

NPCI/UPI/OC No. 94A/2020-21

7th October, 2020

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam

Addendum to OC 94

In addition to the procedures and guidelines stated in **NPCI/UPI/OC No. 94/2020-21** for allowing TPAP to route transactions through the secondary UPI ID.

2. The TPAP and PSP have to:

- a. Ensure transparent routing of transactions through the secondary UPI ID. The TPAP shall use code '10' in the ref Category tag while initiating the payment through the back up UPI ID.
- b. Ensure transaction routing through the secondary UPI ID is valid only till the time primary PSP is unavailable. As soon as the primary PSP is available, the user will be restored back to the primary UPI ID for all UPI transactions.
- c. In the event the customer of the said TPAP is initiating a transaction, using the "Invoice in the Inbox" functionality and the given transaction is eligible for routing through the secondary UPI ID, the TPAP will populate the following code in the Ref Category
 - a. Code 11 if the functionality is used for Invoice
 - b. Code 12 if the functionality is used for Advertisement
- d. The PSP bank may ask the TPAP to submit the incident related report pertaining to transaction routing via the secondary PSPs. The TPAP shall send a report within 7 days of the incident to the Primary PSP only.
- e. TPAPs to inform their PSP banks and NPCI when they go live on this functionality.

Member banks are requested to communicate the same to their respective TPAP.

With Regards,

Sd.

Praveena Rai,

Chief Operating Officer