

NPCI /UPI/OC No.51 /2018-19

27th June, 2018

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: UPI – Process for scheduling maintenance activities & SMS alerts to customers

UPI has seen significant growth in number of financial transactions in the recent months. While this indicates that UPI is being adopted as a preferred payment method, it also necessitates that customer experience on UPI transactions is seamless. Basis the analysis that we carried out, we are highlighting two of the critical issues that have come to the fore:

1. UPI is an online payment system and services are available 24X7 for customers. We have seen surge in transactions during night hours as well. However, it has been noticed that some of the member banks are often taking downtime during peak hours. This results in declining of high number of transactions and customer dissatisfaction.
2. Further from detailed analysis of complaints, it has been observed that the main reason for complaints are attributable to banks not sending transaction status/confirmation (SMS alerts) to customers for debit/credit entries in the customer's account. These include online entries & manual entries post reconciliation.

In order to ensure highest standards of customer service, member banks are therefore advised as under:

1. Software patches released by the switch vendor/s must be rigorously tested in the test environment before applying to the production system. All scheduled activities related to switch, CBS middleware, DR drills etc which require downtime should be carried out only during the non-peak hours i.e. between 00:00 Hrs. to 05:00 Hrs. preferably on public holidays, Saturday and Sunday. This will help to avoid customer dissatisfaction and non-availability of UPI services during peak hours.
2. It is also advised that member banks must send SMS alerts to the customers as and when bank passes debit/credit/reversal entries for UPI online transactions or any entries passed post reconciliation. This shall help customers to understand the status of transaction/complaints proactively and bring down the complaints ratio at an ecosystem level.

All members are requested to take a note of the above, and ensure to put in place proper processes as stated above to ensure compliance to NPCI guidelines.

Kindly disseminate the information contained herein to the officials concerned.

For any further clarification please contact the following official:-

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Yours faithfully,

Vishal Anand Kanvaty

SVP & Head- Products and Innovation