

UPI Apps Compared on Safety: Google Pay, PhonePe, Paytm and BHIM

Which UPI app is safest? The rules every app follows, how Google Pay, PhonePe, Paytm and BHIM differ, the settings to switch on, and what to do if something goes wrong.

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Free awareness guide. Not legal or financial advice. <https://www.shravyadigital.com/guides/upi-apps-compared>

CONTENTS

1. Before you start
2. The rules every UPI app follows
3. The four apps side by side
4. The apps in detail
5. Settings to turn on, in any app
6. Which should you choose?
7. If something goes wrong
8. Key words

Before you start

Google Pay, PhonePe, Paytm or BHIM: which UPI app is the safest? This review compares them on the things that protect your money. It takes about 12 minutes.

The short answer surprises people: **all of them run on the same UPI system and follow the same NPCI and RBI rules**, so the app you choose matters far less than how you use it. The useful differences are smaller, and they're covered below.

Nobody paid for a place in this review. Facts are correct **as of 17 October 2026**; apps update often, so check your own app's settings too.

The rules every UPI app follows

These apply whichever app you use:

- **Your UPI PIN is only for paying.** You never need it to *receive* money. Anyone asking for your PIN to "accept a refund" is a fraudster.
- **Scanning a QR code is a payment from you,** never to you.
- **Person-to-person "collect requests" ended on 1 October 2025.** A stranger can no longer send you a request to pull money from your account.
- **AutoPay mandates can be seen and cancelled in any UPI app** since 31 December 2025, even ones you set up in a different app.
- **Your mobile number is masked.** Since 4 September 2026 apps must show others only the last four digits of your number, account number and UPI ID, and let you use a UPI ID that isn't your phone number.
- **Fingerprint or face approval is optional.** Where your bank and app offer it, you can approve payments up to ₹10,000 with biometrics instead of the PIN (raised from ₹5,000 on 7 August 2026). The PIN always still works.

The rule: The safest UPI app is the one you use carefully. No app can stop you from approving a payment a fraudster talked you into.

The four apps side by side

App	Made by	Share of UPI payments*	What stands out for safety
PhonePe	PhonePe (Walmart group)	About 46%	The most used; get help only from inside the app, never a number found online
Google Pay	Google	About 33%	Warns you if you open it while sharing your screen with an unknown caller
Paytm	One97 Communications	About 8%	Runs on four partner banks since the 2024 RBI action on Paytm Payments Bank
BHIM	NPCI, which runs UPI itself	Small	Made by the organisation that runs UPI; simple, no shopping extras

*Share of UPI transactions in May 2026, from NPCI figures as reported in the press.

The apps in detail

PhonePe

The most widely used UPI app in India. It covers UPI payments, bills, recharges, insurance and investments in one place.

- **Good:** familiar, works with nearly every bank and shop, regular security updates.
- **Watch out:** fake "customer care" numbers for payment apps turn up in search results and on social media. Use help only from inside the app.

Google Pay

Google's UPI app, the second most used.

- **Good:** since November 2025 Google has piloted a protection against **screen-sharing scams** in India, with Google Pay, Paytm and Navi as the first apps. On Android 11 and later, if you open one of them while sharing your screen with an unknown caller, Android warns you and offers to end the call. Fraudsters use screen sharing to watch you type PINs and OTPs.
- **Watch out:** the same fake-support problem as PhonePe. Google Pay never calls you to "verify" anything, and never needs your PIN to send you money.

Paytm

One of the oldest digital payment brands in India. In 2024 the RBI stopped Paytm Payments Bank from accepting new deposits (from 15 March 2024). NPCI then approved Paytm as a third-party UPI app working through four banks: Axis Bank, HDFC Bank, SBI and YES Bank. Users moved to new handles such as @ptsbi, @pthdfc, @ptaxis and @ptyes. Paytm UPI works as normal.

- **Good:** part of the same screen-sharing warning pilot as Google Pay, and payments, bills and tickets in one place.
- **Watch out:** if you still have an old @paytm handle or a Paytm Payments Bank account, check in the app which bank your UPI ID now uses.

BHIM

Made by **NPCI**, the organisation that runs UPI.

- **Good:** simple and focused on payments. It supports UPI AutoPay, payments in your preferred language, and an in-app section for transaction problems.
- **Watch out:** fewer extras than the big apps. If you want shopping, rewards and investments, it isn't built for that, and that's partly why some people prefer it.

Settings to turn on, in any app

1. **Lock the app.** Use your phone's fingerprint, face or PIN lock for the app as well as the phone.
2. **Keep transaction alerts on,** both SMS and in-app, so you see every debit at once.
3. **Use a UPI ID that isn't your phone number,** now that apps must offer one.
4. **Review AutoPay mandates** every few months and cancel any you don't recognise.
5. **Remove bank accounts you no longer use** from the app.
6. **Install apps only from the Play Store or App Store.** Never "update" a payment app from a link.
7. **Be very careful with Accessibility permission.** In October 2026, security researchers reported Android malware, spread through fake apps, that abuses this permission to read UPI PINs as you type them. No genuine app needs it to "verify KYC" or "fix a challan".

Which should you choose?

- **Already happy with one of the big three?** Stay with it. Switching apps doesn't make you safer; the settings above do.
- **Want the most basic, payments-only app?** BHIM.
- **Helping an older parent?** Pick the one most of your family uses, so you can guide them, and set up the app lock and alerts together.

If something goes wrong

1. **Call 1930** or report at **cybercrime.gov.in** straight away.
2. **Call your bank** using the number on your card or passbook, and ask them to block UPI.
3. **Raise a complaint inside the app**, under the transaction, not through a number you found online.

Our [UPI & Payment Scams guide](#) explains the common scams in detail.

Key words

- **UPI PIN:** the secret number that approves a payment *from* your account.
- **Collect request:** a request to pull money from your account; ended between individuals.
- **AutoPay mandate:** permission for a regular automatic payment.
- **UPI ID:** your payment address, such as name@bank.
- **Accessibility permission:** an Android setting that lets an app read and control your screen.

Sources

Checked against these primary sources on 17 October 2026. Rules change: if something here looks out of date, trust the source.

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