

NPCI/UPI/OC No. 184A/2024-25

Mar 12, 2025

To,

All Members of Unified Payments Interface (UPI)

Sub: Addendum to OC-184 Modification in UPI chargeback rules and procedures

Reference may be taken from UPI operating circular vide NPCI/UPI/OC No. 184 dated 5th Dec 2023. Please be informed, basis the member banks feedback we are exempting capping of 10 chargebacks (IFSC + Account Number) and 5 chargebacks (Payer VPA to Payee VPA) for chargebacks raised on fraudulent transactions.

Effective date: Exemption changes will be made in URCS with effect from 15th Mar 2025.

Please disseminate the information contained herein to the officials concerned.

With warm regards

SD/-

Giridhar G M

Chief – Customer Success