

# UPI Operating and Settlement Guidelines (UPI- OSG)



A procedural document that defines the operating and settlement guidelines for the members of the UPI network that mandates the members to follow pre-defined standard procedures to ensure smooth, secure, and effective operation of the network.

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## Document History

Issue Date	Issue	Initiator	Changes Made

## Introduction

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Purpose	Unified Payment Interface Operating and Settlement Guidelines (UPI-OSG) is a procedural document that defines the operating and settlement guidelines for the members of the UPI network to follow. It mandates all the members on the UPI network to follow certain standard procedures to ensure smooth, secure, and effective operation of the network.
Audience	UPI-OSG is to be used by all the members participating in the UPI network along with the relevant internal teams at NPCI.
Contents	UPI-OSG contains detailed information on operating and settlement guidelines for the members of the UPI network to follow. The information is organized in a manner to enable users to swiftly and easily identify the piece of information they need. The information is divided into nine sections, with the tenth section covering the annexures. The table of contents clearly elucidates all information in UPI-OSG through a numbered section-wise break up.

Topics covered include:

- **Section 1: An overview of Unified Payment Interface (UPI)** — Section 1 provides an overview of UPI and details regarding the membership structure, transactions fees, availability of UPI network, issues related to security, and UPI network operations.
- **Section 2: UPI: Role of NPCI** — Section 2 elaborates the Role of NPCI through the UPI network. The section covers member notification, UPI steering committee and its composition, transaction authorization requirements, monitoring, audit by NPCI, settlement, daily reports, reconciliation, adjustment, Fee rates & Rules.
- **Section 3: Operating procedure for members** — Section 3 covers settlement account, modalities of settlement, connectivity, settlement procedures, reversal transactions, maintaining transaction records, resolution of errors, disputes, and adjustments of transaction, remedial actions, data protection liability of a defaulting member, use of UPI network logo/trademark and advertising rules, confidentiality, intellectual property rights, non-disclosure agreement, disputes and arbitration, indemnification, compliance with UPI-OSG, amendments, deviation, certification and process for withdrawal of membership.

- **Section 4: Operating procedure for issuer members** — Section 4 talks about Role of Issuer Banks, PSPs in UPI, UPI mandatory transactions, UPI standardized processes, roles and responsibilities of banks, PSPs and Tsps.
- **Section 5: Introduction of sub-members in the UPI network** — Section 5 provides details on participation of sub-members in the UPI network and their Roles and responsibilities.
- **Section 6: Operating procedure for settlement agency** — Section 6 covers the role of NPCI as a clearing and settlement agency for settlement of UPI transactions.
- **Section 7: Settlement procedure** — Section 7 outlines the procedures for the settlement process through which NPCI, as a settlement agency, would credit/debit the amount based on the summary-level data received from UPI and IMPS. Further, the section covers settlement mechanism, reconciliation & settlement reports, exception handling, network cutover time, exception handling, settlement currencies, holiday settlement, settlement basis, summary-level data, and settlement confirmation.
- **Section 8: Administrative policies and procedures** — Section 8 highlights the authority of NPCI, responsibilities in dispute resolution, Dispute Resolution Mechanism, records, procedure for termination/suspension of UPI membership, and penalties.
- **Section 9: Annexures** — Section 9 lists out 15 annexures relating to UPI specification, message response codes, glossary, dispute mechanism based on dispute types, bulk upload format, raw file format, NTSL/DSR format, verification file format, verification reversal file format, BIN update format.

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## **Section 1: Unified Payment Interface (UPI) Network**

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### **Section covers**

- **UPI network overview**
- **Membership structure**
- **UPI network availability**
- **Security aspects**
- **UPI network operations**

## 1.0 Unified Payment Interface

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### 1.1 Overview

The Unified Payments Interface (UPI) offers architecture and a set of standard Application Programming Interface (API) specifications to facilitate online payments. It aims to simplify and provide a single interface across all NPCI systems besides creating interoperability and superior customer experience.

The key aspects of the Unified Payments Interface are:

- a) The Unified Payments Interface permits payments via mobile app, web etc.
- b) The payments can be both sender (payer) and receiver (payee) initiated
- c) The payments are processed in a secured manner aligned with the RBI guidelines.
- d) The payments can be done using Mobile Number & MMID, Aadhaar Number, Virtual Address, Account Number & Indian Financial System code (IFSC).

The payment uses 1-click 2-factor authentication, Biometric Authentication and use of payer's smartphone for secure credential capture etc. are other unique features.

### 1.2 Membership structure

All member banks (such as those approved by the Reserve Bank of India (RBI)) who intend to participate in the UPI network should submit a membership application to NPCI.

#### 1.2.1 Membership criteria

UPI members must meet a list of criteria as defined by NPCI from time to time before joining the UPI. Following is the list of criteria for different types of members:

##### Payments Service Provider (PSP)

- It should have a valid banking license issued by the RBI
- It should hold RTGS Membership of the RBI
- It should have a RTGS Settlement Account with the RBI
- Banks should have valid Mobile Banking License from RBI

##### Sub-member Banks

- Sub-members willing to join the UPI should come through the sponsor bank to UPI. The settlement of the transactions of sub-members would be done in the books of the sponsor bank.
- Sub-member bank who wants to participate in UPI should also have valid Mobile Banking License from RBI.

#### 1.2.2 Membership fee

Each member joining the UPI would have to pay a one-time subscription fee of ₹ 3,00,000 (three lakhs) + the applicable service tax (ST). In the UPI sponsorship model, the sponsor bank will have to pay a one-time fee of ₹ 6,00,000 (six lakhs) + applicable service tax. In addition to the subscription fee, members have to bear the cost of establishing a connection between their switch and the UPI.

The above fees will not be applicable, if member bank has already paid the same for any other NPCI Product and Services such as IMPS, NFS, NACH, AEPS or RuPay.

### 1.2.3 Switching Fee and Interchange

The pricing of UPI network is decided and approved by Steering committee.

#### Pricing Model for UPI Transactions (pay & collect):

Sl.	Particulars	Amount	Paid By	Paid to
1	UPI Switching Fee	25p	Remitter Bank	NPCI
2	IMPS Switching Fee	50 p	Remitter Bank	NPCI
3	PSP Fee	50p	Remitter Bank	Remitter PSP
4	Transaction Amount	Variable	Remitter Bank	Beneficiary Bank
5	Interchange Fee	IMPS P2P Pricing	Remitter Bank	Beneficiary Bank

#### Pricing Model for Merchant Transactions:

Sl.	Particulars	Amount	Paid By	Paid to
1	UPI Switching Fee	25p	Issuer Bank	NPCI
2	IMPS Switching Fee	50p	Issuer Bank	NPCI
3	PSP Fee	50p	Acquirer Bank	Issuer PSP
4	Transaction Amount	Variable	Issuer Bank	Acquirer Bank
5	Interchange Fee	As per MCC rates	Acquirer Bank	Issuer Bank

### 1.2.4 Fee revision

NPCI will issue circular regarding changes in UPI & IMPS Fees from time to time as per decision made by Steering Committee.

### **1.3 Availability of UPI network**

UPI would be operational and available to all members round-the-clock with 99.99% uptime, excluding periodic maintenance with prior notice and force majeure events such as war and natural calamities. Periodic maintenance of the UPI System will be notified to all UPI members, 48 hours in advance unless an emergency or unscheduled maintenance activity.

### **1.4 Security**

UPI Solution provides strong end-to-end security and data protection. UPI members will securely capture and strongly encrypt the data. While providing convenience, solution offers 1-click 2-factor authentication, where mobile is first factor (What you have) and MPIN/Biometric (What you know) is second factor.

The key Security features of the Unified Payments Interface are:

1. Device Fingerprinting during the registration process.
2. Credential Capture through NPCI Common Library.
3. Credentials encrypted by using RSA 2048 Asymmetric Encryption.
4. The decryption/Encryption at NPCI will be processed through HSM.
5. Message communication between PSPs and UPI will be in XML format over HTTPS and all the messages will be digitally signed using **RSA-SHA256**.

### **1.5 UPI network operations**

#### **1.5.1 Message formats**

All transactions routed through the UPI should comply with message specifications as specified by UPI based on XML message format.

#### **1.5.2 Transaction logging**

The UPI will maintain logs of all transactions passing through the NPCI network. Under no circumstances UPI would retain the annals of PINs or disclose details of PINs accessible in un-encrypted form to other members in the NPCI network.

## **Section 2: UPI: Role of NPCI**

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### **Section covers:**

- **UPI Types of transactions**
- **Member notification**
- **UPI Steering Committee**
- **Transaction authorisation requirements**
- **Monitoring**
- **Audit by NPCI**
- **Settlement through RTGS**
- **Reports**
- **Dispute Management**
- **Fee rules and tariffs**

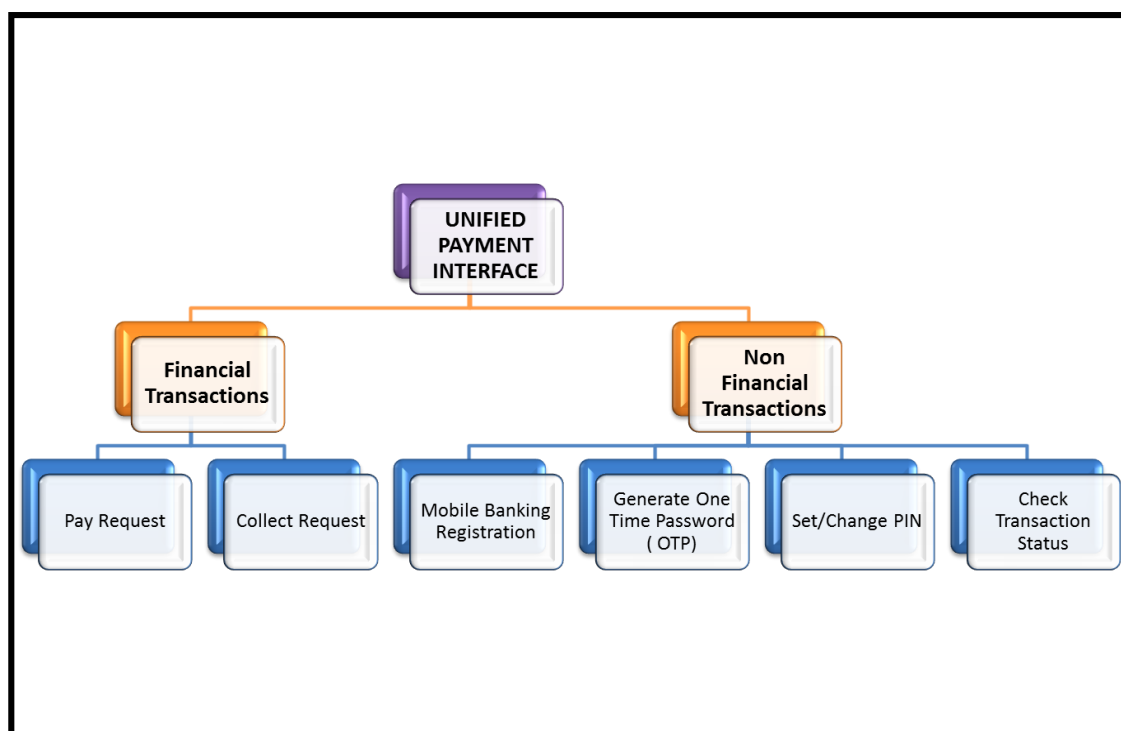
## 2.0 UPI Services: Role of NPCI

NPCI is the owner and co-coordinator of the NPCI network and it would operate and maintain the NPCI network. NPCI may undertake the task of operation and maintenance of the network on its own or it may use the services of a third-party service provider for this purpose.

### 2.1 UPI service offerings

Following figure 1 shows the key services that NPCI provides through the UPI network along with settlement of UPI transactions:

**Figure 1: Services NPCI provides through the UPI network**



**Note:** Both P2P & Merchant Payment transactions will be supported.

### 2.2 Member notification

NPCI will notify all members regarding:

- Inclusion of a new member bank and PSP to the UPI network through API call in UPI Application for system integrations and e-mail notification will be sent for information.
- Cessation, suspension, and termination of membership through an operating circular.
- Amendments to UPI-OSG through an operating circular.
- Enhancements to the software and hardware of the UPI network through email.
- Changes and periodic maintenance schedules through email.
- Any other issue deemed important through email / letter / operating circular.

## 2.3 UPI Steering Committee

UPI Steering committee shall comprise of representatives from IMPS Steering Committee members. The Committee is constituted to discuss and deliberate on business, operational, and technical issues of the UPI network. The committee is also subject to reconstitution on a case/need basis from time to time. The UPI Steering Committee may invite industry experts for insights on a need basis. The committee would meet at least once in a quarter. The list of members and the calendar of meetings in a year would be published on NPCI's website in the beginning of the calendar year.

### 2.3.1 Composition and terms of office of UPI steering committee

NPCI, as a service provider, would be the permanent member of the UPI Steering Committee. The composition and terms of office of UPI steering committee are as follows:

- Steering committee cannot have more than 20 members.
- The tenure of members of the steering committee would be three years to start with.
- The composition of the steering committee members should be such that not more than 50% of the members should be from the promoter banks and the rest should be from non-promoter banks.

NPCI reserves the right to call any bank/member/entity as special invitee or induct as permanent member.

## 2.4 Monitoring

The entire operation pertaining to the UPI network is monitored by NPCI on its own or by any third party authorized by NPCI.

## 2.5 Audit

**Audit by RBI:** The Reserve Bank may, for purpose of carrying out its functions under the Payment and Settlement System Act, 2007 conduct audits and inspections of members and it shall be the duty of the members to assist the Reserve Bank of India to carry out such audit or inspection, as the case may be.

**Audit by NPCI/NPCI appointed external agency:** NPCI reserves the right to audit the UPI related systems (including hardware and software) of the members as and when considered necessary either by self or by appointed external agency. Additionally, each member should conduct its annual internal audits and its processing agent, if any, to comply with the UPI Procedural Guidelines. Members would be required to submit the audit report annually to NPCI.

## **2.6 Settlement**

To start with, the settlement of UPI transactions will be facilitated through IMPS. All the rules and regulations of IMPS Settlement will be applicable in UPI for transactions where the credit leg is processed through IMPS. No separate raw files, STL & VERAf will be available for such transactions. They will be part of existing IMPS raw files with separate identifier for debit leg as UPI.

For transactions where both the debit and the credit leg of the transactions is processed through UPI, then separate raw files, DSR and other reports will be provided in the existing IMPS RGCS Login portal.

The settlement rules are also subject to modified on need basis from time to time and intimation of the same will be sent to UPI members in advance through operating circular.

## **2.7 Reports**

NPCI would provide the following reports in electronic format through DMS/RGCS settlement wise:

- Raw data file
- Net settlement report (NTSL)/Daily Settlement Report (DSR)
- Any other reports as may be relevant

## **2.8 Reconciliation**

For performing the reconciliation and handling the adjustments through RGCS, NPCI shall facilitate UPI members with the reports mentioned under section 2.7 on all days (24\*7\*365) (except NTSL). NTSL will be provided on the date of settlement processed by NPCI through RTGS. UPI may provide customized reports within a reasonable timeframe to certain members if required.

All UPI members has to perform reconciliation on daily basis and initiate suitable actions as required.

## **2.9 UPI & IMPS Switching Fee**

The following points explain the switching fee adjustments:

- NPCI collects the switching fee from remitting/issuing banks for providing the UPI switching services (applicable for all type of UPI approved transactions)
- As a service provider, NPCI would maintain an account with a member participating in the UPI network.
- The switching fee charged to the participating members, will be credited to the member maintaining NPCI account, and would form part of the net settlement generated by UPI.



## Section 3: Operating procedure for members

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### Section covers:

- Settlement account
- Withdrawal and cessation of members
- Modalities of settlement
- Connectivity
- Settlement procedures, reversal transaction, and maintaining transaction records
- Resolution of errors, disputes, and adjustments of transactions
- Remedial action, data protection, and liability of a defaulting member
- UPI Network logo/trademark
- Advertising rules
- Confidentiality
- Intellectual property rights
- Non-disclosure agreement
- Disputes and arbitration
- Indemnification and compliance with UPI-OSG
- Amendments, deviation, and certification

## 3.0 Operating procedure for members

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All members participating in the UPI network should strictly abide by UPI-OSG as published by National Payments Corporation of India (NPCI). Further, it is important that members would also comply with operating circulars and instructions issued by NPCI from time to time.

### 3.1 Settlement account

The settlement account for UPI transactions is the RTGS settlement account maintained by all members with RBI through which the inter-bank transactions are routed in the day-to-day banking activity. Before participating in the UPI network, all members should issue a letter of authorization to RBI for processing the settlement in RTGS posited by NPCI.

### 3.2 Intention to withdraw from UPI membership

Any Member may withdraw from using the UPI service in the following ways:

- The UPI member would have to submit in writing for its withdrawal from UPI along with the reasons, serving a notice period of ninety (90) days.
- UPI will take minimum of fifteen (15) working days from the date of receipt of request to process the withdrawal request for the member and to inform the date of termination of UPI network to the members.
- The amount deposited as collateral deposit for the NDC will be returned (only principal amount) to the member after the adjustment of the disputes, if any, which may arise for the settlement/obligations to any other member after ninety (90) days from the date of withdrawal. However, this may change post implementation of UPI SGM or a consolidated SGM subject to all requisite approvals being in place.
- UPI will inform all the other members regarding the withdrawal and the date of closure of UPI services for the particular member so that they can settle their adjustments/obligations with the member. Members will notify the sub-members of the same and will also be responsible for settling the adjustments/obligations on their behalf.
- If a sub-member withdraws from UPI, the sub-member would have to submit in writing through the sponsor bank for the withdrawal and the reasons. The daily transaction limit, which is allotted for the sub-member would be released and added to the overall limit of the sponsor member.
- In case the Steering Committee approves the re-joining of member, the member would have to go through the complete process of joining UPI again. If sponsor bank wants to withdraw from sponsoring the sub-member, it must serve a thirty (30) days' advance notice to NPCI.

### 3.3 Cessation of Membership

The events illustrates when a member would cease to be a member:

**A. A member would cease to be a member in any of the following events:**

- a. If its banking license/authorization to run payment system is cancelled by RBI
- b. If it stops or suspends payment of its debts generally, ceases to carry on business, or gets in to liquidation
- c. If it is put under moratorium or prohibited from accepting fresh deposits
- d. If the member fails to comply with UPI-OSG
- e. In case of any notification issued by the judicial authorities or the government for freezing the current account with the RBI

**B. NPCI may terminate/suspend the UPI membership under any one or more of the following circumstances:**

- a. The member has failed to comply with or violated provisions of either the UPI or any other NPCI products.
- b. The member commits material breach of the UPI or any other related product Procedural Guidelines and which remains un-remedied for 30 days after giving notice.
- c. The RTGS settlement account with RBI of the member is closed or frozen.
- d. If the member bank is amalgamated or merged with another member bank or steps have been initiated for winding up the business of the member.
- e. Suspension or cancellation of RTGS membership.
- f. Suspension/Cancellation of Mobile Banking Approval by RBI.

**Process of Termination/Suspension of UPI Membership:**

- NPCI informs the member in writing regarding termination/suspension of its membership from the UPI network citing the reason for termination/suspension.
- If NPCI is of the opinion that the non-compliance/violation is not curable, NPCI may suspend/terminate the UPI membership with immediate effect. However, the member would be given an opportunity to appeal and post decisional hearing within thirty days and will be communicated the order confirming or revoking the termination passed earlier.
- If the non-compliance/violation is capable of remedy but cannot be reasonably cured within thirty (30) days, the termination/suspension will not be effective if the member in default commences cure of the breach within thirty (30) days and thereafter, diligently peruses such cure to the completion within sixty (60) days of such notice of violation.
- On revocation of termination of membership order the entity should be entitled to apply for membership afresh. However, no automatic restoration of membership to UPI will be granted by NPCI.

### 3.4 Modalities of settlement

The following section explains the settlement process between the UPI members.

#### Fees and Charges for UPI Peer to Peer Transactions

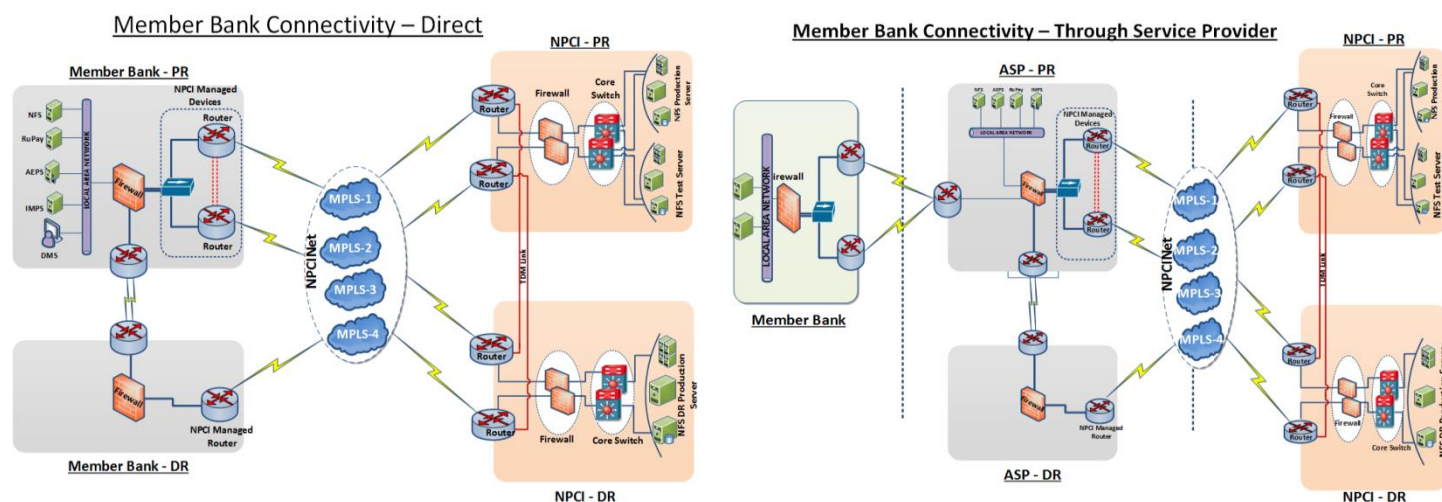
Transaction Amount		Interchange + PSP Fee + Service Tax		Switching Fees + Service Tax	
Debit	Credit	Debit	Credit	Debit	Credit
Remitter	Beneficiary	Remitter	Beneficiary Bank and Payer PSP	Remitter	NPCI
All amounts in (₹)					

#### Fees and Charges for UPI Merchant Payment Transactions

Transaction Amount		Interchange + PSP Fee + Service Tax		Switching Fees + Service Tax	
Debit	Credit	Debit	Credit	Debit	Credit
Issuer	Acquirer	Acquirer	Issuer and Payer PSP	Issuer	NPCI
All amounts in (₹)					

### 3.5 Connectivity

**Figure 5: Member Connectivity – Direct and through service provider**



All members participating in the UPI network are expected to maintain round-the-clock connectivity of their network for UPI services with an uptime of 99.9% for their respective switches and 24/7 monitoring team to ensure 100% uptime

### **3.6 Settlement procedures**

Each member should follow settlement procedures laid down in Section 8 of this document.

A penalty of ₹ 500 would be charged to the defaulting member for each instance of non-compliance of any provision of the settlement Procedures

### **3.7 Reversal Transactions**

- In case of timeout between Beneficiary Bank Switch and CBS, Beneficiary switch should send decline response to NPCI, simultaneously Beneficiary switch should send debit reversal request message to CBS (CBS should check the credit leg before reversing the customer a/c).
- In case of timeout between Beneficiary Bank Switch and NPCI, NPCI will send declined response message to the originator/remitter bank, remitting bank should reverse their customer account online. Simultaneously NPCI switch will send advice/ reverse request message to Beneficiary Bank, Basis advice message (declined response) beneficiary switch has to send reversal advice to CBS and CBS should check the credit leg before reversing the customer a/c online.

The response code in both scenarios will be timeout and will be tested during certification. In case of U2I, since existing beneficiary bank does not have capability to reverse the credit for timeout transactions, existing deemed approved process will be applicable.

### **3.8 Maintaining transaction records**

Each member should maintain records of all transactions for a minimum period as stipulated by the laws. In case of disputes, members should keep records of all disputed transactions until the disputes are resolved. Members should provide details of all disputed transactions to other members whenever requested. .

**Details to be provided for the disputed transaction record includes the following:-**

- Date, Time and Transaction Reference Number
- Requested Amount
- Logs from PSP and/or Issuer Bank for authentication
- Logs from beneficiary bank showing proof of credit
- Copy of customer complaint letter
- Amount disputed

### **3.9 Resolution of errors, disputes, and adjustments of transaction**

For resolution of errors, disputes, and adjustments of transactions, participating members should collaboratively perform the following activities:

- Scrutinizing errors
- Making necessary adjustments
- Amicably settling disputes pertaining to the processing of transactions as and when required
- Each member should follow the error resolution and adjustment procedures within the stipulated time specified in the subsequent section pertaining to settlement procedure and dispute resolution mechanism.
- If any member is aware of malfunctioning or misuse pertaining to transactions in which it was involved, it is the responsibility of the member to notify to the appropriate parties with all pertinent documents, which are in its custody
- All members would put in their best efforts to resolve the disputes

### **3.10 Remedial actions**

If a member of UPI comes across an incongruity owing to the wrong actions of another member, the member should inform NPCI immediately about such an incongruity. NPCI reserves the right to assess the seriousness of the wrong actions and take appropriate action which may include debarring the member temporarily or permanently.

### **3.11 Data protection**

It is the responsibility of all members participating in the UPI network to comply with the data integrity laws as applicable in India and guidelines issued in this regard by NPCI/RBI/IBA or any other legal authority from time to time.

### **3.12 Liability of the defaulting member**

If a member fails to fulfill its commitment towards other members participating in the UPI network and such an action results in these members incurring losses in settlement or transaction fees, the member committing such an offence should make up completely for the loss. In such a case, funds available in the defaulting member's settlement account would be used to settle the claims at the earliest.

### **3.13 UPI network logo/trademark**

All members participating in the UPI network may use the UPI network trademark/logo. However, they can use the trademark/logo for other special purposes only after prior written permission from NPCI.

### **3.14 Advertising rules**

All members participating in the UPI network should strictly adhere to the rules meant for advertising and promotion of the UPI.

**The rules of advertising and promotion the members need to follow with regard to the UPI network are as follows:**

- Members can advertise and promote their participation in the UPI network by using the standard logo of the UPI network as authorized by NPCI
- Upon withdrawal or suspension from the UPI network, the respective member should stop using the UPI name, logo, and trademark. Further, the same should be removed from all locations of display with immediate effect.

### **3.15 Confidentiality**

#### **3.15.1 Documentation**

Given the nature of the business relationship between NPCI and its members, both would have access to sensitive information relating to NPCI's operations. Further, the documents shared by NPCI with regard to the UPI network contain confidential information to which members are privy. Disclosure of such sensitive information to parties that are not members of the UPI network would tantamount to breach of trust and may invite legal action and result in termination of membership of the member committing such a breach.

#### **3.15.2 NPCI - Service provider liability**

- a) NPCI recognizes and acknowledges that information relating to customers of the members is protected and that the members have substantial legal obligations to ensure that such information are not disclosed to any person/entity.
- b) Each party should use the confidential information only for the purposes set forth in the service level agreement (SLA) and the relevant attachments to this agreement and should not disclose the confidential information. No member should remove any notice/disclaimers/legends relating to confidentiality and copyrights etc. from the documents containing confidential information. Further, members should implement safeguards and controls that are necessary/appropriate to ensure protection against unauthorized use or disclosure of confidential information.
- c) Each party may disclose confidential information to its employees, officers, consultants, or agents only to the extent that such disclosures are required to exercise its rights and perform its obligations under the agreement or attachments. Each party should take such steps as may be reasonably requested by the other or otherwise required to ensure that the aforementioned persons acknowledge and comply with the use and confidentiality associated with such information. Each party agrees to indemnify and hold the other party harmless against any loss or damage that may be caused to such other party because of disclosure of any information relating to the affairs of such other party or its constituents in violation of the provisions by such party, its employees, or its agents.
- d) All statistics related to the transaction and system performance should be treated as confidential and should remain under the custody of NPCI. However, members can have access to their own statistics and the same should not be disclosed to other members under any circumstances. The members cannot make reference of these documents in any public announcement, unless permitted

by NPCI in writing. These documents may not be replicated in any form without prior written permission of NPCI.

### **3.16 Intellectual property rights**

NPCI will own, hold, possess, and acquire the intellectual property rights to UPI and related assets.

### **3.17 Non-disclosure agreement**

All members participating in the UPI network should sign a non-disclosure agreement with NPCI. Each member should treat UPI related documents as strictly confidential and should not disclose these documents to other parties without prior written permission from NPCI. Failing to comply with this would invite penal actions. However, the participating members can disclose UPI-OSG to its employees or agents on a 'need-to-know' basis.

### **3.18 Transaction Disputes and arbitration**

NPCI would endeavor to amicably resolve disputes or differences arising from misconstruing the meaning of this document. In case NPCI fails to resolve the issue, the process of arbitration and appeal would be followed as per NPCI regulations and the resulting award would be binding on all concerned.

Either party will refer disputes or differences that may arise, mentioning the nature of difference. Both the parties would then follow the procedure laid down for arbitration and appeal elucidated in Section 9.3 of this document.

UPI would continue to work with the party under the contract while the arbitration proceedings are in progress unless the matter is such that the work cannot possibly continue until decision from the arbitrator on the dispute.

The venue of the arbitration would be Mumbai.

### **3.19 Indemnification**

Including NPCI, it is binding on all members participating in the UPI network to defend, indemnify, and protect themselves from all loss and liabilities, if any, arising out of the following:

- a) Member's failure to perform its duties and responsibilities as per UPI PG
- b) Malfunctioning of member's equipment/systems
- c) Fraud or negligence on the part of a member
- d) Unauthorized access to UPI network
- e) Member's software, hardware, or any other equipment violates copyright and patent laws.
- f) Denial of transaction services covered under UPI-OSG when the member is acting as a issuer bank



### 3.20 Compliance with UPI-OSG

All members should comply with UPI-OSG as published by NPCI. NPCI reserves the right to impose action on members violating UPI-OSG including levy of penalties on members or by suspending or terminating end-to-end (host-to-host) connectivity for frequent violations of UPI-OSG.

### 3.21 Amendments

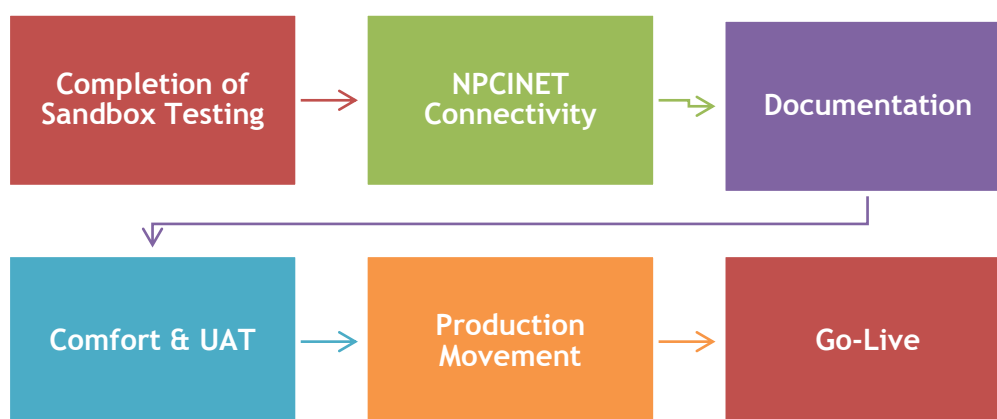
NPCI shall issue an operating circular specifying the amendments in the UPI – OSG. Members can respond to amendments within Fifteen (15) working days from the issue of operating circular in case of any clarification.

### 3.22 Deviation

In case of any deviation to amendment requested by member, such deviation should be submitted to NPCI within a stipulated time as mentioned in 3.21, accompanied by supporting documents pertaining to deviation. NPCI reserves the right to grant or deny the request after reviewing the deviations submitted by the respective members.

### 3.23 Certification

The following is the process for certification of banks that are willing to join UPI Network:



- In case a new member is willing to join the UPI network, NPCI would prepare a project plan for the particular member. The project plan will document all the requisite steps needed to be performed prior to establishing host-to-host connectivity between the existing members in the UPI network and NPCI before going live on the UPI network. The project plan will also list the responsibilities pertaining to the project management tasks.
- Apart from this, the project plan will also document steps related to test and execution of the plan. The test plan will detail all the personnel involved in conducting the acceptance test.
- A sample document of On Boarding Process in UPI is created and can be referred before a new member is coming for certification.
- If a member develops software application or releases new version of a software, the member should notify NPCI at least sixty days in advance and should allow NPCI to perform re-certification. All cost associated with such re-certification will be borne by the respective member that has developed the software application or released the new version of the software.

## **Section 4: Operational Procedures for Banks, PSPs, TSPs in UPI**

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**Section covers:**

- **Role of Issuer Banks, PSPs in UPI**
- **UPI Mandatory Transactions**
- **UPI Standardised processes**
- **Roles and Responsibilities of Banks**
- **Roles and Responsibilities of PSPs**
- **Roles and Responsibilities of TSPs**

## 4.0 Operating Procedure for Remitter Banks and PSPs in UPI

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This section defines the operating procedures of Unified Payment Interface (UPI) as applicable to the banks acting as remitter banks as well as PSPs.

### 4.1 Operating Procedure for Remitter Banks

Remitter Bank participating in UPI, they would need to follow UPI defined standard processes in Registering Customers Bank Account, Set/Change PIN and Mobile Banking Registration in any PSP App. The remitter bank mandatorily allows its customers to register/get on-boarded with other PSP Apps.

#### 4.1.1 Personal Identification Number (PIN)

The remitting members should allocate personal identification numbers (PINs) to each customer. Further, they should not retain the PIN in the form of a clear text message under any circumstances. All PINs should be encrypted in keeping with the prevailing encryption standards and should be between four (4) and Eight (8) digits.

#### 4.1.2 Identification of Bank Account

The issuing member banks participating in UPI network have to identify the bank account basis Mobile No in case of customer is registering through any PSP App. Further Issuer bank should have functionality to identify bank account on basis Aadhaar No, for Aadhaar No based transactions.

#### 4.1.3 Requirement of Authorisation System

Every member should maintain a Authorization System basis PIN that should comply with the performance standards as stated in the subsequent sections.

#### 4.1.4 Mandatory Functionalities

The Issuer members should support the following UPI transactions:

##### **Types of UPI Transactions**

##### **Financial Transactions:**

- I. Authorisation of Push Request using Account No & IFS Code/Mobile No & MMID/Aadhaar No
- II. Authorisation of Collect/Pull Request using Account No & IFS Code/Mobile No & MMID/Aadhaar No

##### **Non-Financial Transactions:**

- I. Set/Change PIN using any PSP App
- II. Mobile Banking Registration using any PSP App

### III. Generate One Time Password (OTP)

The UPI team continuously strives to introduce new services on the network. Additional services will be included post approval by UPI steering committee.

#### 4.2 Operating Procedure for Payment Service Providers (PSPs)

Payment Service Provider (PSP) will provide an App to the customers, which will use the UPI libraries facilitating payments. The PSP App can be used by own bank's customers or other bank's customers. The customer can use any PSP app he desires and can start doing transactions securely. This will help customers who's bank does not offer mobile banking Apps or offer feature-limited mobile apps.

In UPI, it is mandatory for the PSP to come on-board as Issuer at the time of on-boarding. It should have the functionality of initiating both Push & Pull transactions and have the NPCI Libraries embedded into its App. It cannot come directly as an Acquirer without being an Issuer.

PSP may limit the UPI offerings to its own bank customers provided the bank allows its customers to register/get on-boarded with other PSP Apps. The PSP shall support the below transactions:

- a) Financial transactions including Virtual Address based Push & Collect Requests, Account & IFSC based Push Requests, Aadhaar Number based Push Requests and Mobile & MMID based Push Requests.
- b) Additionally PSP has to provide option for customers for Non-Financial transactions including Mobile Banking Registration, Set & Change PIN, OTP Request and Check Transaction Status.

The UPI team continuously strives to introduce new services on the network. Additional services will be included post approval by UPI steering committee.

#### 4.3 Roles and Responsibilities of the PSPs

- a) The PSP shall ensure that its systems/ infrastructure remain operational at all times to carry out the said transactions. The PSP shall upgrade systems and message formats in a prompt manner, based on regulatory requirements or changes mandated by NPCI. The PSP shall adopt the data message standards as per standards of XML & ISO 8583 or such other standards as may be specified by NPCI from time to time
- b) PSPs/Banks should benchmark their infrastructure (hardware & software) at their end for UPI to ensure to meet the UPI Benchmark criteria of processing 150 transaction per second (TPS), 5,00,000 transactions per day and 99.95% of uptime of services. Banks would be required to confirm in writing about the processing capacity before Go Live.

- c) The PSP shall integrate NPCI libraries in its PSP Application where the app in no way shall be able to capture sensitive customer data like Card Details, PIN, Expiry Date, OTP etc. Only NPCI Libraries shall capture all these details and the PSP app shall only facilitate it.
- d) The PSP shall not share the data / information with any other third party, unless mandated by applicable law or required to be produced before a regulatory / statutory authority. In such exceptional cases wherein data / information is required to be shared under applicable law or required to be produced before a regulatory / statutory authority and to the extent permitted under such law / by such regulatory / statutory authority, the PSP shall provide a prior written intimation to NPCI & Bank of such disclosure.
- e) The PSP shall undertake necessary KYC checks on the Accountholder/s prior to issuance of UPI facility as per the guidelines issued by RBI and/ or other competent authorities in this regard.
- f) As a pre-requisite, the PSP shall submit the third party audited report for the PSP App and PSP system to NPCI before go live.
- g) The PSP shall solely bear the cost/expenses relating to the establishment of connectivity between their switch and the UPI/IMPS.
- h) The PSP hereby agrees to abide by the dispute management rules and regulations specified by NPCI in document UPI/IMPS Settlement Procedure.
- i) The PSP shall not disclose, reveal, publish and/or advertise any material information relating to operations, membership, software, hardware, intellectual property etc. of NPCI without its prior written consent except and to the extent as may be required in the normal course of its business.
- j) The PSP further agrees that NPCI reserves the right to terminate the membership of the PSP at any time in the event of non-compliance of any of the terms herein and/ or at its sole discretion for any other reason whatsoever.
- k) The PSP shall provide access to NPCI to any records maintained by the PSP including but not limited to records of Transactions or dispute / problem resolution, within 2 days of a request submitted by NPCI.
- l) The PSP shall ensure that adequate funds are available in its RTGS Settlement Account, after making necessary provisions for applicable holidays, to ensure seamless settlement.
- m) The PSP shall ensure that the communication between the PSP switch and the UPI/IMPS should be encrypted and PIN should not be disclosed or retained by it or its employees or service providers under any circumstances.
- n) The PSP shall ensure that all the personnel employed/engaged by the PSP in this regard are adequately qualified and receive suitable training to ensure compliance with standards that are laid down by NPCI and the regulatory authorities in this regard.

- o) PSP shall be solely responsible for UPI issuance and management of services to its customers and shall handle Account holder's queries and complaints pertaining to other member on the UPI/IMPS platform.
- p) PSPs should maintain round-the-clock connectivity of their network for the UPI services with an uptime of 99.95%
- q) Security of transactions between the mobile handset and the bank's server should be the responsibility of the remitting and beneficiary member. The security of transactions at the NPCI network and NPCI server level would be the responsibility of NPCI
- r) PSPs undertake to update the global address in the NPCI Centralized Mapper regularly.
- s) The PSP will be liable for all compliance by its outsourced Technology Service Providers/sub-members for all the guidelines issued by NPCI, RBI, Government of India, and all other relevant regulatory authorities. The PSP should inform NPCI in case of cessation of the membership arrangement between the PSP and its outsourced Technology Service Providers/sub-members with a prior notice of at least three months through necessary communication channels that are deemed appropriate as per the compliance mandate
- t) PSP will have to ensure that before adding a new outsourced Technology Service Providers/sub-member under the sponsorship product, due diligence is completed with respect to the outsourced Technology Service Providers/sub-members' system infrastructure and the due diligence report is submitted to NPCI at the time of obtaining permission from NPCI. PSP may conduct this due diligence annually or as per directions from their board
- u) If PSP fails to fulfil its settlement commitment towards UPI transactions, resulting in member banks or NPCI incurring any loss in the form of settlement, the transaction fees or switching fee respectively in such cases has to be borne completely by the respective Bank/PSP. In such a case, funds available in the bank's settlement account will be used to settle the claims of UPI member banks
- v) PSP would be accountable for making good the liability accruing to NPCI or any Issuing Member bank on account of any event that causes an operational risk with a financial impact (including negligence, fraud, omissions among others) by its outsourced Technology Service Provider/sub-member. PSP should also report to NPCI, any incidents causing operational risks encountered by its outsourced Technology Service Provider/sub-member with respect to UPI transactions
- w) PSP would be responsible for ensuring submission of the NPCI compliance form and for monitoring the implementation of best practices prescribed by NPCI, and/or any other document that shall be laid down in the UPI Procedural Guidelines.
- x) PSP would be responsible for its outsourced Technology Service Provider/sub-member settlement and dispute management. PSP will provide the reports to its sub-member for reconciliation. PSP

would raise the dispute on behalf of its sub-members in the stipulated time as per the UPI Procedural Guidelines

- y) Outsourced Technology Service Providers/sub-members needs to follow the RBI mobile banking guidelines and the UPI procedural guidelines mandatorily and any such other regulatory guidelines as may be applicable from time to time.

***The Bank/PSP should bring any of the below to the immediate notice of NPCI:***

- a) Any of its outsourced Technology Service Providers/sub-members violating laws pertaining to Anti-Money Laundering (AML) as defined and articulated under the Prevention of Money laundering Act (PMLA) 2002
- b) Any violation of regulation as issued by the Financial Intelligence Unit, Government of India, and the Reserve Bank of India in connection to KYC/AML/CFT
- c) Any involvement of its outsourced Technology Service Providers/sub-members in any suspicious transactions and frauds
- d) Any of its outsourced Technology Service Providers/sub-members resorting to any unfair practices relating to their participation in any NPCI products
- e) Any of its outsourced Technology Service Providers/sub-members not adhering to the rules, regulations, operational requirements, and instructions of any NPCI products
- f) Any suit filed in any court of law or arbitration where a sub-member and NPCI have been made parties
- g) Any fine and/or penalty imposed by a regulator on the PSP/outsourced Technology Service Providers

**4.3.1 Due Diligence of Technology Service Providers:**

As per the A PSP should conduct due diligence on the potential technology service provider before selecting and entering into any form of outsourcing relationships. A bank should not rely solely on experience with or prior knowledge of the third party as a proxy for an objective, in-depth assessment of the third party's ability to perform the said activities in compliance with all applicable laws and regulations and in a safe and sound manner. The PSP should consider the following during due diligence:

- a) Legal and Regulatory Compliance
- b) Financial Condition
- c) Business Experience and Reputation
- d) Qualifications, Backgrounds, and Reputations of Company Principals
- e) Risk Management
- f) Information Security



- g) Incident-Reporting and Management Programs
- h) Business Continuity Program

*The above are indicative activities only and the Principal PSP/Bank may do all the possible due diligence as per their internal risk assessment and policies.*

#### **4.4 Roles and Responsibilities of the TSPs**

- a) TSP should ensure that all transactions routed to UPI/IMPS should comply with the message specifications, as specified by UPI/IMPS, based on XML/ISO 8583 message formats
- b) Each TSP will be provided with a report on the state of operations, including a description of the systems of internal control and any deficiencies.
- c) Each TSP should also proactively conduct annual internal audits of itself and its processing agents, if any, on a regular basis to comply with the UPI Procedural Guidelines
- d) Each TSP participating in the UPI Network through its Sponsor PSP is expected to maintain round-the-clock connectivity of their switch for the UPI services with an uptime of 99.95%
- e) All TSPs participating in the UPI network through their Sponsor PSPs must comply with data integrity laws as applicable in India. They must be compliant with the applicable security regulations as defined for UPI and/or guidelines as issued by RBI & NPCI from time to time. In addition to it, any other regulations for data storage of payment details will also be adhered to.
- f) Each PSP should submit periodic reports, statements, certificates, and other such documents as may be required by the NPCI from time to time. Furthermore, the PSP should comply with such audit requirements as may be framed by NPCI for the purposes of their audit.

## **Section 5: Introduction of sub-members in the UPI network**

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**Section covers:**

- **Introduction of sub-members in the UPI network**
- **Roles and Responsibilities of Sub-members**

## 5.0 Introduction of sub-members in the UPI network

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NPCI facilitates participation of the sub-members in the UPI subject to satisfaction of the following pre-membership criteria listed for sub-members:

- The sub-members would participate in the UPI through their sponsor bank, which is a direct member of the UPI.
- The sponsor bank should have a valid banking license issued by the RBI.
- The Application Service Provider (ASP) or sponsor banks acting as ASP would be responsible for sending/receiving the transactions/messages in lieu of their sub-members. The sponsor banks should use the XML messaging system for all UPI related transactions as per UPI technical specifications.
- As part of the financial inclusion drive, there are no sponsorship restrictions for sponsor banks pertaining to the number of sub-members they can sponsor. Sponsor banks have to take care of the material aspects relating to operational feasibility, risk mitigation, fund settlement, and collaterals before sponsoring any sub-members to the UPI. However, sub-members have to adhere to all these factors through their sponsor bank as a compliance mandate while submitting an application for joining the UPI.
- The settlement of transactions by sub-members would take place in the settlement accounts of the sponsor banks maintained by RBI. Under this arrangement, sponsor banks will assume complete responsibility for the settlement & disputes of all transactions by sub-members.
- Sub-members must adhere to minimum technical standards while integrating UPI. Further, they must upgrade their systems to avoid setbacks to the payments infrastructure. Some of the technical aspects they would need to adhere to include:
  - Use of HSM (External Host Security Module) for encryption and decryption
  - Pin Generation and verification using HSM
  - Mandatory PIN and other details verification by issuers
  - Reconciliation software for handling UPI disputes
- The sponsor bank should bring the following to the immediate notice of NPCI:
  - Any of its sub-members violating laws pertaining to Anti-Money Laundering (AML) as defined and articulated under the Prevention of Money laundering Act (PMLA) 2002.
  - Any violation of regulation as issued by the Financial Intelligence Unit, Government of India, and the Reserve Bank of India in connection to KYC/AML/CFT.
  - Any involvement of its sub-members in any suspicious transactions and frauds.
  - Any of its sub-members resorting to any unfair practices relating to their participation in the UPI.
  - Any of its sub-members not adhering to the rules, regulations, operational requirements, and instructions of the UPI.
  - Any suit filed in any court of law or arbitration where a sub-member and NPCI have been made parties.
  - Any fine and/or penalty imposed by a regulator.

- The sponsor bank should inform NPCI in case of cessation of the sponsorship arrangement between the sponsor bank and its sub-members with a prior notice of at least three months through necessary communication channels that are deemed appropriate as per the compliance mandate.
- The sponsor bank will be liable for all compliance by sub-members for all the guidelines issued by NPCI, RBI, Govt. and all other relevant regulatory authorities.
- RGCS access (User ID) will be given to the sponsor bank. Sponsor bank should ensure to access the RGCS and perform reconciliation on behalf of their sub-member or sponsor bank may give the access to their sub-members for performing the reconciliation on day-to-day basis. Any settlement or disputes related issues pertaining to the sub-member will be the sole responsibility of the Sponsor Bank.

## **5.1 Roles and Responsibilities of the Sub-Members**

- a) All sub-member banks participating in the UPI/IMPS network must sign a non-disclosure agreement with NPCI
- b) All sub-member banks must sign a tri-partite agreement with NPCI and main member to abide by and comply with UPI rules and regulations
- c) Each member should treat UPI related documents as strictly confidential and should not disclose them to outsiders without prior written permission from NPCI
- d) Sub-member bank has to submit NPCI Compliance Form on a periodic basis to NPCI. A copy of this form should be submitted to the sponsor bank during the phase of joining the UPI/IMPS network and subsequently, as per periodicity defined by NPCI
- e) All sub-member banks participating in the UPI network to comply with data integrity laws as applicable in India
- f) NPCI would be entitled to conduct an audit of the sub-member bank's UPI platform and IT facility either on its own or by an independent agency periodically
- g) Sub-member should submit periodic reports, statements, certificates, and other such documents as may be required by the NPCI and should comply with such audit requirement as may be framed for the purposes of their audit
- h) Sub-member should indemnify NPCI and keep it indemnified against any loss/damages suffered by it, whether legal or otherwise, arising due to its non-compliance with the UPI Procedural Guidelines.
- i) Disclosure of any sensitive information by sub-member banks pertaining to UPI network to parties not involved in the UPI network will be treated as breach of trust and could invite legal action. This will also mean termination from further participation in the UPI network. However, a sub-member bank may disclose such confidential information to its employees, officers, consultants, or agents on a need-to-know basis to the extent that such disclosures are required to exercise its rights and perform its obligations

- j) All sub-member banks should comply with statutory and RBI regulations. NPCI reserves the right to obtain assurance from sub-member banks through a certification process on such compliance
- k) Transaction between sponsor bank and sub-member will be considered as “Off–Us” and should be routed through NPCI UPI System
- l) As UPI is a round-the-clock, real time fund transfer service, it is mandatory for a sub-member bank to credit the customer account in real time. Further, this service should be available for round-the-clock all through the year. Sub-member should reconcile and submit the adjustments action to sponsor bank within two hrs after settlement is performed by NPCI

## Section 6: Operating procedure for settlement agency

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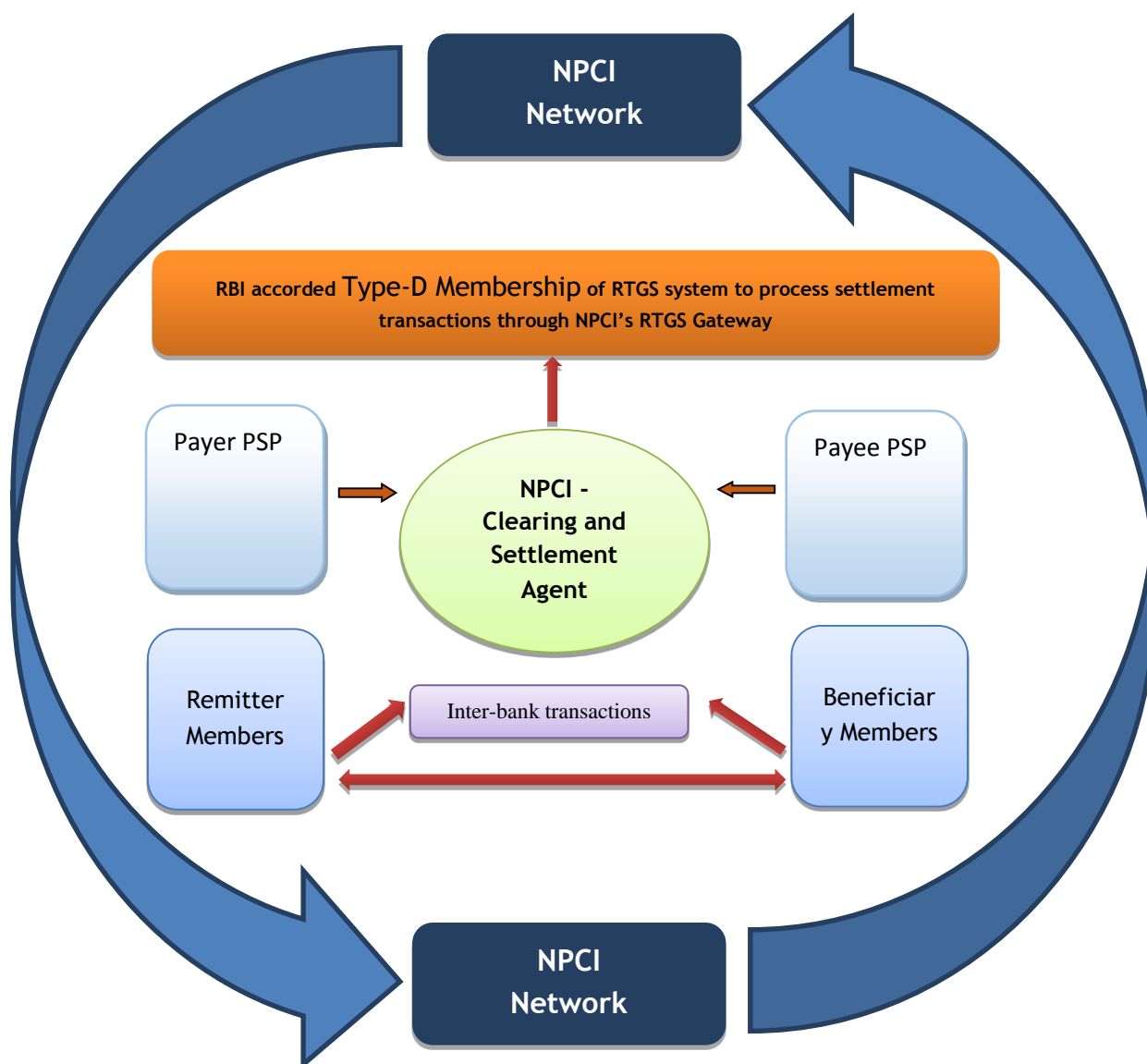
### Section covers

- Role of NPCI as settlement agency

## 6.0 Operating procedure for settlement agency

NPCI would act as a clearing and settlement agency for settlement of inter-bank transactions between the Remitter and the Beneficiary members participating in the UPI network. RBI has accorded Type-D membership of the RTGS System to NPCI, permitting NPCI to process settlement instructions through NPCI's RTGS gateway.

**Figure 9: NPCI as a clearing and settlement agency for inter-bank transactions between UPI members:**



## **6.1 Role of NPCI as settlement agency**

- For the required funds, NPCI will submit member-wise net settlement obligations through RBI's settlement system to be applied in the RTGS settlement account of the members that are maintained with RBI
- NPCI will prepare the summary level data of UPI settlements daily before the every settlement cycle
- Daily settlement instructions will be executed through the NPCI RTGS system
- NPCI would defend, indemnify, and save all members participating in the UPI network from and against all claims, losses, costs, expenses, or damages caused by wilful or grossly neglected acts or omissions of NPCI as a settlement agency



## Section 7: Settlement procedure

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### Section covers

- Settlement Mechanism
- Settlement reporting and reconciliation procedure
- Settlement Process Network cutover time
- Exception handling
- Settlement currency
- Holiday settlement
- Settlement basis Summary level data
- Settlement confirmation
- Process for handling transactions not settled due to Data loss
- Contact Information

## 7.0 Settlement procedure

### 7.1 Settlement mechanism

This section outlines the procedures for settlement, a process by which NPCI, as the settlement agency, would credit/debit from the members' settlement account maintained with RBI, the amount as per the summary level data it receives from UPI Network.

Before participating in the UPI, all members should issue a letter of authority to RBI (DAD Mumbai), authorizing the settlement agency (NPCI) to credit and debit their settlement account with RBI for UPI transactions which will be settled in the existing IMPS MNSB file.

NPCI Network calculates the net debit/credit position based on the total netting of acquiring, issuing transactions and adjustments for a particular member.

In case of net debit, the member has an obligation towards other members. Thus, it owes the amount equal to the net settlement amount to other members in the network. During the settlement process, NPCI debits the members, which is under net debit and credits the members under net credit. To effect this, the net debit member should hold sufficient funds in its settlement account.

Settlement account is the RTGS account of members with RBI. In case the settlement account does not possess adequate funds, the net debit member would fail to fulfil its obligations, leading to a cascading effect on other members' positions, further leading to collapse of the whole system. Members should ensure to fund their RTGS settlement account held with RBI with sufficient amount to meet the settlement obligation sent by NPCI. Members should periodically review daily settlement amount trend and ensure to fund the RTGS settlement account to avoid the out of fund situation.

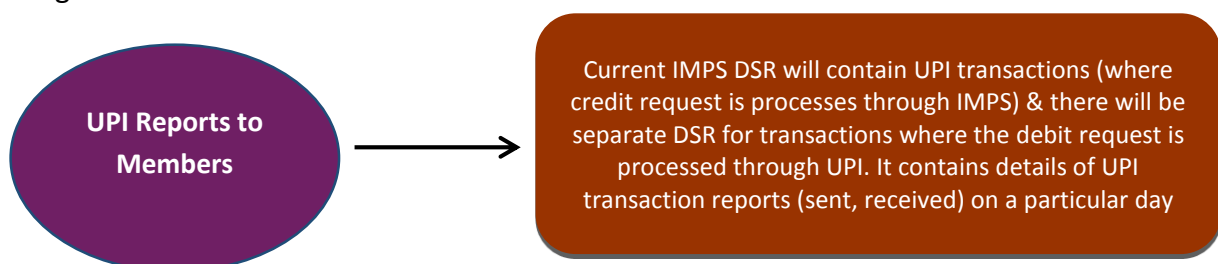
### 7.2 Settlement reporting and reconciliation

UPI would provide the following daily reports in RGCS application format round-the-clock:

- Raw data file
- Net settlement report (NTSL)/Daily Settlement Report (DSR)\*
- Any other reports as may be relevant

\*Available only during RTGS working days for settlement, not on all 365 days

Members will be provided with the reports through RGCS and member can download the same through their secure login.



The settlement of UPI transactions will be facilitated through IMPS. All the rules and regulations of IMPS Settlement will be applicable in UPI for transactions where the credit leg is processed through IMPS. No separate raw files, STL & VERAf will be available for such transactions. They will be part of existing IMPS raw files.

For transactions where both the debit and the credit leg of the transactions is processed through UPI, then separate raw files, DSR and other reports will be provided in the existing IMPS DMS/RGCS Login portal.

**Note:**

- Presently there are 4 settlement cycles being performed on daily basis. The settlement cycles are subject to revisions from time to time.
- All UPI members should download the respective settlement files.
- Members must perform reconciliation as per the guidelines issued by NPCI from time to time.
- The Settlement cycles and timings shall be as prescribed by NPCI from time to time.
- UPI members should have a separate operations and reconciliation team to handle the day-to-day activities proactively and efficiently.

At the end of the each cutover time and completion of Settlement file generation, NDC limit would be refreshed, the net receivable or payable of each member would be generated, and a daily settlement report would be prepared and sent to all members through a Secure File Transfer Protocol (SFTP) and made available through the DMS/RGCS application.

Currently, NDC Limits are allotted to banks in IMPS as per the SGM policy. For UPI transactions, banks will be assigned a specific percentage of their existing IMPS NDC Limits.

Since IMPS is being used for settlement for UPI transactions, for RTGS Holidays and Sundays, where there is no settlement being performed, the NDC will be revised same as per IMPS settlement rules i.e. NDC to be revised after 23.00 Hrs i.e. once in a day.

### **7.2.1 Raw data files**

After every business, cutover NPCI will provide raw data file in a password protected zip format containing Remitter and Beneficiary files, which are used by the members for reconciliation.

#### **Raw data file**

This file contains a list of all transactions done by customers during the previous settlement cycle. For the purpose of reconciliation, the members will have to compare the transactions available in raw data file with the report generated by members switch & core banking system. Any differences are identified during the reconciliation process, it should be addressed by the members through dispute and exception handling process using RGCS. NPCI shall provide two separate raw file for remitting and beneficiary transactions.

### **7.2.2 Settlement files**

NPCI will provide settlement files (i.e. raw data for all four parties) to all the UPI members on daily basis 24X7X365 days.

#### **Remitter Raw File**

This file contains a list of all transactions done by customers during the previous settlement period along with the transaction summary for the day.

#### **Beneficiary Raw file**

This file contains a list of all transactions done by customers during the previous settlement period along with the transaction summary for the day.

### **7.2.3 NTSL/DSR Report**

NPCI will provide the DSR/NTSL file through RGCS in an excel format containing net settlement position after netting the acquiring, issuing transactions disputes/adjustments, penalties, customer compensation amount, interchange, service tax, and switching fees (IMPS & UPI).

### **7.3 Network business day cutover time**

Currently, the UPI business day cutover time is 23:00 hours. NPCI reserves the right to amend the UPI network cutover time.

### 7.3.1 Settlement Cycle Timings:

UPI - Proposed Settlement Calendar (Four Settlement Cycles)							
First Settlement Cycle		Second Settlement Cycle		Third Settlement Cycle		Fourth Settlement Cycle	
Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time
Monday (17:30:01 - 23:00:00)	Tuesday (09:00)	Monday + Tuesday (23:00:01 - 10:00:00)	Tuesday (11:30)	Tuesday (10:00:01 - 14:00:00)	Tuesday (15:30)	Tuesday (14:00:01 - 17:30:00)	Tuesday (18:30)
Tuesday (17:30:01 - 23:00:00)	Wednesday (09:00)	Tuesday + Wednesday (23:00:01 - 10:00:00)	Wednesday (11:30)	Wednesday (10:00:01 - 14:00:00)	Wednesday (15:30)	Wednesday (14:00:01 - 17:30:00)	Wednesday (18:30)
Wednesday (17:30:01 - 23:00:00)	Thursday (09:00)	Wednesday + Thursday (23:00:01 - 10:00:00)	Thursday (11:30)	Thursday (10:00:01 - 14:00:00)	Thursday (15:30)	Thursday (14:00:01 - 17:30:00)	Thursday (18:30)
Thursday (17:30:01 - 23:00:00)	Friday (09:00)	Thursday + Friday (23:00:01 - 10:00:00)	Friday (11:30)	Friday (10:00:01 - 14:00:00)	Friday (15:30)	Friday (14:00:01 - 17:30:00)	Friday (18:30)
Friday (17:30:01 - 23:00:00)	Saturday (09:00)	Friday + Saturday (23:00:01 - 10:00:00)	Saturday (11:30)	Saturday (10:00:01 - 13:30:00)	Saturday (15:00)	-----	-----
Saturday (13:30:01 - 23:00:00)	Monday (09:00)	-----	-----	-----	-----	-----	-----
Saturday + Sunday (23:00:01 - 23:00:00)		Sunday + Monday (23:00:01 - 10:00:00)	Monday (11:30)	Monday (10:00:01 - 14:00:00)	Monday (15:30)	Monday (14:00:01 - 17:30:00)	Monday (18:30)

### 7.4 Exception handling

Exceptional transactions, which cannot be reconciled or reported by a customer as erroneous, members, should collaboratively endeavour to settle discrepancies in settlement, if raised by other members. All such discrepancies should be resolved amicably as per the 'Settlement and dispute resolution Procedure laid down in this document.

The following points explain the process that would be followed if a member is unable to fulfil its obligations to other members, which it incurred as a member of the NPCI network:

- Each of the other members would bear any loss arising out of settlement or transaction fees due to them from the defaulting member
- Any available funds in the defaulting member's settlement account will be used to settle claims against a defaulting member on a prorated basis to members to whom the defaulting members owe funds
- NPCI shall not be liable for any claims that a member may have against a defaulting member

### **7.5 Settlement currency**

All transactions in UPI will be settled in Indian Rupee (INR) only.

### **7.6 Holiday settlement**

Settlement entries shall not be posted in RTGS Settlement account of members maintained with RBI on Sundays, RTGS Holidays published by RBI and on second & fourth Saturdays. For Sundays, RTGS Holidays and on second & fourth Saturdays, the settlement shall be done on next working day. For more information please refer Operating Circular-70

### **7.7 Settlement confirmation**

The settlement executed by NPCI through RBI RTGS gateway will be deemed as the final net settlement for UPI transactions (along with IMPS transactions) carried out by NPCI.

### **7.8 Process for handling transactions not settled due to data loss**

NPCI has state of art infrastructure to operate NPCI Network with near zero downtime and zero tolerance to data loss. However, as an efficient system it is necessary to have a process to handle transactions not settled in case of loss of data due to disaster.

If any unforeseen event that affects NPCI's system resulting in loss of online transactions data and if the data is non-recoverable by NPCI system, members will have to settle the transactions between themselves. NPCI shall facilitate settlement of such transactions between members.

Settlement of funds between members will be necessary when the transactions are routed through UPI, authorized by Remitters and serviced by Beneficiaries and has not been settled by NPCI due to loss of data of online transactions.

Settlement of funds for data lost will not be applicable under the following circumstances:

- a. NPCI has not received authorization from Remitter Bank
- b. Authorization received from Remitter Bank is not sent to Beneficiary Bank by NPCI
- c. Beneficiary Bank has not serviced the request after receiving authorization from Remitter Bank through NPCI

Such cases will be considered as technical declines and treated as in the normal scenario.

### **7.8.1 Process to be followed by NPCI:**

- NPCI shall keep the members informed on the date and time period when such situation of force majeure has occurred and resulted in loss of data of online transaction.
- The members, upon receiving intimation from NPCI, will focus on reconciling the transactions done during that period and identify the transactions not settled by NPCI.
- Since records of these transactions would not be available with NPCI, the settlement for such transactions will not be done by NPCI.
- NPCI shall facilitate settlement of such transactions between members.

### **7.8.2 Process to be followed by Members:**

Members as a Remitter and Beneficiary should reconcile the transactions done on NPCI network during such period and identify the transactions not settled by NPCI. Members should settle such identified transactions between themselves, which are not settled by NPCI due to loss of data.

#### **As a Beneficiary bank:**

- Beneficiary should reconcile the transactions and identify successful transactions at their end during the reported disaster period, which are not settled.
- Beneficiary should share the list of such successful transactions not settled by NPCI along with the switch & CBS logs, and other supporting documents required to confirm the status of the transaction as successful with all relevant proofs for Remitters as well as with NPCI.

#### **As a Remitter Bank:**

- Remitter should reconcile and identify those transactions, which are debited to the customer's account during the reported disaster period but not settled the same in the settlement process.
- Remitter should not reverse such transactions to customer's account during reconciliation or on receipt of complaint without referring it to Beneficiary for checking the status of the transaction. Only those transactions confirmed Beneficiaries as failed should be reversed to the customer's account.
- Beneficiary shall share with Remitter the list of such successful transactions not settled by NPCI along with the switch & CBS logs and other supporting documents required to confirm the status of the transaction as successful.
- Remitter should check the switch logs and other supporting documents and satisfy himself or herself about the status of the transaction. Remitter should pay the amount equal to the successful transactions not settled by NPCI.
- Remitter shall not be able to raise chargeback (dispute) for such transactions, as those records shall not be available with NPCI.

## 7.9 Contact Information

### UPI DMS/RGCS help desk (DMS, Settlement, Reconciliation, and Reporting)

**Table 7: UPI DMS/RGCS help desk**

Phone number	+91-22-40508500/8651/8652/8657/8670
Support hours	10.00 to 18.30 hrs. (Monday to Saturday) except public holidays and on second and fourth Saturday
Email contact	<a href="#">NPCI</a> Operations Escalation Matrix Attached in the Annexure-



## **Section 8: Administrative Policies and Procedures**

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### **Section covers**

- **Authority of NPCI**
- **Responsibilities in dispute resolution**
- **Dispute resolution mechanism**
- **Records**
- **Penalties**

## **8.0 Administrative Policies and Procedures**

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### **8.1 Authority of NPCI**

NPCI would act as the final authority within the UPI network on all matters related to policies and procedures.

### **8.2 Responsibilities in dispute resolution**

Following points explain the responsibilities of members in dispute resolution:

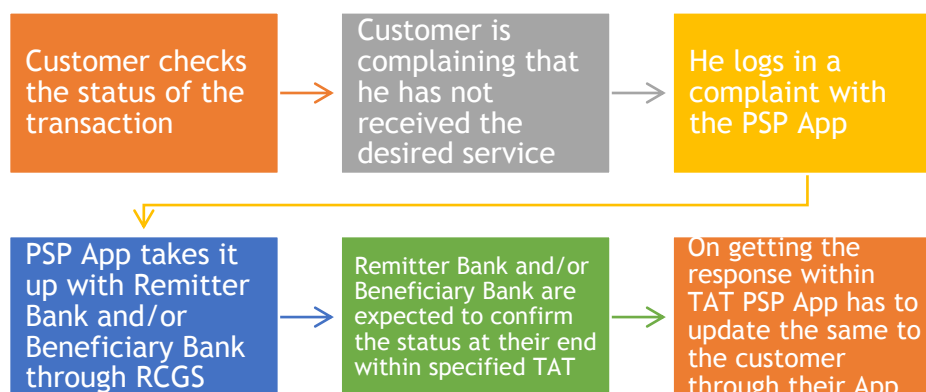
- It is obligatory on the part of individual members to resolve all disputes amicably, which pertain to customers' transactions, within the stipulated time as decided by NPCI.
- The dispute, error, and fraud either to NPCI or to any other member (as directed) who is party to the dispute for the purpose of scrutiny, must follow the procedure and timelines laid down in this document.
- Interpretation, scrutiny, and resolution of disputes must happen within the ambit of rules, regulations, operations, and procedural guidelines relating to the UPI network, instructions and operating circulars issued by NPCI, and instructions and directions issued by the RBI from time to time.
- However, the use of the Dispute Resolution Mechanism will not be resorted to by members to deal with aspects relating to acts of customer that are prima-facie fraudulent in nature, are internal to the member's operations, or outside the payment and settlement system infrastructure.

### **8.3 Dispute Resolution Mechanism**

Exception transactions are those that are not reconciled and/or are disputed by the customer/members. Members should collaboratively endeavour to settle discrepancies in the dispute management process, if raised by other members. All such discrepancies should be resolved amicably as per the UPI-OSG.

The timeline (TAT) provided in this document for each of the disputes/adjustments is subject to change. Any change in TAT of UPI disputes/adjustments would be communicated to UPI members through operating circulars.

### 8.3.1 Customer Complaints Logging Process



- a) PSP must provide Customer Care service to their customer for such cases through E-Mail/Chat/Call etc. Additionally there should be option on PSP app to log the complaint by selecting the transaction from history or by entering valid transaction ID.

Who can raise complaint: Complaint can be raised by the PSPs where the PSP is not remitter or beneficiary for the disputing transaction

What is the scenario for complaint: Online transaction is declined and remitting bank has not reversed the customer a/c online nor reversed manually. In this case, customer account will be on debit and excess funds will be in remitting bank's pooling a/c. Remitting bank has to reverse the customer account post reconciling and update the closure status in the RGCS for the complaint. It will be the same case for merchant related transactions as well. Acquiring bank sends reversal message to NPCI and NPCI forwards the same to Issuing Bank, Issuing bank fails to reverse the customer account nor reversed manually post reconciliation. In this case, customer account will be on debit.

Hence, customer can raise the complaint through PSP app. PSP app will consolidate all the complaints and upload in the RGCS using front end or bulk upload option. All such complaints will be sent by RGCS to the respective remitting/Issuing banks for initiating suitable actions.

Remitter or issuing banks will address the customer complaint and update the status/response to the complaint through RGCS

- b) The PSP App will provide the option of checking the status of a transaction in the App, which can be used by the customer as the first point of resolution.

### **8.3.2 Wrong Account Transfers/Refund Transaction**

If a customer updates that funds has been sent to unintended customer due to typo error, then beneficiary bank will check the availability of funds in the customer account and obtain the customer acceptance and do the needful to remitting bank by raising credit adjustment through RGCS. This option will be made available only for approved transaction (i.e.RC-00). On raising credit adjustment funds will be debited from beneficiary bank and the same will be credited to remitter bank.

BANKS WILL HAVE TO FOLLOW THE INTERNAL PROCESS DEFINED FOR HANDLING THE WRONG CREDITS.

All the extant guidelines of RBI/NPCI will be applicable in such cases.

### **8.3.3 Payment was Successful but Merchant Services were not discharged:**

NPCI sends successful response to the acquiring bank for merchant transaction, however, due to connectivity issue between acquirer and merchant, acquiring switch will generate reversal to NPCI and the same does not reach to NPCI because of network issue at acquiring bank end. As per NPCI books this transaction will be successful and the settlement will be processed because reversal did not reached to NPCI. In this case, acquiring bank will have excess funds and the same has to be returned to the issuing bank by raising credit adjustment through RGCS. On raising credit adjustment, acquiring bank will get debit and issuing bank will get credit.

### **8.3.4 Treatment of Fraud Reported Transactions:**

A payer PSP customer complaints at remitting bank (where the customer hold the account) that particular transactions is not done and further report to be a fraudulent transaction. The PSP App, which he was using, bears the responsibility of validating the device fingerprint i.e. first factor of authentication.

If the transaction is initiated from the same device which has been registered with the PSP for Device Fingerprinting and the PSP has validated it as the First Factor of Authentication, then in such cases, if a financial transaction has been initiated then the customer is assumed to have compromised his PIN. In such cases, if it is proved that the PSP has validated the first factor of authentication correctly, then the customer has to bear such losses.

However, in case, the PSP has done an invalid authentication or has undergone a wrong authentication, then the PSP is liable for such losses and has to pay it to the customer. Additionally PSP has to liable for penalty as per IMPS procedural Guidelines.

### **8.3.5 Treatment of Transactions where IMPS Credit leg was used to complete transaction:**

If a beneficiary bank is not live on UPI then UPI will send the online request message to IMPS. In case of a transaction where the credit leg is, processed from UPI to IMPS then the end status of the transaction will be either a success or a failed transaction. However, if the IMPS beneficiary bank does not send online response to NPCI the status will be treated as timed out and the same will be settled on Deemed Approved basis, in such case UPI members should follow IMPS operating & settlement guidelines and dispute rules.

### 8.3.6 Process of Pre-Arbitration in UPI

- If the Remitter and Beneficiary members are unable to settle the dispute, Remitter can raise pre-arbitration on the represented chargeback through the DMS/RGCS.
- Remitter bank can raise pre-arbitration if the evidence provided by the Beneficiary bank is not valid/legible/incorrect while representing a chargeback for fund transfer transactions.
- For all cases of pre-arbitration including pre-arbitration of chargeback disputes, the timeframe for raising pre-arbitration is within 30 days from the next day of re-presentment date.
- Beneficiary bank has to respond (Accept or Reject) the pre-arbitration raised by Remitter bank within 30 days from the next day of pre-arbitration date. If the pre-arbitration is not accepted or rejected within the stipulated time, it would be considered as deemed accepted by Beneficiary.

#### **Documents to be submitted by Issuing bank while raising pre-arbitration:**

##### **Mandatory Documents**

- Customer complaint letter from the Remitter Bank.
- Detailed information letter and the logs from the Payer PSP.

If the customer is lodging a complaint to the PSP app than PSP has to provide the customer complaint letter post which necessary process will be decided.

### 8.3.7 Arbitration

- If the customer is not satisfied with the evidences / documents provided by the Beneficiary Bank at the time of Re-presentment and while rejecting the Pre-Arbitration, Remitter Bank may refer the dispute to arbitration through DMS/RGCS.
- The timeframe for referring a dispute to arbitration is 30 days from the date of pre-arbitration rejection.
- Arbitration dispute raising is a non-financial stage and will not have any impact in Daily settlement.
- In the event of Arbitration dispute not being resolved amicably between the Remitter and Beneficiary banks, the dispute will be referred to the Panel for Resolution of Dispute (PRD).
- NPCI will initiate the Arbitration case presentment as per the TAT mentioned. Once the dispute is submitted to the Panel Beneficiary Bank cannot accept the arbitration and remitting bank cannot withdraw the case.
- As soon as NPCI initiates the process of Arbitration case presentment, the Remitter bank will be debited with the Arbitration processing fee of Rs.500/- per dispute along with service tax.
- In case PRD decision is given in favour of Remitter, the processing fees of Rs.500/- plus service tax will be reimbursed to Remitter bank by debiting Beneficiary Bank.

## Documents admissible as evidence for arbitration cases

As an Issuer:

Issuer Submission Form/ Customer Complaint letter.

As an Acquirer:

Following documents need to be uploaded by Acquirer in DMS/RGCS **within 10 days** from the next day of raising arbitration by the Issuer. Acquirers shall not be able to upload the documents in DMS/RGCS for arbitration cases after the expiry of 10 days. All the documents uploaded in DMS/RGCS at the time of re-presentment, pre-arbitration rejection and for cases referred to arbitration shall be placed before PRD.

- a) Acquirer Submission Form.
- b) Justification copy by PSP.

### Note:

- a) If **no documents are uploaded in DMS/RGCS within 10 days** for arbitration case as mentioned above, the documents already uploaded in DMS/RGCS by Beneficiary at the time of re-presentment and rejection of pre-arbitration will be retrieved by NPCI and placed before PRD.
- b) NPCI may seek clarification/additional documents that may assist the Panel to take an informed decision.
- c) All documents submitted by the Beneficiary should be stamped and signed by Bank/WLAO official.
- d) Non-submission of complete set of documents may result in PRD decision going against the Beneficiary on technical grounds.

### 8.3.8 Withdrawal from Arbitration

- If the Remitter bank is satisfied with the documents uploaded by Beneficiary bank in DMS, it may withdraw a dispute from arbitration.

### 8.3.9 Acceptance of Arbitration Dispute

- If the Beneficiary bank wants to accept the dispute for any reason, they can do so through the “Acceptance of Arbitration dispute” option.
- On acceptance, Beneficiary bank will be debited and credit will be afforded to Remitter bank as mentioned below in the next settlement cycle:
  - a. Dispute amount.
  - b. Compensation of Rs.100 per day for delayed resolution levied as per RBI circular DPSS.PD.No.2632/02.10.002/2010-11 dated May 27, 2011 (If applicable).
  - c. Interchange fee and Service Tax.
  - d. Rs.100 penalty for EJ / document discrepancy and service tax.
  - e. Rs.25 plus service tax in case chargeback is raised after 30 days from the transaction date.

### **8.3.10 Arbitration Case Presentment**

- In the event of arbitration dispute not resolved amicably between the Remitter and Beneficiary bank, the dispute will be referred to PRD.
- NPCI will initiate the case presentment stage and once the dispute is selected for presentment to the panel, beneficiary bank cannot accept and remitting bank cannot withdraw.
- As soon as NPCI initiates the process of case presentment, the Remitter bank will be debited with the Arbitration processing fee of Rs.500/- per dispute along with service tax.

### **8.3.11 Arbitration Decision**

- For decision in favour of Beneficiary Bank, there will not be any settlement for the disputed transaction.
- For decision in favour of Remitter bank, Beneficiary bank will be debited and credit will be afforded to Remitter Bank for the amount mentioned in the acceptance of arbitration case above. The processing fees of Rs.500/- plus service tax will be reimbursed to Remitter bank by debiting Beneficiary bank.

### **8.3.12 Panel for Resolution of Disputes**

- PRD consists of five members as per RBI circular no. DPSS.CO.CHD.No.654/03.01.03/2010-2011 dated September 24, 2010 and RBI Approval letter DPSS.CO.AD.No.480 /02.27.004/2013-14 dated August 26, 2013.
- The PRD will have five members, four (4) from Direct Member Banks who are part of User Group with minimum of 50% from IMPS Steering Committee members and the Chairman will be either the Chief Executive Officer or the Chief Operating Officer of NPCI. The CEO of NPCI may nominate an officer of NPCI not below the rank of Vice President to Chair the PRD meetings.
- In case of specific disputes involving system participants who are members of the PRD, other system participants would replace the members concerned for the limited purpose of looking into the specific dispute.
- The place and timings of meeting of PRD will be communicated by NPCI along with the details of cases being presented to the Panel for resolution.
- Any party aggrieved by the decision of the PRD can approach the Appellate authority at RBI as per the above-mentioned RBI Circular.
- Until disposal of the appeal by the appellate authority, the PRD can decide levy of the refund/compensation and hold the amount in an interim account until disposal of the appeal.

## **8.4 Records**

UPI would preserve all records related to disputes/adjustments and can refer to them as and when required.

## **8.5 Penalties**

NPCI reserves the right to impose penalties for an amount equal to one-time membership fee on members participating in the UPI network on violating UPI-OSG.

### **8.5.1 Frequent deviation from UPI-OSG**

In the event of non-compliance with UPI-OSG, NPCI reserves the right to notify the member or directly impose a penalty on the member depending on its past record. No fines would be imposed if rectification happens within the stipulated timeframe set by NPCI, failing to abide by which would be subject to Steering Committee recommendations/legal penalties.

### **8.5.2 Pending Dues**

It is obligatory for members to clear all pending dues and fines within the stipulated timeframe set by NPCI. Failure to comply with this would result in suspension/termination from further participation.

### **8.5.3 Invoicing**

Fines will be billed separately and would be sent to the respective members. Fines would be payable to NPCI in accordance with the terms and conditions as defined in the invoice.

#### **List of UPI Transactions**

1. Check Transaction Status (Nonfinancial transaction)
2. Fund Transfer – Pay (Financial Transaction)
3. Fund Transfer – Collect (Financial Transaction)
4. Merchant Payments (Financial Transaction)

#### **Settlement**

NPCI will settle all approved transactions (RC – 00) processed in UPI after netting with the net adjustment amount. NPCI shall process the settlement through RTGS settlement account.

NPCI shall process four settlement cycles on all settlement days/RTGS working days and three settlement cycles on 1st & 3rd Saturdays of the month and one settlement cycle for Sundays & Public Holidays (Please refer table below).

IMPS & UPI final settlement amount will be netted and single amount will be posted through RTGS.



IMPS - Settlement Calendar (Four Settlement Cycles)							
First Settlement Cycle		Second Settlement Cycle		Third Settlement Cycle		Fourth Settlement Cycle	
Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time	Transaction Day & Time	Settlement Day & Time
Monday (17:30:01 - 23:00:00)	Tuesday (09:00)	Monday + Tuesday (23:00:01 - 10:00:00)	Tuesday (11:30)	Tuesday (10:00:01 - 14:00:00)	Tuesday (15:30)	Tuesday (14:00:01 - 17:30:00)	Tuesday (18:30)
Tuesday (17:30:01 - 23:00:00)	Wednesday (09:00)	Tuesday + Wednesday (23:00:01 - 10:00:00)	Wednesday (11:30)	Wednesday (10:00:01 - 14:00:00)	Wednesday (15:30)	Wednesday (14:00:01 - 17:30:00)	Wednesday (18:30)
Wednesday (17:30:01 - 23:00:00)	Thursday (09:00)	Wednesday + Thursday (23:00:01 - 10:00:00)	Thursday (11:30)	Thursday (10:00:01 - 14:00:00)	Thursday (15:30)	Thursday (14:00:01 - 17:30:00)	Thursday (18:30)
Thursday (17:30:01 - 23:00:00)	Friday (09:00)	Thursday + Friday (23:00:01 - 10:00:00)	Friday (11:30)	Friday (10:00:01 - 14:00:00)	Friday (15:30)	Friday (14:00:01 - 17:30:00)	Friday (18:30)
Friday (17:30:01 - 23:00:00)	Saturday (09:00)	Friday + Saturday (23:00:01 - 10:00:00)	Saturday (11:30)	Saturday (10:00:01 - 13:30:00)	Saturday (15:00)	-----	-----
Saturday (13:30:01 - 23:00:00)	Monday (09:00)	-----	-----	-----	-----	-----	-----
Saturday + Sunday (23:00:01 - 23:00:00)		Sunday + Monday (23:00:01 - 10:00:00)	Monday (11:30)	Monday (10:00:01 - 14:00:00)	Monday (15:30)	Monday (14:00:01 - 17:30:00)	Monday (18:30)

## Section 9. Disputes

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### Section covers

- Check transaction status
- Fund transfer - Pay
- Merchant payment transactions
- Pre-Compliance and Compliance on Payer PSP
- Pre-Compliance and Compliance on Payee PSP
- Customer complaints on Remitting/Issuing Banks
- Deemed Acceptance

## 9.0 Disputes

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### 9.1 Non –Financial Transactions

Disputes are not applicable for nonfinancial transactions.

### 9.2 Fund Transfer – Pay

Credit Adjustment – Applicable for pay or collect (Fund transfer)

In case of wrong credits (i.e. credited to the unintended customer's account) due to type error a remitting bank can seek good faith assistance from beneficiary bank and may request to transfer funds from unintended customers account to intended customer's account OR may request to return the funds, in case of duplicate transactions beneficiary bank may return the funds. Beneficiary bank can return the funds provided the customer account is having sufficient balance to debit and follow the internal process set by bank to handle such cases.

Beneficiary bank can raise Credit Adjustment through RGCS to return the funds to the remitting bank once the funds are recovered successfully from the beneficiary bank customer's account.

RGCS shall allow credit adjustment option only to beneficiary bank, which is applicable on approved transactions only (RC-00).

### 9.3 Merchant Payment Transactions

#### 9.3.1 Credit Adjustment

##### Technical Credit Adjustment:

NPCI sends successful response (RC-00) to the acquiring bank for merchant transaction, however, due to connectivity issue between acquirer and merchant, acquiring switch supposed to generate reversal if acquiring bank fail to send reversal to NPCI then the transaction will be updated at NPCI as successful and the settlement will be processed because reversal did not reached to NPCI. In this case, acquiring bank will have excess funds and the same has to return to the issuing bank by raising credit adjustment through RGCS. On raising credit adjustment, acquiring bank will get debit and issuing bank will get credit. Please refer Table for details.

##### Non-Technical Credit adjustment:

Merchant sends a transaction on UPI platform and merchant receives approved response, however the services/goods are not delivered as agreed with customer, in this case merchant can return the funds to the customer by intimating to their acquiring bank. Acquiring bank will raise credit adjustment using relevant reason code in RGCS and return the funds to the issuing bank.

Credit adjustment will be allowed on approved transactions (RC-00). Please refer below table for details.

**Please note:** Credit adjustment will not be allowed if a chargeback is already raised, vice-a-versa chargeback will not be allowed if credit adjustment is raised. Either a Credit adjustment or a chargeback will be allowed in RGCS.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Credit Adjustment	Acquiring institution	Approved Transaction	ACQ --> ISS	1. On reconciliation acquirer finds that RC-00 not sent to merchant online and at the same time reversal not generated (Excess Funds). 2. Merchant returned excess funds proactively	180 days from the next day of transaction date

### 9.3.2 Chargeback:

Issuing bank can raise chargeback basis the customer complaint. Chargeback may occur due to technical or non-technical reason as mentioned in the above credit adjustment section for merchant transactions.

Chargeback will be allowed on approved transaction (RC-00), chargeback will not be allowed if credit adjustment is already raised. Please refer attached Table for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Charge back	Issuing institution	Approved Transaction	ACQ --> ISS	Issuing institution may initiate a chargeback for the full or partial transaction amount within the specified time frame applicable to the specific message reason. Chargeback can be raised for full or partial transaction amount. RGCS should allow multiple chargeback on same TXN which should NOT exceed the TXN amount	180 days from the next day of transaction date

### 9.3.3 Accept Chargeback:

Acquiring bank can accept the chargeback if the transaction is unsuccessful due to any reason. This will help issuing banks to return the funds to the issuing bank customers before the TAT of re-presentment. Once Chargeback is accepted, re-presentment will not be allowed. Funds will not be moved in this case because funds are already moved at the time of chargeback settlement. Please refer attached Table for details.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Chargeback acceptance	Acquiring institution	Chargeback	NA	Acquiring institution may accept the chargeback initiated by the issuing institution. Any chargeback not re-presented within the specified re-presentment due date is deemed to be accepted by acquiring institution.	30 calendar days from the chargeback processing date

### 9.3.4 Re-Presentment:

Acquiring bank can raise re-presentment if a chargeback is invalid, with relevant proofs to be uploaded in RGCS while raising re-presentment to justify that the original transaction is successful and chargeback stands cancelled. Please refer attached Table (section 8.3.3) for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Re-presentment	Acquiring institution	Chargeback	ISS --> ACQ	Acquiring institution may re-present the transaction again to the issuing institution either to correct an earlier transaction-processing defect or to indicate disagreement with the chargeback raised by the Issuing institution. Re-presentment gives rights to the acquiring institution to shift the transaction liability to issuing	30 calendar days from the charge back proces

				institution. Re-presentment should be backed by all relevant documents wherever applicable, as prescribed in this manual. Kindly refer individual chargeback reason codes for details.	sing date
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### 9.3.5 Pre-Arbitration

If a chargeback is re-presented by the acquiring bank but the issuing bank customer still deny accepting the statement of successful transaction or if the evidence is invalid or no evidence is present, or not legible, basis the customer complaint even after re-presentment then issuing bank can raise pre-arbitration on acquiring bank. Please refer attached Table for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Pre-Arbitration	Issuing institution	Re-presentment	NA	Pre-arbitration is raised by the issuing bank if the customer is not agreeing to the fact of successful transaction or if the evidence is not legible, valid, or no evidence case. Pre-arbitration is raised once will not be allowed to withdrawn. Kindly refer pre-arbitration section for details.	15 days from the next day of re-presentment

### 9.3.6 Pre-Arbitration Accept:

Acquiring bank can accept the pre-arbitration if the re-presentment finds to be invalid due to any reason.

Funds will be moved when pre-arbitration is accepted (Debit acquiring banks / Credit Issuing bank).

Please refer attached Table for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Pre-Arbitration acceptance	Acquiring institution	Pre-Arbitration	ACQ --> ISS	An acquiring institution that receives a pre-arbitration attempt may provide their acceptance. Kindly refer pre-arbitration section for details.	Acquiring institution must respond within 15 calendar days following the Pre-arbitration processing date.

### 9.3.7 Pre-arbitration Reject:

Acquiring bank can reject pre-arbitration if the transaction finds to be successful and in this case acquiring bank should give clear evidence in case the evidence given at the time of re-presentment is not legible/valid/no evidence. Any additional evidence can also be provided to justify that the transaction is successful.

Please refer attached Table for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement (Service tax will not be reversed in this case)	Description	TATs
Pre-Arbitration decline	Acquiring institution	Pre-Arbitration	NA	An acquiring institution that receives a pre-arbitration attempt may provide their decline confirmation. No response to a Pre-arbitration within specified TAT will be deemed declined. On receipt of pre-arbitration decline message issuing institution may raise arbitration case.	An acquiring institution must respond within 15 calendar days following the Pre-arbitration processing date

### **9.3.8 Arbitration:**

If a pre-arbitration is rejected and customer still denies accepting the transaction as approved then Issuing bank can raise Arbitration in RGCS. On raising arbitration, NPCI will try to close the case by coordinating between two banks (Acquiring & Issuing Banks). Even after the discussion, if both the banks are not agreeing to each other's statement then the case will be submitted to the PRD (Panel for Resolution of Disputes). PRD members will scrutinise the case end to end with all corresponding documents & evidence. Basis the facts determined, PRD will give decision, which may be in favour of acquiring or issuing bank; if the evidence is not valid/incorrect then the decision will be in favour of issuing bank if all the evidences proves the transaction to be successful then the decision will be in favour of acquiring bank.

Please refer Table below for details of TAT and fund movement.

Dispute Stage	Initiating Member	Pre-requisite	Fund Movement	Description	TATs
Arbitration Case-acceptance	Acquiring institution	Arbitration	NA	An acquiring institution that receives an arbitration attempt may	Within 15 calendar days from arbitration



				provide their acceptance	received date
Arbitration Case-continuation	Acquiring institution	Arbitration	NA	Deemed continuation if no response from acquiring institution, Acquiring & Issuing bank will not be give access to withdraw after TAT	If no response received from the acquiring institution within 15 calendar days from arbitration received date
Arbitration Case-withdrawn	Issuing institution	Arbitration	NA	Issuing institution can withdraw arbitration case	Within 15 calendar days from arbitration raising date
Arbitration Case-verdict	NPCI Arbitration Committee	Arbitration	<b><u>ARBITRATION FEE:</u></b> <b><u>Arbitration Fee + Service Tax should be parameterised (DEBIT ISSUING BANK &amp; CREDIT NPCI A/C)</u></b> 1. If acquirer win, the Arbitration then fund movement will not be done 2. If Issuer win the Arbitration then funds will be moved from ACQ-ISS along with Arbitration Fee, which is collected from Issuing Bank (Debit Acquiring Bank & Credit Issuing Bank 1. TXN Amount 2. Interchange Fee 3. Arbitration Fee + Tax	NPCI Arbitration Committee will provide ruling on arbitration case	NPCI Arbitration Committee will give verdict within 60 calendar days following the arbitration initiation date

## 9.4 Pre-Compliance & Compliance by Remitting Bank on Payer PSP

### 9.4.1 Pre-Compliance

A customer registers with one of the PSP and link his account to perform UPI transactions, if a remitting bank customer reports a particular transaction as fraudulent (meaning customer has not initiated transaction from its PSP but fraudulent has done the transaction which is successful), remitting bank can raise pre-compliance. This may occur if a PSP fail to validate first factor authentication (ex: mobile number, IME, device fingerprint etc.)

In this case, remitting bank can raise pre-compliance on Payer PSP. Please refer Table below for details of TAT and fund movement

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by	Fund Transfer	
							Debit	Credit
Pre Compliance	Fraud Reported Transaction	No Fund Movement	Copy of the Customer Complaint to be uploaded in RGCS (Customer complaints that transaction is not initiated by the Payer PSP App)	U001	30 Days from Next day of Transaction Date	Remitter	No Fund Movement	

### 9.4.2 Accept Pre-Compliance

On receiving pre-compliance from the remitting bank, Payer PSP has to respond within the TAT with the actions, either accepting or rejecting the pre-compliance. If pre-compliance is accepted then transaction amount, interchange fee, service tax and penalty (as decided) will be debited from PSP account and credit the same to the remitting bank. Please refer Table below attached for details of TAT and fund movement.

**Note:** In case of no actions initiated by the payer PSP within the TAT, RGCS will process the pre-compliance accept by the payer PSP on deemed acceptance basis.

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by
Pre Compliance Accept/Deemed Acceptance	Payer PSP accepts the non-compliance raised by Remitting Bank or falls on deemed acceptance if no action taken within the TAT	Payer PSP-- >Remitter Bank (Includes TXN Amount, Interchange Fee, Service tax & Non Compliance Penalty which will be flat amount) <b>amounts has to be parameterised</b>	NA	U002	7 Days from next day of Pre Compliance date	Payer PSP

### 9.4.3 Reject Pre-Compliance

If Payer PSP has done first factor authentication in the online message properly as per NPCI specification then payer PSP can reject the same with suitable evidence such as logs etc., which justify that the transaction is not fraudulent. Please refer Table Below for details of TAT and fund movement

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by	Transaction Status
Pre Compliance Reject	Payer PSP updates that the transaction is valid and does not contains any non-compliance	No Fund Movement	Corresponding logs from all sources will have to be uploaded by the Payer PSP as mandatory process	U003	7 Days from next day of Pre Compliance date	Payer PSP	Successful

### 9.4.4 Compliance (Arbitration)

If a payer PSP rejects the pre-compliance and the customer of remitting bank still denies to accept the transaction as valid even after submitting the evidence then basis the customer compliant remitting bank can raise compliance on payer PSP which will be submitted in PRD (Panel for Resolution of Dispute). PRD members will investigate the status of the transaction by scrutinising all evidence and give the decision, which may be in favour of customer or payer PSP depends on the evidences and the online logs. An amount

Rs.500 + Service tax will be charged from the party either from customer if the evidences are correct or from PSP if the transaction proves to be fraudulent.

If a transaction is proved to be fraudulent on account of payer PSP then transaction amount, interchange fee, PSP fee, service tax and penalty (as decided) will be debited from Payer PSP and credit the same to the remitting bank. Please refer Table below for details of TAT and fund movement

Dispute Type	Details	Document Required	Reason Codes	TAT	Initiated by	Transaction Status	Fund Transfer	
							Debit	Credit
Arbitration	Arbitration Panel to be constituted as per the existing NPCI processes and issue to be resolved	Corresponding logs from all applicable sources has to be submitted/uploaded in RGCS. NPCI will take up the case in panel and give the decision as per the case (either to remitter or payer PSP)	ARBR	30 Days from next day of Pre Compliance Reject date	Remitter	Successful	Depends who win the arbitration	

## 9.5 Pre-Compliance & Compliance by Remitting Bank on Payee PSP

### 9.5.1 Pre-Compliance

A customer registers with one of the PSP and link his account to perform UPI transactions, if a customer reports a particular transaction as wrong credit due to incorrect validation and sending wrong account number by the payee PSP at the time of virtual address resolution. In this case, basis the customer complaint-remitting bank can raise pre-compliance on Payee PSP for sending wrong beneficiary a/c number in the online message. Please refer table below for details of TAT and fund movement.

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by	Transaction Status
Pre Compliance	Fraud Reported Transaction	No Fund Movement	Customer complaints that transaction not routed to	U001	30 Days from Next day of	Remitter on Payee PSP	Successful

			intended beneficiary. Wrong account address resolution by the payee PSP. Copy of the Customer Complaint to be uploaded in RGCS		Transaction Date		
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### 9.5.2 Accept Pre-Compliance

On receiving pre-compliance from the remitting bank, Payee PSP has to respond within the TAT with the actions, payee PSP has to either accept or reject the pre-compliance. If pre-compliance is accepted then transaction amount, interchange fee, service tax and penalty as decided will be debited from payee PSP account and credit the same to the remitting bank. Please refer table below for details of TAT and fund movement.

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by	Transaction Status
Pre Compliance Accept/ Deemed Acceptance	Payee PSP accepts the non-compliance raised by Remitting Bank, if no action initiated by payee PSP then dispute will be settled on deemed acceptance basis.	Payee PSP-- Remitter Bank (Includes TXN Amount, Interchange Fee, Service tax & Non Compliance Penalty which will be flat amount)	NA	U002	7 Days from next day of Pre Compliance date	Payee PSP	Successful

### 9.5.3 Reject Pre-Compliance

If Payee PSP finds that the virtual address authentication in the online message has been done properly as per NPCI specification and concludes that beneficiary account is not incorrect then payee PSP can reject the pre-compliance with suitable evidence such as logs etc. Payee PSP should justify that the wrong credit is not because of the incorrect validation / incorrect virtual address resolution by the payee PSP.

Dispute Type	Details	Fund Movement	Document Required	Reason Codes	TAT	Initiated by	Transaction Status
Pre Compliance Reject	Payee PSP updates that the transaction is valid and does not contain any non-compliance	No Fund Movement	Corresponding logs from all applicable sources will have to be uploaded by the Payee PSP as mandatory process	U003	7 Days from next day of Pre Compliance date	Payee PSP	Successful

#### 9.5.4 Compliance (Arbitration)

If a payee PSP rejects the pre-compliance and the customer of remitting bank still denies to accept the transaction as valid even after submitting the evidence then basis the customer compliant remitting bank can raise compliance on payee PSP which will be submitted in the PRD (Panel for Resolution of Dispute). PRD members will investigate the status of the transaction by scrutinising all evidence and give the decision, which may be in favour of customer or payee PSP depends on the evidences and the online logs. An amount Rs.500 + Service tax will be charged from the party either from customer if the evidences are correct or from PSP if the transaction proves to be wrong validation. If a transaction is proved to be wrong credit on account of payee PSP then transaction amount, interchange fee, PSP fee, service tax and penalty (as decided) will be debited from Payee PSP and credit the same to the remitting bank. Please refer table below for details of TAT and fund movement.

Dispute Type	Details	Document Required	Reason Codes	TAT	Initiated by	Transaction Status	Fund Transfer	
							Debit	Credit
Arbitration	Arbitration Panel to be constituted as per the existing NPCI processes and issue to be resolved	Corresponding logs from all applicable sources has to be submitted/uploaded in RGCS. NPCI will take up the case in panel and give the decision as per the case (either to remitter or Payee PSP)	ARBT	30 Days from next day of Pre Compliance Reject date	Remitter	Successful	Manual Process	

## 9.6 PSP Customer Complaints on Remitting /Issuing Banks

### 9.6.1 Payer PSP complaint on Remitting Bank for Pay or Collect Cash type of transactions

Payer PSPs can raise the complaint on remitting/issuing bank through RGCS in case of online reversal fails and manual reversals is not processed. In such case, money will be lying in the pool account of remitting/issuing banks.

Once the payer PSP raise complaint it will be responsibility of the remitting/issuing banks to respond to the complaints suitably after initiating necessary actions (if required). Please refer table below for details of TAT and fund movement.

#### Complaint Situation:

Payer PSP customer initiates the TXN and customer a/c gets debit, in case of no response from the beneficiary bank then UPI will send reversal request, on receiving decline response i.e. online reversal request from UPI If the remitting bank does not process online reversal nor manual reversal post reconciliation then PSP customer will have dispute

Remitting bank has to check the complaint status and update the response in RGCS within the TAT as follows,

- If the customer a/c is already reversed online, then remitting bank has to update the status in RGCS. (Reversed online - R2C-102) (R2C means Response to Complaint)
- If the customer a/c is not reversed online, then initiate manual reversal and update the status in RGCS. (Reversed manually after reconciliation R2C-103)

Type of TXN	Who will raise	On whom	Actions by RGCS	Reason Code	TAT	Penalty
Push Funds	Payer PSP	Remitter	RGCS push the complaint to Remitting bank	U005	3 calendar Days	Penalty will be levied if the remitting bank does not update response to the complaint in RGCS. Debit Remitting bank & Credit payer PSP
Pull Funds	Payer PSP	Remitter	RGCS push the complaint to Remitting bank	U006	3 calendar Days	Penalty will be levied if the remitting bank does not update response to the complaint in RGCS. Debit Remitting bank & Credit payer PSP

### 9.6.2 Payer PSP complaint on Issuing Bank for Merchant Payment Approved Transactions

- Acquiring bank sends a debit request message for a merchant type of transaction to NPCI
- NPCI forward the request message to Issuing bank
- Issuing bank debits the customer a/c and send the response (RC-00) to NPCI
- NPCI send response (RC-00) to acquiring bank
- Acquiring bank lost the online connectivity with its merchant
- Acquiring bank has failed to send online reversal to NPCI/Issuing bank due to technical issue
- Merchant has not received online approved response from its acquiring bank hence merchant will not provide the goods/services to the customer
- Because there is no reversal, NPCI will settle the transaction as approved (RC-00) by debiting the issuing bank and credit the same to acquiring bank
- Post settlement is done by NPCI, acquiring bank has to reconcile and raise credit adjustment to return the excess funds
- Acquiring bank has not raised credit adjustment
- In such case customer of issuing bank will be on debit.
- Customer may raise complaint to its Issuing bank or to its PSP
- In case of customer raise complaint to its Issuing bank, Issuing bank should raise chargeback as mentioned above.
- If customer raise complaint to its PSP, PSP should check if the transaction is approved, if yes, then PSP should raise complaint using RGCS



Acquiring bank should download all such complaints, reconcile and update the fate of the transactions in RGCS after initiating manual credit in CBS if required.

Please refer Table Below for details of TAT and fund movement.

Type of TXN	Who will raise	On whom	Actions by RGCS	Actions by complaint receiver	Reason Code	TAT	Penalty
Merchant Pull	Payer PSP	Acquirer	RGCS push the complaint to Acquiring bank	A) On receiving complaint form payer PSP, Acquiring bank has to raise credit adjustment in RGCS and update the customer complaint status stands closed <b>(Online Reversal failed - R2C - 104)</b>	U007	15 calendar Days	Penalty will be levied if the Acquiring bank does not update response to the complaint in RGCS. Debit Acquiring bank & Credit payer PSP

### 9.6.3 Payer PSP complaint on Issuing Bank for Merchant Payment Approved Transactions but goods or services not provided by merchant to the customer as agreed

- Acquiring bank sends a debit request message for a merchant type of transaction to NPCI
- NPCI forward the request message to Issuing bank
- Issuing bank debits the customer a/c and send the response (RC-00) to NPCI
- NPCI send response (RC-00) to acquiring bank
- Acquiring bank sends the approved response to the merchant (RC-00)
- Merchant has received online approved response from its acquiring bank however merchant has not delivered goods/services as agreed with the customer
- In such case, merchant should send returns to the acquiring bank and acquiring bank should raise credit adjustment in RGCS and return the funds to the issuing bank, however, merchant or acquiring bank fails to do so then payer PSP can raise complaint on acquiring bank.
- On receiving complaint from the payer PSP, acquiring bank should initiate suitable actions and respond back to the payer PSP in RGCS otherwise penalty will be levied (amount as decided).
- Customer may raise complaint to its Issuing bank or to its PSP
- In case of customer raise complaint to its Issuing bank, Issuing bank should raise chargeback as mentioned above.
- If customer raise complaint to its PSP, PSP should check if the transaction is approved, if yes, then PSP should raise complaint using RGCS

Acquiring bank should download all such complaints, reconcile and update the fate of the transactions in RGCS after initiating manual credit in CBS if required.

Please refer Table Below for details of TAT and fund movement.

Type of TXN	Merchant Pull
Who will raise	Payer PSP
On whom	Acquirer
In which Scenario	Payer PSP customer a/c is debited, however goods/services has not been provided by merchant to the customer, in this case payer PSP can raise complaint-using RGCS. (Allow only on approved transactions i.e. RC-00)
Actions by RGCS	RGCS push the complaint to Acquiring bank
Actions by complaint receiver	A) On receiving complaint form payer PSP, Acquiring bank has to take up the matter with the respective merchant and arrange for the status A.1) Merchant provides valid proofs and update that goods or services has been provided as per request/agreed. In this case Acquiring bank can update the same status to Payer PSP with reason code - (Goods/Services not provided - R2C - 104) A.2) If the merchant accepts that he failed to provide the goods or services as agreed then acquiring bank has to debit the merchant a/c and credit the acquiring bank a/c post which acquiring bank has to raise credit adjustment in DMS and update the status that customer amount has been refunded through RGCS - (Goods/Services not provided - R2C - 105)
Reason Code	U008
TAT	15 calendar Days
Penalty	Penalty will be levied if the Acquiring bank does not update response to the complaint in RGCS. Debit Acquiring bank & Credit payer PSP

#### 9.6.4 Payer PSP complaint on Issuing Bank for Merchant Payment Declined Transactions:

- Acquiring bank sends a debit request message for a merchant type of transaction to NPCI
- NPCI forward the request message to Issuing bank
- Issuing bank debits the customer a/c and send the response (RC-00) to NPCI
- NPCI send response (RC-00) to acquiring bank
- Acquiring bank lost the online connectivity with its merchant
- Acquiring bank sends online reversal to NPCI
- NPCI send forward the online reversal to the Issuing bank
- Issuing bank failed to reverse the customer a/c online
- Considering the online reversal, NPCI will decline the transaction and does not settle as approved
- Post settlement is done by NPCI, Issuing bank has to reconcile and identify the excess funds in pooling a/c (decline as per NPCI raw file but customer a/c is not reversed) and should initiate manual reversal in CBS
- Issuing bank has not processed manual reversal to the customer a/c
- In such case customer of issuing bank will be on debit.
- Customer may raise complaint to its Issuing bank or to its PSP

- In case of customer raise complaint to its Issuing bank, Issuing bank should check and initiate manual reversal to the customer a/c
- If customer raise complaint to its PSP, PSP should check if the transaction is declined, if yes, then PSP should raise complaint using RGCS with suitable reason codes as mentioned in the below table

Issuer bank should download all such complaints, reconcile and update the fate of the transactions in RGCS after initiating manual credit in CBS if required.

Please refer Table Below for details of TAT and fund movement.

Type of TXN	Who will raise	On whom	Actions by RGCS	Actions by complaint receiver	Reason Code	TAT	Penalty
Merchant Pull	Payer PSP	Issuer	RGCS push the complaint to Issuing bank	Issuer bank should download all such complaints, reconcile and update the fate of the transactions in RGCS after initiating manual credit in CBS if required.	U009	3 calendar Days	Penalty will be levied if the Issuing bank does not update response to the complaint in RGCS. Debit Issuing bank & Credit payer PSP

## 9.7 Deemed acceptance

If any dispute is not responded (accept or reject dispute) in RGCS within the TAT, by an actionable member then the same will be treated as DEEMED APPROVED and RGCS shall not allow any rejects post deemed acceptance i.e. after accept or reject TAT expires.

Hence, it is very important for UPI members to respond all UPI disputes within the TAT to avoid deemed approved settlement.

**Please refer annexure 10.3 for bulk file format and 10.4 for dispute flags**

## Section 10: Annexure

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### Section covers

- **RESPONSE CODES**
- **GLOSSARY**
- **BULK FILE FORMAT**
- **DISPUTE FLAGS**
- **UPI RAW DATA FILE FORMAT**
  - **Payee raw file**
  - **Payer raw file**
  - **Acquirer raw file**
  - **Issuer raw file**
  - **Merchant Acquirer raw file**
  - **Merchant Issuer raw file**

## 10.0 Annexure:

### 10.1 UPI Response Codes

CODE	ACQ/ISR	TXN TYP	DESCRIPTION	ACTION	REVERSAL APPLICABILITY
00	A/I/R/B	DR/CR	APPROVED OR COMPLETED SUCCESSFULLY	A	NO
ZA	A	CR	INVALID MERCHANT( ACQUIRING BANK)	D	YES
ZB	PE	CL	INVALID MERCHANT (PAYEE PSP)	D	NO
14	B/A	CR	INVALID BENEFICIARY CREDENTIALS	D	YES
15	UPI	P/CL	ISSUER NOT LIVE ON UPI	D	NO
17	PE	CL	TRANSACTION CANCELLED BY CUSTOMER	D	NO
51	I/R	DR	INSUFFICIENT FUNDS IN CUSTOMER (REMITTER) ACCOUNT	D	NO
59	I/R	DR	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY REMITTER	D	NO
61	I/R	DR	EXCEEDS PER TRANSACTION LIMIT BY REMITTING MEMBER	D	NO
63	UPI	ALL	SECURITY VIOLATION(DIGITAL SIGNATURE MIS MATCH)	D	NO
65	I/R	DR	EXCEEDS TRANSACTION FREQUENCY LIMIT (REMITTER)	D	NO
68	UPI	DR	ACQUIRER TIME-OUT	D	YES
75	I/R	DR	ALLOWABLE NUMBER OF PIN TRIES EXCEEDED, DECLINE	D	No
ZC	UPI	DR	ACQUIRER/BENEFICIARY UNAVAILABLE	D	NO
94	A/I/R/B/PR/PE/U PI	ALL	ACQUIRER/BENEFICIARY UNAVAILABLE	D	NO
UA	UPI	P/CL	PSP NOT SUPPORTED BY UPI	D	NO
UX	PE/PR	P/CL	EXPIRED VIRTUAL ADDRESS	D	No
UP	UPI	P/CL	PSP TIME-OUT	D	NO
UT	UPI	CR	UPI ISSUER TIMEOUT	D	YES
ZM	R/I	DR	INVALID MPIN	D	NO
ZD	A/I/R/B/PR/PE/U PI	ALL	VALIDATION ERROR	D	NO
ZE	PE/PR	P/CL	TRANSACTION NOT PERMITTED TO VPA	D	NO
ZF	PR/PE	P/CL	TRANSACTION NOT PERMITTED TO DEVICE	D	NO
ZG	PR/PE	P/CL	RESTRICTED VPA, DECLINE	D	NO
ZH	PR/PE	P/CL	INVALID VIRTUAL ADDRESS	D	NO
ZI	B/A	CR	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY BENEFICIARY	D	YES
ZJ	A/B	CR	BENEFICIARY OR ACQUIRING SWITCH IS INOPERATIVE/NODE OFFLINE	D	YES
ZK	R/I	DR	REMITTER SWITCH IS INOPERATIVE /NODE OFFLINE	D	NO

ZL	PR/PE/A/I/R/B	CR/DR/P/C L	RECEIVED LATE RESPONSE	D	NO
ZU	UPI	ALL	LIMIT EXCEEDED FOR REMITTING BANK/ISSUING BANK	D	NO
ZN	A	CR	FUNCTIONALITY NOT YET AVAILABLE FOR MERCHANT THROUGH THE ACQUIRING BANK	D	YES
ZO	PR/PE	CL/P	FUNCTIONALITY NOT YET AVAILABLE FOR CUSTOMER THROUGH THE PAYEE PSP	D	NO
ZP	B/A	CR/DR	BANKS AS BENEFICIARY NOT LIVE ON PARTICULAR TXN TYPE	D	NO
ZQ	A/I/R/B/PR/PE/U PI	CR/DR/P/C L	UNABLE TO PROCESS REVERSAL	D	NO
ZR	R/I	DR	INVALID / INCORRECT OTP	D	NO
ZS	R/I	DR	OTP EXPIRED	D	NO
ZT	R/I	DR	OTP TRANSACTION LIMIT EXCEEDED	D	NO
ZV	R/I	DR	INVALID OTP	D	NO
ZX	R/I	DR	INACTIVE OR DORMANT ACCOUNT (REMITTER)	D	NO
ZY	B	CR	INACTIVE OR DORMANT ACCOUNT (BENEFICIARY)	D	YES
XB	R/I	DR/CR	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (REMITTER)	D	No
XC	A/B	DR/CR	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (BENEFICIARY)	D	YES
XD	R/I	DR	INVALID AMOUNT (REMITTER)	D	NO
XE	A/B	CR	INVALID AMOUNT (BENEFICIARY)	D	YES
XF	R/I/UPI	DR	FORMAT ERROR (INVALID FORMAT) (REMITTER)	D	NO
XG	A/B/UPI	CR	FORMAT ERROR (INVALID FORMAT) (BENEFICIARY)	D	YES
XH	R/I	DR	ACCOUNT DOES NOT EXIST (REMITTER)	D	NO
XI	A/B	CR	ACCOUNT DOES NOT EXIST (BENEFICIARY)	D	YES
XJ	R/I/PR/PE/UPI	DR/P/CL	REQUESTED FUNCTION NOT SUPPORTED	D	NO
XK	A/B	CR	REQUESTED FUNCTION NOT SUPPORTED	D	YES
XL	R/I	DR	EXPIRED CARD, DECLINE (REMITTER)	D	NO
XM	B	CR	EXPIRED CARD, DECLINE (BENEFICIARY)	D	YES
XN	R/I	DR	NO CARD RECORD (REMITTER)	D	NO
XO	B	CR	NO CARD RECORD (BENEFICIARY)	D	YES
XP	R/I	DR	TRANSACTION NOT PERMITTED TO CARDHOLDER (REMITTER)	D	NO
XQ	B	CR	TRANSACTION NOT PERMITTED TO CARDHOLDER (BENEFICIARY)	D	YES
XR	R/I	DR/CR	RESTRICTED CARD, DECLINE (REMITTER)	D	NO
XS	B	DR/CR	RESTRICTED CARD, DECLINE (BENEFICIARY)	D	YES
XT	R/I	DR	CUT-OFF IS IN PROCESS (REMITTER)	D	NO

<b>XU</b>	A/B	CR	CUT-OFF IS IN PROCESS (BENEFICIARY)	D	YES
<b>XV</b>	R/I/UPI	DR	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (REMITTER)	D	NO
<b>XW</b>	A/B/UPI	CR	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (BENEFICIARY)	D	YES
<b>XX</b>	PE/PR	P/CL	NO FINANCIAL ADDRESS RECORD FOUND	D	NO
<b>XY</b>	R/I	DR	REMITTER CBS OFFLINE	D	NO
<b>XZ</b>	A/B	CR	BENEFICIARY CBS OFFLINE	D	YES
<b>YA</b>	R/I	DR	LOST OR STOLEN CARD (REMITTER)	D	NO
<b>YB</b>	B	CR	LOST OR STOLEN CARD (BENEFICIARY)	D	YES
<b>YC</b>	R/I	DR	DO NOT HONOUR (REMITTER)	D	NO
<b>YD</b>	A/B	CR	DO NOT HONOUR (BENEFICIARY)	D	YES
<b>YE</b>	R/I	DR	REMITTING ACCOUNT BLOCKED/FROZEN	D	NO
<b>YF</b>	B	CR	BENEFICIARY ACCOUNT BLOCKED/FROZEN	D	YES
<b>YG</b>	PE	CL	MERCHANT ERROR (PAYEE PSP)	D	NO
<b>YH</b>	A	CR	MERCHANT ERROR (ACQUIRING BANK)	D	YES
<b>YI</b>	R/I/A/B	CR/DR	INVALID RESPONSE CODE	D	NO
<b>32</b>	UPI	CR/DR	PARTIAL REVERSAL	D	NO
<b>21</b>	UPI	CR/DR	NO ACTION TAKEN (FULL REVERSAL)	D	NO

#### RESPONSE CODE SUPPORTED FOR REVERSAL RESPONSE

0	Approved or completed successfully.	A
96	System malfunction	D

#### COMPLIANCE REJECT RESPONSE CODE

CI	Compliance error code for issuer
CA	Compliance error code for acquirer
M6	Compliance error code for LMM

#### LEGENDS

Acquirer	A
Issuer	I
Payer PSP	PR
Payee PSP	PE
Debit	DR
Credit	CR
Pay	P
Collect	CL
R	Remitter
B	Beneficiary
A	Acquirer
I	Issuer

## 10.2 Glossary

Term	Meaning
Beneficiary bank	A bank whose customer is beneficiary for UPI transaction
Business declines	Business Declines are those, which occur either due to the customer's action or customer's account parameters. (ex- Invalid Account, Invalid PIN, Exceeds Funds Available etc.)
Chargeback	The issuer member raises Chargeback when its customer raises a complaint of non-receipt of the services (fully or partially) from merchant.
Credit Adjustment	Credit Adjustments are raised by beneficiary members/merchants, which would help issuer members in giving credit to their customers without raising a chargeback.
Exception Transactions	Exception transactions are those that cannot be reconciled or are reported by a customer as erroneous.
Issuer / Issuing bank	A bank which authorise the online transactions and give the online response for UPI transactions
Members	UPI members include all the direct member banks, sub-member banks, regional rural banks sponsored by their respective member banks.
Membership Type 'D'	All the clearing entities that handle Net Settlement Clearings would be eligible for Membership Type 'D'. Such a member would have access to the Net Settlement Interface software from the RBI. Type 'D' members would be eligible to submit Multilateral Net Settlement Batches (MNSBs) to the central system, as the case may be, for settlement and for receiving notifications in this regard, including broadcast, if any
Network Availability	The NPCI network is in ready state to route a transaction successfully
UPI Transaction Flow	The path traced by the transaction from the acquirer/PSP bank until it extends the desired services to the customer
On us	"On Us" transactions are those, which are done by the account holder at the App belonging to the member where it holds the bank account. (Eg:-Bank A A/C holder transacting at App belonging to Bank A)
Off Us	"Off us" transactions are those which are done by the account holder at the App belonging to any member other than the one



	where it holds the bank account. (Eg:-Bank A A/C holder transacting at App belonging to Bank B)
Remitter bank	A bank whose customer initiates fund transfer transaction
Re-presentment	Re-presentment is raised by the beneficiary/Acquirer member against chargeback raised by the remitter/issuer members
Settlement account	It means the settlement account of the UPI member, which is utilized to settle payments for all interbank UPI transactions and is maintained with Reserve Bank of India (RBI)
Settlement agency	NPCI is the settlement agency for executing daily UPI settlements through NPCI's RTGS gateway
Settlement period	Settlement period refers to the period between two UPI cutovers. Cutover will be initiated at 23.00 Hrs, 10.00 Hrs, 14.00 Hrs and 17.30 Hrs each RTGS working day and 23.00 Hrs on non-working day
Sub-member	A bank or non-banking entity on-board the UPI under the Sponsorship model
Successful or Approved Transaction	Successful (or approved) transactions are those which have resulted in the account holder availing the desired service at the App and are processed with response code (RC) 00
Technical Declines	Technical Declines are those, which occur due to Hardware/ Software/Application or Communication issues arising anywhere on the entire path of the transaction
Unsuccessful (or declined) transactions	Unsuccessful (or declined) transactions are those in which the customer has not been able to avail the desired service at the App because of the transaction being declined due to Business or Technical reason and these are processed with response code (RC) other than 00
Payer	Person/Entity who pays the money. Account of payer is debited as part of the payment transaction.
Payee	Person/Entity who receives the money. Account of payee is credited as part of the payment transaction.
Customer	An individual person or an entity who has an account and wishes to pay or receive money.
Payment Account (or just Account)	Any bank account or any other payment accounts offered by a regulated entity where money can be held, money can be debited from, and can be credited.
Payment Service Provider	RBI regulated entity that is allowed to offer UPI based payments. Unless otherwise specified, the term PSP shall mean "banks only".
IMPS	Immediate Payment Service
2-FA	Two factor authentication.
PIN	Personal Identification Number - which is used as authorization credentials by the Issuer Bank for debiting customer's account. It will be 4-6 digits numeric PIN only.
OTP	One Time Password

Payer PSP	The entity on whose interface PIN/Biometric authorization credentials will be captured.
Payee PSP	The entity who will provide the Account details against a virtual address credit request.

### 10.3 Bulk Upload file format

Header	Description	length	example
bankadjref	Bank Adjustment reffernce number	100(AN)	REM/BEN/CB/08013
Flag	B/R/TCC/A/RET	03(A)	B
shtdat	Transaction date	YYYY- MM- DD(AN)	2015-06-21
adjamt	Dispute Amount	18(N)	1000
shser	UPI REF NO	50(AN)	8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM
shcrd	1. Virtaul ID 2. Aadhar no 3. A/C no + IFSC 4. Mobile no + MMID	255(AN)	Eg: virtualID(bivek@xyz)
filename	.CSV filename	50(AN)	Remcbfile.CSV
reason	Reason Codes	5(AN)	1064
specifyother	Bank remarks	400(AN)	Beneficiary account not credited

**\*same format to be used for complaint upload**

## 10.4 Dispute Flags

UID	AdjType	AdjName	Reason Code
1	C	CREDIT	NA
2	D	DEBIT	NA
3	B	CHARGEBACK	1061,1062,1063,1064,1084
4	A	CHARGEBACK ACCEPTANCE	NA
5	R	REPRESENTMENT	NA
6	RA	REPRESENTMENT ACCEPTANCE	NA
7	P	PRE-ARBITRATION	NA
8	PR	PRE-ARBITRATION DECLINE	NA
9	AP	PRE-ARBITRATION ACCEPTANCE	NA
10	APD	PRE_ARBITRATION DEEMED ACCEPTANCE	NA
11	ACF	ARBITRATION CASE FILING	NA
12	ACA	ARBITRATION CASE ACCEPTANCE	NA
13	ACC	ARBITRATION CASE CONTINUATION	NA
14	ACW	ARBITRATION CASE WITHDRAWN	NA
15	ACV	ARBITRATION CASE VERDICT	NA
16	APC	PRE COMPLIANCE PAYER	U001
17	APA	PRE COMPLIANCE ACCEPT/DEEMED ACCEPTANCE PAYER	U002
18	ACR	PRE COMPLIANCE REJECT PAYER	U003
19	AAR	ARBITRATION PAYER COMPLIANCE	ARBR
20	EPC	PRE COMPLIANCE PAYEE	U001
21	ECA	PRE COMPLIANCE ACCEPT/DEEMED ACCEPTANCE PAYEE	U002
22	ECR	PRE COMPLIANCE REJECT PAYEE	U003
23	EAR	ARBITRATION PAYEE COMPLIANCE	ARBT
24	BRB	PAYER PSP COMPLAINT ON REMITTER FOR PAY FUNDS	U005
24	BRC	PAYER PSP COMPLAINT ON REMITTER FOR COLLECT FUNDS	U006
25	BRE	PAYER PSP COMPLAINT ON ACQUIRING BANK (IF ACQIRER FAIL TO SEND RESPONSE TO MERCHANT AND DID NOT SENT ONLINE REVERSAL)	U007
25	BRF	PAYER PSP COMPLAINT ON ACQUIRING BANK (FOR MERCHANT NOT PROVIDING GOODS AND SERVICES)	U008
26	BRG	PAYER PSP COMPLAINT ON ISSUING BANK (ISSUING BANK FAILED TO REVERSE THE CUSTOMER A/C ONLINE FOR REVERSAL/DECLINED TRANSACTION)	U009

## 10.5 UPI Raw Data File Format

### 10.5.1 PAYEE RAW FILE: PETRN0P

Field	From	To	Length	Typ	Description
PETPTID	1	3	3	A	Participant ID
PETTRTY	4	5	2	A	Transaction Type
PETTRFA	6	7	2	A	From Account Type
PETTRTA	8	9	2	A	To Account Type
PETSER#	10	21	12	A	Transaction Serial Number
PETRSPC	22	23	2	A	Response Code
PETCRD#	24	42	19	A	PAN Number
PETMBR#	43	43	1	A	Member Number
PEITAPR#	44	49	6	A	Approval Number
PETSTAN	50	61	12 0	S	System Trace Audit Number
PETTDAT	62	67	6 0	S	Transaction Date
PETTTIM	68	73	6 0	S	Transaction Time
PETMCAT	74	77	4 0	S	Merchant Category Code
PETSDAT	78	83	6 0	S	Card Acceptor Settl Date
PETCAID	84	98	15	A	Card Acceptor ID
PETCATI	99	106	8	A	Card Acceptor Terminal ID
PETCATA	107	146	40	A	Card Acceptor Term. Location
PETAQID	147	157	11	A	Aquirer ID
PETNTID	158	160	3	A	NETWORK ID
PETAC1#	161	179	19	A	ACCOUNT 1 NUMBER
PETAC1B	180	189	10	A	ACCOUNT 1 BRANCH ID
PETAC2#	190	208	19	A	ACCOUNT 2 NUMBER
PETAC2B	209	218	10	A	ACCOUNT 2 BRANCH ID
PETTRCC	219	221	3	A	Transaction Currency Code
PETTRN\$	222	236	15 0	S	Transaction Amount
PETATR\$	237	251	15 0	S	Actual Transaction Amount
PETTRFE	252	266	15 0	S	Trans Activity Fee
PETI1CC	267	269	3	A	ISSUER 1 SETTLEMENT AMOUNT

PET1A\$	270	284	15 0	S	ISSUER Settlement Amount
PET1F\$	285	299	15 0	S	ISSUER Stl Fee
PET1P\$	300	314	15 0	S	ISSUER Stl Proc Fee
PETC1CC	315	317	3	A	CARDHOLDER BILL CURRENCY
PETC1A\$	318	332	15 0	S	CARDHOLDER BILL AMOUNT
PETC1AF	333	347	15 0	S	CARDHOLDER ACTIVE FEE
PETC1PF	348	362	15 0	S	CARDHOLDER PROC FEE
PETC1SF	363	377	15 0	S	CARDHOLDER SVC FEE
PETTC1R	378	392	15 9	S	TRANS CONV RATE
PETSC1R	393	407	15 9	S	STLMNT CONV RATE
PETREMK	408	457	50	A	REMARKS
PETOCNL	458	460	3	A	ORIGINAL CHANNEL
PETIFSC	461	471	11	A	IFSC CODE
PETACCO	472	501	30	A	ACCOUNT NUMBER
SHDT74	502	551	50	A	RESERVED
SHDT75	552	701	150	A	RESERVED
SHDT76	702	801	100	A	RESERVED
SHDT77	802	901	100	A	RESERVED
SHDT73	902	1001	100	A	RESERVED
PRPSPCD	1002	1151	150	A	Payer PSP code
PEPSPCD	1152	1301	150	A	Payee PSP code
UTXNID	1302	1351	50	A	UPI Transaction ID
UCUSTREF	1352	1401	50	A	Customer refernce Number
UREFCD	1402	1451	50	A	UPI reference code

### 10.5.2 PAYER RAW FILE : PRTRAN0P

Field	From	To	Length	Typ	Description
PRTPTID	1	3	3	A	Participant ID
PRTTRTY	4	5	2	A	Transaction Type
PRTTRFA	6	7	2	A	From Account Type
PRTTRTA	8	9	2	A	To Account Type
PRTSER#	10	21	12	A	Transaction Serial Number
PRTRSPC	22	23	2	A	Response Code
PRTCRD#	24	42	19	A	PAN Number
PRTMBR#	43	43	1	A	Member Number

PRTAPR#	44	49	6	A	Approval Number
PRTSTAN	50	61	12 0	S	System Trace Audit Number
PRTTDATE	62	67	6 0	S	Transaction Date
PRTTTIM	68	73	6 0	S	Transaction Time
PRTMCAT	74	77	4 0	S	Merchant Category Code
PRTCASD	78	83	6 0	S	Card Acceptor Settl Date
PRTCAID	84	98	15	A	Card Acceptor ID
PRTCATI	99	106	8	A	Card Acceptor Terminal ID
PRTCATA	107	146	40	A	Card Acceptor Term. Location
PRTAQID	147	157	11	A	Acquirer ID
PRTASDT	158	163	6 0	S	Acquirer Settlement Date
PRTTRCC	164	166	3	A	Transaction Currency Code
PRTTRN\$	167	181	15 0	S	Transaction Amount
PRTATR\$	182	196	15 0	S	Actual Transaction Amount
PRTTRFE	197	211	15 0	S	Trans Activity Fee
PRTASCC	212	214	3	A	Acquirer Stl Curr Code
PRTASA\$	215	229	15 0	S	Acquirer Settlement Amount
PRTASF\$	230	244	15 0	S	Acquirer Stl Fee
PRTASP\$	245	259	15 0	S	Acquirer Stl Proc Fee
PRTASCR	260	274	15 9	S	Acquirer Stl Conv Rate
PRTREMK	275	324	50	A	REMARKS
PRTOCNL	325	327	3	A	ORIGINAL CHANNEL
PRTIFSC	328	338	11	A	IFSC CODE
PRTACCO	339	368	30	A	ACCOUNT NUMBER
SHDT74	369	418	50	A	RESERVED
SHDT75	419	568	150	A	RESERVED
SHDT76	569	668	100	A	RESERVED
SHDT77	669	768	100	A	RESERVED
SHDT73	769	868	100	A	RESERVED
PRPSPCD	869	1018	150	A	Payer PSP code
PEPSPCD	1019	1168	150	A	Payee PSP code
UTXNID	1169	1218	50	A	UPI Transaction ID
UCUSTREF	1219	1268	50	A	Customer reference Number
UREFCD	1269	1318	50	A	UPI reference code

### 10.5.3 ACQUIER RAW FILE : EATRAN0P

Field	From	To	Length	Typ	Description
ATPTID	1	3	3	A	Participant ID
ATTRTY	4	5	2	A	Transaction Type
ATTRFA	6	7	2	A	From Account Type
ATTRTA	8	9	2	A	To Account Type
ATSER#	10	21	12	A	Transaction Serial Number
ATRSPC	22	23	2	A	Response Code
ATCRD#	24	42	19	A	PAN Number

ATMBR#	43	43	1	A	Member Number
ATAPR#	44	49	6	A	Approval Number
ATSTAN	50	61	12 0	S	System Trace Audit Number
ATTDAT	62	67	6 0	S	Transaction Date
ATTTIM	68	73	6 0	S	Transaction Time
ATMCAT	74	77	4 0	S	Merchant Category Code
ATCASD	78	83	6 0	S	Card Acceptor Settl Date
ATCAID	84	98	15	A	Card Acceptor ID
ATCATI	99	106	8	A	Card Acceptor Terminal ID
ATCATA	107	146	40	A	Card Acceptor Term. Location
ATAQID	147	157	11	A	Aquirer ID
ATASDT	158	163	6 0	S	Acquirer Settlement Date
ATTRCC	164	166	3	A	Transaction Currency Code
ATTRN\$	167	181	15 0	S	Transaction Amount
ATATR\$	182	196	15 0	S	Actual Transaction Amount
ATTRFE	197	211	15 0	S	Trans Activity Fee
ATASCC	212	214	3	A	Acquirer Stl Curr Code
ATASA\$	215	229	15 0	S	Acquirer Settlement Amount
ATASF\$	230	244	15 0	S	Acquirer Stl Fee
ATASP\$	245	259	15 0	S	Acquirer Stl Proc Fee
ATASCR	260	274	15 9	S	Acquirer Stl Conv Rate
ATREMK	275	324	50	A	REMARKS
ATOCNL	325	327	3	A	ORIGINAL CHANNEL
ATIFSC	328	338	11	A	IFSC CODE
ATACCO	339	368	30	A	ACCOUNT NUMBER
SHDT74	369	418	50	A	RESERVED
SHDT75	419	568	150	A	RESERVED
SHDT76	569	668	100	A	RESERVED
SHDT77	669	768	100	A	RESERVED
SHDT73	769	868	100	A	RESERVED
PRPSPCD	869	1018	150	A	Payer PSP code
PEPSPCD	1019	1168	150	A	Payee PSP code
UTXNID	1169	1218	50	A	UPI Transaction ID
UCUSTREF	1219	1268	50	A	Customer refernce Number
UREFCD	1269	1318	50	A	UPI reference code

#### 10.5.4 ISSUER RAW FILE : EITRAN0P

Field	From	To	Length	Typ	Description
ITPTID	1	3	3	A	Participant ID
ITTRTY	4	5	2	A	Transaction Type
ITTRFA	6	7	2	A	From Account Type
ITTRTA	8	9	2	A	To Account Type



ITSER#	10	21	12	A	Transaction Serial Number
ITRSPC	22	23	2	A	Response Code
ITCRD#	24	42	19	A	PAN Number
ITMBR#	43	43	1	A	Member Number
ITAPR#	44	49	6	A	Approval Number
ITSTAN	50	61	12 0	S	System Trace Audit Number
ITTDAT	62	67	6 0	S	Transaction Date
ITTTIM	68	73	6 0	S	Transaction Time
ITMCAT	74	77	4 0	S	Merchant Category Code
ITSDAT	78	83	6 0	S	Card Acceptor Settl Date
ITCAID	84	98	15	A	Card Acceptor ID
ITCATI	99	106	8	A	Card Acceptor Terminal ID
ITCATA	107	146	40	A	Card Acceptor Term. Location
ITAQID	147	157	11	A	Aquirer ID
ITNTID	158	160	3	A	NETWORK ID
ITAC1#	161	179	19	A	ACCOUNT 1 NUMBER
ITAC1B	180	189	10	A	ACCOUNT 1 BRANCH ID
ITAC2#	190	208	19	A	ACCOUNT 2 NUMBER
ITAC2B	209	218	10	A	ACCOUNT 2 BRANCH ID
ITTRCC	219	221	3	A	Transaction Currency Code
ITTRN\$	222	236	15 0	S	Transaction Amount
ITATR\$	237	251	15 0	S	Actual Transaction Amount
ITTRFE	252	266	15 0	S	Trans Activity Fee
ITI1CC	267	269	3	A	ISSUER 1 SETTLEMENT AMOUNT
ITI1A\$	270	284	15 0	S	ISSUER Settlement Amount
ITI1F\$	285	299	15 0	S	ISSUER Stl Fee
ITI1P\$	300	314	15 0	S	ISSUER Stl Proc Fee
ITC1CC	315	317	3	A	CARDHOLDER BILL CURRENCY
ITC1A\$	318	332	15 0	S	CARDHOLDER BILL AMOUNT
ITC1AF	333	347	15 0	S	CARDHOLDER ACTIVE FEE
ITC1PF	348	362	15 0	S	CARDHOLDER PROC FEE
ITC1SF	363	377	15 0	S	CARDHOLDER SVC FEE
ITTC1R	378	392	15 9	S	TRANS CONV RATE
ITSC1R	393	407	15 9	S	STLMNT CONV RATE
ITREMK	408	457	50	A	REMARKS
ITOCNL	458	460	3	A	ORIGINAL CHANNEL
ITIFSC	461	471	11	A	IFSC CODE
ITACCO	472	501	30	A	ACCOUNT NUMBER
SHDT74	502	551	50	A	RESERVED
SHDT75	552	701	150	A	RESERVED
SHDT76	702	801	100	A	RESERVED
SHDT77	802	901	100	A	RESERVED
SHDT73	902	1001	100	A	RESERVED
PRPSPCD	1002	1151	150	A	Payer PSP code

PEPSPCD	1152	1301	150	A	Payee PSP code
UTXNID	1302	1351	50	A	UPI Transaction ID
UCUSTREF	1352	1401	50	A	Customer reference Number
UREFCD	1402	1451	50	A	UPI reference code

### 10.5.5 MERCHANT ACQUIRER RAW FILE: EATRANIM

Field	From	To	Length	Typ	Description
ATPTID	1	3	3	A	Participant ID
ATTRTY	4	5	2	A	Transaction Type
ATTRFA	6	7	2	A	From Account Type
ATTRTA	8	9	2	A	To Account Type
ATSER#	10	21	12	A	Transaction Serial Number
ATRSPC	22	23	2	A	Response Code
ATCRD#	24	42	19	A	BENEFICIARY NUMBER
ATAC1#	43	61	19	A	REMITTER NUMBER
ATMBR#	62	62	1	A	Member Number
ATAPR#	63	68	6	A	Approval Number
ATSTAN	69	80	12 0	S	System Trace Audit Number
ATTDAT	81	86	6 0	S	Transaction Date
ATTTIM	87	92	6 0	S	Transaction Time
ATMCAT	93	96	4 0	S	Merchant Category Code
ATCASD	97	102	6 0	S	Card Acceptor Settl Date
ATCAID	103	117	15	A	Card Acceptor ID
ATCATI	118	125	8	A	Card Acceptor Terminal ID
ATCATA	126	165	40	A	Card Acceptor Term. Location
ATAQID	166	176	11	A	Aquirer ID
ATASDT	177	182	6 0	S	Acquirer Settlement Date
ATTRCC	183	185	3	A	Transaction Currency Code
ATTRN\$	186	200	15 0	S	Transaction Amount
ATATR\$	201	215	15 0	S	Actual Transaction Amount
ATTRFE	216	230	15 0	S	Trans Activity Fee
ATASCC	231	233	3	A	Acquirer Stl Curr Code
ATASA\$	234	248	15 0	S	Acquirer Settlement Amount
ATASF\$	249	263	15 0	S	Acquirer Stl Fee
ATASP\$	264	278	15 0	S	Acquirer Stl Proc Fee
ATASCR	279	293	15 9	S	Acquirer Stl Conv Rate
ATPREF	294	343	50	A	PAYMENT REFERENCE
ATCLOC	344	361	18	A	CUSTOMER LOCATION
ATMLOC	362	379	18	A	MERCHANT LOCATION
ATOTP	380	380	1	A	OTP INDICATOR
ATORCH	381	384	4	A	ORIGINATING CHANNEL
ATMCC	385	388	4	A	MCC

ATERRT	389	438	50	A	ERROR FREE TEXT
SHDT74	439	488	50	A	RESERVED
SHDT75	489	638	150	A	RESERVED
SHDT76	639	738	100	A	RESERVED
SHDT77	739	838	100	A	RESERVED
SHDT73	839	938	100	A	RESERVED
PRPSPCD	939	1088	150	A	Payer PSP code
PEPSPCD	1089	1238	150	A	Payee PSP code
UTXNID	1239	1288	50	A	UPI Transaction ID
UCUSTREF	1289	1338	50	A	Customer reference Number
UREFCD	1339	1388	50	A	UPI reference code

### 10.5.6 MERCHANT ISSUER RAW FILE: EITRANIM

Field	From	To	Length	Typ	Description
ITPTID	1	3	3	A	PARTICIPANT ID
ITTRTY	4	5	2	A	TRANSACTION TYPE
ITTRFA	6	7	2	A	FROM ACCOUNT TYPE
ITTRTA	8	9	2	A	TO ACCOUNT TYPE
ITSER#	10	21	12	A	TRANSACTION SERIAL #
ITRSPC	22	23	2	A	RESPONSE CODE
ITCRD#	24	42	19	A	BENEFICIARY NUMBER
ITAC1#	43	61	19	A	REMITTER NUMBER
ITMBR#	62	62	1	A	MEMBER NUMBER
ITAPR#	63	68	6	A	APPROVAL NUMBER
ITSTAN	69	80	12 0	S	SYSTEM TRACE AUDIT #
ITTDAT	81	86	6 0	S	TRANSACTION DATE
ITTTIM	87	92	6 0	S	TRANSACTION TIME
ITMCAT	93	96	4 0	S	MERCHANT CATEGORY CODE
ITSDAT	97	102	6 0	S	SETTLEMENT DATE
ITCAID	103	117	15	A	CARD ACCEPTOR ID
ITCATI	118	125	8	A	CARD ACCEPTOR TERMINAL ID
ITCATA	126	165	40	A	CARD ACCEPTOR TERMINAL LOC
ITAQID	166	176	11	A	AQUIRER ID
ITNTID	177	179	3	A	NETWORK ID
ITAC1B	180	189	10	A	ACCOUNT 1 BRANCH ID
ITAC2#	190	208	19	A	ACCOUNT 2 NUMBER
ITAC2B	209	218	10	A	ACCOUNT 2 BRANCH ID
ITTRCC	219	221	3	A	TRANSACTION CURRENCY
ITTRN\$	222	236	15 0	S	TRANSACTION AMOUNT
ITATR\$	237	251	15 0	S	ACTUAL TRANSACTION AMT
ITTRFE	252	266	15 0	S	TRANSACTION ACTIVITY FEE
ITI1CC	267	269	3	A	ISSUER 1 SETTLEMENT AMOUNT

ITI1A\$	270	284	15 0	S	ISSUER 1 SETTLEMENT AMOUNT
ITI1F\$	285	299	15 0	S	ISSUER 1 SETTLEMENT FEE
ITI1P\$	300	314	15 0	S	ISSUER 1 STL PROCESSING FEE
ITC1CC	315	317	3	A	CARDHOLDER 1 BILL CURRENCY
ITC1A\$	318	332	15 0	S	CARDHOLDER 1 BILLING AMOUNT
ITC1AF	333	347	15 0	S	CARDHOLDER 1 BILL ACTV FEE
ITC1PF	348	362	15 0	S	CARDHOLDER 1 BILL PROC FEE
ITC1SF	363	377	15 0	S	CARDHOLDER 1 BILL SVC FEE
ITTC1R	378	392	15 9	S	TRANS/CRDHLD 1 CONV RATE
ITSC1R	393	407	15 9	S	STLMNT/CRDHLD 1 CONV RATE
ITPREF	408	457	50	A	PAYMENT REFERENCE
ITCLOC	458	475	18	A	CUSTOMER LOCATION
ITMLOC	476	493	18	A	MERCHANT LOCATION
ITOTP	494	494	1	A	OTP INDICATOR
ITORCH	495	498	4	A	ORIGINATING CHANNEL
ITMCC	499	502	4	A	MCC
ITERRT	503	552	50	A	ERROR FREE TEXT
SHDT74	553	602	50	A	RESERVED
SHDT75	603	752	150	A	RESERVED
SHDT76	753	852	100	A	RESERVED
SHDT77	853	952	100	A	RESERVED
SHDT73	953	1052	100	A	RESERVED
PRPSPCD	1053	1202	150	A	Payer PSP code
PEPSPCD	1203	1352	150	A	Payee PSP code
UTXNID	1353	1402	50	A	UPI Transaction ID
UCUSTREF	1403	1452	50	A	Customer reference Number
UREFCD	1453	1502	50	A	UPI reference code