To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam

Creation of Secondary / Back up UPI ID to improve Customer Experience

As the UPI ecosystem grows towards reaching the milestone of 100 Mn transactions per day, it is critical to improve operational efficiency to ensure the customers trust and confidence in UPI stay intact. The multi-bank model was introduced for large TPAPs to diversify the operational risk. Under normal circumstances the PSP bank ensures high availability to process the transactions from the multi-bank environment.

2. It is now permitted to create a secondary / back up UPI ID for the multi-bank TPAPs to improve customer experience only in the event of non-availability of the primary PSP due to technical reasons. The following points need to be adhered in this regard:-

a. No change in the device binding process / UPI regulations, especially on PSP responsibility
b. The secondary / back up UPI ID should be created with the specific customer consent, as per the extant rules, the TPAP shall ensure de-register option is available for secondary UPI ID
c. The TPAP is authorized to route transactions through secondary UPI ID only in the event of downtime or unavailability of the primary PSP
d. Only Push based transactions (Pay to UPI ID/Account & IFSC, Scan QR) shall be permitted
e. TPAP shall ensure the fair allocation of UPI handles (Secondary UPI ID) amongst the PSP banks (Ref: NPCI /UPI/OC No. 32/2017-18, point 13)
a. The TPAP shall submit monthly uptime for the PSPs and fair allocation of UPI handles report to NPCI. The format of this report shall be circulated to TPAP's in due course.

Multi-bank PSP banks are requested to take note, and communicate to the engaged TPAP's.

Yours Sincerely,

Sd.

Krupal Parchure

Head of UPI Product and Strategy