

NPCI/UPI/OC 110/2021-22

2<sup>nd</sup>, June, 2021

To,

All UPI Members-Bank, PSP's, PPI's & Third Party Applications

Subject: Revision of token validity in UPI from extant 30 days to 90 days.

Dear Sir/Madam,

UPI Common Library (CL) is a set of utilities which PSP embeds into their UPI app to communicate with the NPCI central system to set/reset/change UPI PIN, to perform balance enquiry and for debit authorization. The trust factor between the Mobile App and Common Library is maintained through a token which is created at the time of the CL initialization and rotated at periodic intervals.

As per UPI Common Library specification the validity of token rotation is 30 days and this is maintained by the PSPs in its respective mobile apps. If the token rotation is not done within the specified period, the token expires and may lead to transaction declines.

Basis feedback from the eco-system, approval was sought from the UPI Steering Committee in its meeting held on 10<sup>th</sup> March, 2021, to revise the **token validity from the existing 30 days to 90 days**. The UPI SCM approved the agenda on revision of the **token validity from the existing 30 days to 90 days**. Accordingly, banks/ PSPs are advised to revise the token validation period in UPI from 30 to 90 days and do the desired changes at their end by 30<sup>th</sup> June, 2021.

Members may bring the contents of the circular to the notice of their constituents concerned.

Yours Sincerely,

**Sourabh Tomar**  
Product Head - IMPS and UPI