

NPCI /UPI/OC No.12 /2016-17

December 8, 2016

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

**Subject: UPI – Revision in benchmarking criteria of UPI system/interface of member banks**

UPI, as on today has 30 banks in the ecosystem, with 25 of these members providing UPI PSP Apps through Google Play store. Banks have started to work on increasing the transactions by promotion of UPI services to their customers and merchants at mass scale.

- 2) Further to the above, we wish to draw your attention to point 'b' under Annexure VII of the UPI Procedural Guidelines – "Roles and Responsibilities of the PSPs", wherein it was mandated that Banks should benchmark their infrastructure (hardware and software) for UPI (both PSP infra and issuing infrastructure to ensure to meet benchmark criteria of processing 150 transactions per second (TPS) & 5,00,000 transactions per day with 99.9% uptime. At present, member banks are required to confirm on this criteria to NPCI before going live.
- 3) In order to handle exponential growth in UPI volume, we hereby wish to advise that member banks should further benchmark their systems handling UPI volume to handle the revised processing volume/s of **5 Million (50 Lakh) transactions per day and 500 transactions per second** sustained (TPS) including the interface with Core Banking Systems by 31<sup>st</sup> Jan, 2017.

Please ensure the compliance to below email ids:

[sarika.sorte@npci.org.in](mailto:sarika.sorte@npci.org.in)

[rajesh.dangwani@npci.org.in](mailto:rajesh.dangwani@npci.org.in)

Thanking you,

Yours faithfully,

**Dilip Asbe**  
Chief Operating Officer