

To,  
All NETC Members

**Subject: Implementation of bulk upload and download functionality for disputes and evidence in NETC NRCS back-office portal.**

In continuation of our efforts to enhance operational efficiency in dispute management, NPCI is introducing bulk dispute with evidence upload/download functionality in the NRCS back-office portal, effective **1 September 2025**. This feature will enable member banks to process dispute with supporting evidence files in a single batch, as well as to download multiple incoming evidence files at once, significantly reducing manual efforts. Depending on the requirement of evidence for a given dispute the stakeholders may provide the evidence else the bulk upload can be done without evidence.

It is mandatory for the participants to submit all the evidence as applicable during chargeback/representment and pre-arbitration/pre-arbitration decline stages itself. No evidence shall be allowed to be submitted through the system during NRP / Arbitration stages. As approved in steering committee meeting dated 27<sup>th</sup> February, 2025 the option for web or bulk evidence upload will be disabled for the following stages:

1. Arbitration raise
2. Arbitration withdrawal
3. Arbitration acceptance
4. Arbitration continuation

NPCI may seek evidence at NRP or arbitration stages in exceptional cases. Member are advised to review the summary of major changes in **Annexure 1** and the detailed user manual in **Annexure 2** and undertake necessary internal preparations for the scheduled rollout.

For any queries or clarifications, members are advised to raise a ticket in the CRM system.

Regards,

Sd/-

Giridhar G.M.

Chief – Customer Success

## Annexure - 1

Summary of Major Changes	
Sl. No.	Particulars
1	<b>User interface (dispute upload):</b> Selecting <b>Dispute</b> → <b>Bulk File Upload</b> option in NRCS opens a separate popup window for the batch upload, while the main NRCS screen remains active for other tasks.
2	<b>New field:</b> The bulk upload CSV file now includes a new field “ <b>EvidenceFileName</b> ” to specify the names of evidence documents for each transaction. Up to <b>4</b> evidence file names can be listed per dispute, separated by the ‘ ’ character. (If no evidence is to be attached, the header must still be included but left blank as per the revised file format).
3	<b>Evidence File Naming Convention:</b> NRCS will rename evidence files in all acknowledgement and incoming reports as per below format: <UploadPartyOrgID>_<DateTime>_<OriginalEvidenceName> to ensure traceability.
4	<b>ZIP File Composition:</b> Uploads must be submitted as a single ZIP file containing: (i) the PGP-encrypted dispute CSV file, and (ii) all evidence files referenced in the CSV file If no evidence are referenced, the ZIP should contain only the PGP dispute file. if a PGP file is directly uploaded to NRCS, it shall be rejected for incorrect file format.
5	<b>Bulk Download of Evidence:</b> All incoming evidence files will be made available for bulk download. The NRCS portal will package these incoming evidence files (and the corresponding incoming encrypted dispute file) into a ZIP folder for download.
6	<b>File Size Limits:</b> The combined size of the upload ZIP (including the PGP dispute file and all evidence) must not exceed 1,000 MB. Each individual evidence file inside the ZIP must not exceed <b>2 MB</b> .
7	<b>Upload Constraints:</b> Only one upload ZIP can be processed at a time per bank; simultaneous uploads are not supported and will result in an error. Ensure that each file is fully processed before initiating the next upload.

8	<b>Evidence File Reuse:</b> If the same evidence applies to multiple disputes, the same file may be referenced by multiple CSV file records instead of duplicating the file in zip folder. For example, a single RC copy can be referenced for all disputes requiring it. (Regardless, the referenced evidence file must be present in the ZIP.) This reduces redundancy and keeps file sizes smaller.
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## **Annexure 2:**

### **User Manual – NRCS Bulk Upload and Download Functionality (Version 1.0)**



User manual -  
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