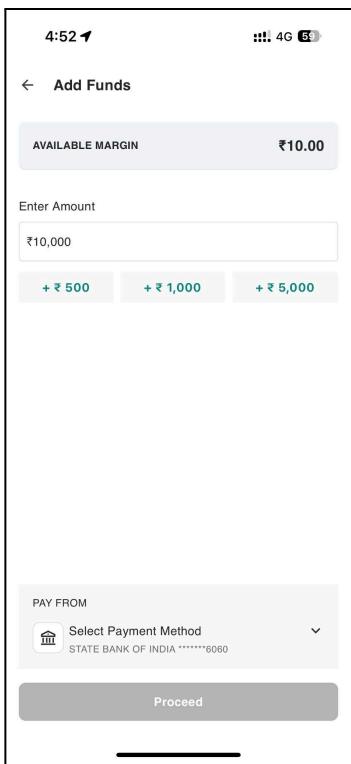
2. Tap on available funds



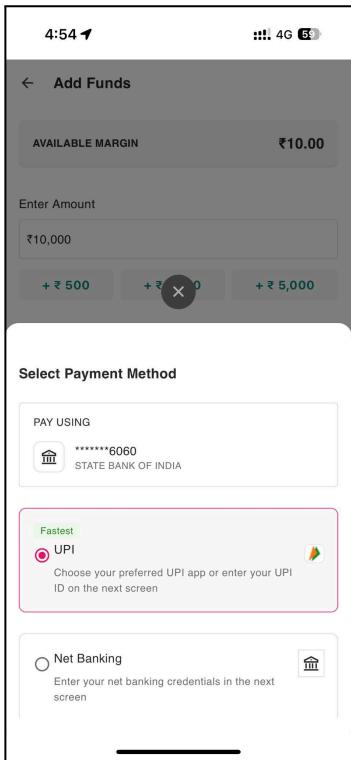
3. Tap on “Add Funds”



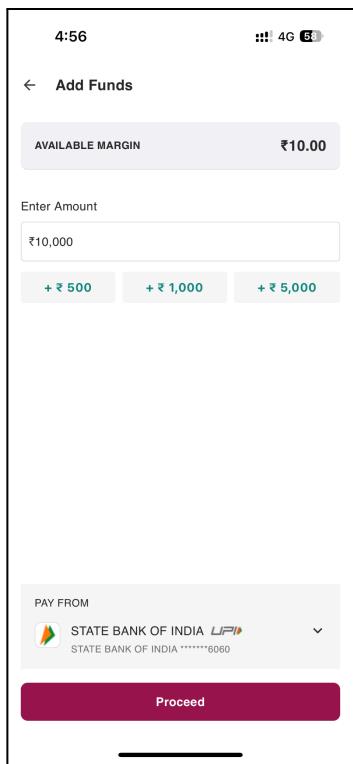
4. Enter the amount



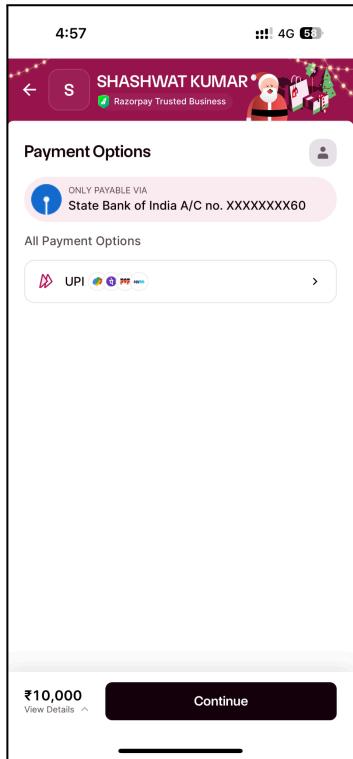
5. Select your bank account (if multiple bank accounts)
6. Choose "UPI" as the payment method.



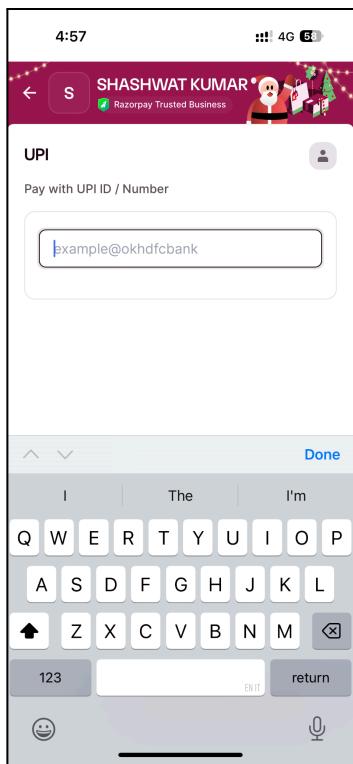
7. Click on “Proceed”



8. Tap on “UPI”



9. Enter your UPI ID linked to that bank account.

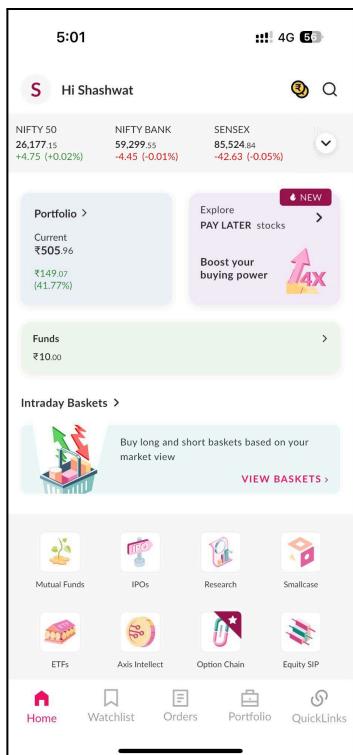


10. Click "Continue".

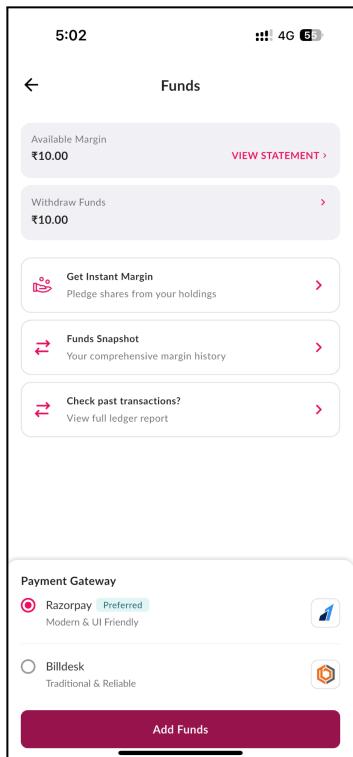
11. Authorize the payment request in your UPI app

Trader App Steps:

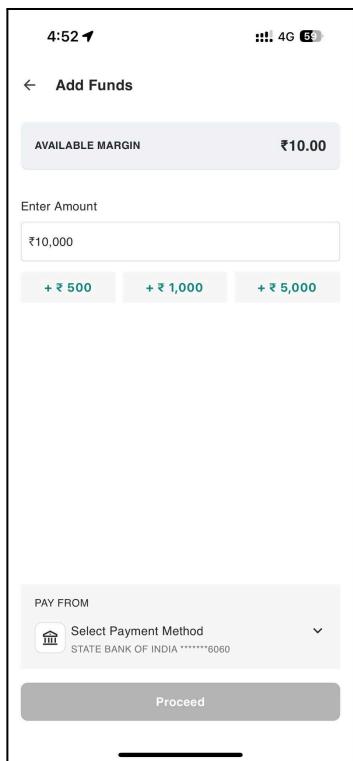
1. Tap "Funds"



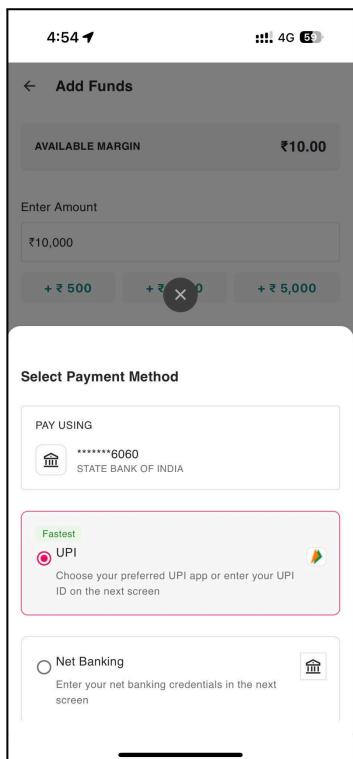
2. Select Razorpay and tap on "Add Funds"



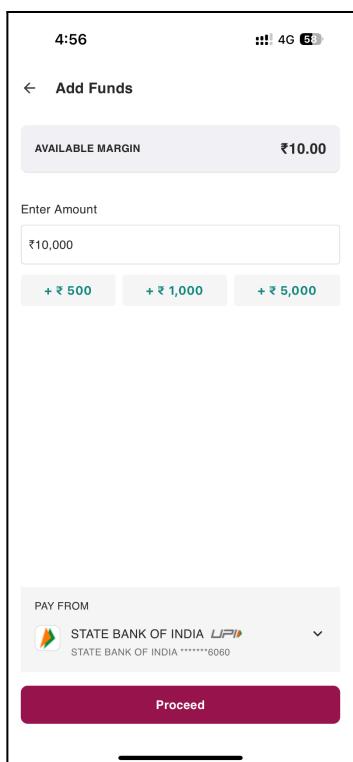
3. Enter the amount



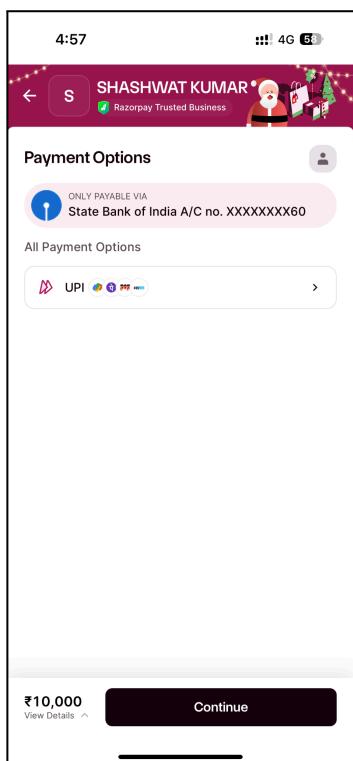
4. Select your bank account (if multiple bank accounts)
5. Choose "UPI" as the payment method



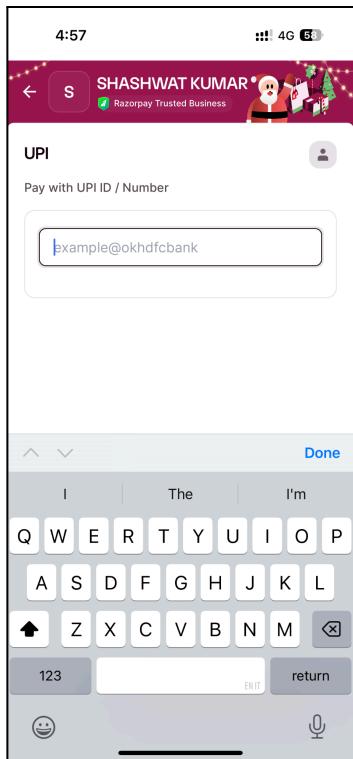
6. Tap on “Proceed”



7. Tap on “UPI”



8. Enter your UPI ID linked to that bank account

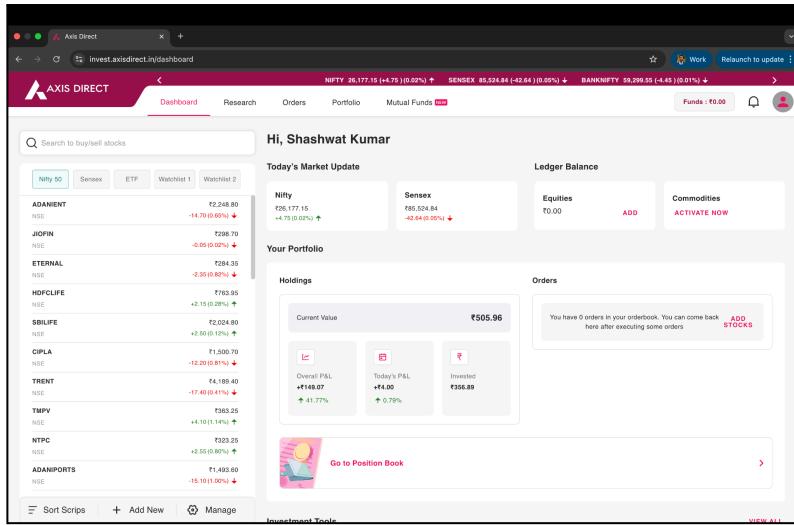


9. Click "Continue".

10. Authorize the payment request in your UPI app

Investor Website Steps:

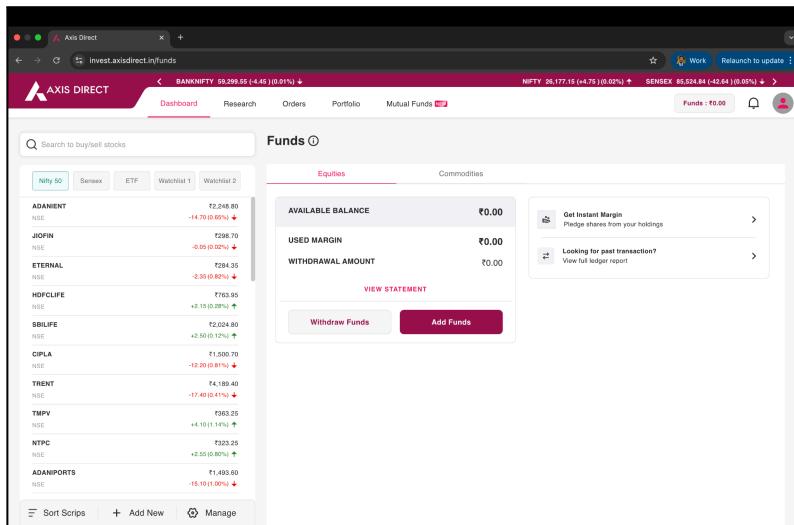
1. Click on "Funds" on top right



The screenshot shows the Axis Direct dashboard with the following details:

- Today's Market Update:** NIFTY 26,177.15 (+4.75) (0.02%), SENSEX 85,524.84 (+3.64) (0.02%), BANKNIFTY 59,399.55 (+4.45) (0.01%).
- Ledger Balance:** Funds: ₹0.00.
- Your Portfolio:** Holdings section shows Current Value of ₹505.96. Orders section shows 0 orders in the orderbook.
- Script List:** A list of stocks including ADANIENT, JIOFIN, ETERNAL, HDFCLIFE, SBILIFE, CIPLA, TRENT, TMPV, NTPC, and ADANIPORTS, each with current price and percentage change.
- Investment Tools:** Buttons for Sort Scripts, Add New, and Manage.

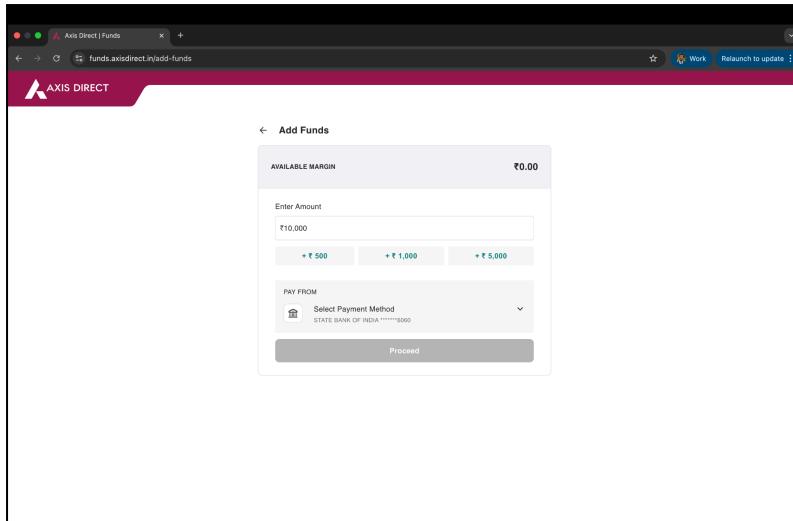
2. Click on "Add Funds"



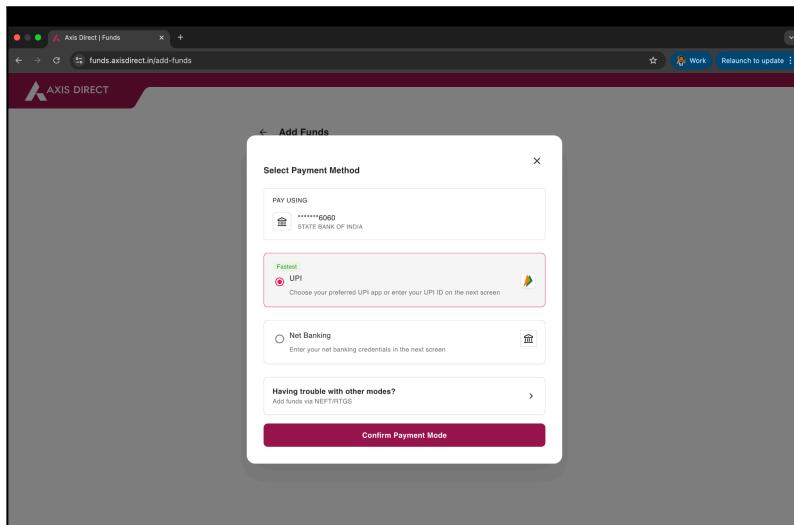
The screenshot shows the Axis Direct Funds page with the following details:

- Funds:** ₹0.00.
- Equities:** Available Balance: ₹0.00, Used Margin: ₹0.00, Withdrawal Amount: ₹0.00.
- Commodities:** (No data shown)
- Options:** Buttons for Withdraw Funds and Add Funds, and links for Get Instant Margin and Looking for past transaction?
- Script List:** Same as the dashboard, showing stocks like ADANIENT, JIOFIN, ETERNAL, etc.
- Investment Tools:** Buttons for Sort Scripts, Add New, and Manage.

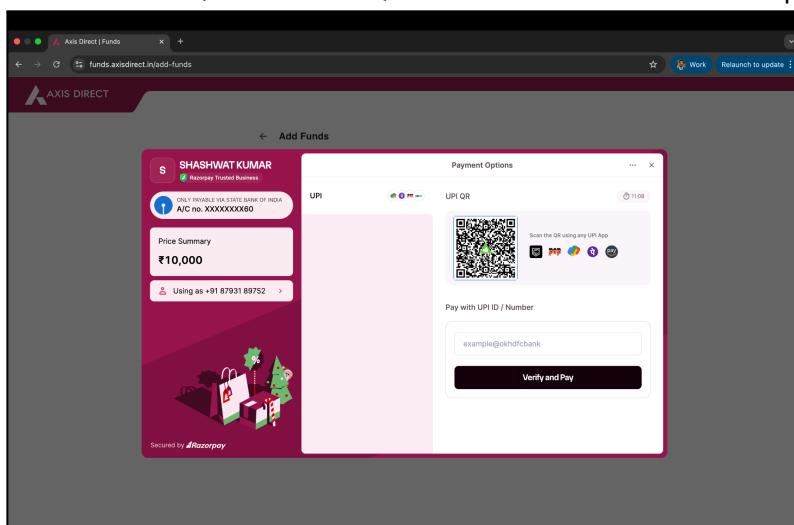
3. Enter the amount



4. Select UPI as your payment method and choose your bank account then click on "Proceed"



5. Click on "Show QR" to see the QR Code with the Green Thumbs Up Sign



6. Scan and pay or enter your UPI ID and click on “Verify and Pay”
7. Authorize the payment request in your UPI app

SimpleHai Website Steps:

1. Click on “Limits”

The screenshot shows the Axis Direct trading platform. The left sidebar is collapsed, and the main content area is focused on the 'LIMITS' section. The 'Available Limits' box is highlighted with a grey background. The main content area displays a list of stocks with their current values and percentage changes.

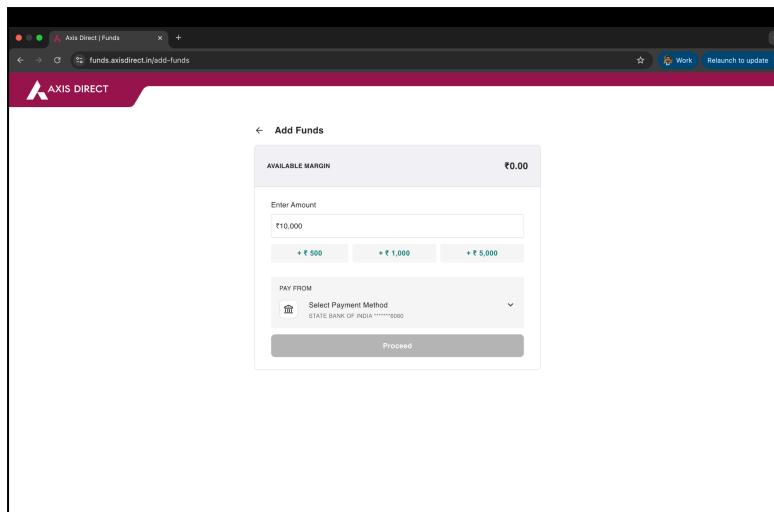
Stock	Value	Change
TCS	3,310.00	0.00 (0.00%)
ICICI Bank	1,363.00	0.00 (0.00%)
Axis Bank	1,225.00	0.00 (0.00%)

2. Click on “Add Fund”

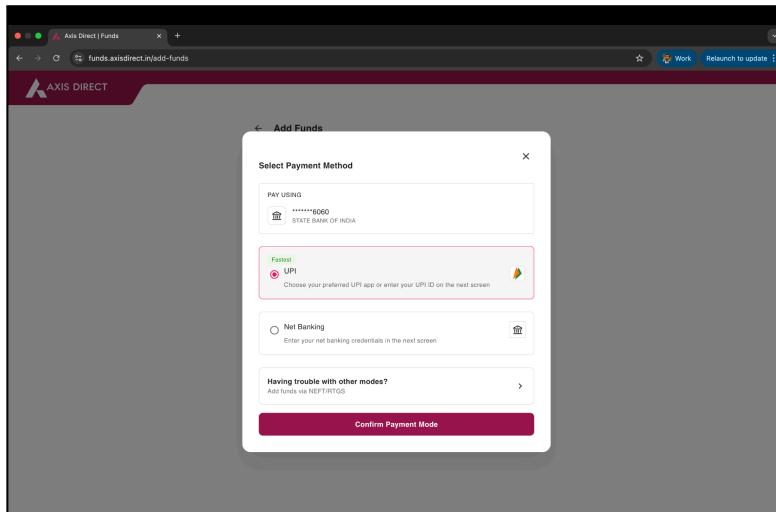
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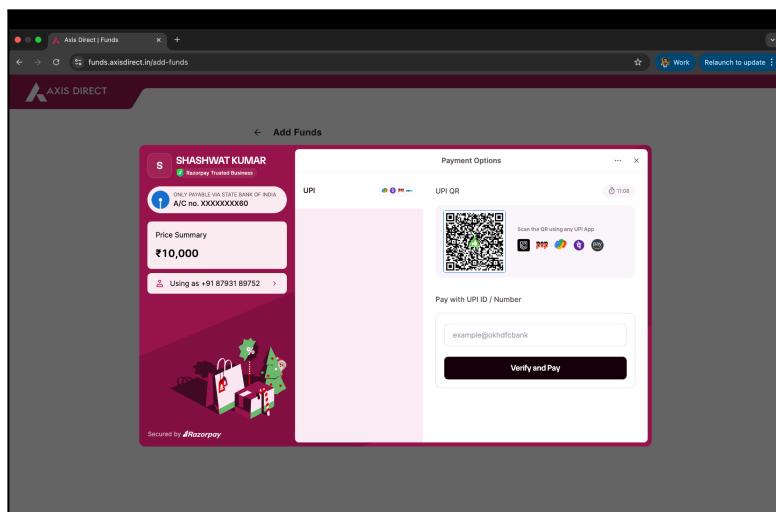
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What are the Conditions for Using UPI Payments?

Clients must ensure that UPI payments are made strictly from the bank account registered/linked with us. Any transaction made from an account other than a registered/linked bank account will be treated as a third party transfer, and the **limit will not be processed**.

What is the Objective of introducing @ Valid UPI feature?

The objective of introducing a validated UPI ID @ valid is to enhance accessibility and ensure the safety of transactions in the securities market.

What are the security features available for the new UPI IDs (as per SEBI Guidelines)?

- Every validated UPI ID will display a category suffix (e.g. "brk" for brokers).
- The format will be *businessname.rzpx.brk@validbank*
- For Axis Securities, business name will be *axissecurities, rzp* suffix as it is our payment aggregator we use for managing payments. Followed by *.brk* as we provide intermediary services in the capacity of 'stock broker'
- Followed by *@validaxis* , as our bank account is AXIS BANK

How will the Client receive confirmation of a valid transaction?

For payments made to Axis Securities through a validated UPI handle, a "**Thumbs-up inside a green triangle**" icon will be displayed. This icon assures clients that the payment has been made to the Axis Securities verified account, thereby enhancing confidence and security in UPI transactions. Clients are strongly urged to verify the presence of this security icon before authorising any payment.

Is payment available via QR code?

Yes, payments can also be made using the QR code. This feature enables and ensures that financial security is maintained in the best interest of our clients. After the transaction is successfully completed, the "**Thumbs-up inside a green triangle**" symbol will again confirm that the payment is secure and credited to the Axis Securities verified account.



What is the transaction limit?

UPI, being a retail product, carries transaction limits. Each bank may impose its own limits. But the upper cap is set by NPCI. Currently, the maximum permissible limit for capital market transactions is Rs 5 lakhs per day. These limits are subject to periodic review and may be revised by regulators.

Disclaimer:- Clients are strictly instructed not to transfer funds to any UPI ID other than the validated IDs. Any transactions made to unauthorised UPI IDs or to IDs resembling our brand name will not be recognised. Axis Securities will not be held for any loss arising from transfers to unauthorised UPI IDs.

Summary and Conclusion: Enhanced UPI Security for Investors

SEBI's validated UPI framework is a major step forward for investor protection. Axis Securities has implemented these advanced security measures to maintain the convenience of digital payments while prioritizing your financial safety.

Key Security Reminder:

- Always confirm that the UPI handle for payments to Axis Securities ends with "@validaxis" and displays the **green verification triangle**.
- Your vigilance, combined with these new regulatory safeguards, forms a strong defense against fraud.
- Stay informed, stay secure, and continue to invest confidently with Axis Securities.

Need Assistance?

For any questions regarding the validated UPI framework or to verify payment details, please contact Axis Securities customer support.

Further Reading:

Refer to the [SEBI FAQs/Circular link](#) for more details.