

UDIR UPI TSD

Ver2.0

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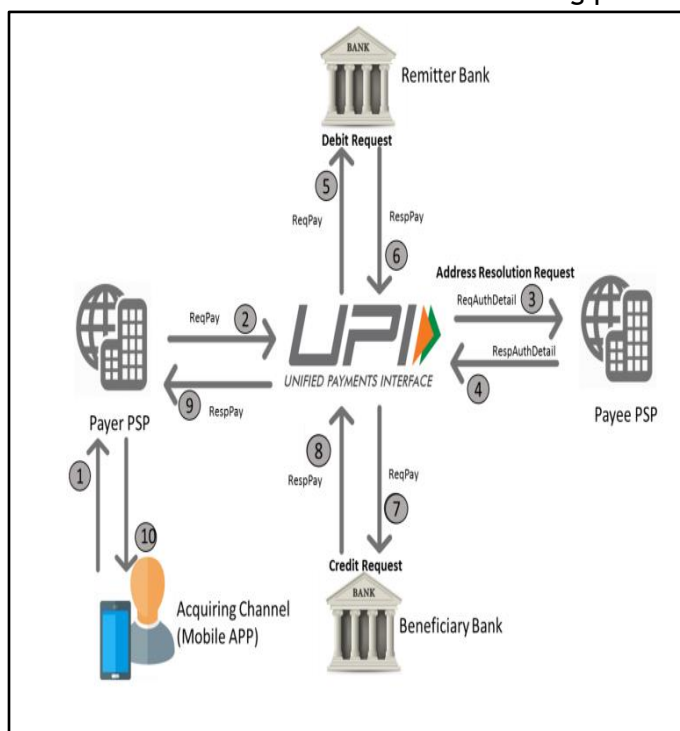
1 Introduction

The Committee on Deepening of Digital Payments has submitted its report outlining ways to accelerate digitalisation of payments in the country. RBI, as part to the action items arising from the report, has informed NPCI to implement/enhance Online Dispute Resolution system that is fast and fair. The system may be used by the banks to handle the customers complaints and it can provide an aggregate (participant wise) data on issues reported, and resolution timelines so that the regulator has the necessary visibility into the health of the payment system.

Our objective is to facilitate the ecosystem participants to handle complaints expeditiously and in fair manner thereby enhancing the end user (consumer) experience and Trust on our products & services and overall payments ecosystem.

1.1 UPI Transaction Flow

A basic UPI Transaction involves following parties:



Payer PSP, Payee PSP, Remitter Bank, Beneficiary Bank & Merchants

1. Customer sends a push Request by entering the UPI ID of the Payee
2. Payer PSP sends the same to UPI
3. UPI sends it to the respective Payee PSP for address resolution
4. Payee PSP sends relevant account details of the Payee to UPI
5. UPI sends the debit request to remitter bank
6. Remitter bank debits the Payer's account and sends the confirmation to UPI.
7. UPI sends the credit request to the Beneficiary Bank
8. Beneficiary Bank credits the customer's account and confirms the same to UPI
9. UPI sends the successful confirmation to the Payer PSP
10. Payer PSP sends the confirmation to

the customer

1.2 Possible scenarios leading to dispute

Please refer the above UPI Transaction flow to understand status for transactions

Sr. No	Failure at Step	Transaction Status	Customer Impact	Remarks
1	1 - 4	Failed	No	No scope for Customer Complaints as debit has not been processed
2	5 - 7	Failed	Yes	If customer is debited, fund is with Remitter
3	8	Pending/ Deemed	Yes	Beneficiary could have received the fund or amount is lying with the Beneficiary Bank
4	9	Success	Yes	No scope of Customer complaints for P2P transaction. For P2M transaction, complaints can be registered, if goods or services are not delivered or for any other service related issue.

A typical UPI transaction is completed within seconds of origination. However, in the event of network fluctuation, server timeout, etc. the transaction completion gets delayed & in few cases it may get timeout. The UPI system also initiates a check status of the original transaction if response is not received within 30 seconds. After 3 check transactions, the UPI system closes the transaction with an unknown status. This may lead to a dispute from a customer perspective.

The reasons of disputes can be broadly attributed to 3 problem statements:

- Failed Debit Reversal
- Credit Timeout (Deemed approved transactions)
- Dispute arising in successful merchant transactions where goods/services are not delivered or any other service related issue

1.3 Current process to handling disputes

After a transaction is closed with an unknown status, the respective bank (where the transaction response was not provided) has to update the status of the transaction in NPCI's system (back office). This is done after the settlement cycle is completed and settlement files and reports are made available to the banks. Banks after reconciliation and accounting,

updates the status to close the transaction in the back office system (URCS). The dependencies for this task i.e. reconciliation and exception handling are:

- CBS data files
- Switch data files
- Settlement reports (Recon) files
- Business rules & passing credit/debit to the customer accounts

1.4 Challenges faced

The current process of the dispute management is similar to other retail payment products. The challenges faced are: -

- Instant information (status) and/or resolution/refund not available to user (end customer)
- The process is either user initiated or is done by bank post reconciliation.
- Files for reconciliation are made available only after settlement or on T+1 day. In the event of any delay due to system issue, entire process gets prolonged.
- Functions such as raising chargebacks directly in back office are not available to the user on the App.

1.5 Approach for Instant resolution of dispute

While NPCI has initiated steps in the direction of throttling for reducing disputes, there shall be cases where still transaction dispute may arise. Hence, we propose to have an approach of instantly enabling ecosystem participant to obtain/update the status of a pending transaction through API

- Auto Triggering Deemed/DRC transactions from NPCI's Back Office System (URCS) to UPI and UPI communicates to respective Bank through API then, update the status to all participant
- Raising Complaint/Dispute in NPCI's Back office system (URCS) through UPI by Bank/PSP

This forms the basis for Unified Dispute & Issue Resolution (UDIR)

Presently, **Unified Real time Clearing & Settlement (URCS)**, the UPI back office supports banks to raise/act on disputes/adjustments using the following ways

1. Graphic User Interface - GUI
2. Bulk File Upload

Proposed System

Bank/PSP will connect to UPI, the existing UPI API framework will be used to process the disputes. UPI will have an internal connectivity to URCS. UPI will do the switching between URCS and Bank/PSP. All API's which connect Bank/PSP to UPI will be in XML format.

Note : URCS Adjustment Report an indicator will be available for identification of actions thru APIs - 'UDIR' shall be populated in the originating channel column.

For online dispute & complaint resolution under UDIR, we are enhancing an existing API and introducing a new API

1. ReqChkTxn (Existing API - will be enhanced)
2. ReqComplaint (New API)

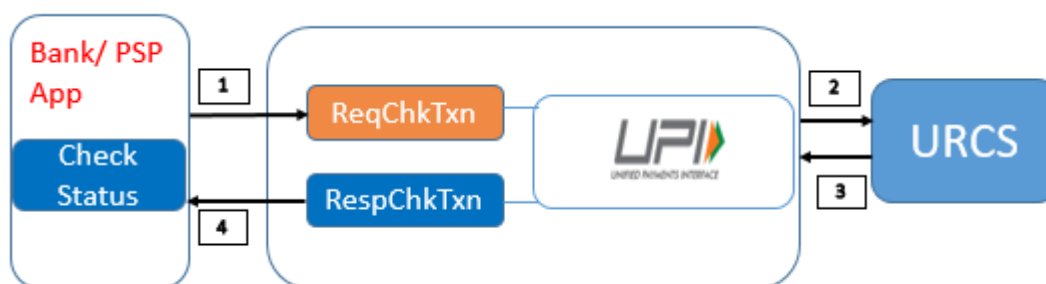
The purpose of this document is to detail the proposed flow for online dispute resolution and the API to be used for the same.

ReqChkTxn API

In current system using **ReqChkTxn** API bank/PSP can check the status of the transaction in the UPI switch. In the new process, user and bank shall be able to check the transaction status, including status of TCC/RET update, disputes / adjustments, mandates, etc. The existing API will be enhanced to fetch below status with Type 'BACKOFFICE'

Table - giving details of sub type

Sub Type	Action	Refer Tag
TXN	Only Original Transaction Status	- 'result' tag will contain the status of the original transaction and - response code will be given in 'respCode' in ref tag.
DISPUTE	Only Latest Dispute Status	- 'adjFlag and adjCode in ref tag.
TXNDISPUTE	Both Transaction and Latest Dispute Status	- 'result' tag will contain the status of the original transaction and - response code will be given in 'respCode' in ref tag and - latest Dispute details in 'adjCode' & 'adjFlag' of corresponding final ref tag.
MANDATE	Only Mandate Status	- 'result' tag will contain the status of the Mandate
DISPUTEHIST	Only Last 3 Dispute Status	- Last three dispute details will be sent in the response in 'adjFlag' & 'adjCode' of corresponding ref tag



When a transaction is done and the user want to know the status of the pending transaction, he/she can check the status through this API using “Check Status” button. When status check is used, this API would check the status in URCS system through UPI and notify the app on the status of transactions. For open transactions (deemed / DRC required), Bank can inform the user that it shall be closed in ‘X’ time or can raise a complaint if it is not processed within the specified time (TAT). User can accordingly raise a complaint, if required.

User will also have a provision (“Raise Complaint” button) to raise a complaint separately.

- If there is any complaint raised in prior and user selects the check status, this API will pull the complaint status and exhibit. It shall also provide the status of dispute / adjustment, if raised, or any update done on the status of deemed transaction / DRC required transaction.
- PSP/Bank initiated **ReqChkTxn** will have type ‘BACKOFFICE’, so that the transaction fetch the last updated status from URCS through transaction id

2 ReqComplaint API

ReqComplaint API will have following categories

1. Complaint
2. Dispute
3. Refund
4. StatusUpdate
5. CheckStatus
6. Reversal

Complaint API can be initiated by Payer PSP / Payee PSP / Remitter/Beneficiary to create or act on Complaint/Dispute. When a complaint is raised , a crn (Complaint Reference Number) will be shared by UPI ACK

Remitter bank will respond to the transaction with status of DRC via **ReqComplaint - Complaint Category**. Also they can voluntarily initiate to update the response for DRC / RRC and raise a Chargeback, along with appropriate chargeback reason code through **ReqComplaint - Dispute Category**.

Beneficiary Bank can use this API to update the status of Deemed transaction i.e. TCC / RET as a response to **ReqComplaint - Complaint Category**. Beneficiary can also can raise a

request of Re-presentment for the Chargeback raised or raise Adjustment via **ReqComplaint - Dispute Category**, including updating status of TCC / RET.

If T is transaction day, then automatically complaint raised on deemed transaction will be converted to dispute (chargeback), if no update is done by remitter / beneficiary within T+1 or T+3 days for P2P & P2M respectively. If the complaint request is received after T+1/T+3 days and the transaction status is not updated by the bank then dispute shall be raised directly.

The 'Type' tag of Complaint API will contain one of the above category and the 'Subtype' tag will contain the name of the party such as Payer / Payee / Remitter / Beneficiary.

Details of Complaint API -

Complaint API	Category	Scenarios/Transactions	Initiator
Raise Complaint	Complaint	Deemed(TCC,RET)/DRC/P2M for Goods Not Delivered or refund not processed cases	Payer PSP/Remitter Bank
Raise/Respond Dispute	Dispute	All Disputes (Chargeback, Deferred CB, update status of DRC / Deemed / etc)	Bank
Conversion of Complaint to Chargeback	Dispute	T+1, T+3 days for P2P & P2M respectively (TAT parameterised)	URCS
Online Refund	Refund	Pre-Approved , Non Pre-Approved P2M Transactions	1.Non Pre Approved - Raised by Payee 2.Pre Approved - Rasied by Beneficiary directly or by payee through Beneficiary
Status Update	Status Update	All - Status update of Transaction / Dispute shall be notified to other entities live on this API	UPI
Timeout	CheckStatus	To Check the status for Beneficiary and Remitter Timeout	UPI

Details of Complaints that are facilitated thru APP

First Level complaint- From UPI APP		
Txn Status	P2P	P2M
Success	Not allowed	Allowed for reasons - 1) Goods and services not delivered Or 2) Refund not processed for cancelled order / returned goods 3) Account debited but transaction confirmation not received by merchant 4) Paid by alternate means (It is allowed for transaction where TCC is also updated)
Deemed	Allowed - only If TCC / RET/Credit adjustment is not done Chargeback rejected etc.	
DRC	Allowed - only If DRC not done	Allowed - only If DRC not done
Declined Txn	Not allowed	Not allowed
Note: 1. Complaints shall be allowed only after '5' mins from time of txn and after txn status check is done by user 2. Reason codes shall be added in the API for raising complaint for P2P and P2M both		
Second level complaint - From UPI APP (only allowed for following)		
Txn Status	P2P	
Deemed - TCC 103	Allowed - only If TCC 103 is raised, but still customer complaints that Beneficiary account is not credited (deferred Chargeback)	

- **Complaint/Dispute Not Applicable:** If PSP/Bank raises a complaint to UPI, it is routed to URCS for initiating a Complaint. URCS validates the transaction, if there has been complaint/dispute raised already [Online/Offline], URCS rejects the complaint request stating complaint already registered/transaction is updated.
- Complaint should be allowed to be raised after a cooling period of say 'X' time e.g. 5 min or so (parameterized) from the transaction time.
- **NOTE:** Parties that are mentioned in all below depicted pictures in the document are as per their participation in original transaction like Payer, Payee, Remitter, and Beneficiary.

2.1 UPI Complaint Flag & Reason Code

Scenario	Beni Flag	Beni RC	Remi Flag	Remi RC	Payee Flag	Payee RC	RespCompl aint - CheckStatus Retry
DRC and Remitter confirms it			DRC	102 ;103; 104			No
DRC but Remitter Timed Out			DRC	105			Yes
DRC but Remitter responds Unable to Update			DRC	UT1;UT2; UT3;UT4; UT5;UT6			No
DRC and Remitter Not able to trace the transaction			DRC	NO			No
Deemed Transaction and Beneficiary Issued TCC	TCC	102;103	-	-			No
Deemed Transaction and Beneficiary Timed out	BTO	TB	-	-			Yes
Deemed Transaction and Beneficiary responded Unable to Update	BUU	UT1;UT2; UT3;UT4; UT5;UT6	-	-			No
Deemed Transaction and Beneficiary Not able to trace the transaction	BUU	NO					No
Deemed Transaction and Beneficiary Issued RET and Remitter gives RRC	RET	114;115; 116;117; 118;119; 120	RRC	501-RRC Success			No
Deemed Transaction and Beneficiary Issued RET but	RET	114;115; 116;117; 118;119; 120	RRC	502-RRC Timeout			Yes

Remitter Timed out							
Deemed Transaction and Beneficiary Issued RET but Remitter Timed responded Unable to Update	RET	114;115; 116;117; 118;119; 120	RUU	UT1;UT2; UT3;UT4; UT5;UT6			No
For P2M, in addition to above							
P2M Complaint and Payee Confirms that Goods/Services delivered / Complaint is resolved					PR2C	105	No
P2M - payee responds Unable to Update					PUU	UT1;UT2; UT3;UT4; UT5;UT6	No
P2M - payee responds refund will be initiated					PR2C	106	No
P2M - Timed out					PTO	TP	Yes

- Banks have to populate above flag and reason code in RespComplaint “adjCode and adjFlag” tags.

2.2 URCS Complaint Adjustment Flag & Reason Code

Scenario	Existing Adj Report-Flag	Existing Adj Report-Reason Code	New UDIR Adj Report - Flag	New UDIR Adj Report - Reason Code
DRC and Remitter confirms it	DRC	102;103;104		
DRC but Remitter Timed Out			DRC	105
DRC but Remitter responds Unable to Update			DRC	UT1;UT2;UT3;UT4;UT5;UT6
DRC and REmitter Not able to trace the transaction	No Entry		DRC	NO
Deemed Transaction and Beneficiary Issued TCC	TCC	102;103		
Deemed Transaction and Beneficiary Timed out	No Entry		BTO	TB
Deemed Transaction and Beneficiary responded Unable to Update	No Entry		BUU	UT1;UT2;UT3;UT4;UT5;UT6
Deemed Transaction and Beneficiary Not able to trace the transaction	No Entry		BUU	NO
Deemed Transaction and Beneficiary Issued RET and Remitter gives RRC	RET RRC	114;115;116;117;118;119;120; 501		
Deemed Transaction and Beneficiary Issued RET but Remitter Timed out	RET	114;115;116;117;118;119;120;	RRC	502

Deemed Transaction and Beneficiary Issued RET but Remitter Timed responded Unable to Update	RET	114;115; 116;117; 118;119; 120;	RUU	UT1;UT2;UT3; UT4;UT5;UT6
P2M				
P2M Complaint and Payee Confirms that Goods/Services delivered / Complaint is resolved	PR2C	105		
P2M - payee responds Unable to Update			PUU	UT1;UT2;UT3; UT4;UT5;UT6
P2M - payee responds refund will be initiated	PR2C	106		
P2M - Timed out			PTO	TP

- Note : Refer **Scenarios with Error Codes for Reference** in Annexure section for various reasons like rejection scenarios , decline scenarios , timeout and versioning

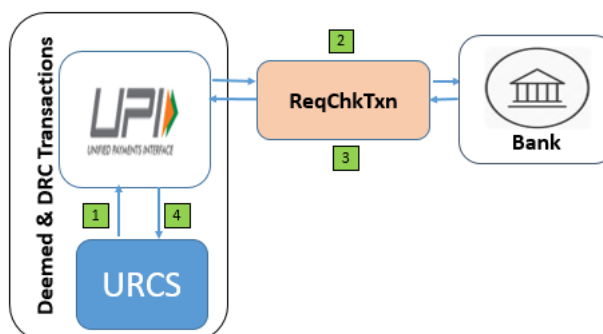
2.3 U4 Txns (ICCW)- Complaints

- U4 complaints are allowed to be raised but U4 disputes are not allowed.
- When U4 complaint is raised and no further online action (routing to UPI) will be taken. UPI will send the response as “Contact Bank”.
- The U4 complaint will be part of ACQ/ISS report .Bank has to refer this to NFS Operations Team of Bank for the handling / closure of complaint.
- Closure of complaint as per the existing process in URCS.

3 Auto Update

Auto Update will use the existing UPI API so that all banks are getting on boarded on Day One. However, they need to do changes for checking and processing credit/reversal, if not done today from CBS.

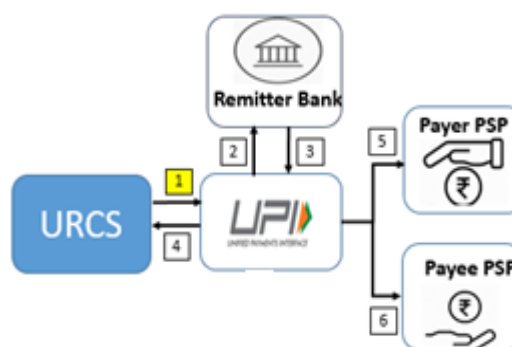
1. In order to update the DRC/Deemed transaction, URCS will Auto trigger the transaction to UPI every 60 min, up to 'x' no. of attempts.
2. UPI triggers the transaction to respective entities [Remitter/Beneficiary] by throttling through **ReqChkTxn**.
3. Bank provides the updated response through **RespChkTxn**. If response is timeout by bank there will be retry for 3 times at an interval of 10 min (Configurable)
4. UPI updates the status to URCS through **ReqTxnConfirmation** API and sends the confirmation to all other entities.



- **ReqChkTxn** will be used to get the status from Beneficiary/Remitter. 'Txn.note' tag will have the 'AUTOUPDATE' to distinguish Auto update transaction
- For Reversing transaction to the Remitter, **ReqPay-Debit Reversal** will be used. While responding back, Bank will echoback the Autoupdate Tran ID in the URL
- **ReqTxnConfirmation** will be used to notify the Payer and Payee. 'TxnConfirmation.note' tag will have Flag and code of the 'AUTOUPDATE' separated by '|' symbol.

3.1 Auto Update for DRC Transactions

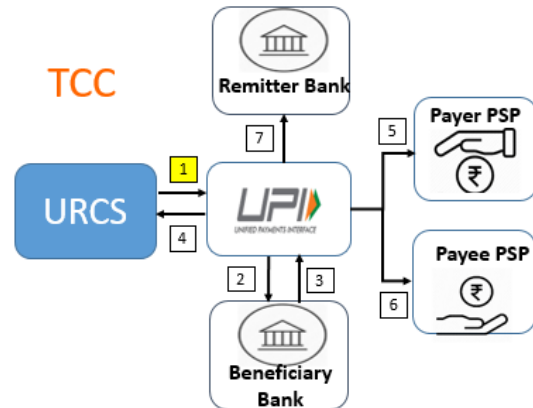
1. URCS push the DRC transaction to UPI through every 60 min to UPI, upto 'x' no. of attempts.
2. UPI sends the DRC transaction to Remitter Bank through **ReqChkTxn**
3. Remitter shall check the CBS and will respond back to UPI as below through **RespChkTxn**
 - a. Debit Reversal was done Online
 - b. Debit Reversal done now
 - c. No debit happened online
 - d. Unable to Update
4. UPI will update the status to URCS system
- 5,6,7. UPI sends the notification to Payee PSP, Payer PSP on the status using **ReqTxnConfirmation** API



3.2 Auto Update for Deemed Transactions

TCC

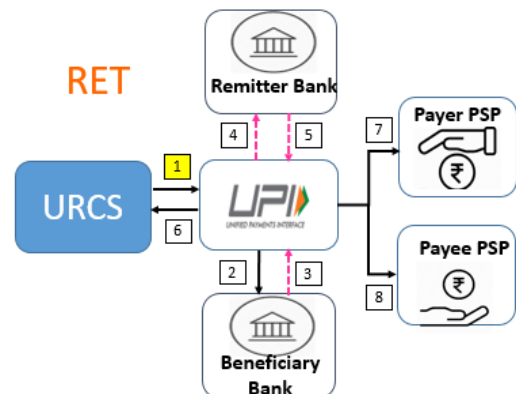
1. URCS push the Deemed transaction to UPI through every 60 min to UPI, upto 'x' no. of attempts.
2. UPI sends the Deemed transaction to Beneficiary Bank through **ReqChkTxn**
3. Beneficiary shall checks the CBS and will respond back to UPI as below through **RespChkTxn**
 - a. Credited was done Online
 - b. Not Credited, Credit done now
 - c. Unable to Update
 - d. Cannot process Credit - RET will be initiated



4. UPI will update the status to URCS system
- 5, 6, 7 UPI sends the notification to Payer PSP / Payee PSP / Remitter on the status using **ReqTxnConfirmation** API.

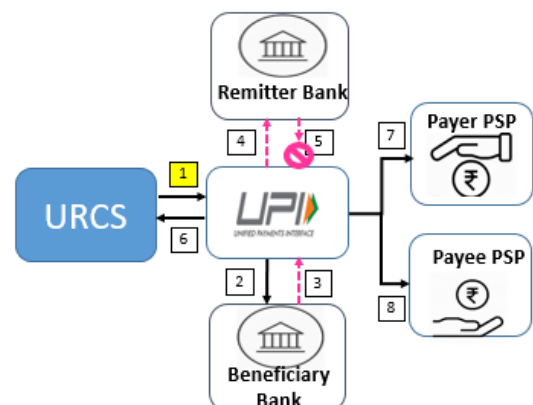
RET

3. d. [Conti...] **Cannot not process Credit** - If RET is responded by beneficiary, UPI will initiate a Debit Reversal through **ReqPay Debit Reversal** to Remitter
- 4,5. Remitter Bank gives the Reversal Response Confirmation (RRC) to UPI.
- 6,7,8. UPI will update the Remitter's response to URCS / Payer PSP / Payee PSP using **ReqTxnConfirmation** API



RET Timeout

3. d. [Conti...] **Cannot not process Credit** - If RET is initiated, UPI will initiate a **Return** Reversal Request through **ReqPay Reversal** to Remitter. Late Debit Reversal shall be accepted and processed by Remitter as per existing process. UPI shall send the reversal request upto 4 hours (parameterised) of the transaction.
- 4,5. If RET is timed out the transaction is considered as **RRC - 502 (Timeout)** and the same will be updated in URCS
- 6,7,8. UPI will update the status response to all entities using **ReqTxnConfirmation** API



3.3 Sample Cycle Schedule

The auto update API will be fired every 60 minutes from URCS to UPI, upto 'x' no. of attempts and inturn UPI to banks. The API will take all the unresolved status transection for 'x' hours (say 3 hours). The below table shows the indicative timings.

Indicative table

Timing	Transaction Time Range
10.45 PM	7.45 PM - 10.30 PM
11.45 PM	8.45 PM - 11.30 PM
12.45 PM	9.45 PM - 12.30 PM

3.4 UPI Autoupdate Flag and Reason Codes

Scenario	Final Settlement	Bene Flag	Bene RC	Remi Flag	Remi RC	RespChkTxn Success/Failure Flag	TxnConfirmation Sent to Payer/Payee - OrgStatus
Deemed Transaction and Beneficiary Issued TCC	Success	TCC	102; 103	-	-	Success	Yes - Success
Deemed Transaction and Beneficiary Timed out	Deemed	BTO	TB	-	-	-	No
Deemed Transaction and Beneficiary responded Unable to Update	RB and Settle	BUU	UT1;UT2; UT3;UT4; UT5;UT6	-	-	Failure	Yes-Deemed
Deemed Transaction and Beneficiary Not able to trace the transaction	BUU	NO				Failure	Yes-Deemed
Deemed Transaction and Beneficiary Issued RET	Decline	RET	114;115; 116;117; 118;119; 120	RRC	501- (RRC SUCCESS) will be 00 for Online Response	Failure	Yes-Failed

and Remitter gives RRC							
Deemed Transaction and Beneficiary Issued RET but Remitter Timed out	Decline	RET	114;115;116;117;118;119;120	RRC	502- RRC Timeout ;	-	Yes-Deemed
Deemed Transaction and Beneficiary Issued RET but Remitter Timed responded Unable to Update	Decline	RET	114;115;116;117;118;119;120	RUU	96	Failure	Yes-Deemed
DRC and Remitter confirms it	Decline			DRC	102;103;104	Success	Yes – Failed
DRC but Remitter Timed Out	Decline			DRC	105		No
DRC but Remitter responds Unable to Update	Decline			DRC	UT1;UT2;UT3;UT4;UT5;UT6	Failure	Yes – Failed
DRC and Remitter Not able to trace the transaction	Decline			DRC	NO	Failure	Yes-Failed

3.5 URCS Autoupdate Adujustment Flag and Reason Code

Scenario	URCS Retry	Existing Adj Report- Flag	Existing Adj Report- Reason Code	New UDIR Adj Report - Flag	New UDIR Adj Report - Reason Code
Deemed Transaction and Beneficiary Issued TCC	No	TCC	102;103		
Deemed Transaction and Beneficiary Timed Out	Yes	No Entry		BTO	TB
Deemed Transaction and Beneficiary responded Unable to Update	No	No Entry		BUU	UT1;UT2; UT3;UT4; UT5;UT6
Deemed Transaction and Beneficiary Not able to trace the transaction	No	No Entry		BUU	NO
Deemed Transaction and Beneficiary Issued RET and Remitter gives RRC	No	RET RRC	114;115;116; 117;118;119; 120; 501		
Deemed Transaction and Beneficiary Issued RET but Remitter Timed out	No	RET	114;115;116; 117;118;119; 120	RRC	502
Deemed Transaction and Beneficiary Issued RET but Remitter responded Unable to Update	No	RET	114;115;116; 117;118;119; 120	RUU	UT1;UT2; UT3;UT4; UT5;UT6
DRC and Remitter confirms	No	DRC	102;103;104		
DRC but Remitter Timed Out	Yes	No Entry	-	DRC	105
DRC but Remitter responds Unable to Update	No	No Entry	-	DRC	UT1;UT2; UT3;UT4; UT5;UT6
DRC and Remitter Not able to trace the transaction	No	No Entry		DRC	NO

- Note : The status of the transaction after auto update will be updated only in Adjustment report and Raw file will not be updated
- The Timeout and Unable to update reason codes will be in a separate UDIR Adjustment report. (Sample Name : UDIR Adjustment Report_CSB_03MAR2021_33C)

3.6 Bank's readiness to request / respond to APIs

Banks need to do the development for sending the message to CBS on receipt of the API request [both for autotrigger- ReqChkTxn and Complaint APIs] for:

1. Checking the status of credits/reversals processed online or through manual process post recon (both), for action / responding to the API request.
2. If the transaction is not processed (credited / reversed, as the case may be), then to process the transaction online (after checking point 1 above) and respond it accordingly in the response to the API request.
3. In case bank as Beneficiary, had not credited the amount and it needs to be returned due to any reason, can respond to the API request with 'RET' and appropriate reason.
4. Please note importantly, banks who have not yet developed the capability to check manually entered transactions (credit / reversals) in CBS (on receipt of API request online), should pass the manual credits / reversals to beneficiary and remitter (both) based on reconciliation only after T+1 day's first settlement (T = Txn date) and after checking the adjustment reports.

This shall help banks to process credit online on receipt of API request for auto trigger by NPCI as well as for complaints received, on T+0 / up to 1st settlement cutover on T+1 day. This shall help in auto processing and updation of deemed transactions status and DRC status at NPCI's URCS system, to the extent possible and notify other entities.

Note:

Banks should work towards developing the process of entering manual credits / reversals in such a way that it becomes feasible for checking manually credited / reversed transactions also online when API request is received. This shall help in automation of reconciliation and auto resolution of customer complaints handling through APIs, even if received after T+0 day.

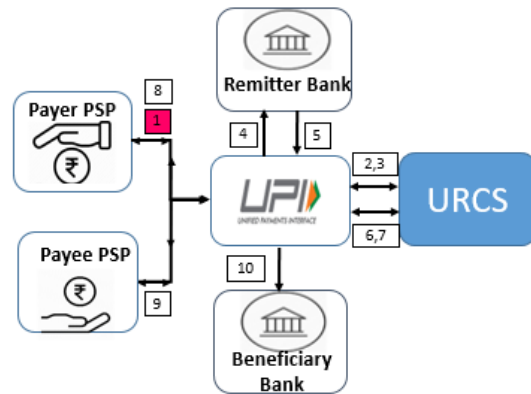
Till such time banks may respond with 'unable to update' status for such API requests received after T+0 day i.e. only for cases reversal or credit was not processed earlier.

This section is applicable for all the scenarios listed below i.e. for ReqComplaint API also.

4 Debit Reversal process (DRC)

In UPI transaction flow when the response sent by Remitter bank does not reach NPCI/ remitter has not send the response, NPCI will timeout the transaction and send reversal message to Remitter bank. NPCI will respond to Payee and Payer PSPs with timeout response.

When the transaction initiated by customer is not successful and shows an unknown status,



-
1. Payer PSP initiates **ReqComplaint** API to UPI for a transaction with unknown status. On receiving of ACK from UPI, Payer PSP will show to the customer that “Your Complaint is under process”
2. UPI sends the request to URCS.
3. URCS validates the transaction, if no dispute has been created and if the transaction is DRC, then URCS will create a complaint record and responds to UPI through **RespComplaint - Complaint Category**
4. UPI initiates **ReqComplaint-Complaint** to Remitter.
5. Remitter shall check the CBS and will respond back through **RespComplaint-Complaint** to UPI as below
- Debit Reversal was done online
 - Debit Reversal done now
 - No debit happened online
 - Unable to Update
7. UPI will update the status to URCS system (For UTU / timeout, Complaint or chargeback will be raised in URCS based on TAT)
- Final response status will be sent to Payer PSP (Initiator) through **RespComplaint-complaint Category**.
10. UPI sends the notification to Payee PSP/ Beneficiary on the status of dispute using **spComplaint-StatusUpdate Category**.

- API will have additional details of the transaction belongs to current cycle or not. If bank is reversing the account, then CBS reference number has to be given in the response.
- All the transaction status updates / disputes / adjustments, etc. shall be made available in the adjustment reports generated at the settlement cutover, with separate indicator for those done through API calls

4.1 Debit Reversal Done Online for a failed Transaction:

Remitter bank shall check at their end / in the CBS and respond back through **RespComplaint**. If the Debit reversal has been done online, then Remitter bank will send Debit Reversal Confirmation response code as **DRC 102**.

4.2 Debit Reversal Not Done, but done now:

Remitter bank shall check at their end / in the CBS and respond back through **RespComplaint**. If the Debit reversal has not been done online but is done now (based on this API), then Remitter bank will send Debit Reversal Confirmation response code as **DRC 103**.

- '103' response may be given based on the readiness of Bank as mentioned in section 3.6 above.
- Even if bank is still not ready to check manually entered transactions, still can process credit and confirm DRC 103 for API request received on T+0. For this bank should not pass any credit / reversal entries in customer account on T+0 day manually.

4.3 Debit Not Done During Transaction:

Remitter bank shall check at their end / in the CBS and respond back through **RespComplaint-Complaint**. If no amount was debited during the transaction process, then remitter bank will send Debit Reversal Confirmation response code as **DRC 104**.

4.4 Debit Reversal to be settled manually for a failed Transaction:

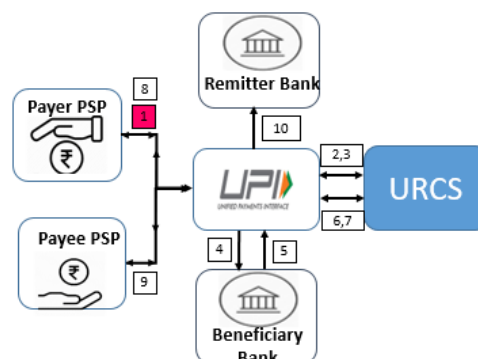
Remitter bank shall check at their end / in the CBS and respond back through **RespComplaint-Complaint** to UPI and UPI updates URCS. Remitter bank will respond **DRC - UT1|UT2|UT3|UT4|UT5|UT6|NO** if debit reversal could not be done online.

5 Deemed Credit (TCC/RET)

In UPI transaction flow, when the response sent by Beneficiary bank does not reach NPCI, this transaction will be considered as Deemed Credit and response will be sent to Payee and Payer PSPs.

When the transaction initiated by customer is not successful and shows an unknown status, (i.e. For Deemed P2P Transactions)

1. Payer PSP initiates **ReqComplaint-Complaint** to UPI for a transaction with unknown status. On receiving of ACK from UPI, Payer PSP will show to the customer that “Your Complaint is under process”
2. UPI sends the request to URCS.
3. URCS validates the transaction and verify that no dispute has been created. If the transaction is Deemed Credit, URCS will create a record and responds to UPI
4. UPI initiates **ReqComplaint-Complaint** to Beneficiary.
5. Beneficiary shall checks the CBS and will respond back through **RespComplaint-Complaint** to UPI as below
 - a. Credited Online
 - b. Not Credited , will Credit now
 - c. Unable to Update
 - d. Could not process Credit - RET will be initiated



6. 7. UPI will update the status to URCS system. (For UTU / timeout - Complaint or chargeback shall be raised in URCS based on TAT)
8. Final response status will be sent to initiator (Payer PSP) through **RespComplaint-Complaint Category**.
- 9, 10. UPI sends the notification to Payee PSP/ Remitter on the status of complaint using **RespComplaint-StatusUpdate**.

- API will have additional details of the transaction belongs to current cycle or not. If bank is crediting the account, then CBS reference number has to be given in the response.
- All the transaction status updates / disputes / adjustments, etc. shall be made available in the reports generated at the settlement cutover, with separate indicator for those done through API calls

5.1 Credited Online:

Beneficiary bank shall check the status at their end / in the CBS and respond back through **RespComplaint**. If the amount has been credited online, then beneficiary bank will send Transaction Credit Confirmation (TCC) response code as **102**.

5.2 Not Credited, But Credited Now:

Beneficiary bank shall check at their end / in the CBS and respond back through **RespComplaint**. If the amount was not credited but is done now (based on this API), then beneficiary bank will send Transaction Credit Confirmation (TCC) response code as **103**.

- 103 response may be given based on the readiness of Bank as mentioned in section 3.6 above.
- Even if bank is still not ready to check manually entered transactions, still can process credit and confirm TCC 103 for API request received on T+0.. For this bank should not pass any credit / reversal entries in customer account on T+0 day manually.

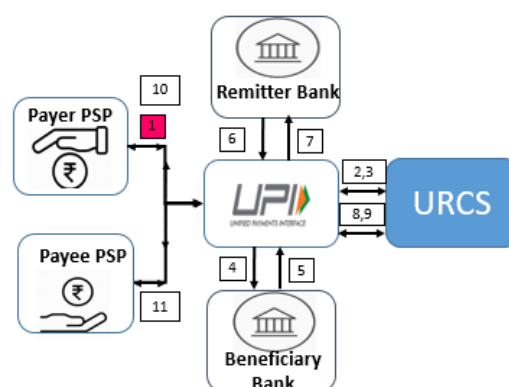
5.3 Credit to be settled manually for a failed Transaction:

Beneficiary bank shall check at their end / in the CBS and respond back through **RespComplaint** to UPI and UPI updates URCS. Beneficiary bank will respond with **Unable to Update BUU - UT1|UT2|UT3|UT4|UT5|UT6|NO** - if credit could not be done online or at the time of transaction status check.

5.4 Credit Could Not be Processed (RET)

For Point 5. Beneficiary shall checks the CBS and will respond back to UPI through **RespComplaint** API as below

6. If amount was not credited and it cannot be credited, then beneficiary bank will send Could not process Credit - **RET** (with reason) as the return response code to UPI
7. UPI will initiate **Reversal Request** to Remitter through **Reqcomplaint - Reversal** Category and Remitter sends the response through **ReqComplaint / RespComplaint - Complaint** Category
8. UPI will update the Remitter's response **Return Reversal Confirmation** to URCS
9. URCS Sends the response back to UPI
10. UPI sends the final response to Payer through **RespComplaint-Complaint**
11. UPI sends the notification to Payee through **RespComplaint - StatusUpdate**



When RET gets time out, there will be new status stating RET is timed out and a report will be updated in settlement.

5.5 Return Reversal Confirmation(RRC)

After RET given by Beneficiary, a debit reversal request is initiated to remitter. Remitter will reverse the money to respective party and send a notification to customer and such process is called **Return Reversal Confirmation RRC 501**. RRC will be done by remitter for credit adjustment also.

If there is RRC update, based on the updated status **ReqComplaint** is responded accordingly.

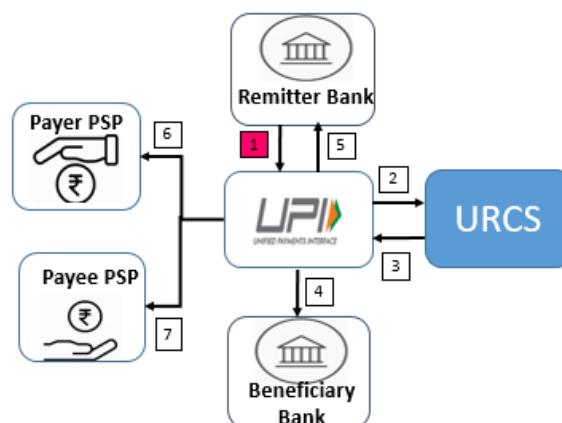
- If both the banks are on boarded and if RET is updated by beneficiary bank then return reversal will be send to remitter bank online. Remitter will reverse the customer account and update with RRC status in UPI through API.
- If Remitter is live on API then system will send API to Remitter for debit reversal even if beneficiary is live or not
- If Remitter is not live on API, an entry will be made in adjustment report (as done presently) and Remitter Bank will have to manually provide the credit back to customer.

6 Raising Dispute

Raising and responding to dispute is done only by remitter and benificairy bank. Through Complaint API - Dispute category banks can raise or act on dispute. (phase 2).

6.1 Raising Chargeback

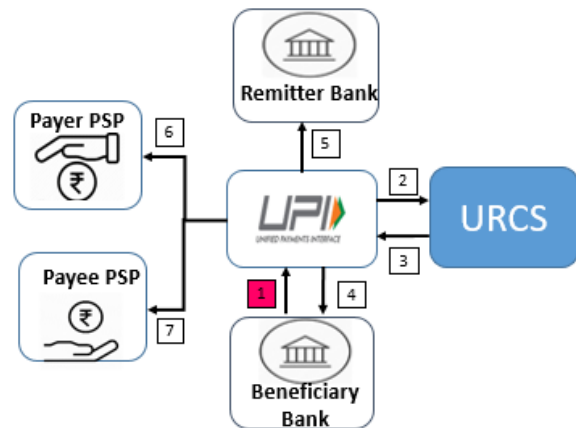
1. Remitter initiates a Chargeback using **ReqComplaint - Dispute Category API** to UPI.
2. UPI sends the request to URCS.
3. URCS validates the transaction, raise a chargeback and sends the response to UPI with the info of routing to Beneficiary and response is required.
4. UPI then routes the **ReqComplaint-Dispute** to Beneficiary.
5. UPI confirms that "Chargeback has been successfully raised" to Remitter Bank
- 6,7. UPI sends the notification to Payer/Payee PSP on the status of dispute using **RespComplaint- StatusUpdate**.



Beneficiary can respond through Online API [or] UI [or] Bulk Upload and URCS will respond accordingly to respective parties.

6.2 Responding Chargeback

1. Beneficiary initiates **ReqComplaint - Dispute** to UPI to accept the Chargeback
2. UPI send the request to URCS
3. URCS responds the updated dispute status to UPI
4. UPI system confirms the Beneficiary through **RespComplaint-Dispute**.
5. UPI sends the notification to Remitter stating “Chargeback has been accepted successfully” through **RespComplaint-Status Update**.
6. 7. Payer/Payee PSP on the status dispute using **RespComplaint-Status Update**.



of

6.3 Conversion of Complaint to Chargeback

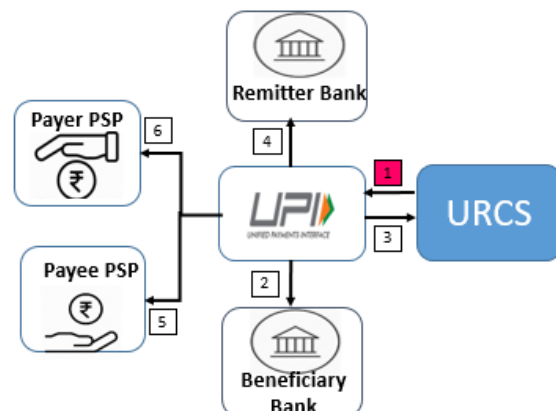
If a Complaint is placed and if it is not responded by any party, URCS will initiate **ReqComplaint-Dispute** to UPI and update complaint has been converted to Chargeback or deferred chargeback [T+1(P2P) or T+3 (P2M)], TAT to be parameterized]. (*phase 2*).

For P2P transactions, after T+1 day (where T is Transaction date), automatically chargeback with shall be raised if no update from Beneficiary Bank in T+1 day. (121 for deferred chargeback - only if the customer again raises the complaint on TCC already updated). If the request is received after T+1 and no status is updated in URCS through UPI, directly dispute shall be raised.

In case of P2M transactions, if there is no update from beneficiary (for deemed cases) or no refund from Payee (Merchant), after T+3 days (where T is transaction date) auto chargeback shall be raised for cases where complaint is already raised. If the request is received after T+3 and no status is updated in URCS through UPI, directly dispute shall be raised.

A complaint has been raised for a P2P Deemed transaction by payer for which beneficiary has not been responded.

1. If a Complaint is placed and if it is not responded by any party, URCS will initiate **ReqComplaint-Dispute** to UPI and update complaint has been converted to Chargeback or deferred chargeback [T+1(P2P) or T+3 (P2M)], TAT to be parameterized].
2. UPI informs Beneficiary that Complaint has been converted to Chargeback to Beneficiary through **ReqComplaint - Dispute**
3. UPI updates the URCS that chargeback has been updated. So that the complaint is closed and the dispute has been already
4. 5 ,6 UPI informs to Remitter , Payer , Payee PSP through **ReqComplaint - Status**



A separate **AutoConversion** flag will be used to identify such transactions

Deferred chargeback can be raised through **ReqComplaint** API for TCC cases only where customer raises complaint on APP for case where TCC is already updated

- TAT for auto raising of chargeback can be parameterized, for cases where customer complaint is already raised using the Complaint API and no update is done on transaction by Beneficiary or Acquirer (Payee).
- The complaint shall be closed for the following:
 - Once the pending status for DRC is updated for P2P & P2M both.
 - Once RET or Credit Adjustment is updated for P2P & P2M both.
 - Once the TCC is updated for deemed transactions, only in case of P2P
- (For other chargeback reasons, existing process to be followed.)

6.4 Reason Code Mapping - Complaint & Chargeback

Complaint - App to UPI/URCS Mapping

The below complaint reason coded will be initiated by PSP with Action flag as Complaint raise (PBRB) for all cases

S. NO	Txn Type	Txn Status	Reason Code (PSP Backend)	Description (visible on App)	Complaint Reason Code	URCS - RC Description
1	U2	00	U008	Goods/services are not provided.	U008	Goods/service s are not provided for approved transaction
2	U2	00	U021	Credit not processed for cancelled or returned goods & services	U021	Credit not processed for cancelled or returned goods & services
3	U2	00	U022	Account debited but transaction confirmation not received by merchant	U022	Account debited but transaction confirmation not received at merchant location
4	U2	00	U023	Paid by alternate means/Duplicate payment	U023	Paid by alternate means/Duplicate payment

5	U2	RB	U008	Goods/services are not provided	U008	Goods/service s are not provided for approved transaction
6	U2	RB	U021	Credit not processed for cancelled or returned goods & services	U021	Credit not processed for cancelled or returned goods & services
7	U2	RB	U022	Account debited but transaction confirmation not received by merchant	U022	Account debited but transaction confirmation not received at merchant location
8	U2	RB	U023	Paid by alternate means/Duplicate payment	U023	Paid by alternate means/Duplicate payment
9	U2	Declined	U009	Customer account not credited back for failed merchant transaction	U009	Customer account not credited back for declined transaction
10	U3/UC	00	U010	Beneficiary account is not credited for successful transaction	U010	Beneficiary account is not credited for successful pay transaction
11	U3/UC	RB	U010	Beneficiary account is not credited for a pending / timeout transaction	U010	Beneficiary account is not credited for successful pay transaction
12	U3/UC	Declined	U005	Customer account not credited back for failed P2P transaction	U005	Customer account has not yet reversed for a declined pay transaction

Auto Conversion URCS Complaint to Chargeback

Condition 1 (Mandatory) :- Complaint not responded (as per TAT)

Sr. No.	Txn type	Complaint Reason code	Condition 2 (Mandatory)	Action	Chargeback Flag	Charge back Reason code	URCS Chargeback RC Description
1a	U2-00	U008	No Credit Adj. & No RRC. & No Chargeback	Convert To Chargeback	B	1064	Goods or Services Not Provided / Not Received
1b	U2-00	U021	No Credit Adj. & No RRC. & No Chargeback	Convert To Chargeback	B	1061	Credit not processed for cancelled or returned goods and services
1c	U2-00	U022	No Credit Adj. & No RRC. & No Chargeback	Convert To Chargeback	B	1065	Account debited but transaction confirmation not received at merchant location
1d	U2-00	U023	No Credit Adj. & No RRC. & No Chargeback	Convert To Chargeback	B	1063	Paid by alternate means
2	U2-00	U008 / U021 / U022 / U023	Credit Adj. / RRC. / Chargeback present in URCS	No conversion	-	-	-
3a	U2-RB	U008	No RET / TCC. & No RRC. & No Chargeback	Convert To Chargeback	B	1064	Goods or Services Not Provided / Not Received
3b	U2-RB	U021	No RET / TCC. & No RRC. & No Chargeback	Convert To Chargeback	B	1061	Credit not processed for cancelled or returned goods and services
3c	U2-RB	U022	No RET / TCC. & No RRC. & No Chargeback	Convert To Chargeback	B	1065	Account debited but transaction confirmation not received at merchant location

3d	U2-RB	U023	No RET / TCC. & No RRC. & No Chargeback	Convert To Chargeback	B	1063	Paid by alternate means
4	U2-RB	U008 / U021 / U022 / U023	RET / RRC. / Chargeback present in URCS	No conversion	-	-	-
5a	U2-RB	U008	No RET. & No RRC. & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	1064	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
5b	U2-RB	U021	No RET. & No RRC. & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	1061	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
5c	U2-RB	U022	No RET. & No RRC. & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	1065	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
5d	U2-RB	U023	No RET. & No RRC. & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	1063	Paid by alternate means
6a	U2-RB	U008	No RET. & No RRC. & No Chargeback but TCC 102 raised	Convert To Chargeback	FB	1064	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
6b	U2-RB	U021	No RET. & No RRC. & No Chargeback but TCC 102 raised	Convert To Chargeback	FB	1061	TCC has been raised but customer still

							complaining that Beneficiary a/c is not credited
6c	U2-RB	U022	No RET. & No RRC. & No Chargeback but TCC 102 raised	Convert To Chargeback	FB	1065	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
6d	U2-RB	U023	No RET. & No RRC. & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	1063	Paid by alternate means
7	U3/UC-RB	U010	NO RET & No TCC & No Chargeback	Convert To Chargeback	B	108	Remitter account debited but beneficiary account not credited
8	U3/UC-RB	U010	NO RET & No TCC-103 /102 But Chargeback raised	No conversion	-	-	-
9	U3/UC-RB	U010	No RET & No Chargeback but TCC 102 raised	No conversion	-	-	-
10	U3/UC-RB	U010	NO RET & No Chargeback but TCC 103 raised	Convert To Chargeback	FB	121	TCC has been raised but customer still complaining that Beneficiary a/c is not credited
11	U3/UC-RB	U010	NO Chargeback & No TCC-103 /102 But RET raised	No conversion	-	-	-

7 P2M Disputes

7.1 Amount Debited but Goods/Service not delivered or any other service related issue

There are scenarios when amount gets debited from payer's bank, but merchant doesn't receive confirmation. In such scenario, customer might not receive the goods or services to the customer.

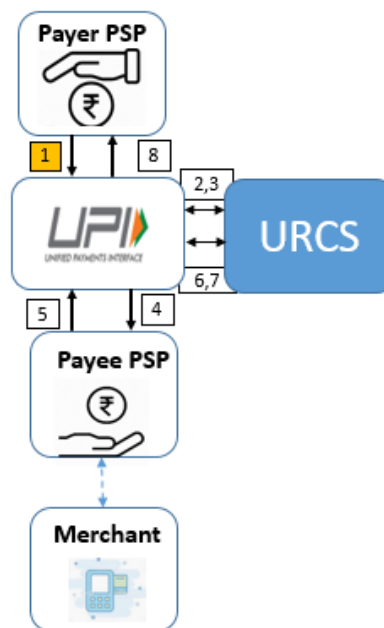
The system will help to handle such issues. In a P2M (success/deemed) transaction, Payee didn't receive the confirmation initially and Customer raise a complaint through **ReqComplaint - Complaint** to UPI. UPI routes the complaint to URCS. URCS identifies as P2M Transaction and respond to UPI through **ReqComplaint - Complaint**. UPI routes the request to Payee PSP. Thus, for both successful as well as deemed (including where TCC is updated) transaction the ReqComplaint-Complaint API shall be sent to Payee PSP for reponse.

For a successful/deemed transaction when Payee PSP receives the confirmation after **ReqComplaint**, following can be the cases of Payee's response:

Case 1: Payee sends confirmation to merchant and the goods / service is delivered or provides details of delivery (if already done) OR of refund if processed, in the response.

Case 2: Instead if Payee responds **Unable to Update** & for cases where Credit not processed for cancelled or returned goods, UPI routes to URCS, then URCS will raise a Chargeback (after T+3) with reason code and follow current chargeback process. In case within T+3, complaint shall be raised, which shall be auto converted if not acted upon.

Case 3: If payee wants to refund the customer, then he will respond as 'Refund will be initiated' and complaint will be raised in URCS. The response to Payer/User shall be that complaint is raised. Payee has to initiate a refund transaction separately using ReqComplaint-Refund category .Once the refund to process successfully , sytem to close the Complaint.



Note: Chargeback reason code for P2M transactions shall be

- (1) Goods and Services not provided/received - 1064 OR
- (2) Credit not processed for cancelled (by customer or merchant) or returned goods or services - 1061
- (3) Account debited but transaction confirmation not received at merchant location - 1065
- (4) Paid by alternate means - 1063

(Option to be available to customer to select the reason out of the above four (4) reasons for this API call. For other issue, existing process of chargeback raising by remitter to be followed.)

Deemed Transactions

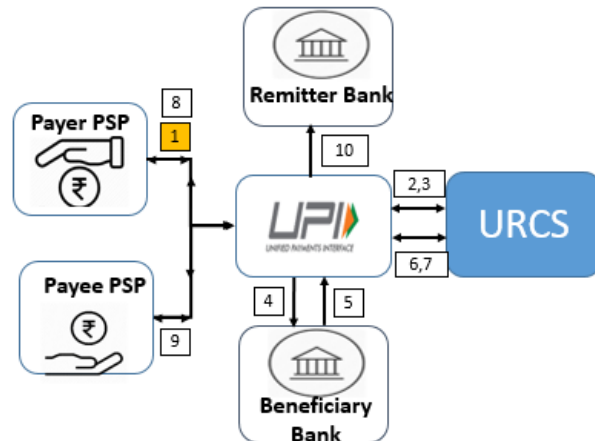
When the status of the transaction initiated by customer for paying a Merchant is unknown status, customer can raise a complaint in the Payer PSP app with Transaction Id and date to UPI through **ReqComplaint- Complaint API**.

UPI routes it to URCS and URCS checks the transaction status for success or failure and verifies that no dispute has been raised earlier. If the transaction status is Deemed, UPI update the URCS and URCS initiates the request to Beneficiary bank through **ReqComplaint API** through UPI.

Beneficiary bank shall check at their end/ in the CBS and respond back through **ReqComplaint** to URCS.

The response from Beneficiary (including Unable to Update and timeout), will be sent to Payee.

However, since this is P2M transactions, the status should be considered by Payee as success only.



Payee to respond as per case1, case2 & online refund process as explained in above sections.

8 Online Refund

During merchant transaction, in few cases money will be debited from payer, but merchant will not receive the confirmation. In such scenario goods may not be delivered by merchant.

Payee PSP or Bank will have option to initiate Refund.

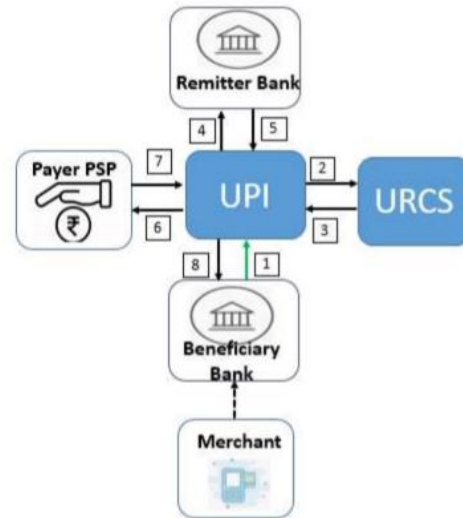
8.1 PreApproved Online Refund

Merchant can initiate Online Refund through **ReqComplaint-Refund** as **Pre-Approved** through Beneficiary bank. It will be processed based on the type "Refund" and in credbock Subtype "Pre-Approved".

- Please note Payee through their Beneficiary or Beneficiary can also process refund using ReqComplaint-Refund category API proactively (i.e. without complaint) for refunding the amount to the customer. Refund will be allowed till 180 days from the date of transaction

Below sample scenario is depicted for Pre Approved Online Refund

1. Beneficiary Bank initiates an Online Refund to UPI through **ReqComplaint-Refund API**
2. UPI sends the **Refund Request** to URCS.
3. URCS validates the transaction and verify that no dispute has been created and no reversal has been generated. On valid request URCS provides a response back to UPI
4. UPI sends the Credit Request to the Remitter through **ReqComplaint-Refund API**
5. Remitter sends the success response to UPI through **RespComplaint**
- 6,7 UPI sends the Refund status to Payer PSP and receives the response.
8. Final response status will be sent to Payee PSP through **RespComplaint-Status Update Category**.



8.2 Non-PreApproved Online Refund

Phase 2 - Details shall be updated later

8.3 Online Refund UPI Flags & Reason Codes

Scenario	Category	Payer PSP to UPI	Beni Flag	Beni RC	Remi Flag	Remi RC	RespComplaint - CheckStatus Retry
Pre-approved Refund							
Beneficiary Initiate a Refund (Pre-Approved) and refund processed successfully	Raise Complaint (Refund) REF	1064 , 1084 , 1065 , 1061			RRC	501	
Beneficiary Initiate a Refund (Non Pre Approved) and Remitter failed Debit Reversal	Raise Complaint (Refund) REF	1064 , 1084 , 1065 , 1061			RUU	UT1;UT2; UT3;UT4; UT5;UT6	No

Beneficiary Initiate a Refund (Non Pre Approved) and Remitter Timed Out	Raise Complaint (Refund) REF	1064 , 1084 , 1065 , 1061			RRC	502	Yes
---	-------------------------------	------------------------------------	--	--	-----	-----	-----

8.4 Online Refund URCS Flags & Reason Codes

Scenario	Existing Adj Report- Flag	Existing Adj Report- Reason Code	New UDIR Adj Report - Flag	New UDIR Adj Report - Reason Code
Preapproved Refund				
Beneficiary Initiate a Refund (Pre- Approved) and refund processed successfully	RRC	501		
Beneficiary Initiate a Refund (Non Pre Approved) and Remitter failed Debit Reversal			RUU	UT1;UT2;UT3; UT4;UT5;UT6
Beneficiary Initiate a Refund (Non Pre Approved) and Remitter Timed Out			RRC	502

9 Timeout

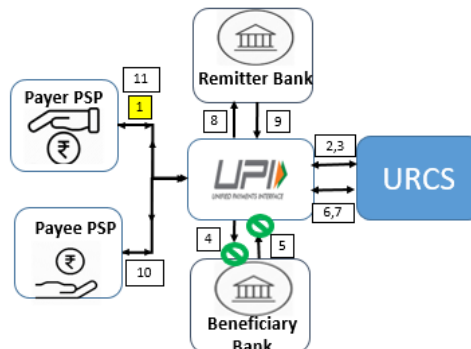
9.1 Beneficiary Timeout

If UPI is **Unable to reach Beneficiary**, **ReqComplaint - CheckStatus** will be retried at the interval of 30 Seconds for 3 times [Configurable], till an ACK is received. If **Ack is received** at any of the retry, further regular operation will be resumed by Complaint API.

If UPI unable to reach Beneficiary even after repeated retry, the transaction will be closed with intimation “**Unable to Update Status**”.

If there is **No response from Beneficiary**, **ReqComplaint - CheckStatus** will be fired at the interval of 10 min for 3 times[Configurable].

If there is **Response from Beneficiary** at any of retry, further regular dispute operation will be resumed by Complaint API. When there is No Response even after retries, transaction will be closed as “**Beneficiary Timeout. Unable to Update Status**”. For such cases, complaint / chargeback (based on TAT) shall be raised in URCS and informed to all parties.

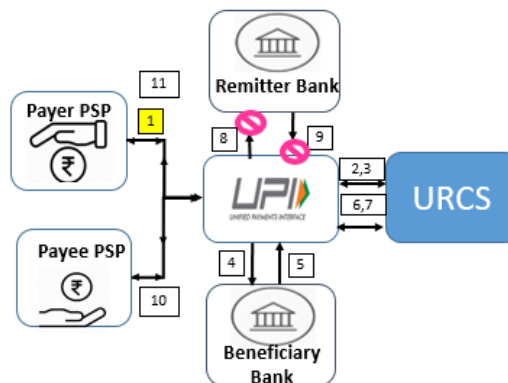


9.2 Remitter Timeout

If UPI is **Unable to reach Remitter**, **ReqComplaint - CheckStatus** will be retried at the interval of 30 Seconds for 3 times [Configurable] till an ACK is received. If **Ack is received** at any of the retry, further regular operation will be resumed by Complaint API. If UPI unable to reach Remitter even after repeated retry, the transaction will be closed with intimation “**Unable to Update Status**”.

If there is **No response from Remitter**, **ReqComplaint - CheckStatus** will be repeated retry at the interval of at the interval of 10 min for 3 times[Configurable].

If there is **Response from Remitter** at any of retry, further regular dispute operation will be resumed by Complaint API. When there is No Response even after retries, transaction will be closed as “**Remitter Timeout. Unable to Update Status**”. For such cases, complaint / chargeback (based on TAT) shall be raised in URCS and informed to all parties.



10 Glossary of Flags & Reason Codes

Description	Flag	Reason Codes	Error Codes
Debit Reversal Confirmation	DRC	102 ;103;	
Debit Reversal Confirmation – Original transaction not debited	DRC	104	
Debit Reversal Confirmation Timeout	DRC	105	
Remitter Original Transaction not found	DRC	NO	
Debit Reversal Confirmation Unable to Update	DRC	UT1;UT2;UT3; UT4;UT5;UT6	
Transaction Credit Confirmation	TCC	102;103	
Beneficiary Initiates Return	RET	114;115;116; 117;118;119;120	
Beneficiary Unable to Update	BUU	UT1;UT2;UT3; UT4;UT5;UT6	
Beneficiary Original Transaction Not Found	BUU	NO	
Beneficiary Timeout	BTO	TB	
Return Reversal Confirmation	RRC	501-RRC Success	
Return Reversal Confirmation Timeout	RRC	502-RRC Timeout	
Return Reversal Confirmation Unable to Update	RUU	UT1;UT2;UT3; UT4;UT5;UT6	
Response to Complaint	PR2C	105	
Response to Complaint as Unable to Update	PUU	UT1;UT2;UT3; UT4;UT5;UT6	
Response to Complaint as Refund will be initiated	PR2C	106	
Payee Timeout	PTO	TP	
Not Applicable Cases	NAC		All Applicable UPI Error Codes
Versioning - Complaint Rejected if bank not live	NAC		UU1;UU2;UU3; UU4
URCS Timeout		UTO	
Unable To Update CBS		UT1	
Account Closed		UT2	
Party Instructions		UT3	
Credit Freeze		UT4	
Duplicate Processing		UT5	
Technical Error		UT6	
Others		UT7	
Remitter version not supported		UU1	
Beneficiary version not supported		UU2	
Remitter/beneficiary not supported		UU3	
Payee not supported		UU4	

Resp.AdjCode should be present			E13
Resp.AdjFlag should be present			E20
Complaint Not Present			C24
Complaint ReqAdjFlag not present			C25
Complaint ReqAdjCode not present			C26
ReqAdjAmount must be present			V01
ReqAdjAmount must be within 18 digits including 2 decimal			V03
PURPOSE SHOULD BE PRESENT VALID VALUE			T14
Txn.OrgTxnDate must be present/ valid			R14
Txn.getOrgTxnId must be present/ valid; alphanumeric; minlength 1 , maxlength 35			T08
Ref adjAmt should be within 18 digits including 2 decimal			E10
Ref approvalNum is mandatory & text			E15
Only Beneficiary can initiate Preapproved Refund.			C15

11 API Specification

11.1 Sample Dumps Table Specification

API	Scenarios	Section
Auto Update	Autoupdate - Deemed - TCC	12.1
	Autoupdate - Deemed – RET	12.2
	Autoupdate - DRC	12.3
Check Transaction	Type – TXN	14.1
	Type - TXNDISPUTE	14.2
	Type – DISPUTE	14.3
	Type – DISPUTEHIST	14.4
	Dispute Status	14.3
Complaint API	Raise Complaint –DRC	16.1
	Raise Complaint – TCC	16.2
	Raise Complaint – RET	16.3
	Auto Conversion - Complaint to Chargeback	16.4
	ReqComplaint Pre Approved Online Refund – RRC 501	16.5
	ReqComplaint Pre Approved Online Refund Timeout – RRC 502	16.6
	Raising a Dispute	16.7
	Responding a Dispute	16.8
	P2M Complaint – PR2C 105	16.10
	P2M Complaint – PR2C 106	16.11
	P2M Complaint – Payee Timeout (PTO)	16.12

12 Auto Update - ReqChkTxn API

12.1 ReqChkTxn API

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" prodType="" />
  <Txn id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose=""
    type=""
    subtype="" orgTxnId="" orgRrn="" orgTxnDate="" orgTxnAmt = "" />
</Txn>
</upi:ReqChkTxn>
```

12.2 RespChkTxn API

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" />
  <Txn id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose=""
    type=""
    subtype="" orgMsgId = "" orgRrn="" orgTxnId="" orgTxnDate="">
</Txn>

  <Resp reqMsgId="" result="" errCode = "">
  <Ref type="PAYER|PAYEE" seqNum="" addr="" settAmount=""
    settCurrency="" IFSC="" acNum = "" accType = "" approvalNum=""
Code="" respCode = "" />
  </Resp>
</upi:RespChkTxn>
```

12.3 Check Transaction API Field Specification

Refer [Section 13.3](#)

13 Autoupdate Sample Message dumps

13.1 Auto Update - Deemed - TCC

A lifecycle of a deemed transaction is illustrated below for which URCS initiates the Auto update to UPI. UPI sends the check transaction to Beneficiary Bank for deemed transaction and takes the status from it. The Status is updated to URCS, Payer, Payee PSP.

Autoupdate Request from NPCI to Beneficiary Bank

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqChkTxn
  xmlns:ns2=http://npci.org/upi/schema/
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-07T17:12:09+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmSfs7bc0fw" prodType="UPI"/>
  <Txn id=
  "AUTO000000005t0yaaWjrmSfs7b6Y4F" note="AUTOUPDATE" refId="Ref2323" ts="2021-01-
  07T17:08:03+05:30" type="AUTOUPDATE"
  orgMsgId="5t0yaaWjrmSfrGmDtLL" orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO"
  custRef="100717457342" initiationMode="00" subType="CREDIT" purpose="00"
  orgTxnAmt="53.00"/>
</ns2:ReqChkTxn>
```

Response for Autoupdate from Beneficiary bank to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0158eb9d1621e20c542ad554d26eed" orgId="159761"
  prodType="UPI" ts="2021-01-07T17:12:03+05:30" ver="2.0"/>
  <Txn custRef="100717457342" id="AUTO0000000005t0yaaWjrmSfs7b6Y4F"
  initiationMode="00" note="AUTOUPDATE" orgMsgId="5t0yaaWjrmSfrGmDtLL"
  orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO" purpose="00"
  refId="NPCI000000005t0yaaWjrmSfs7b6Y4F"
  refUrl="http://www.paytm.com" subType="CREDIT"
  ts="2021-01-07T17:12:03+05:30" type="AUTOUPDATE"/>
  <Resp errCode="TCC" reqMsgId="5t0yaaWjrmSfs7bc0fw" result="SUCCESS">
    <Ref IFSC="PYTM0123456" acNum="917417356866" accType="SAVINGS"
    addr="8929142805@paytm" approvalNum="918178" code="0000"
    regName="PRATEEK SRIVASTAVA" respCode="102" seqNum="1"
    settAmount="53.00" settCurrency="INR" type="PAYEE"/>
  </Resp>
</ns2:RespChkTxn>
```

Note:

1. reversalRespCode should not be present in the Ref tag.
2. Result attribute should be success and errCode will contain the adjFlag and respCode will contain the adjCode.
3. Result should be always populated as success in AUTOUPDATE.
4. settAmount should be equivalent to the transaction amount

Confirmation on the Transaction Status Sent from NPCI to Payer PSP and Payee PSP

NPCI TO PAYER PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-07T17:12:09+05:30" orgId="NPCI"
msgId="5t0yaaWjrmSfs7cPXN5"/>
  <Txn id="AUTO000000005t0yaaWjrmSfs7b6Y4F" note="AUTOUPDATE" refId="Ref2323"
refUrl="https://www.sbi.co.in/"
ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"
orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO" custRef="100717457342"
initiationMode="00" purpose="00"/>
  <TxnConfirmation note="TCC|102" orgStatus="SUCCESS" type="PAY">
    <Ref type="PAYER" seqNum="1" addr="test@mypsp" settAmount="53.00"
settCurrency="INR" approvalNum="654321"
respCode="00" regName="Shyam" orgAmount="53.00" acNum="3453454385"
IFSC="AABC0000382" code="0000" accType="SAVINGS"/>
  </TxnConfirmation>
</ns2:ReqTxnConfirmation>
```

Note:

1. No change in message for PSPs. Txn.note will have the AUTOUPDATE.
2. TxnConfirmation.note will have Flag and code of the AUTOUPDATE. Separated by | symbol. (TxnConfirmation note="beneAdjFlag|beneAdjCode| remiAdjFlag | remiAdjCode")

Response from PAYER PSP to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="XYA0000000000005t0yaaTz3NmbDQrfCqy" orgId="700001"
ts="2021-01-07T17:12:09+05:30" ver="2.0"/>
  <Txn custRef="100717457342" id="AUTO000000005t0yaaWjrmSfs7b6Y4F"
initiationMode="00" note="AUTOUPDATE"
orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO" purpose="00"
refId="Ref2323" refUrl="https://www.sbi.co.in/"
ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmSfs7cPXN5" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

Note: RespTxnConfirmation should be always Success.

NPCI TO PAYEE PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
```

```
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-07T17:12:09+05:30" orgId="NPCI"
msgId="5t0yaaWjrmSfs7cQn00"/>
  <Txn id="AUTO000000005t0yaaWjrmSfs7b6Y4F" note="AUTOUPDATE" refId="Ref2323"
refUrl="https://www.sbi.co.in/"
ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"
orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO" custRef="100717457342"
initiationMode="00" purpose="00"/>
  <TxnConfirmation note="TCC|102" orgStatus="SUCCESS" type="PAY">
    <Ref type="PAYEE" seqNum="1" addr="8929142805@paytm" settAmount="53.00"
respCode="BT"
regName="PRATEEK SRIVASTAVA" reversalRespCode="RB" orgAmount="53.00"
acNum="917417356866" IFSC="PYTM0123456"
code="0000" accType="SAVINGS"/>
  </TxnConfirmation>
</ns2:ReqTxnConfirmation>
```

Response from PAYEE PSP to NPCI

```
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN01585112f80fe4021d8877c1bc2102" orgId="159761"
ts="2021-01-07T17:12:04+05:30" ver="2.0"/>
  <Txn custRef="100717457342" id="AUTO000000005t0yaaWjrmSfs7b6Y4F"
note="AUTOUPDATE" orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO"
refId="NPCI000000005t0yaaWjrmSfs7b6Y4F"
refUrl="https://www.sbi.co.in/" ts="2021-01-07T17:12:04+05:30"
type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmSfs7cQn00" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

NPCI TO Remitter Bank

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-07T17:12:09+05:30" orgId="NPCI"
msgId="5t0yaaWjrmSfs7cQn01"/>
  <Txn id="AUTO000000005t0yaaWjrmSfs7b6Y4F" note="AUTOUPDATE" refId="Ref2323"
refUrl="https://www.sbi.co.in/"
ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"
orgTxnId="MMM0000000000005t0ya2TDrPbpFgCGRHO"
custRef="100717457342" initiationMode="00" purpose="00"/>
  <TxnConfirmation note="TCC|102" orgStatus="SUCCESS" type="PAY">
    <Ref type="PAYER" seqNum="1" addr="test@mypsp" settAmount="53.00"
settCurrency="INR" approvalNum="654321"
respCode="00" regName="Shyam" orgAmount="53.00" acNum="3453454385"
IFSC="AABC0000382" code="0000" accType="SAVINGS"/>
  </TxnConfirmation>
```

</ns2:ReqTxnConfirmation>

Note:

1. No change in message for PSPs. Txn.note will have the AUTOUPDATE
2. TxnConfirmation.note will have Flag and code of the AUTOUPDATE. Separated by | symbol.

Response from Remitter to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="XYA0000000000005t0yaaTz3NmbDQs4obR" orgId="700001"
    ts="2021-01-07T17:12:09+05:30" ver="2.0"/>
  <Txn custRef="100717457342" id="NPCI0000000005t0yaaWjrmSfs7b6Y4F"
    initiationMode="00" note="AUTOUPDATE"
    orgTxnId="MMM00000000000005t0ya2TDrPbpFgCGRHO" purpose="00"
    refId="Ref2323" refUrl="https://www.sbi.co.in/"
    ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmSfs7cQn01" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

13.2 Auto Update - Deemed - RET

Autoupdate Request from UPI to Beneficiary Bank

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-05T13:16:09+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmSa8XDstdm" prodType="UPI"/>
  <Txn id=
    "NPCI0000000005t0yaaWjrmSa8XDp767" note="AUTOUPDATE" refId="Ref" ts="2021-01-
    05T13:09:52+05:30"
    type="AUTOUPDATE" orgMsgId="5t0yaaWjrmSa8ix3Jq3"
    orgTxnId="MMM00000000000005t0ya2TDrPbklSmJS5W" custRef="100513791433"
    initiationMode="00"
    subType="CREDIT" purpose="00" orgTxnAmt="5.70"/>
</ns2:ReqChkTxn>
```

Response for Autoupdate from Beneficiary bank to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
```

```
<Head msgId="SBI6fdfde87454cc084071ca" orgId="700001" prodType="UPI"
ts="2020-10-20T14:48:04+05:30" ver="2.0"/>
<Txn custRef="100513791433" id="NPCI000000005t0yaaWjrmSa8XDp767"
initiationMode="00" note="AUTOUPDATE"
orgMsgId="SBI4a69d250abe6433899c2f5a08fc0d010"
orgTxnId="MMM00000000000005t0ya2TDrPbklSmJS5W" purpose="00"
refId="6fdfde87454cc084071ca3725e297" subType="CREDIT"
ts="2020-10-20T14:48:04+05:30" type="AUTOUPDATE"/>
<Resp errCode="RET" reqMsgId="5t0yaaWjrmSa8XDstdm" result="FAILURE">
<Ref IFSC="AABC0876543" acNum="857679471234568" accType="CURRENT"
addr="test@mypsp" approvalNum="651725" code="0000" respCode="115"
seqNum="1" settAmount="0.00" settCurrency="INR" type="PAYEE"/>
</Resp>
</ns2:RespChkTxn>
```

Debit Reversal Initiated from NPCI to remitter bank for DEBIT reversal

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqPay
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-01-05T13:16:09+05:30" orgId="NPCI"
msgId="5t0yaaWjrmSa8XEhfSF" prodType="UPI"/>
<Meta>
<Tag name="PAYREQSTART" value="2017-12-04T14:15:35+05:30"/>
<Tag name="PAYREQEND" value="2017-12-04T14:15:35+05:30"/>
</Meta>
<Txn id="NPCI000000005t0yaaWjrmSa8XDp767" note="AUTOUPDATE|RET|115"
ts="2018-03-02T16:27:44+05:30"
type="REVERSAL" orgTxnId="MMM00000000000005t0ya2TDrPbklSmJS5W" orgRespCode="RB"
custRef="100513791433"
initiationMode="00" subType="DEBIT" purpose="00" orgTxnAmt="5.70"/>
<Payer addr="test@mypsp"
name="Shyam" seqNum="1" type="PERSON" code="0000">
<Info>
<Identity type="PAN" verifiedName="Ram" id="SDF45645BJB19"/>
<Rating verifiedAddress="TRUE"></Rating>
</Info>
<Ac addrType="ACCOUNT">
<Detail name="IFSC" value="PYTM0123456"/>
<Detail name="ACTYPE" value="SAVINGS"/>
<Detail name="ACNUM" value="917417356866"/>
</Ac>
<Amount value="5.70" curr="INR"/>
</Payer>
</ns2:ReqPay>
```

Note : Txn.note will contain the Autoupdate category with dispute flag and dispute code seperated by | symbol

Response Received from Remitter Bank to NPCI

```
<ns2:RespPay xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="AAB0000000000005t0xf7oRsP2uiBHPdab" orgId="700001"
    ts="2021-01-05T13:16:09+05:30" ver="2.0"/>

  <Txn id="NPCI000000005t0yaaWjrmSa8XDp767" note="AUTOUPDATE|RET|115" ts="2018-03-
    02T16:27:44+05:30"
    type="REVERSAL" orgTxnId="MMM00000000000005t0ya2TDrPbklSmJS5W" orgRespCode="RB"
    custRef="100513791433"
    initiationMode="00" subType="DEBIT" purpose="00" orgTxnAmt="5.70" type="REVERSAL"/>
  <Resp reqMsgId="5t0xf6ZKer2N1pc1mtD" result="SUCCESS">
    <Ref IFSC="PYTM0123456" acNum="917417356866" accType="SAVINGS"
      addr="rose@andb" approvalNum="654321" code="0000"
      regName="SITCUSTCC8" respCode="00" seqNum="1" settAmount="5.70"
      settCurrency="INR" type="PAYER"/>
  </Resp>
</ns2:RespPay>
```

Confirmation on the Transaction Status Sent from NPCI to Payer PSP and Payee

NPCI TO PAYER PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-05T13:16:12+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmSa8XZKBcE"/>
  <Txn id="NPCI000000005t0yaaWjrmSa8XDp767" note="AUTOUPDATE" refId="Ref"
    refUrl="https://www.sbi.co.in/" ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"
    orgTxnId="MMM00000000000005t0ya2TDrPbklSmJS5W" custRef="100513791433"
    initiationMode="00" purpose="00"/>
  <TxnConfirmation note="RET|115|RRC|501" orgStatus="FAILURE" type="PAY">
    <Ref type="PAYER" seqNum="1" addr="test@mypsp" settAmount="5.70"
      settCurrency="INR"
      approvalNum="916410" respCode="00" regName="Ram" orgAmount="5.70"
      acNum="917417356866" IFSC="PYTM0123456" code="0000" accType="SAVINGS"/>
  </TxnConfirmation>
</ns2:ReqTxnConfirmation>
```

NPCI TO PAYEE PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-05T13:16:12+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmSa8XZKBcF"/>
  <Txn id="NPCI000000005t0yaaWjrmSa8XDp767" note="AUTOUPDATE" refId="Ref">
```



```
refUrl="https://www.sbi.co.in/" ts="2018-03-02T16:27:44+05:30"
type="TxnConfirmation" orgTxnId="MMM0000000000005t0ya2TDrPbklSmJS5W"
custRef="100513791433"
initiationMode="00" purpose="00"/>
<TxnConfirmation note="RET|115|RRC|501" orgStatus="FAILURE" type="PAY">
  <Ref type="PAYEE" seqNum="1" addr="NOREQRESPNOREQCRREVabc@mysp"
  settAmount="5.70" respCode="BT"
  regName="narayanan" reversalRespCode="RB" orgAmount="5.70" acNum="857679471234568"
  IFSC="AABC0876543" code="0000" accType="CURRENT"/>
</TxnConfirmation>
</ns2:ReqTxnConfirmation>
```

Response for the Confirmation Received from Payer PSP and Payee to NPCI

Response from PAYER PSP to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="XYA0000000000005t0yaaTz3Nm6kHeAzT0" orgId="700001"
  ts="2021-01-05T13:16:12+05:30" ver="2.0"/>
  <Txn custRef="100513791433" id="NPCI0000000005t0yaaWjrmSa8XDp767"
  initiationMode="00" note="AUTOUPDATE"
  orgTxnId="MMM0000000000005t0ya2TDrPbklSmJS5W" purpose="00"
  refId="Ref" refUrl="https://www.sbi.co.in/"
  ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmSa8XZKBcE" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

Note: RespTxnConfirmation should be always Success.

Response from PAYEE PSP to NPCI

```
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="XYA0000000000005t0yaaTz3Nm6kHf3WUf" orgId="700001"
  ts="2021-01-05T13:16:12+05:30" ver="2.0"/>
  <Txn custRef="100513791433" id="NPCI0000000005t0yaaWjrmSa8XDp767"
  initiationMode="00" note="AUTOUPDATE"
  orgTxnId="MMM0000000000005t0ya2TDrPbklSmJS5W" purpose="00"
  refId="Ref" refUrl="https://www.sbi.co.in/"
  ts="2018-03-02T16:27:44+05:30" type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmSa8XZKBcF" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

13.3 Autoupdate - DRC

A lifecycle of a DRC transaction is illustrated below for which URCS initiates the Auto update to UPI. UPI sends the check transaction to Remitter Bank and takes the status from it. The Status is updated to URCS, Payer and Payee PSP.

Autoupdate Request Sent from NPCI to Remitter bank

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-29T12:16:12+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmT6VjJs9ZI" prodType="UPI"/>
  <Txn id="NPCI000000005t0yaaWjrmT6VjJq3Vb" note="AUTOUPDATE"
    refId="PTM4dda1dd8992846579df61e64ce7b4be8"
    ts="2021-01-29T11:23:03+05:30" type="AUTOUPDATE" orgMsgId="5t0yaaWjrmT6PHCKr0v"
    orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8" custRef="102999932251"
    initiationMode="00" \subType="DEBIT" purpose="00" refCategory="00" or
    gTxnAmt="3.80"/>
</ns2:ReqChkTxn>
```

Response for Autoupdate from Remitter bank to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN011720ac08ec5cc8606a7497171345" orgId="159761"
    prodType="UPI" ts="2021-01-29T12:16:06+05:30" ver="2.0"/>
  <Txn custRef="102999932251" id="NPCI000000005t0yaaWjrmT6VjJq3Vb"
    initiationMode="00" note="AUTOUPDATE" orgMsgId="5t0yaaWjrmT6PHCKr0v"
    orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8" purpose="00"
    refId="NPCI000000005t0yaaWjrmT6VjJq3Vb"
    refUrl="http://www.paytm.com" subType="DEBIT"
    ts="2021-01-29T12:16:06+05:30" type="AUTOUPDATE"/>
  <Resp errCode="DRC" reqMsgId="5t0yaaWjrmT6VjJs9ZI" result="SUCCESS">
    <Ref IFSC="PYTM0123456" acNum="917417356866" accType="SAVINGS"
      addr="8929142805@paytm" approvalNum="932251" code="0000"
      regName="PRATEEK SRIVASTAVA" respCode="102" seqNum="1"
      settAmount="3.80" settCurrency="INR" type="PAYER"/>
  </Resp>
</ns2:RespChkTxn>
```

Confirmation on the Transaction Status Sent from NPCI to Payer PSP and Payee PSP

NPCI TO PAYER PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>undefined
```

```
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-29T12:16:12+05:30" orgId="NPCI"
msgId="5t0yaaWjrmT6VjMrCr6"/>
  <Txn id="NPCI000000005t0yaaWjrmT6VjJq3Vb" note="AUTOUPDATE"
refId="PTM4dda1dd8992846579df61e64ce7b4be8" refUrl="http://www.paytm.com" ts="2021-
01-29T11:22:49+05:30"
type="TxnConfirmation" orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8"
custRef="102999932251" initiationMode="00" purpose="00" refCategory="00"/>
  <TxnConfirmation note="DRC\102" orgStatus="FAILURE" type="PAY">
    <Ref type="PAYER" seqNum="1" addr="8929142805@paytm" settAmount="0.00"
respCode="UT" regName="PRATEEK SRIVASTAVA"
reversalRespCode="RR" orgAmount="3.80" acNum="917417356866" IFSC="PYTM0123456"
code="0000" accType="SAVINGS"/>
  </TxnConfirmation>
```

NPCI TO PAYEE PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-01-29T12:16:12+05:30" orgId="NPCI"
msgId="5t0yaaWjrmT6VjMrCr7"/>
  <Txn id="NPCI000000005t0yaaWjrmT6VjJq3Vb" note="AUTOUPDATE"
refId="PTM4dda1dd8992846579df61e64ce7b4be8" refUrl="http://www.paytm.com" ts="2021-
01-29T11:22:49+05:30"
type="TxnConfirmation" orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8"
custRef="102999932251"
initiationMode="00" purpose="00" refCategory="00"/>
  <TxnConfirmation note="DRC\102" orgStatus="FAILURE" type="PAY">
    <Ref type="PAYEE" seqNum="1" addr="anjali@paytm" settAmount="0.00"
regName=" test merchant "
orgAmount="3.80" acNum="918448324197" IFSC="PYTM0123456" code="7221"
accType="SAVINGS"/>
  </TxnConfirmation>
</ns2:ReqTxnConfirmation>
```

Response for the Confirmation Received from Payer PSP and Payee to NPCI

Response from PAYER PSP to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN011783992bb176d181fa4fb4b0cf35" orgId="159761"
ts="2021-01-29T12:16:06+05:30" ver="2.0"/>
```

```
<Txn custRef="102999932251" id="NPCI000000005t0yaaWjrmT6VjJq3Vb"
note="AUTOUPDATE" orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8"
refId="NPCI000000005t0yaaWjrmT6VjJq3Vb"
refUrl="http://www.paytm.com" ts="2021-01-29T12:16:06+05:30"
type="TxnConfirmation"/>
<Resp reqMsgId="5t0yaaWjrmT6VjMrCr6" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

Note: RespTxnConfirmation should be always Success.

Response from PAYEE PSP to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespTxnConfirmation
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN01170813080218409d39e49b763443" orgId="159761"
    ts="2021-01-29T12:16:06+05:30" ver="2.0"/>
  <Txn custRef="102999932251" id="NPCI000000005t0yaaWjrmT6VjJq3Vb"
    note="AUTOUPDATE" orgTxnId="PTM4dda1dd8992846579df61e64ce7b4be8"
    refId="NPCI000000005t0yaaWjrmT6VjJq3Vb"
    refUrl="http://www.paytm.com" ts="2021-01-29T12:16:06+05:30"
    type="TxnConfirmation"/>
  <Resp reqMsgId="5t0yaaWjrmT6VjMrCr7" result="SUCCESS"/>
</ns2:RespTxnConfirmation>
```

14 ReqChkTxn API - Bank Initiated

14.1 ReqChkTxn

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" prodType="" />
  <Txn id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose=""
    type=""
    subtype="" orgTxnId="" orgRrn="" orgTxnDate="" />
</Txn>
</upi:ReqChkTxn>
```

14.2 RespChkTxn

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" prodType="" />
  <Txn id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose=""
    type=""
    subtype="" orgTxnId="" orgRrn="" orgTxnDate="" />
</Txn>
```

<Resp reqMsgId="" result="" >

--For Transaction type

<Ref type="PAYER|PAYEE" seqNum="" addr="" settAmount=""
settCurrency="" IFSC="" acNum="" approvalNum="" code="" />

--For Dispute type

<Ref type="PAYER|PAYEE" seqNum="" adjAmt=""
settCurrency="INR" approvalNum="" adjTs="" adjRefId=""
adjCode="" adjFlag="" />

--For Mandate type

<Mandate txnId="" umn="" ts="" revokeable=""
shareToPayee="" initiatedBy="" blockFund=""
type="" note=""
CurStatus="" drSeqNum="" >
<Validity start="ddMMYYYY" end="ddMMYYYY"/>
<Amount value="" rule="" />
<Recurrence pattern="">
</Recurrence>
</Mandate>

</Resp>

</upi:RespChkTxn>

14.3 Check Transaction API Field Specification

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
1.1	API Name	<ReqChkTxn> <RespChkTxn>	1..1			Y
1.1.1	API Schema namespace	xmlns	1..1	Alphanumeric	Min Length: 1 Max Length : 255	Y
2.1	Header for the message	<Head>	1..1	Alphabetic	Fixed value	Y
2.1.1	Version of the API	ver	1..1	Numeric	Min Length: 1 Max Length : 6	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
2.1.2	Time of request from the creator of the message	ts	1..1	ISODateTime	Min Length: 1 Max Length : 255	Y
2.1.3	Organization id that created the message	orgId	1..1	Numeric	Min Length: 1 Max Length : 20	Y
2.1.4	Message identifier-used to correlate between request and response	msgId	1..1	Alphanumeric	Length=35	Y
2.1.5	Product identifier	prodType	1..1	Alphabetic	Fixed value	Y
3.1	Transaction information, Carried throughout the system, visible to all parties	<Txn>	1..1	Alphabetic	Fixed Value	Y
3.1.1	Unique Identifier of the transaction across all entities, created by the originator	id	1..1	Alphanumeric	Length=35	Y
3.1.2	Transaction origination time by the creator of the message	ts	1..1	ISODateTime	Min Length: 1 Max Length:255	Y
3.1.3	Customer reference number for the initiated transaction	custRef	1..1	Numeric	Length=12	Y
3.1.4	Consumer reference number to identify (like Loan number, etc.)	refId	1..1	Alphanumeric	Min Length: 1 Max Length : 35	Y
3.1.5	URL for the transaction	refUrl	1..1	Alphanumeric	Min Length: 1 Max Length : 35	Y
3.1.6	Reference category	refCategory	1..n	Code	Fixed Value	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
3.1.7	Description of the transaction(wh ich will be printed on Pass book)	note	1..1	Alph anu meric	Min Length: 1 Max Length : 50	Y
3.1.8	Initiation mode	initiation mode	1..1	Code	Min Length: 1 Max Length: 3	Y
3.1.9	Purpose of the txn	purpose	1..1	Code	Fixed Value	Y
3.1.10	Type of the Transaction	type	1..1	Code	Min Length: 1 Max Length : 20	Y
3.1.11	Subtype of transaction	subType	0..1	Code	Min Length: 1 Max Length: 20	N
3.1.12	Original Message ID	orgMsgld	1..1	Alph anu meric	Length=35	N
3.1.13	Original transaction ID when reversal/Refun d has to be done	orgTxnld	1..1	Alph anu meric	Length=35	Y
3.1.14	Original RRN	orgRrn	0..1	Num eric	Length=12	N
3.1.15	Original Date of the txn	orgTxnDa te	0..1	ISOD ateTi me	Min Length: 1 Max Length:255	N
3.1.16	Original Transaction Amount	orgTxnAmt	1..1	Nume ric	Min Length: 1 Max Length:15	Y
4.1	Response	<Resp>	1..1	Alphab etic c	Fixed value	Y
4.1.1	Request Message identifier	reqMsgld	1..1	Alpha Numeri c	Length= 35	Y
4.1.2	Result of the transaction	result	1..1	Code	Min length:1 Max length:2 0	N
4.1.3	Errorcode of the transaction contains the Adjustment flag	errCode	1..1	Alphan umeric	Min Length: 1 Max Length : 5	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
5.1	Response Reference	<Ref>	1..n	Alphabetic	Fixed value	Y
5.1.1	Type of the Payer	type	1..1	Code	Fixed value	Y
5.1.2	Unique identifier for each transaction inside a file including payer and payee	seqNum	1..1	Numeric	Min Length: 1 Max Length : 3	Y
5.1.3	Address of the Payee	addr	1..1	Alphanumeric	Min Length: 1 Max Length : 255	Y
5.1.4	Settlement Amount	settAmount	1..1	Numeric	minInclusive: 0 totalDigits: 15	Y
5.1.5	Settlement Currency	settCurrency	1..1	Text	Min Length: 1 Max Length : 3	Y
5.1.6	IFSC code	IFSC	1..n	Alpha Numeric	Length:11	Y
5.1.7	Account type	ACTYPE	1..n	Code	Fixed Value	Y
5.1.8	Approval Reference Number	approvalNum	1..1	Alpha Numeric	Length= 6	Y
5.1.9	Merchant Classification Code	Code	1..1	Numeric	Length= 4	Y
5.1.10	Transaction origination time of	adjTs	1..1	ISODateTime	Min Length: 1 Max Length:255	Y
5.1.11	Adjustment Reference Id of the Response	adjRefId	1..1	Alpha Numeric	Min Length: 1 Max Length : 35	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
5.1.12	Adjustment Flag of the Response	adjFlag	1..1	Alphanumeric	Minlength:1 Max length:5	Y
5.1.13	Adjustment Code of the Response	adjCode	1..1	Alphanumeric	Minlength:1 Max length:5	Y
6.1	Defines to create mandate	<Mandate>	1..1	Alphabetic	Fixed Value	Y
6.1.1	Defines unified mandate number	umn	1..1	Fixed Value	Fixed Length : 70	Y
6.1.2	Details time stamp	Ts	1..1			
6.1.3	Revokeable	revokeable	1..1	Alphabetic	Fixed Value	Y
6.1.4	Transaction Id	txnId	1..1			
6.1.5	Share to Payee flag	shareToPayee	1..1	Alphabetic	Fixed Value	Y
6.1.6	Mandate Initiation Channel	initiatedBy	1..1	Alphabetic	Fixed Value	Y
6.1.7	Block the Fund	blockFund	1..1	Alphabetic	Fixed Value	Y
6.1.8	Mandate Type	type	1..1	Alphabetic	Minlength:1 Max length:10	Y
6.1.9	Current Status	CurStatus	1..1	Alphabetic	Fixed Value	Y
6.1.10	Represent the sequence in a recurring debit series	drSeqNum	1..1	Numeric	Fixed Value	Y
6.1.11	Defines mandate validity	<Mandate. Validity>	1..1			Y
6.1.12	Defines start time of validity	start	1..1	ISODateTime	Min Length: 1 Max Length:8	Y
6.1.13	Defines end time of validity	end	1..1	ISODateTime	Min Length: 1 Max Length:255	Y
6.1.14	Defines mandate Amount	<Mandate. Amount>	1..1			Y

Tag Num	Message Item	<XML Tag>	Occurrence	Data type	Length	Mandatory
6.1.15	Defines amount value	value	1..1	Numeric	Minlength:1 Max length:10	Y
6.1.16	Defines amount rule	rule	1..1	Alphabetic	Fixed Value	Y
6.1.17	Defines mandate recurrence	<Recurrence>	1..1			Y
6.1.18	Defines mandate recurrence	Pattern	1..1	Alphabetic	Fixed Value	Y
6.1.19	Defines Mandate rule	<rule>	1..1			Y
6.1.19	Defines rule value	value	1..1	Alphabetic	Fixed Value	N
6.1.20	Defines rule type	type	1..1	Alphabetic	Fixed Value	Y

14.4 List of Values

Tag Number	Tag Name	Value Description
3.1.10	Txn.type	ChkTxn AUTOUPDATE BACKOFFICE
3.1.11	Txn.subtype	If Type = "BACKOFFICE" then Subtype = "TXN DISPUTE TXNDISPUTE MANDATE DISPUTE HIST" TXN - Original Transaction status DISPUTE - only last dispute status TXNDISPUTE - BOTH TXN and last Dispute MANDATE - ONLY MANDATE DISPUTE HIST - Only Last 3 Dispute Status
5.1.1	Ref.type	PAYER PAYEE
6.1.3	Mandate.revokeable	Y N
6.1.5	Mandate.shareToPayee	Y N
6.1.6	Mandate.initiateBy	PAYER PAYEE
6.1.7	Mandate.blockF	Y N

	und	
6.1.8	Mandate.Type	CREATE UPDATE REVOKE PAUSE UNPAUSE
6.1.16	Mandate.rule	MAX EXACT
6.1.18	Recurrence.Pattern	ONETIME DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED FORTNIGHTLY
6.1.20	Rule.type	BEFORE ON AFTER

14.5 New Tags

Tag Number	Tag Name	Purpose	Fixed Enumeration
5.1.10	adjRefId	Denotes the initiator of the mandate	PAYER PAYEE
5.1.11	adjFlag	Used to denote the last updated status of the mandate	Contains the dispute flag
5.1.12	adjCode	Used to represent the sequence in a recurring debit series	Contains dispute reason code

15 Check Transaction Sample Message dumps

15.1 Type - TXN

ReqChkTxn from Payer/Payee PSP to NPCI

```
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN01141cb46dbdbbfba587f007c109a" orgId="159761"
    prodType="UPI" ts="2021-02-18T17:51:52+05:30" ver="2.0"/>
    <Txn id="PTM22509c770fb844f8a2661393bc735XY" initiationMode="00"
      note="NON CUSTOMER API"
      orgMsgId="PTMIN011481a89a93ddb4c0fb91256082ba" orgRrn="104999969685"
      orgTxnDate="2021-02-18T17:51:06+05:30"
      orgTxnId="PTM22509c770fb844f8a2661393bc735e55" purpose="00"
      refCategory="00" refId="PTM22509c770fb844f8a2661393bc735XY"
      refUrl="http://www.paytm.com" subType="TXN"
      ts="2021-02-18T17:51:52+05:30" type="BACKOFFICE"/>
</ns2:ReqChkTxn>
```

RespChkTxn from NPCI to Payer/Payee PSP

UPI checks in the database the last updated status and gives response to the PSP.

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-18T17:51:59+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTUz1NHW3k" prodType="UPI"/>
  <Txn id="PTM22509c770fb844f8a2661393bc735XY" note="NON CUSTOMER API"
refId="PTM22509c770fb844f8a2661393bc735XY"
refUrl="http://www.paytm.com" ts="2021-02-18T17:51:52+05:30" type="BACKOFFICE"
orgMsgId="PTMIN011481a89a93ddb4c0fb91256082ba"
orgTxnId="PTM22509c770fb844f8a2661393bc735e55" orgRespCode="00" orgTxnDate="2021-02-
18T17:51:06+05:30"
orgRrn="104999969685" initiationMode="00" subType="TXN" purpose="00" refCategory="00"/>
  <Resp reqMsgId="PTMIN01141cb46dbdbbfba587f007c109a" result="SUCCESS">
    <Ref type="PAYEE" addr="anjali@paytm" settAmount="2.00"
approvalNum="969685" respCode="00"
orgAmount="2.00" acNum="19744201000007" IFSC="PYTM0123456" code="7221"/>
    <Ref type="PAYER" addr="rahul@paytm" settAmount="2.00" settCurrency="INR"
approvalNum="969685"
respCode="00" orgAmount="2.00" acNum="919654720205" IFSC="PYTM0123456" code="0000"/>
  </Resp>
</ns2:RespChkTxn>
```

15.2 Type - TXNDISPUTE

ReqChkTxn from Payer/Payee PSP to NPCI

```
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0114d39c556457f86d09f6af10973a" orgId="159761"
prodType="UPI" ts="2021-02-20T11:37:32+05:30" ver="2.0"/>
  <Txn id="PTM0662ec43548044f38eb64369f0accBDR" initiationMode="00"
note="NON CUSTOMER API"
orgMsgId="PTMIN0114e974b1996735ae69130a4a98aa" orgRrn="105199973052"
orgTxnDate="2021-02-20T11:33:23+05:30"
orgTxnId="PTM0662ec43548044f38eb64369f0acc9ef" purpose="00"
refCategory="00" refId="PTM0662ec43548044f38eb64369f0accBDR"
refUrl="http://www.paytm.com" subType="TXNDISPUTE"
ts="2021-02-20T11:37:32+05:30" type="BACKOFFICE"/>
</ns2:ReqChkTxn>
```

RespChkTxn from NPCI to Payer/Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
```

```
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T11:37:39+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYPI7RgTf" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0accBDR" note="NON CUSTOMER API"
refId="PTM0662ec43548044f38eb64369f0accBDR"
refUrl="http://www.paytm.com" ts="2021-02-20T11:37:32+05:30" type="BACKOFFICE"
orgMsgId="PTMIN0114e974b1996735ae69130a4a98aa"
orgTxnId="PTM0662ec43548044f38eb64369f0acc9ef" orgRespCode="00"
orgTxnDate="2021-02-20T11:33:23+05:30" orgRrn="105199973052" initiationMode="00"
subType="TXNDISPUTE"
purpose="00" refCategory="00"/>
  <Resp reqMsgId="PTMIN0114d39c556457f86d09f6af10973a" result="SUCCESS">
    <Ref type="PAYEE" addr="NOREQRESPNOREQCRREV@mysp2"
settAmount="30.00" reversalRespCode="RB" orgAmount="30.00"
acNum="300210100001264" IFSC="AABF0009009" code="0000"/>
    <Ref type="PAYER" addr="rahul@paytm" settAmount="30.00"
settCurrency="356" approvalNum="973052" respCode="00" orgAmount="30.00"
acNum="919654720205" IFSC="PYTM0123456" code="0000"/>
    <Ref type="REMITTER" adjAmt="30.00" adjTs="2021-02-20 11:36:36.913557"
adjRefId="PTM/XYC/Complaint Raise/1379852544/SYSTEM"
adjFlag="PBRB" adjCode="U010" adjRemarks="Auto Update"/>
  </Resp>
</ns2:RespChkTxn>
```

15.3 Type - DISPUTE

ReqchkTxn - Complaint Raised

ReqChkTxn from Payer/Payee PSP to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0114dfa627a2b103674ab65b06373a" orgId="159761"
prodType="UPI" ts="2021-02-23T12:47:12+05:30" ver="2.0"/>
  <Txn id="PTM10df8d78734f46fe969fee84ckjio" initiationMode="00"
note="NON CUSTOMER API"
orgMsgId="PTMIN0114b08e9579e93afb587f1b3c984a" orgRrn="105399978444"
orgTxnDate="2021-02-22T19:33:42+05:30"
orgTxnId="PTMeebe7e5ab944793b1ea8e1d2ec5bd14" purpose="00"
refCategory="00" refId="PTM10df8d78734f46fe969fee84ckjio"
refUrl="http://www.paytm.com" subType="DISPUTE"
ts="2021-02-23T12:47:12+05:30" type="BACKOFFICE"/>
</ns2:ReqChkTxn>
```

RespChkTxn from UPI to Payer/Payee PSP

UPI internally checks the last updated status of the txn in URCS and gives response to the PSP.

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-23T12:47:18+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU6jp7TK6E" prodType="UPI"/>
  <Txn id="PTM10df8d78734f46fe969fee84ckjio" note="NON CUSTOMER API"
refId="PTM10df8d78734f46fe969fee84ckjio"
refUrl="http://www.paytm.com" ts="2021-02-23T12:47:12+05:30" type="BACKOFFICE"
orgMsgId="PTMIN0114b08e9579e93afb587f1b3c984a"
orgTxnId="PTMeebe7e5ab944793b1ea8e1d2ec5bd14"
orgTxnDate="2021-02-22T19:33:42+05:30" orgRrn="105399978444" initiationMode="00"
subType="DISPUTE" purpose="00" refCategory="00"/>
  <Resp reqMsgId="PTMIN0114dfa627a2b103674ab65b06373a">
    <Ref type="BENEFICIARY" adjAmt="0.00" adjTs="2021-02-23T12:29:19"
adjRefId="XYC/PTM/Complaint Raise/1247215360/SYSTEM"
adjFlag="PBRB" adjCode="U005" adjRemarks="Auto Update"/>
  </Resp>
</ns2:RespChkTxn>
```

ReqChkTxn - DRC

ReqChkTxn from Payer/Payee PSP to UPI

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0qw12" prodType="UPI"/>
  <Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-11T00:00:41+05:30"
custRef="013100747221" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" refCategory="00" note="Status Check"
initiationMode="00" purpose="00" type="BACKOFFICE" subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251" orgRrn="013100747891"
orgTxnDate="2020-05-10T23:00:41+05:30"/>
  </Txn>
</upi:ReqChkTxn>
```

RespChkTxn from UPI to Payer/Payee PSP

UPI internally checks the last updated status of the txn in URCS and gives response to the PSP.

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30"
orgId="NPCI" msgId="NPCI4a69d250a899c2f5a08fc0d008" prodType="UPI"/>
  <Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-11T00:00:43+05:30"
custRef="013100747221" refId="P1705110000338829715467"
```



```
refUrl="http://www.npci.org.in/" refCategory="00" note="Status Check"
initiationMode="00" purpose="00" type="BACKOFFICE" subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251" orgRrn="013100747891"
orgTxnDate="2020-05-10T23:00:41+05:30">
</Txn>
<Resp reqMsgId="SBI4a69d250abe6433899c2f5a08fc0qw12" result="SUCCESS" >
<Ref type="PAYER" seqNum="1" adjAmt="500.00" settCurrency="INR"
approvalNum="335615" adjTs="2020-05-11T00:00:10+05:30" adjRefId="
P1705110000338829745321" adjCode="DRC" adjFlag="102" />
</upi:RespChkTxn>
```

ReqChkTxn - TCC

ReqChkTxn from Payer/Payee PSP to UPI

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0qw12" prodType="UPI"/>
<Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-
11T00:00:41+05:30" custRef="013100747221" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" refCategory="00"
note="StatusCheck"initiationMode="00" purpose="00" type="BACKOFFICE"
subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251"
orgRrn="013100747891"orgTxnDate="2020-05-10T23:00:41+05:30"/>
</Txn>
</upi:ReqChkTxn>
```

RespChkTxn from UPI to Payer/Payee PSP

UPI internally checks the last updated status of the txn in URCS and gives response to the PSP.

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30" orgId="NPCI"
msgId="NPCI4a69d250a899c2f5a08fc0d008" prodType="UPI"/>
<Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-11T00:00:43+05:30"
custRef="013100747221" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" refCategory="00" note="Status Check"
initiationMode="00" purpose="00" type="BACKOFFICE" subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251" orgRrn="013100747891"
orgTxnDate="2020-05-10T23:00:41+05:30">
</Txn>
<Resp reqMsgId="SBI4a69d250abe6433899c2f5a08fc0qw12" >
<Ref type="PAYER" seqNum="1" adjAmt="500.00" settCurrency="INR"
approvalNum="335615" adjTs="2020-05-11T00:00:10+05:30" adjRefId="
P1705110000338829745321"adjCode="TCC" adjFlag="103" />

<Ref type="PAYEE" seqNum="1" adjAmt="500.00" settCurrency="INR" approvalNum="335213"
adjTs="" adjRefId= P1705110000338829745321"" adjCode=TCC"" adjFlag="103" />
```

</Resp>
</upi:RespChkTxn>

ReqChkTxn - CREDIT ADJUSTMENT

ReqChkTxn from Payer/Payee PSP to UPI

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0qw12" prodType="UPI"/>
  <Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-11T00:00:41+05:30"
custRef="013100747221" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" refCategory="00" note="Status Check" initiationMode="00"
purpose="00" type="BACKOFFICE" subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251" orgRrn="013100747891"
orgTxnDate="2020-05-10T23:00:41+05:30"/>
</Txn>
</upi:ReqChkTxn>
```

RespChkTxn from UPI to Payer/Payee PSP

UPI internally checks the last updated status of the txn in URCS and gives response to the PSP.

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-11T00:00:41+05:30" orgId="NPCI"
msgId="NPCI4a69d250a899c2f5a08fc0d008" prodType="UPI"/>
  <Txn id="SBI4a69d250abe6433899c2f5a08fc0d008" ts="2020-05-11T00:00:43+05:30"
custRef="013100747221" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" refCategory="00" note="Status Check"
initiationMode="00" purpose="00" type="BACKOFFICE" subtype="DISPUTE"
orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251" orgRrn="013100747891"
orgTxnDate="2020-05-10T23:00:41+05:30">
  </Txn>
  <Resp reqMsgId="SBI4a69d250abe6433899c2f5a08fc0qw12" result="SUCCESS" >
    <Ref type="PAYER" seqNum="1" adjAmt="500.00" settCurrency="INR"
approvalNum="335615" adjTs="2020-05-11T00:00:10+05:30" adjRefId="
P1705110000338829745321" adjCode="" adjFlag="" />
    <Ref type="PAYEE" seqNum="1" adjAmt="500.00" settCurrency="INR"
approvalNum="335213" adjTs="2020-05-11T00:00:41+05:30" adjRefId="
P1705110000338829745321" adjFlag="C" adjCode="1084" />
  </Resp>
</upi:RespChkTxn>
```


15.4 Type - DISPUTEHIST

ReqChkTxn from Payer/Payee PSP to NPCI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="1GRDpegBbA5gOF7Dz2xJ" orgId="700001"
  ts="2021-03-03T17:32:14+05:30" ver="2.0"/>
  <Txn custRef="023718079701" id="MMM0000000000005t0ya2TDrPdAE1oln16"
  initiationMode="00" note="Sending money for your use"
  orgMsgId="XYD0000000000001GRDpegB9EWpFIHL7Tzs"
  orgTxnDate="2021-02-22T17:01:44+05:30"
  orgTxnId="MMM0000000000005t0ya2TDrPdevN7AjaU" purpose="00"
  refId="Ref" refUrl="http://upi" subType="DISPUTEHIST"
  ts="2019-11-06T18:02:00+05:30" type="BACKOFFICE"/>
</ns2:ReqChkTxn>
```

RespChkTxn from NPCI to Payer/Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespChkTxn
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-03-03T17:32:50+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmUqqsFDxjG" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPdAE1oln16" note="Sending money for your use"
  refId="Ref" refUrl="http://upi"
  ts="2019-11-06T18:02:00+05:30" type="BACKOFFICE"
  orgMsgId="XYD0000000000001GRDpegB9EWpFIHL7Tzs"
  orgTxnId="MMM0000000000005t0ya2TDrPdevN7AjaU" custRef="023718079701"
  orgTxnDate="2021-02-22T17:01:44+05:30"
  initiationMode="00" subType="DISPUTEHIST" purpose="00"/>
  <Resp reqMsgId="1GRDpegBbA5gOF7Dz2xJ">
    <Ref type="REMITTER" adjAmt="8.70" adjTs="2021-03-03T17:14:25"
    adjRefId="PTM/PTM/Response to Complaint/1171051520"
    adjFlag="PR2C" adjCode="107" adjRemarks="re-17"/>
    <Ref type="REMITTER" adjAmt="8.70" adjTs="2021-03-03T17:14:25"
    adjRefId="PTM/PTM/TCC/1038313984"
    adjFlag="TCC" adjCode="102" adjRemarks="re-17"/>
    <Ref type="PAYER" adjAmt="8.70" adjTs="2021-02-22T17:04:06"
    adjRefId="PTM/PTM/Complaint Raise/1250895872/SYSTEM" adjFlag="PBRB" adjCode="U010"
    adjRemarks="Auto Update"/>
  </Resp>
</ns2:RespChkTxn>
```

15.5 Type - MANDATE

Bank/PSP initiates ReqChkTxn for a mandate to UPI -

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head msgId="UPI000027e751aa09d3c4ad99c0c69fa28b" orgId="189999" ts="2019-06-20T15:10:47+05:30" ver="2.0"/>
    <Txn id="UPI55EE555II5RR27" initiationMode="00" note="Payee Initiated"
      orgMsgId="NPCI4a69d250a899c2f5a08fc0d008" orgTxnDate="2019-06-20T15:10:30+05:30" orgTxnId="SBI4a69d250abe6433899c2f5a08fc34251"
      purpose="01" refId="UPI555555EE555II5RR27" refUrl="https://www.npci.org.in"
      type="BACKOFFICE" subType="MANDATE" ts="2019-06-20T15:10:47+05:30"
      umn="ad0b75csdw164e32b9ae866bc5c5de25@upi"/>
</upi:ReqChkTxn>
```

UPI checks in internal DB and provides the last updated status and operation (CREATE/UPDATE/REVOKE)-

RespChkTxn from UPI to Bank/ PSP-

```
<ns2:RespChkTxn xmlns:ns2="http://npci.org/upi/schema/" xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2019-06-20T15:10:47+05:30" orgId="NPCI"
    msgId="NPCI4a69d250a899c2f5a08fc0d008"/>
    <Txn id="UPI55EE555II5RR27" note="Payee Initiated"
      refId="ICI555555EE555II5RR27" refUrl="https://www.bank.com" ts="2019-06-20T15:10:47+05:30" type="BACKOFFICE" orgMsgId="UPI755555666555II34187"
      orgTxnId="ICI755555666555II34187" orgTxnDate="2019-06-20T15:10:30+05:30"
      umn="ad0b75csdw164e32b9ae866bc5c5de25@upi" initiationMode="00" subType="MANDATE"
      purpose="01"/>
    <Resp reqMsgId="UPI000027e751aa09d3c4ad99c0c69fa28b" result="SUCCESS">
      <Mandate txnId="UPI55EE555II5RR27"
        umn="ad0b75csdw164e32b9ae866bc5c5de25@upi" ts="" revokeable="Y" shareToPayee="Y"
        initiatedBy="PAYEE" blockFund="N" type="loan"
        note="Mandate" CurStatus="" drSeqNum="2" >
          <Validity start="01092020" end="01092021"/>
          <Amount value="1000.00" rule="MAX"/>
          <Recurrence pattern="MONTHLY">
            </Recurrence>
          </Mandate>
        </Resp>
      </ns2:RespChkTxn>
```

Note : Type Mandate will be implemented in future . Currently Not in Scope. The Mandate information can be fetched through Date of Mandate Operation + UMN (or) Txn id associated with that operation

16 Complaint API

16.1 ReqComplaint

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" prodType="" />
  <Txn
    id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose="" type=""
    subtype="" orgTxnId="" orgRrn="" orgTxnDate="" >
  </Txn>
  <Complaint reqAdjFlag="" reqAdjCode="" reqAdjAmount = ""
    orgSettRespCode = "" currCycle = "" >
  <Creds>
    <Cred type="PREAPPROVED" subType="NA">
      <Data> base-64 encoded</Data>
    </Cred>
    <Cred type="PIN" subType="MPIN">
      <Data code="" ki=""> base-64 encoded</Data>
    </Cred>
  <Creds>

  </Complaint>
</ns2:ReqComplaint>
```

16.2 RespComplaint

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="" orgId="" msgId="" prodType="" />
  <Txn
    id="" ts="" custRef="" refId="" refUrl="" refCategory="" note=""
    initiationMode="" purpose=""
    type="" subtype="" orgTxnId="" orgRrn="" orgTxnDate="" >
  </Txn>
  <Complaint reqAdjFlag="" reqAdjCode="" reqAdjAmount = ""
    orgSettRespCode = "" currCycle = "" >
  </Complaint>
  <Resp reqMsgId="" crn = "" Result = "">
  <Ref type="" procStatus = "" seqNum="" addr = "" adjAmt="" settCurrency = "INR" IFSC =
    "" acNum = "" approvalNum="" adjTs="" adjRefId="" adjFlag="" adjCode="" adjRemarks=""
    rejReason="">
  </Ref>
  </Resp>
</ns2:RespComplaint>
```

➤ Note : procStatus and Result are not mandatory and it is for future purpose

16.3 Complaint API Field Specification

Tag Num	Message Item	<XML Tag>	Occurrence	Datatype	Length	Mandatory
1.1	API Name	<ReqComplaint> <RespComplaint>	1..1			Y
1.1.1	API Schema namespace	xmlns	1..1	Alphanumeric	Min Length: 1 Max Length : 255	Y
2.1	Header for the message	<Head>	1..1	Alphabetic	Fixed value	Y
2.1.1	Version of the API	ver	1..1	Numeric	Min Length: 1 Max Length : 6	Y
2.1.2	Time of request from the creator of the message	ts	1..1	ISODate Time	Min Length: 1 Max Length : 255	Y
2.1.3	Organization id that created the message	orgld	1..1	Numeric	Min Length: 1 Max Length : 20	Y
2.1.4	Message identifier-used to correlate between request and response	msgld	1..1	Alphanumeric	Length: 1 Max Length : 35	Y
2.1.5	Product identifier	prodType	1..1	Alphabetic	Fixed value	Y
3.1	Transaction information, Carried throughout the system, visible to all parties	<Txn>	1..1	Alphabetic	Fixed Value	Y
3.1.1	Unique Identifier of the transaction across all entities, created by the originator	id	1..1	Alphanumeric	Length=35	Y
3.1.2	Transaction origination time by the creator of the message	ts	1..1	ISODate Time	Min Length: 1 Max Length:255	Y
3.1.3	Customer reference number for the	custRef	1..1	Numeric	Length=12	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Datatype	Length	Mandatory
	initiated transaction					
3.1.4	Consumer reference number to identify (like Loan number, etc.)	refId	1..1	Alphanumeric	Min Length: 1 Max Length : 35	Y
3.1.5	URL for the transaction	refUrl	1..1	Alphanumeric	Min Length: 1 Max Length : 35	Y
3.1.6	Reference category	refCategory	1..n	Code	Fixed Value	Y
3.1.7	Description of the transaction(wh ich will be printed on Pass book)	note	1..1	Alphanumeric	Min Length: 1 Max Length : 50	Y
3.1.8	Initiation mode	initiation mode	1..1	Code	Min Length: 1 Max Length: 3	Y
3.1.9	Purpose of the txn	purpose	1..1	Code	Fixed Value	Y
3.1.10	Type of the Transaction	type	1..1	Code	Min Length: 1 Max Length : 20	Y
3.1.11	Subtype of transaction	subType	0..1	Code	Min Length: 1 Max Length: 20	N
3.1.12	Original transaction ID when reversal/Refund has to be done	orgTxnId	1..1	Alphanumeric	Length=35	Y
3.1.13	Original RRN	orgRrn	0..1	Numeric	Length=12	N
3.1.14	Original Date of the txn	orgTxnDate	0..1	ISODate Time	Min Length: 1 Max Length:255	N
4.1	Complaint	<Complaint>	1..n	Alphabetic	Fixed value	Y
4.1.1	Adjustment Flag in Back Office for the txn	reqAdjFlag	1..1	Alphanumeric	Minlength:1 Max length:5	Y
4.1.2	Adjustment Code in Back Office for the txn	reqAdjCode	1..1	Alphanumeric	Minlength:1 Max length:5	Y
4.1.3	Adjustment Amount in	reqAdjAmount	1..1	Numeric	Minlength:1 Max length:10	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Datatype	Length	Mandatory
	Back Office for the txn					
4.1.4	OrgRespCode in the transaction	OrgSettRespCode	0..1	Alphanumeric	Minlength:1 Max length:20	N
4.1.5	Describes the transaction belongs to Current Cycle or not	currCycle	1..1	Alphabetic	Minlength:1 Max length:3	Y
5.1	Response	<Resp>	1..1	Alphabetic	Fixed value	Y
5.1.2	Request Message Identifier	reqMsgId	1..1	Alpha Numeric	Length= 35	Y
5.1.3	Complaint Reference Number	crn	1..1	Alpha Numeric	Length = 16	Y
5.1.4	Response Reference	<Ref>	1..n	Alphabetic	Fixed value	Y
5.1.5	Reference type	type	1..1	Code	Fixed value	Y
5.1.6	Process Status of the transaction	procStatus	1..1	Alphabetic	Minlength:1 Max length:15	N
5.1.7	Sequence Number	seqNum	1..1	Numeric	Min length:1 Max length:3	Y
5.1.8	VPA Address	addr	1..1	AlphaNumeric	Min length:1 Max length:15	
5.1.9	Adjustment Amount of the Response	adjAmt	1..1	Numeric	Minlength:1 Max length:10	Y
5.1.10	Settlement Currency	settCurrency	1..1	Text	Min Length: 1 Max Length : 3	Y
5.1.11	Account Number	acNum	1..1	Numeric	Min Length: 1 Max Length : 15	Y
5.1.12	Approval Reference Number	approvalNum	1..1	Alpha Numeric	Length= 6	Y
5.1.13	Transaction origination time of	adjTs	1..1	ISODate Time	Min Length: 1 Max Length:255	Y
5.1.14	Adjustment Reference Id of the Response	adjRefId	1..1	Alpha Numeric	Min Length: 1 Max Length : 35	Y
5.1.15	Adjustment Flag of the Response	adjFlag	1..1	Alphanumeric	Minlength:1 Max length:5	Y

Tag Num	Message Item	<XML Tag>	Occurrence	Datatype	Length	Mandatory
5.1.16	Adjustment Code of the Response	adjCode	1..1	Alphanumeric	Minlength:1 Max length:5	Y
5.1.17	Adjustment Remarks	adjRemarks	1..1	Alphabetic	Min Length: 1 Max Length:255	Y
5.1.18	Reject Reason	rejReason	1..1	AlphaNumeric	Min Length: 1 Max Length:255	N

16.4 List of Values

Tag Number	Tag Name	Value Description
3.1.10	Txn.type	COMPLAINT DISPUTE REFUND REVERSAL STATUSUP DATE CHECKSTATUS
3.1.11	Txn.subtype	REMITTER PAYER PAYEE BENEFICIARY
3.1.8	initiationMode	U0- Auto Conversion U1-Customer App U2-PSP U3-Bank U4-CRM -Application for Complaint Category Only
4.1.5	Complaint.currCycle	Y N
5.1.3	Resp.crn	16 Digit Number UPI – 1 to 3 YYMMDD – 4 to 9 7 Unique Digit – 10 to 16 - Applicable for Complaint Category Only
5.1.4	Ref.type	PAYER PAYEE
5.1.5	Ref.procStatus	COMPLETED TIMEOUT

16.5 New Tags

Tag Number	Tag Name	Purpose
4.1.4	OrgSettRespCode	It defines the OrgRespCode which has been updated in the Current Response. It will be having the Settlement Response code currently available in URCS system
5.1.3	Crn	It defines the Complaint Reference Number generated in the Current Response
5.1.11	adjRefId	It defines the Adjustment Reference Id which has been updated in the Current Response

5.1.12	adjFlag	It defines the Adjustment Flag which has been updated in the Current Response
5.1.13	adjCode	It defines the Adjustment Code which has been updated in the Current Response

17 Complaint API Sample Message Dumps

17.1 Raise Complaint - DRC

Payer raise a complaint to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0114496eb15fa774cd18888aa0e248" orgId="159761"
    prodType="UPI" ts="2021-02-20T19:02:40+05:30" ver="2.0"/>
    <Txn custRef="105199974203" id="PTM5a6d0ab4e34544fab19dca35f755lij"
      initiationMode="U1" note="complain" orgRrn="105199974203"
      orgTxnDate="2021-02-20T18:59:49+05:30"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4" purpose="00"
      refCategory="00" refId="PTM5a6d0ab4e34544fab19dca35f75554a4"
      refUrl="http://www.paytm.com" subType="PAYER"
      ts="2021-02-20T19:02:40+05:30" type="COMPLAINT"/>
    <Complaint reqAdjAmount="14.00" reqAdjCode="U005" reqAdjFlag="PBRB"/>
  </ns2:ReqComplaint>
```

UPI sends the request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T19:02:46+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTZAjBdLo" prodType="UPI"/>
    <Txn id="PTM5a6d0ab4e34544fab19dca35f755lij" note="complain"
      refId="PTM5a6d0ab4e34544fab19dca35f75554a4" refUrl="http://www.paytm.com"
      ts="2021-02-20T19:02:40+05:30" type="COMPLAINT"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4" custRef="105199974203"
      orgTxnDate="2021-02-20T18:59:49+05:30" orgRrn="105199974203" initiationMode="U1"
      subType="REMITTER" purpose="00" refCategory="00"/>
    <Complaint reqAdjFlag="PBRB" reqAdjCode="U005"
      reqAdjAmount="14.00" orgSettRespCode="RR" currCycle="N"/>
  </ns2:ReqComplaint>
```


Remitter responds to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="XYD0000000000005t0yaaTz3NnVMsyDnW4" orgId="700004"
    prodType="UPI" ts="2021-01-08T10:49:39+05:30" ver="2.0"/>
    <Txn custRef="105199974203" id="PTM5a6d0ab4e34544fab19dca35f755lij"
      initiationMode="U1" note="complain" orgRrn="105199974203"
      orgTxnDate="2021-02-20T18:59:49+05:30"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4" purpose="00"
      refCategory="00" refId="PTM5a6d0ab4e34544fab19dca35f75554a4"
      refUrl="http://www.paytm.com" subType="REMITTER"
      ts="2021-02-20T19:02:40+05:30" type="COMPLAINT"/>
      <Complaint currCycle="Y" orgSettRespCode="00" reqAdjAmount="2.00"
        reqAdjCode="U009" reqAdjFlag="PBRB"/>
      <Resp reqMsgId="5t0yaaWjrmTZAjBdLo" result="SUCCESS">
        <Ref IFSC="AABF0003002" acNum="300210100001299" addr="resh@upi"
          adjAmt="2.00" adjCode="102" adjFlag="DRC"
          adjRefId="P1705110000338829745321" adjRemarks="DRC Initiated"
          adjTs="2020-12-28T00:00:41+05:30" approvalNum="651725"
          procStatus="COMPLETED" seqNum="1" settCurrency="INR" type="REMITTER"/>
        </Resp>
      </ns2:RespComplaint>
```

UPI sends Final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-02-20T19:02:46+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTZAjKtmxW" prodType="UPI"/>
    <Txn id="PTM5a6d0ab4e34544fab19dca35f755lij" note="complain"
      refId="PTM5a6d0ab4e34544fab19dca35f75554a4"
      refUrl="http://www.paytm.com" ts="2021-02-20T19:02:40+05:30" type="COMPLAINT"
      orgMsgId="PTMIN0114496eb15fa774cd18888aa0e248"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4"
      custRef="105199974203" orgTxnDate="2021-02-20T18:59:49+05:30" orgRrn="105199974203"
      initiationMode="U1" subType="PAYER" purpose="00" refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U005" reqAdjAmount="14.00"
        orgSettRespCode="RR" currCycle="N"/>
      <Resp reqMsgId="PTMIN0114496eb15fa774cd18888aa0e248" crn="UPI21022053596">
        <Ref type="REMITTER" addr="resh@upi" approvalNum="651725"
          IFSC="AABF0003002" adjAmt="2.00"
          adjTs="2020-12-28T00:00:41+05:30" adjRefId="P1705110000338829745321" adjFlag="DRC"
          adjCode="102"
          adjRemarks="DRC Initiated"/>
        </Resp>
      </ns2:RespComplaint>
```

UPI sends the Status update the Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T19:02:46+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTZAjKtmxV" prodType="UPI"/>
    <Txn id="PTM5a6d0ab4e34544fab19dca35f75554a4" note="complain"
      refId="PTM5a6d0ab4e34544fab19dca35f75554a4" refUrl="http://www.paytm.com"
      ts="2021-02-20T19:02:40+05:30" type="STATUSUPDATE"
      orgMsgId="PTMIN0114496eb15fa774cd18888aa0e248"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4" custRef="105199974203"
      orgTxnDate="2021-02-20T18:59:49+05:30" orgRrn="105199974203" initiationMode="U1"
      subType="PAYEE"
      purpose="00" refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U005" reqAdjAmount="14.00"
        orgSettRespCode="RR" currCycle="N"/>
        <Resp reqMsgId="PTMIN0114496eb15fa774cd18888aa0e248" crn="UPI21022053596">
          <Ref type="REMITTER" addr="resh@upi" approvalNum="651725"
            IFSC="AABF0003002" adjAmt="2.00"
            adjTs="2020-12-28T00:00:41+05:30" adjRefId="P1705110000338829745321" adjFlag="DRC"
            adjCode="102" adjRemarks="DRC Initiated"/>
          </Ref>
        </Resp>
      </ns2:RespComplaint>
```

UPI Sends the Status Update to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T19:02:46+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTZAjKtmxX" prodType="UPI"/>
    <Txn id="PTM5a6d0ab4e34544fab19dca35f75554a4" note="complain"
      refId="PTM5a6d0ab4e34544fab19dca35f75554a4" refUrl="http://www.paytm.com"
      ts="2021-02-20T19:02:40+05:30" type="STATUSUPDATE"
      orgMsgId="PTMIN0114496eb15fa774cd18888aa0e248"
      orgTxnId="PTM5a6d0ab4e34544fab19dca35f75554a4" custRef="105199974203"
      orgTxnDate="2021-02-20T18:59:49+05:30" orgRrn="105199974203" initiationMode="U1"
      subType="BENEFICIARY" purpose="00" refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U005" reqAdjAmount="14.00"
        orgSettRespCode="RR" currCycle="N"/>
        <Resp reqMsgId="PTMIN0114496eb15fa774cd18888aa0e248" crn="UPI21022053596">
          <Ref type="REMITTER" addr="resh@upi" approvalNum="651725"
            IFSC="AABF0003002" adjAmt="2.00"
            adjTs="2020-12-28T00:00:41+05:30" adjRefId="P1705110000338829745321"
            adjFlag="DRC" adjCode="102" adjRemarks="DRC Initiated"/>
          </Ref>
        </Resp>
      </ns2:RespComplaint>
```

17.2 Raise Complaint - TCC

Payer raise a complaint to UPI

```
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0114ba576e00849c3adb29d6c2cfbe" orgId="159761"
    prodType="UPI" ts="2021-02-20T17:11:15+05:30" ver="2.0"/>
    <Txn custRef="105199973904" id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789"
      initiationMode="U1" note="complain" orgRrn="105199973904"
      orgTxnDate="2021-02-20T17:06:46+05:30"
      orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784" purpose="00"
      refCategory="00" refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
      refUrl="http://www.paytm.com" subType="PAYER"
      ts="2021-02-20T17:11:15+05:30" type="COMPLAINT"/>
    <Complaint reqAdjAmount="30.00" reqAdjCode="U010" reqAdjFlag="PBRB"/>
  </ns2:ReqComplaint>
```

UPI sends the request to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T17:11:21+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTZoXEfcOz" prodType="UPI"/>
    <Txn id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789" note="complain"
      refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
      refUrl="http://www.paytm.com" ts="2021-02-20T17:11:15+05:30" type="COMPLAINT"
      orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
      custRef="105199973904" orgTxnDate="2021-02-20T17:06:46+05:30" orgRrn="105199973904"
      initiationMode="U1" subType="BENEFICIARY" purpose="00" refCategory="00"/>
    <Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="30.00"
      orgSettRespCode="RB" currCycle="N"/>
  </ns2:ReqComplaint>
```

Beneficiary Responds to UPI with TCC

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="XYD0000000000005t0yaaTz3NnVAGTzSwj" orgId="700004"
    prodType="UPI" ts="2020-05-13T00:00:41+05:30" ver="2.0"/>
    <Txn custRef="105199973904" id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789"
      initiationMode="U1" note="complain" orgRrn="105199973904"
      orgTxnDate="2021-02-20T17:06:46+05:30"
      orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784" purpose="00"
      refCategory="00" refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
      refUrl="http://www.paytm.com" subType="BENEFICIARY"
      ts="2021-02-20T17:11:15+05:30" type="COMPLAINT"/>
    <Complaint currCycle="Y" orgSettRespCode="RB" reqAdjAmount="100.00"
      reqAdjCode="U010" reqAdjFlag="PBRB"/>
  </ns2:RespComplaint>
```

```
<Resp reqMsgId="5t0yaaWjrmTZoXEfcOz" result="SUCCESS">
  <Ref IFSC="AABF0003002" acNum="300210100001299" addr="resh@upi"
adjAmt="13.00" adjCode="102" adjFlag="TCC"
adjRefId="P1705110000338829745321"
adjRemarks="Credit Reversal done online now"
adjTs="2020-05-11T00:00:41+05:30" approvalNum="651725"
procStatus="COMPLETED" seqNum="1" settCurrency="INR" type="BENEFICIARY"/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T17:11:22+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZoXFR4hA" prodType="UPI"/>
  <Txn id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789" note="complain"
refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
refUrl="http://www.paytm.com" ts="2021-02-20T17:11:15+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe"
orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784" custRef="105199973904"
orgTxnDate="2021-02-20T17:06:46+05:30"
orgRrn="105199973904" initiationMode="U1" subType="PAYER" purpose="00"
refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="30.00"
orgSettRespCode="RB" currCycle="N"/>
  <Resp reqMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe" crn="UPI21022053584">
    <Ref type="BENEFICIARY" addr="resh@upi" approvalNum="651725"
IFSC="AABF0003002" adjAmt="13.00"
adjTs="2020-05-11T00:00:41+05:30" adjRefId="P1705110000338829745321"
adjFlag="TCC" adjCode="102" adjRemarks="Credit Reversal done online now"/>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the Status Update to Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T17:11:22+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZoXFR4hA" prodType="UPI"/>
  <Txn id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789" note="complain"
refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
refUrl="http://www.paytm.com" ts="2021-02-20T17:11:15+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe"
orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784" custRef="105199973904"
orgTxnDate="2021-02-20T17:06:46+05:30"
orgRrn="105199973904" initiationMode="U1" subType="PAYEE" purpose="00"
refCategory="00"/>
```

```
<Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="30.00"
orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe" crn="UPI21022053584">
  <Ref type="BENEFICIARY" addr="resh@upi" approvalNum="651725"
IFSC="AABF0003002" adjAmt="13.00"
adjTs="2020-05-11T00:00:41+05:30" adjRefId="P1705110000338829745321"
adjFlag="TCC" adjCode="102" adjRemarks="Credit Reversal done online now"/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Status Update to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T17:11:22+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZoXFR4hA" prodType="UPI"/>
  <Txn id="PTM9a1ef7bfa7b64d84abc14d9a0d58e789" note="complain"
refId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784"
refUrl="http://www.paytm.com" ts="2021-02-20T17:11:15+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe"
orgTxnId="PTM9a1ef7bfa7b64d84abc14d9a0d58e784" custRef="105199973904"
orgTxnDate="2021-02-20T17:06:46+05:30"
orgRrn="105199973904" initiationMode="U1" subType="REMITTER" purpose="00"
refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="30.00"
orgSettRespCode="RB" currCycle="N"/>
  <Resp reqMsgId="PTMIN0114ba576e00849c3adb29d6c2cfbe" crn="UPI21022053584">
    <Ref type="BENEFICIARY" addr="resh@upi" approvalNum="651725"
IFSC="AABF0003002" adjAmt="13.00"
adjTs="2020-05-11T00:00:41+05:30" adjRefId="P1705110000338829745321"
adjFlag="TCC" adjCode="102" adjRemarks="Credit Reversal done online now"/>
    </Resp>
  </ns2:RespComplaint>
```

17.3 Raise Complaint - RET

A lifecycle of a deemed transaction is illustrated below in which a complaint is raised by Payer through PSP to UPI and UPI validates the request in URCS. Since it is a deemed transaction, UPI forwards the request to Beneficiary. Beneficiary Bank issues RET and the so the request is forwarded to Remitter Bank. Remitter's final response is updated to URCS and the final status informed to all other entities.

Original Transaction Id: "YBL4a69d250abe6433899c2f5a081000033882"
Original RRN: "013100747891"

Payer raise a complaint to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqComplaint
```



```

xmlns:ns2="http://npci.org/upi/schema/">
<Head msgId="1GRDpegBbA6a1M12uqW3" orgId="700001" prodType="UPI"
ts="2021-02-22T14:43:28+05:30" ver="2.0"/>
<Txn custRef="032320100028" id="MMM0000000000005t0ya2TDrPdehbBI5VK"
initiationMode="U1" note="complain" orgRrn="105314960800"
orgTxnDate="2021-02-22T14:40:46+05:30"
orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK" purpose="00"
refCategory="00" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" subType="PAYER"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"/>
<Complaint reqAdjAmount="5.70" reqAdjCode="U010" reqAdjFlag="PBRB"/>
</ns2:ReqComplaint>

```

Note : UPI will provide the ACK with complaint number (crn) .

ACK Format : <upi:Ack xmlns:upi="" api="" reqMsgId="" errCode="" ts="" crn="" />

UPI sends the request to URCS

UPI will send the request to URCS with crn number and URCS checks the last updated status of the transaction. If status has not been updated even after auto-update, UPI will initiate the ReqComplaint to the Beneficiary bank.

UPI sends the request to Beneficiary

(Assuming it is deemed transaction- Based on the update from URCS)

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-22T14:44:01+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU43CBCnII" prodType="UPI"/>
<Txn id="MMM0000000000005t0ya2TDrPdehbBI5VK" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"
orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK"
custRef="032320100028" orgTxnDate="2021-02-22T14:40:46+05:30" orgRrn="105314960800"
initiationMode="U1"
subType="BENEFICIARY" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="PBRB"
reqAdjCode="U010" reqAdjAmount="5.70" orgSettRespCode="RB" currCycle="N"/>
</ns2:ReqComplaint>

```

Beneficiary Responds to UPI

(Bene issues RET)

```

<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint

```

```

xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN0114187263d8b9208ea80d9812cc1c" orgId="159761"
    prodType="UPI" ts="2021-02-22T14:43:55+05:30" ver="2.0"/>
    <Txn custRef="105314960800" id="MMM0000000000005t0ya2TDrPdehbBI5VK"
      initiationMode="U1" note="complain" orgMsgId="5t0yaaWjrmU43CBCnII"
      orgRrn="105314960800" orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK"
      purpose="00" refCategory="00" refId="P1705110000338829715467"
      refUrl="http://www.npci.org.in/" subType="BENEFICIARY"
      ts="2021-02-22T14:43:55+05:30" type="COMPLAINT"/>
      <Complaint currCycle="N" orgSettRespCode="RB" reqAdjAmount="5.70"
        reqAdjCode="U010" reqAdjFlag="PBRB"/>
        <Resp Result="FAILURE" reqMsgId="5t0yaaWjrmU43CBCnII">
          <Ref IFSC="PYTM0123456" acNum="919999161601" accType="SAVINGS"
            addr="8929142805@paytm" adjAmt="5.70" adjCode="115" adjFlag="RET"
            adjRefId="PTM38899977839"
            adjRemarks="RET will be initiated for deemed txn in AutoUpdate."
            approvalNum="977839" code="0000" regName="PRATEEK SRIVASTAVA"
            seqNum="1" settCurrency="INR" type="BENEFICIARY" procStatus="COMPLETED"/>
          </Resp>
        </ns2:RespComplaint>

```

Note: If type of adjFlag = "BUU", result will be failure. adjCode will have the UPI response code for the banks

UPI Sends the Request to Remitter

(Since Bene issued RET)

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-22T14:44:02+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmU43CCOehH" prodType="UPI"/>
    <Txn id="MMM0000000000005t0ya2TDrPdehbBI5VK" note="complain"
      refId="P1705110000338829715467"
      refUrl="http://www.npci.org.in/" ts="2020-11-18T20:01:51.891+05:30" type="REVERSAL"
      orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK"
      custRef="032320100028" orgTxnDate="2021-02-22T14:40:46+05:30" orgRrn="105314960800"
      initiationMode="U1" subType="REMITTER" purpose="00"
      refCategory="00"/>
      <Complaint reqAdjFlag="RET" reqAdjCode="115" reqAdjAmount="5.70"
        orgSettRespCode="RB" currCycle="N"/>
    </ns2:ReqComplaint>

```

Remitter Responds to UPI

(Since Bene issued RET)

```

<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/">

```

```
<Head msgId="PTMIN0114b4bd0aab9bdcf8cbe4de39a2fd" orgId="159761"
prodType="UPI" ts="2021-02-22T14:43:55+05:30" ver="2.0"/>
<Txn custRef="105314960800" id="MMM0000000000005t0ya2TDrPdehbBI5VK"
initiationMode="U1" note="complain" orgMsgId="5t0yaaWjrmU43CCOehH"
orgRrn="105314960800" orgTxnDate="2021-02-22T14:40:46+05:30"
orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK" purpose="00"
refCategory="00" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" subType="REMITTER"
ts="2020-11-18T20:01:51.891+05:30" type="REVERSAL"/>
<Complaint currCycle="N" orgSettRespCode="RB" reqAdjAmount="5.70"
reqAdjCode="115" reqAdjFlag="RET"/>
<Resp Result="SUCCESS" reqMsgId="5t0yaaWjrmU43CCOehH">
<Ref IFSC="PYTM0123456" acNum="917417356866" addr="test@mypsp"
adjAmt="5.70" adjCode="501" adjFlag="RRC"
adjRefId="PTM38899977839" adjRemarks="Remitter Response."
adjTs="2021-02-22T14:40:46+05:30" approvalNum="977839" code="0000"
procStatus="COMPLETED" regName="Ram" seqNum="1" type="REMITTER"/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-22T14:44:02+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU43CDQQwP" prodType="UPI"/>
<Txn id="MMM0000000000005t0ya2TDrPdehbBI5VK" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT" orgMsgId="1GRDpegBbA6a1M12uqW3"
orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK" custRef="032320100028"
orgTxnDate="2021-02-22T14:40:46+05:30" orgRrn="105314960800"
initiationMode="U1" subType="PAYER" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="5.70"
orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022279709">
<Ref type="BENEFICIARY" addr="8929142805@paytm" approvalNum="977839"
IFSC="PYTM0123456" accType="SAVINGS" adjAmt="5.70" adjRefId="PTM38899977839"
adjFlag="RET" adjCode="115"
adjRemarks="RET will be initiated for deemed txn in AutoUpdate."/>
<Ref type="REMITTER" addr="test@mypsp" approvalNum="977839"
IFSC="PYTM0123456" adjAmt="5.70" adjTs="2021-02-22T14:40:46+05:30"
adjRefId="PTM38899977839" adjFlag="RRC" adjCode="501" adjRemarks="Remitter
Response."/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Status Update to Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
```



```

xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-22T14:44:02+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU43CDQQwO" prodType="UPI"/>
<Txn id="MMM0000000000005t0ya2TDrPdehbBI5VK" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3" orgTxnId="MMM0000000000005t0ya2TDrPdegTWA4vK"
custRef="032320100028" orgTxnDate="2021-02-22T14:40:46+05:30" orgRrn="105314960800"
initiationMode="U1"
subType="PAYEE" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="PBRB" reqAdjCode="U010"
reqAdjAmount="5.70" orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022279709">
<Ref type="BENEFICIARY" addr="8929142805@paytm" approvalNum="977839"
IFSC="PYTM0123456" accType="SAVINGS"
adjAmt="5.70" adjRefId="PTM38899977839" adjFlag="RET" adjCode="115"
adjRemarks="RET will be initiated for deemed txn in AutoUpdate."/>
<Ref type="REMITTER" addr="test@mypsp" approvalNum="977839"
IFSC="PYTM0123456" adjAmt="5.70" adjTs="2021-02-22T14:40:46+05:30"
adjRefId="PTM38899977839" adjFlag="RRC" adjCode="501" adjRemarks="Remitter
Response."/>
</Resp>
</ns2:RespComplaint>

```

17.4 ReqComplaint (Auto Conversion - Complaint to chargeback)

In this scenario the following points shall be considered

1. The transaction shall not be updated by the beneficiary bank with the AUTO UPDATE.
2. The payer has initiated a complaint request for the transaction.

Payer raise a complaint to UPI

```

<ns2:ReqComplaint
xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
msgId="SBL4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
<Txn id="SBLwf6fdfde87454cc084071ca3725e2979" ts="2020-05
11T00:00:41+05:30" custRef="013100747891"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
refCategory="00" note="" initiationMode="U1" purpose="00" type=
"COMPLAINT" subtype="PAYER"
orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" ></Txn>
<Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="500"
></Complaint>
</ns2:ReqComplaint>

```

UPI sends the request to URCS

UPI checks the last updated status of the transaction in URCS. If the status has not been updated even after auto-update UPI shall initiate the ReqComplaint to the beneficiary bank.

UPI sends the request to Beneficiary

(Assuming it is deemed transaction- Based on the update from URCS)

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U1" purpose="00" type="COMPLAINT"
    subtype="BENEFICIARY"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U010" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="Y" >
  </Complaint>
</ns2:ReqComplaint>
```

Beneficiary doesn't Responds to UPI

Beneficiary fails the request and does not respond within T+1 (P2P) or T+3 (P2M) respectively, hence URCS marks the txn status as 'CHARGEBACK' and initiates ReqComplaint to UPI.

UPI Sends the Request to Beneficiary for updation of status from Complaint to chargeback

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U0" purpose="00" type="DISPUTE" subtype="BENEFICIARY"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="B" reqAdjCode="1061" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="N" >
  </Complaint>
</ns2:ReqComplaint>
```

Note : After conversion, the adj flag and code will be passed in Complaint node

Beneficiary Responds to UPI

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note = ""
    initiationMode="U0" purpose="00" type="DISPUTE" subtype="BENEFICIARY"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag= "B" reqAdjCode="1061" reqAdjAmount = "500.00"
    orgSettRespCode = "RB" currCycle = "N" />
  </Complaint>
  <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result = "SUCCESS">
    <Ref type="BENEFICIARY" procStatus = "COMPLETED" seqNum=""
      addr="resh@upi" adjAmt="500.00" settCurrency="INR" IFSC = "SBIN0001501"
      acNum = "21341651725361524" approvalNum="" adjTs="2020-05-11T00:00:
        41+05:30" adjRefId="P1705110000338829745321" adjFlag="B" adjCode="1061"
      adjRemarks="Chargeback Received">
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the final response to Payer PSP

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note = ""
    initiationMode="U0" purpose="00" type="DISPUTE"
    subtype="STATUSUPDATE"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag= "B" reqAdjCode="1061" reqAdjAmount = "500.00"
    orgSettRespCode = "00" currCycle = "N" />
  </Complaint>
  <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" crn="UPI2005138765432">
    <Ref type="PAYEE" procStatus = "COMPLETED" seqNum="" addr="resh@upi"
      adjAmt="500.00" settCurrency="INR" IFSC = "SBIN0001501" acNum =
        "21341651725361524" approvalNum="" adjTs="2020-05-11T00:00:41+05:30"
      adjRefId="P1705110000338829745321" adjFlag="B" adjCode="1061" adjRemarks="Chargeback
        Raised">
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the response to Remitter

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U0" purpose="00" type="DISPUTE"
    subtype="STATUSUPDATE"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
    </Txn>
    <Complaint reqAdjFlag="B" reqAdjCode="1061" reqAdjAmount="500.00"
      orgSettRespCode="00" currCycle="N" />
    </Complaint>
    <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" crn="UPI2005138765432">
  <Ref type="PAYEE" procStatus="COMPLETED" seqNum="" addr="resh@upi"
    adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum="
    21341651725361524" approvalNum="" adjTs="2020-05-11T00:00:41+05:30"
    adjRefId="P1705110000338829745321" adjFlag="B" adjCode="1061" adjRemarks="Chargeback
    Raised" >
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

17.5 ReqComplaint (Pre Approved Online Refund - RRC 501)

Beneficiary raise a Refund Request to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqComplaint xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN011411c4bffcae88318b0dd22f7972" orgId="159761"
    prodType="UPI" ts="2021-02-20T11:49:49+05:30" ver="2.0"/>
  <Txn custRef="105111366009" id="PTM0662ec43548044f38eb64369f0acGFRI"
    initiationMode="U2" note="complain" orgRrn="105111366009"
    orgTxnDate="2021-02-20T11:43:03+05:30"
    orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" purpose="00"
    refCategory="00" refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra"
    refUrl="http://www.paytm.com" subType="BENEFICIARY"
    ts="2021-02-20T11:49:49+05:30" type="REFUND"/>
  <Complaint reqAdjAmount="13.00" reqAdjCode="1064" reqAdjFlag="REF">
    <Creds>
      <Cred subType="NA" type="PreApproved">
        <Data code="NPCI">MDB80TczMDg0</Data>
      </Cred>
    </Creds>
  </Complaint>
```

```
</Complaint>
</ns2:ReqComplaint>
```

UPI sends the Refund request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T11:49:56+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYR0vRRWE" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0acGFRI" note="complain"
refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" refUrl="http://www.paytm.com"
ts="2021-02-20T11:49:49+05:30" type="REFUND"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" custRef="105111366009"
orgTxnDate="2021-02-20T11:43:03+05:30" orgRrn="105111366009" initiationMode="U2"
subType="REMITTER" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>undefined</ns2:ReqComplaint>
```

Remitter sends the reponse for the reversal

```
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN011424ccb1fc5fcef2f86eebf4410b" orgId="159761"
prodType="UPI" ts="2021-02-20T11:49:49+05:30" ver="2.0"/>
  <Txn custRef="105111366009" id="PTM0662ec43548044f38eb64369f0acGFRI"
initiationMode="U2" note="complain" orgMsgId="5t0yaaWjrmTYR0vRRWE"
orgRrn="105111366009" orgTxnDate="2021-02-20T11:43:03+05:30"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" purpose="00"
refCategory="00" refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra"
refUrl="http://www.paytm.com" subType="REMITTER"
ts="2021-02-20T11:49:49+05:30" type="REFUND"/>
  <Complaint currCycle="N" orgSettRespCode="00" reqAdjAmount="13.00"
reqAdjCode="1064" reqAdjFlag="REF"/>
  <Resp Result="SUCCESS" reqMsgId="5t0yaaWjrmTYR0vRRWE">
    <Ref IFSC="PYTM0123456" acNum="917417356866" addr="test@mypsp"
adjAmt="13.00" adjCode="501" adjFlag="RRC"
adjRefId="PTM38899973101" adjRemarks="Remitter Response."
adjTs="2021-02-20T11:43:03+05:30" approvalNum="973101" code="0000"
procStatus="COMPLETED" regName="Ram" seqNum="1" type="REMITTER"/>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the final Response to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T11:49:56+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYR0wUUCh" prodType="UPI"/>
```



```
<Txn id="PTM0662ec43548044f38eb64369f0acGFRI" note="complain"
refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" refUrl="http://www.paytm.com"
ts="2021-02-20T11:49:49+05:30" type="REFUND"
orgMsgId="PTMIN011411c4bffcae88318b0dd22f7972"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra"
custRef="105111366009" orgTxnDate="2021-02-20T11:43:03+05:30" orgRrn="105111366009"
initiationMode="U2"
subType="BENEFICIARY" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
<Resp reqMsgId="PTMIN011411c4bffcae88318b0dd22f7972" crn="UPI21022080043">
<Ref type="REMITTER" addr="test@mypsp" approvalNum="973101"
IFSC="PYTM0123456" adjAmt="13.00" adjTs="2021-02-20T11:43:03+05:30"
adjRefId="PTM38899973101" adjFlag="RRC" adjCode="501" adjRemarks="Remitter
Response."/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the StatusUpdate to Payer

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-20T11:49:56+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYR0wUUcG" prodType="UPI"/>
<Txn id="PTM0662ec43548044f38eb64369f0acGFRI" note="complain"
refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" refUrl="http://www.paytm.com"
ts="2021-02-20T11:49:49+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN011411c4bffcae88318b0dd22f7972"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" custRef="105111366009"
orgTxnDate="2021-02-20T11:43:03+05:30" orgRrn="105111366009"
initiationMode="U2" subType="PAYER" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="REF" reqAdjCode="1064"
reqAdjAmount="13.00" orgSettRespCode="00" currCycle="N"/>
<Resp reqMsgId="PTMIN011411c4bffcae88318b0dd22f7972" crn="UPI21022080043">
<Ref type="REMITTER" addr="test@mypsp" approvalNum="973101"
IFSC="PYTM0123456" adjAmt="13.00"
adjTs="2021-02-20T11:43:03+05:30" adjRefId="PTM38899973101" adjFlag="RRC"
adjCode="501" adjRemarks="Remitter Response."/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the StatusUpdate to Payee

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
```

```
<Head ver="2.0" ts="2021-02-20T11:49:56+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYR0wUUcG" prodType="UPI"/>
<Txn id="PTM0662ec43548044f38eb64369f0acGFRI" note="complain"
refId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" refUrl="http://www.paytm.com"
ts="2021-02-20T11:49:49+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN011411c4bffcae88318b0dd22f7972"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" custRef="105111366009"
orgTxnDate="2021-02-20T11:43:03+05:30" orgRrn="105111366009"
initiationMode="U2" subType="PAYEE" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="REF" reqAdjCode="1064"
reqAdjAmount="13.00" orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="PTMIN011411c4bffcae88318b0dd22f7972" crn="UPI21022080043">
<Ref type="REMITTER" addr="test@mypsp" approvalNum="973101"
IFSC="PYTM0123456" adjAmt="13.00"
adjTs="2021-02-20T11:43:03+05:30" adjRefId="PTM38899973101" adjFlag="RRC"
adjCode="501" adjRemarks="Remitter Response."/>
</Resp>
</ns2:RespComplaint>
```

17.6 ReqComplaint (Pre Approved Online Refund Timeout - RRC 502)

Beneficiary raise a Refund Request to UPI

```
<ns2:ReqComplaint
xmlns:ns2="http://npci.org/upi/schema/">
<Head msgId="PTMIN0114d9afc9400ad81cab3810bd7401" orgId="159761"
prodType="UPI" ts="2021-02-24T10:57:22+05:30" ver="2.0"/>
<Txn custRef="105510468558" id="PTM0662ec43548044f38eb64369f0ujiki"
initiationMode="U1" note="cbstimeout" orgRrn="105510468558"
orgTxnDate="2021-02-24T10:48:59+05:30"
orgTxnId="MMM0000000000005t0ya2TDrPdIMAPDpew" purpose="00"
refCategory="00" refId="MMM0000000000005t0ya2TDrPdIMAPDpew"
refUrl="http://www.paytm.com" subType="BENEFICIARY"
ts="2021-02-24T10:57:22+05:30" type="REFUND"/>
<Complaint reqAdjAmount="13.00" reqAdjCode="1064" reqAdjFlag="REF">
<Creds>
<Cred subType="NA" type="PreApproved">
<Data code="NPCI">MDB8OTgxMzQ3</Data>
</Cred>
</Creds>
</Complaint>
</ns2:ReqComplaint>
```

UPI sends the Refund request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
```

```
<Head ver="2.0" ts="2021-02-24T10:57:28+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU8zUKeKx4" prodType="UPI"/>
<Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
refId="MMM0000000000005t0ya2TDrPdiMAPDpew"
refUrl="http://www.paytm.com" ts="2021-02-24T10:57:22+05:30" type="REFUND"
orgTxnId="MMM0000000000005t0ya2TDrPdiMAPDpew" custRef="105510468558"
orgTxnDate="2021-02-24T10:48:59+05:30"
orgRrn="105510468558" initiationMode="U1" subType="REMITTER" purpose="00"
refCategory="00"/>
<Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>
```

UPI sends the CheckStatus 1 request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:57:58+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmU8zY2si9u" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
  refId="MMM0000000000005t0ya2TDrPdiMAPDpew"
  refUrl="http://www.paytm.com" ts="2021-02-24T10:57:22+05:30" type="CHKSTATUS"
  orgTxnId="MMM0000000000005t0ya2TDrPdiMAPDpew"
  custRef="105510468558" orgTxnDate="2021-02-24T10:48:59+05:30" orgRrn="105510468558"
  initiationMode="U1"
  subType="REMITTER" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064"
  reqAdjAmount="13.00" orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>
```

UPI sends the CheckStatus 2 request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:58:29+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmU8A1kEzJs" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
  refId="MMM0000000000005t0ya2TDrPdiMAPDpew"
  refUrl="http://www.paytm.com" ts="2021-02-24T10:57:22+05:30" type="CHKSTATUS"
  orgTxnId="MMM0000000000005t0ya2TDrPdiMAPDpew"
  custRef="105510468558" orgTxnDate="2021-02-24T10:48:59+05:30" orgRrn="105510468558"
  initiationMode="U1" subType="REMITTER" purpose="00"
  refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
  orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>
```


UPI sends the CheckStatus 3 request to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:58:59+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU8A4CbJRZ" prodType="UPI"/>
  <Txnid="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
refId="MMM0000000000005t0ya2TDrPdiMAPDpew" refUrl="http://www.paytm.com"
ts="2021-02-24T10:57:22+05:30" type="CHKSTATUS"
orgTxnid="MMM0000000000005t0ya2TDrPdiMAPDpew"
custRef="105510468558" orgTxnDate="2021-02-24T10:48:59+05:30" orgRrn="105510468558"
initiationMode="U1" subType="REMITTER" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>
```

UPI updates the Status to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:59:29+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU8A7TGnX0" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
refId="MMM0000000000005t0ya2TDrPdiMAPDpew" refUrl="http://www.paytm.com"
ts="2021-02-24T10:57:22+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN0114d9afc9400ad81cab3810bd7401"
orgTxnid="MMM0000000000005t0ya2TDrPdiMAPDpew" custRef="105510468558"
orgTxnDate="2021-02-24T10:48:59+05:30"
orgRrn="105510468558" initiationMode="U1" subType="PAYER" purpose="00"
refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
  <Resp reqMsgId="PTMIN0114d9afc9400ad81cab3810bd7401" crn="UPI21022433801">
    <Ref type="REMITTER" adjFlag="RRC" adjCode="502"/>
  </Resp>
</ns2:RespComplaint>
```

UPI updates the Status to Payee PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:59:29+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU8A7TGnWZ" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
refId="MMM0000000000005t0ya2TDrPdiMAPDpew" refUrl="http://www.paytm.com">
```

```
ts="2021-02-24T10:57:22+05:30" type="STATUSUPDATE"
orgMsgId="PTMIN0114d9afc9400ad81cab3810bd7401"
orgTxnId="MMM0000000000005t0ya2TDrPdiMAPDpew"
custRef="105510468558" orgTxnDate="2021-02-24T10:48:59+05:30" orgRrn="105510468558"
initiationMode="U1" subType="PAYEE" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
  <Resp reqMsgId="PTMIN0114d9afc9400ad81cab3810bd7401" crn="UPI21022433801">
    <Ref type="REMITTER" adjFlag="RRC" adjCode="502"/>
  </Resp>
</ns2:RespComplaint>
```

UPI updates the Final Status to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-24T10:59:29+05:30" orgId="NPCI"
msgId="5t0yaaWjrmU8A7TGnX1" prodType="UPI"/>
  <Txn id="PTM0662ec43548044f38eb64369f0ujiki" note="cbstimeout"
refId="MMM0000000000005t0ya2TDrPdiMAPDpew" refUrl="http://www.paytm.com"
ts="2021-02-24T10:57:22+05:30" type="REFUND"
orgMsgId="PTMIN0114d9afc9400ad81cab3810bd7401"
orgTxnId="MMM0000000000005t0ya2TDrPdiMAPDpew" custRef="105510468558"
orgTxnDate="2021-02-24T10:48:59+05:30" orgRrn="105510468558"
initiationMode="U1" subType="BENEFICIARY" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="REF" reqAdjCode="1064" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
  <Resp reqMsgId="PTMIN0114d9afc9400ad81cab3810bd7401" crn="UPI21022433801">
    <Ref type="REMITTER" adjFlag="RRC" adjCode="502"/>
  </Resp>
</ns2:RespComplaint>
```

17.7 ReqComplaint (Raising Dispute - Chargeback)

Remitter Bank Create a Chargeback

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
custRef="013100747891" refId="P1705110000338829715467" refUrl=http://www.npci.org.in/
refCategory="00" note="" initiationMode="U3" purpose="00"
type="Dispute" subtype="REMITTER" orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="B" reqAdjCode="1061" reqAdjAmount="500">
```

```
orgSettRespCode="RB" currCycle="N" >
  </Complaint>
</ns2:ReqComplaint>
```

UPI Sends the request to the URCS and receive the validation update.

UPI Sends the Chargeback Raised Update to Beneficiary

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U3" purpose="00" type="DISPUTE" subtype="BENEFICIARY"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="B" reqAdjCode="1061" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="Y" >
  </Complaint>
</ns2:ReqComplaint>
```

UPI sends the Final Response to Remitter

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U3" purpose="00" type="DISPUTE" subtype="REMITTER"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="B" reqAdjCode="1061" reqAdjAmount="500.00"
    orgSettRespCode="00" currCycle="N" />
  </Complaint>
  <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result =
    "SUCCESS" crn="UPI2005138765432">
    <Ref type="REMITTER" procStatus="COMPLETED" seqNum="" addr="resh@upi"
      adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum =
      "21341651725361524" approvalNum="" adjTs="2020-05-11T00:00:41+05:30"
      adjRefId="P1705110000338829745321" adjFlag="B" adjCode="1061" adjRemarks="Chargeback
      Created">
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the Response to Payer PSP

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note=""
    initiationMode="U3" purpose="00" type="DISPUTE" subtype="PAYER"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="B" reqAdjCode="1062" reqAdjAmount="500.00"
    orgSettRespCode="00" currCycle="N" />
  </Complaint>
  <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result="SUCCESS"
    crn="UPI2005138765432">
    <Ref type="PAYER" procStatus="COMPLETED" seqNum="" addr="resh@upi"
      adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum="
        21341651725361524" approvalNum="" adjTs="2020-05-11T00:00:41+05:30"
      adjRefId="P1705110000338829745321" adjFlag="B" adjCode="1062" adjRemarks="Chargeback
        Created">
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

17.8 ReqComplaint (Responding Dispute - Accepting Chargeback)

Beneficiary Bank raises a request on accepting Chargeback

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note="" initiationMode="U3"
    purpose="00" type="Dispute" subtype="BENEFICIARY"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="A" reqAdjCode="1095" reqAdjAmount="500"
    orgSettRespCode="RB" currCycle="N" >
  </Complaint>
</ns2:ReqComplaint>
```

UPI Sends the request to the URCS and receive the response from URCS system

UPI update the chargeback acceptance to Remitter

```
<ns2:ReqComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note = ""
    initiationMode="U3" purpose="00" type="DISPUTE" subtype="REMITTER"
    orgTxnId="YBL4a69d250abe6433899c2f5a081000033882"
    orgRrn="013100747891"orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag= "A" reqAdjCode="1095" reqAdjAmount = "500.00"
    orgSettRespCode = "RB" currCycle = "Y" >
  </Complaint>
</ns2:ReqComplaint>
```

Remitter Bank repods to UPI

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
    msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note = "Debit"
    initiationMode="U3" purpose="00" type="DISPUTE"
    subtype="REMITTER"orgTxnId="YBL4a69d250abe6433899c2f5a081000
    033882"orgRrn="013100747891"orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag= "A" reqAdjCode="1095" reqAdjAmount = "500.00"
    orgSettRespCode = "RB" currCycle = "N" >
  </Complaint>
  <Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result = "SUCCESS" >
    <Ref type="REMITTER" procStatus = "COMPLETED" seqNum=""
      addr="resh@upi"adjAmt="500.00" settCurrency="INR" IFSC = "SBIN0001501" acNum
      ="21341651725361524" approvalNum="651725" adjTs="2020-05-11T00:00:41+05:30"
      adjRefId="P1705110000338829745321"adjFlag="A" adjCode="1095" adjRemarks="Chargeback
      Acceptance Received">
    </Ref>
  </Resp>
</ns2:RespComplaint>
```

UPI updates the URCS system

UPI sends Final response to Beneficiary Bank

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note="Debit"
    initiationMode="U3" purpose="00" type="DISPUTE"
    subtype="BENEFICIARY" orgTxnId="YBL4a69d250abe6433899c2f5a081000
    033882" orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="A" reqAdjCode="1095" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="N" >
  </Complaint>
<Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result="SUCCESS" >
  <Ref type="BENEFICIARY" procStatus="COMPLETED" seqNum=""
    addr="resh@upi" adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum
    ="21341651725361524" approvalNum="651725" adjTs="2020-05-11T00:00:41+05:30"
    adjRefId="P1705110000338829745321" adjFlag="A" adjCode="1095" adjRemarks="Chargeback
    Acceptance Received">
  </Ref>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Response to Payer PSP

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note="Debit"
    initiationMode="U3" purpose="00" type="STATUSUPDATE"
    subtype="PAYER" orgTxnId="YBL4a69d250abe6433899c2f5a081000
    033882" orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" >
  </Txn>
  <Complaint reqAdjFlag="A" reqAdjCode="1095" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="N" >
  </Complaint>
<Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result="SUCCESS" >
  <Ref type="PAYER" procStatus="COMPLETED" seqNum=""
    addr="resh@upi" adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum
    ="21341651725361524" approvalNum="651725" adjTs="2020-05-11T00:00:41+05:30"
    adjRefId="P1705110000338829745321" adjFlag="A" adjCode="1095" adjRemarks="Chargeback
    Acceptance Received">
  </Ref>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Response to Payee PSP

```
<ns2:RespComplaint xmlns:upi="http://npci.org/upi/schema/">
<Head ver="2.0" ts="2020-05-13T00:00:41+05:30" orgId="180002"
msgId="SBI4a69d250abe6433899c2f5a08fc0d008" prodType="UPI" />
  <Txn id="SBIwf6fdfde87454cc084071ca3725e2979" ts="2020-05-11T00:00:41+05:30"
    custRef="013100747891" refId="P1705110000338829715467"
    refUrl="http://www.npci.org.in/" refCategory="00" note="Debit"
    initiationMode="U3" purpose="00" type="STATUSUPDATE"
    subtype="PAYEE" orgTxnId="YBL4a69d250abe6433899c2f5a081000
    033882" orgRrn="013100747891" orgTxnDate="2020-05-12T00:00:41+05:30" />
  </Txn>
  <Complaint reqAdjFlag="A" reqAdjCode="1095" reqAdjAmount="500.00"
    orgSettRespCode="RB" currCycle="N" />
  </Complaint>
<Resp reqMsgId="NPCI4a69d250a899c2f5a08fc0d008" Result="SUCCESS" />
  <Ref type="PAYEE" procStatus="COMPLETED" seqNum=""
    addr="resh@upi" adjAmt="500.00" settCurrency="INR" IFSC="SBIN0001501" acNum
    ="21341651725361524" approvalNum="651725" adjTs="2020-05-11T00:00:41+05:30"
    adjRefId="P1705110000338829745321" adjFlag="A" adjCode="1095" adjRemarks="Chargeback
    Acceptance Received" />
  </Ref>
</Resp>
</ns2:RespComplaint>
```

17.9 ReqComplaint - P2M Complaint - PR2C 105

Payer raise a complaint to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="1GRDpegBbA6a1M12uqW3" orgId="700001" prodType="UPI"
    ts="2021-02-20T18:24:44+05:30" ver="2.0"/>
    <Txn custRef="032320100028" id="MMM0000000000005t0ya2TDrPd9KkUZwnm"
      initiationMode="U1" note="complain" orgRrn="105118417074"
      orgTxnDate="2021-02-20T18:18:30+05:30"
      orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" purpose="00"
      refCategory="00" refId="P1705110000338829715467"
      refUrl="http://www.npci.org.in/" subType="PAYER"
      ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"/>
    <Complaint reqAdjAmount="53.00" reqAdjCode="U008" reqAdjFlag="PBRB"/>
  </ns2:ReqComplaint>
```

UPI sends the request to Payee

(Assuming it is P2M transaction Success Transaction for which Goods not Delivered- Based on the update from URCS)

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T18:25:17+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZwLQwPAa" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd9KkUZwnm" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"
orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" custRef="032320100028"
orgTxnDate="2021-02-20T18:18:30+05:30" orgRrn="105118417074" initiationMode="U1"
subType="PAYEE" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="53.00"
orgSettRespCode="RB" currCycle="N"/>
</ns2:ReqComplaint>
```

Payee Responds to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/">
  <Head msgId="PTMIN011488db9032dbe35b2a386c5228d2" orgId="159761"
prodType="UPI" ts="2021-02-20T18:25:11+05:30" ver="2.0"/>
  <Txn custRef="105118417074" id="MMM0000000000005t0ya2TDrPd9KkUZwnm"
initiationMode="U1" note="complain" orgMsgId="5t0yaaWjrmTZwLQwPAa"
orgRrn="105118417074" orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y"
purpose="00" refCategory="00" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" subType="PAYEE"
ts="2021-02-20T18:25:11+05:30" type="COMPLAINT"/>
  <Complaint currCycle="N" orgSettRespCode="RB" reqAdjAmount="53.00"
reqAdjCode="U008" reqAdjFlag="PBRB"/>
  <Resp Result="SUCCESS" reqMsgId="5t0yaaWjrmTZwLQwPAa">
    <Ref IFSC="PYTM0123456" acNum="19744201000007" accType="CURRENT"
addr="Anjali@paytm" adjAmt="53.00" adjCode="105" adjFlag="PR2C"
adjRefId="PTM38899974118"
adjRemarks="Debit reversal was done online for AutoUpdate."
procStatus="COMPLETED" approvalNum="974118" code="7221"
regName=" test merchant " seqNum="1" settCurrency="INR" type="PAYEE"/>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
```



```
<Head ver="2.0" ts="2021-02-20T18:25:18+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZwLSHvN3" prodType="UPI"/>
<Txn id="MMM0000000000005t0ya2TDrPd9KkUZwnm" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"
orgMsgId="1GRDpegBbA6a1M12uqW3"
orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" custRef="032320100028"
orgTxnDate="2021-02-20T18:18:30+05:30"
orgRrn="105118417074" initiationMode="U1" subType="PAYER" purpose="00"
refCategory="00"/>
<Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="53.00"
orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053594">
<Ref type="PAYEE" addr="Anjali@paytm" approvalNum="974118"
IFSC="PYTM0123456" accType="CURRENT"
adjAmt="53.00" adjRefId="PTM38899974118" adjFlag="PR2C" adjCode="105"
adjRemarks="Debit reversal was done online for AutoUpdate."/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Status update to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-20T18:25:18+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZwLSHvN4" prodType="UPI"/>
<Txn id="MMM0000000000005t0ya2TDrPd9KkUZwnm" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3"
orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" custRef="032320100028"
orgTxnDate="2021-02-20T18:18:30+05:30" orgRrn="105118417074" initiationMode="U1"
subType="REMITTER" purpose="00" refCategory="00"/>
<Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="53.00"
orgSettRespCode="RB" currCycle="N"/>
<Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053594">
<Ref type="PAYEE" addr="Anjali@paytm" approvalNum="974118"
IFSC="PYTM0123456" accType="CURRENT" adjAmt="53.00"
adjRefId="PTM38899974118" adjFlag="PR2C" adjCode="105" adjRemarks="Debit reversal was
done online for AutoUpdate."/>
</Resp>
</ns2:RespComplaint>
```

UPI sends the Status update to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/">
<Head ver="2.0" ts="2021-02-20T18:25:18+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZwLSHvN5" prodType="UPI"/>
```

```
<Txn id="MMM0000000000005t0ya2TDrPd9KkUZwnm" note="complain"
refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" ts="2020-11-18T20:01:51.891+05:30"
type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3" orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y"
custRef="032320100028"
orgTxnDate="2021-02-20T18:18:30+05:30" orgRrn="105118417074" initiationMode="U1"
subType="BENEFICIARY" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="53.00"
orgSettRespCode="RB" currCycle="N"/>
  <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053594">
    <Ref type="PAYEE" addr="Anjali@paytm" approvalNum="974118"
IFSC="PYTM0123456" accType="CURRENT" adjAmt="53.00"
adjRefId="PTM38899974118" adjFlag="PR2C" adjCode="105" adjRemarks="Debit reversal was
done online for AutoUpdate."/>
  </Resp>
</ns2:RespComplaint>
```

17.10 ReqComplaint - P2M Complaint - PR2C 106

Payer raise a complaint to UPI

```
<ns2:ReqComplaint
xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="1GRDpegBbA6a1M12uqW3" orgId="700001" prodType="UPI"
ts="2021-02-20T18:24:44+05:30" ver="2.0"/>
  <Txn custRef="032320100028" id="MMM0000000000005t0ya2TDrPd9KkUZwnm"
initiationMode="U1" note="complain" orgRrn="105118417074"
orgTxnDate="2021-02-20T18:18:30+05:30"
orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" purpose="00"
refCategory="00" refId="P1705110000338829715467"
refUrl="http://www.npci.org.in/" subType="PAYER"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"/>
  <Complaint reqAdjAmount="53.00" reqAdjCode="U008" reqAdjFlag="PBRB"/>
</ns2:ReqComplaint>
```

UPI sends the request to Payee

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
xmlns:ns2="http://npci.org/upi/schema/"
xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-02-20T18:25:17+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZwLQwPAa" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd9KkUZwnm" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"
orgTxnId="MMM0000000000005t0ya2TDrPd9JG47K1y" custRef="032320100028"
orgTxnDate="2021-02-20T18:18:30+05:30" orgRrn="105118417074" initiationMode="U1"
subType="PAYEE" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="53.00"
orgSettRespCode="RB" currCycle="N"/>
</ns2:ReqComplaint>
```

Payee Responds to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="PTMIN0114dce7272f38669638f425b390a9" orgId="159761"
    prodType="UPI" ts="2021-02-20T11:46:24+05:30" ver="2.0"/>
    <Txn custRef="105111366009" id="MMM0000000000005t0ya2TDrPd94d9Lj2w"
      initiationMode="U1" note="complain" orgMsgId="5t0yaaWjrmTYQE5w4W1"
      orgRrn="105111366009" orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra"
      purpose="00" refCategory="00" refId="P1705110000338829715467"
      refUrl="http://www.npci.org.in/" subType="PAYEE"
      ts="2021-02-20T11:46:24+05:30" type="COMPLAINT"/>
      <Complaint currCycle="N" orgSettRespCode="00" reqAdjAmount="13.00"
        reqAdjCode="U008" reqAdjFlag="PBRB"/>
      <Resp Result="FAILURE" reqMsgId="5t0yaaWjrmTYQE5w4W1">
        <Ref IFSC="PYTM0123456" acNum="19744201000007" accType="CURRENT"
          addr="Anjali@paytm" adjAmt="13.00" adjCode="106" adjFlag="PR2C"
          adjRefId="PTM38899973092"
          adjRemarks="Goods and services not delivered" approvalNum="973092"
          code="7221" regName=" test merchant " seqNum="1"
          settCurrency="INR" type="PAYEE"/>
      </Resp>
    </ns2:RespComplaint>
```

UPI sends the final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-02-20T11:46:30+05:30" orgId="NPCI"
    msgId="5t0yaaWjrmTYQE7gkHa" prodType="UPI"/>
    <Txn id="MMM0000000000005t0ya2TDrPd94d9Lj2w" note="complain"
      refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
      ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT" orgMsgId="1GRDpegBbA6a1M12uqW3"
      orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" custRef="032320100028"
      orgTxnDate="2021-02-20T11:42:37+05:30"
      orgRrn="105111366009" initiationMode="U1" subType="PAYER" purpose="00"
      refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
        orgSettRespCode="00" currCycle="N"/>
      <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022080042">
        <Ref type="PAYEE" addr="Anjali@paytm" approvalNum="973092"
          IFSC="PYTM0123456" accType="CURRENT"
          adjAmt="13.00" adjRefId="PTM38899973092" adjFlag="PR2C" adjCode="106"
          adjRemarks="Goods and services not delivered"/>
      </Resp>
    </ns2:RespComplaint>
```

UPI sends the Status update to Remitter

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
```

```
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T11:46:30+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYQE7gkHb" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd94d9Lj2w" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3"
orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra" custRef="032320100028"
orgTxnDate="2021-02-20T11:42:37+05:30"
orgRrn="105111366009" initiationMode="U1" subType="REMITTER" purpose="00"
refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
  <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022080042">
    <Ref type="PAYEE" addr="Anjali@paytm" approvalNum="973092"
IFSC="PYTM0123456" accType="CURRENT" adjAmt="13.00"
adjRefId="PTM38899973092" adjFlag="PR2C" adjCode="106" adjRemarks="Goods and services
not delieverd"/>
  </Resp>
</ns2:RespComplaint>
```

UPI sends the Status update to Beneficiary

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T11:46:30+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTYQE7gkHc" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd94d9Lj2w" note="complain"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3" orgTxnId="MMM0000000000005t0ya2TDrPd93Rgh2Ra"
custRef="032320100028" orgTxnDate="2021-02-20T11:42:37+05:30" orgRrn="105111366009"
initiationMode="U1"
subType="BENEFICIARY" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
  <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022080042">
    <Ref type="PAYEE" addr="Anjali@paytm" approvalNum="973092"
IFSC="PYTM0123456" accType="CURRENT" adjAmt="13.00"
adjRefId="PTM38899973092" adjFlag="PR2C" adjCode="106" adjRemarks="Goods and services
not delieverd"/>
  </Resp>
</ns2:RespComplaint>
```

17.11 ReqComplaint - P2M Complaint - Payee Timeout (PTO)

Payer raise a complaint to UPI

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  <Head msgId="1GRDpegBbA6a1M12uqW3" orgId="700001" prodType="UPI"
  ts="2021-02-20T19:57:44+05:30" ver="2.0"/>
  <Txn custRef="032320100028" id="MMM0000000000005t0ya2TDrPd9U9Xo4UM"
  initiationMode="U1" note="cbsttimeout" orgRrn="105119954804"
  orgTxnDate="2021-02-20T19:40:23+05:30"
  orgTxnId="MMM0000000000005t0ya2TDrPd9SkgVc6A" purpose="00"
  refCategory="00" refId="P1705110000338829715467"
  refUrl="http://www.npci.org.in/" subType="PAYER"
  ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"/>
  <Complaint reqAdjAmount="13.00" reqAdjCode="U008" reqAdjFlag="PBRB"/>
</ns2:ReqComplaint>
```

UPI sends the request to Payee

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:ReqComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-02-20T19:58:17+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmTZGAV67uO" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd9U9Xo4UM" note="cbsttimeout"
  refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
  ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT"
  orgTxnId="MMM0000000000005t0ya2TDrPd9SkgVc6A"
  custRef="032320100028" orgTxnDate="2021-02-20T19:40:23+05:30" orgRrn="105119954804"
  initiationMode="U1" subType="PAYEE"
  purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
  orgSettRespCode="00" currCycle="N"/>
</ns2:ReqComplaint>
```

UPI sends the Final response to Payer PSP

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/"
  <Head ver="2.0" ts="2021-02-20T19:58:47+05:30" orgId="NPCI"
  msgId="5t0yaaWjrmTZGEdcwRT" prodType="UPI"/>
  <Txn id="MMM0000000000005t0ya2TDrPd9U9Xo4UM" note="cbsttimeout"
  refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
  ts="2020-11-18T20:01:51.891+05:30" type="COMPLAINT" orgMsgId="1GRDpegBbA6a1M12uqW3"
  orgTxnId="MMM0000000000005t0ya2TDrPd9SkgVc6A"
```



```

custRef="032320100028" orgTxnDate="2021-02-20T19:40:23+05:30" orgRrn="105119954804"
initiationMode="U1"
subType="PAYER" purpose="00" refCategory="00"/>
  <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
    <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053597">
      <Ref type="PAYEE" adjFlag="PTO" adjCode="TP"/>
    </Resp>
</ns2:RespComplaint>

```

UPI sends the Status update to Remitter

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T19:58:47+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZGEdcwRU" prodType="UPI"/>
    <Txn id="MMM0000000000005t0ya2TDrPd9U9Xo4UM" note="cbstimeout"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3" orgTxnId="MMM0000000000005t0ya2TDrPd9SkgVc6A"
custRef="032320100028" orgTxnDate="2021-02-20T19:40:23+05:30" orgRrn="105119954804"
initiationMode="U1"
subType="REMITTER" purpose="00" refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
        <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053597">
          <Ref type="PAYEE" adjFlag="PTO" adjCode="TP"/>
        </Resp>
      </ns2:RespComplaint>

```

UPI sends the Status update to Beneficiary

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:RespComplaint
  xmlns:ns2="http://npci.org/upi/schema/"
  xmlns:ns3="http://npci.org/cm/schema/">
  <Head ver="2.0" ts="2021-02-20T19:58:47+05:30" orgId="NPCI"
msgId="5t0yaaWjrmTZGEdcwRV" prodType="UPI"/>
    <Txn id="MMM0000000000005t0ya2TDrPd9U9Xo4UM" note="cbstimeout"
refId="P1705110000338829715467" refUrl="http://www.npci.org.in/"
ts="2020-11-18T20:01:51.891+05:30" type="STATUSUPDATE"
orgMsgId="1GRDpegBbA6a1M12uqW3"
orgTxnId="MMM0000000000005t0ya2TDrPd9SkgVc6A" custRef="032320100028"
orgTxnDate="2021-02-20T19:40:23+05:30"
orgRrn="105119954804" initiationMode="U1" subType="BENEFICIARY" purpose="00"
refCategory="00"/>
      <Complaint reqAdjFlag="PBRB" reqAdjCode="U008" reqAdjAmount="13.00"
orgSettRespCode="00" currCycle="N"/>
        <Resp reqMsgId="1GRDpegBbA6a1M12uqW3" crn="UPI21022053597">
          <Ref type="PAYEE" adjFlag="PTO" adjCode="TP"/>
        </Resp>
      </ns2:RespComplaint>

```

</ns2:RespComplaint>

Annexure

Dispute Reason Code

Refer Attachement: URCS_Dispute_ReasonCode.pdf

UPI Error Code

UPI_Error_and_Response_Codes_2_4_8.doc

Scenarios with Error Codes for Reference

S No	Description	reqAdjFlag	adjCode	Error Code
1	PSP /Bank not available	PBRB	Ex: U008<<According to scenario>>	NAC U28
2	Decline scenarios	PBRB	Ex: U008<<According to scenario>>	NAC UPI Error Codes <<According to Scenario>>
3	Txn Id not Found	PBRB	Ex:U008<<According to scenario>>	NAC U48
4	Rejection Scenarios Rejection Code (Refer Sheet Rejection ReasonCodes-Existing)	PBRB	Ex:U005<<According to scenario>>	NAC 3202<<According to scenario>>
5	Already Disputes present by autoupdate or other means	PBRB	Ex:U005<<According to scenario>>	DRC 102 <<According to scenario>>
6	Versioning-Complaint Rejected if bank is not live	PBRB	Ex:U005<<According to scenario>>	NAC UU1/UU2/UU3/UU4
7	URCS Timeout		-	UTO UTO

Abrivations

NPCI	National Payments Corporation of India
UPI	Unified Payments Interface
UDIR	Unified Dispute & Issue Resolution
URCS	Unified Real time Clearing and Settlement
API	Application Program Interface

References

1. UPI TSD - Unified Payments Interface 2.0 TSD v1.42

Document History

Version Number	Description	Release Date
1.0	UDIR	27/07/2020
1.1	1. Updated the reasoncodes for Autoupdate 2. Updated the sample dumps 3. Updated the Complaint - Chargeback Mapping 4. Other updates - Texts highlighted in grey are updated in the document 5. Updated Refund Reason Codes	14/10/2020
1.2	1. Modified P2M Scenario as, both Success and Deemd trasaction will be sent to payee for processing 2. Attached Complaint Reason Codes 3. Tag Value changes in API 4. Modified Refund Section 4. Added dumps for P2M Scenario	22/01/2021
2.0	1. Added Original Dumps for Scenarios - Section 13, 15 and 17 2. Autoupdate - Modified section 3.4- All Txns Status will be Adj Report Modified Autoupdate 3. Modified section 7 - P2M Disputes 4. Updated Section 2.1, 2.2, 2.3 - Complaints 5. Updated Section 10 - Glossary of Flags and Reason Codes 6. Updated Section 8.3, 8.4 - Online Refund UPI & URCS Flags and Reason Codes 7. Removed Non Pre-Approved Refund - Phase 2, details will be shared later	30/04/2021

End of Document