

NPCI/UPI/OC No.198/2023-24

June 21, 2024

To

All Members of Unified Payment Interface (UPI)

Subject – Revision of TAT for UPI Disputes in URCS

UPI (Unified Payment Interface) is an instant interbank electronic fund transfer and merchant payment services. NPCI has implemented ODR facility to reduce the TAT for resolution of customer complaints. Member banks are advised to ensure that ODR facility is made available to the customers, success rate of complaints routed through ODR is maintained at a high %age and advise the customers to use ODR facility for resolving their complaints.

In order to bring down the complaint life cycle it has been decided to revise the window for the customer to raise chargeback to 45 days uniformly for all categories. Please refer Annexure – 1 for existing and revised TAT details. The revised TAT shall be operationalised w.e.f. 25th July 2024.

- i) Up to 24th July the banks can raise chargeback as per the existing TAT
- ii) With effect from 25th July chargeback can be raised as per the revised TAT only even if the transaction has taken place before the effective date.

There will be no change in TAT or process for NPCI compliance penalties (viz. TCC, RET, RRC, DRC) and RBI customer compensation process. NPCI shall maintain the data in URCS for UPI transactions as per the revised TAT i.e. 45 days. Member banks are advised to take note of the following:

- i) Transaction Search: Any transactions search is done for the data beyond 45 days will not be available.
- ii) However, if the dispute is present in the system, then in response to the transaction search will provide the details up to 190 days.
- iii) UDIR/ODR complaints also should be managed up to 45 days (refer annexure-1 for details).
- iv) No changes in the files, formats and settlement process for disputes.

Member banks are advised to take a note of above and put process in place to comply with the guidelines. Information herein may please be disseminated all the concerned.

With warm regards,



Giridhar GM
Chief – Customer Success

Annexure 1

UPI URCS - REVISED DISPUTES TAT						
Online/ UDIR	Dispute	Base for raising dispute	Dispute Flag	Transaction Type	OLD TAT	Revised TAT period
Online	Chargeback Raise	Transacti on	B	U2	90	45
Online	Chargeback Raise	Transacti on	B	U3/UC	60	45
Online	Credit Adjustment	Transacti on	C	U2/U3/UC	180	45
Online	Complaint Raise	Transacti on	PBRB	U3/UC/U2	60	45
Online	Debit Reversal Confirmation	Transacti on	DRC	U2/ U3/UC	60	45
Online	Differed Chargeback Raise	TCC	FB	U2	90	45
Online	Differed Chargeback Raise	TCC	FB	U3/UC	60	45
Online	Fraud Chargeback Raise	Transacti on	FC	U2/U3/UC	60	45
Online	RET (Return)	Transacti on	RET	U3/UC/U2	60	45
Online	Return	TCC	RET	U2	180	45
Online	TCC	Transacti on	TCC	U2/U3/UC	60	45
Online	Wrong Credit Chargeback Raise	Transacti on	WC	U2/U3/UC	60	45
UDIR	Online Refund	Transacti on	REF	U2/U3/UC	60	45

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