

NPCI/IMPS/UPI /OC No.99/2020-21

February 02, 2021

To,

**All Members participating in IMPS & UPI Network**

Madam / Dear Sir,

Sub: Enabling non-compliance penalty in IMPS & UPI – effective 15<sup>th</sup> February 2021.

We refer to IMPS & UPI Working Group Meeting held on 27<sup>th</sup> Nov 2020 & 16<sup>th</sup> Dec 2020, wherein, we have communicated that NPCI will start non-compliance penalty tentatively in Jan-2021.

In view of the above, we wish to update that **w.e.f. 15<sup>th</sup> February 2021, non-compliance penalty shall be implemented** for IMPS & UPI on all pending transactions (refer below table for details) if the status is not updated in BCS/URCS as per the TATs & process defined herein. In case of any deferment in go-live date, we will inform all member banks through email notification.

Corresponding OC for references: - NPCI/IMPS/OC No. 65/2015-16 dated 24<sup>th</sup> November 2015, NPCI/UPI/OC No. 19/2017-18 dated 22<sup>nd</sup> May 2017, NPCI/UPI/OC No. 38/2017-18 dated 02<sup>nd</sup> November 2017 & NPCI/UPI/OC No. 42/2017-18 dated 15<sup>th</sup> December 2017.

Please refer below table for the **UPI** status update process along with TATs and penalty structure,

TXN Type	Adjustment Type	Financial/ Non-Financial [Adjustment Type]	Status Update Type	Status Update TAT	Penalty Amount (Rs.)	Penalty Processing TAT
P2P & P2M	TCC & DRC	Non-Financial	1) Deemed Approved ( <b>TCC</b> -102/103) 2) Failed Debit Reversal Confirmation ( <b>DRC</b> - 102,103,104)	T+1 CD	@25/-	T+2 CD
	T+2 CD			@50/-	T+3 CD	
	T+3 CD			@100/-	T+4 CD	
P2P & P2M	RRC	Non-Financial	Refund Reversal Confirmation ( <b>RRC</b> )  (TAT Start from next day of <b>Adjustments</b> ["A"] i.e. Credit Adjustments or Returns raised by beneficiary bank/acquiring banks)	A+1 CD	@25/-	A+2 CD
				A+2 CD	@50/-	A+3 CD
				A+3 CD	@100/-	A+4 CD
P2P	RETURNS	Financial	Deemed Approved (Merchant TXNs) ( <b>RETURNS</b> )	T+1 CD	@25/-	T+2 CD
				T+2 CD	@50/-	T+3 CD
				T+3 CD	@100/-	T+4 CD
P2M	RETURNS	Financial	Deemed Approved (Merchant TXNs) ( <b>RETURNS</b> )	T+5 CD	@25/-	T+6 CD
				T+6 CD	@50/-	T+7 CD
				T+7 CD	@100/-	T+8 CD

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Please refer below table for the **IMPS** status update process along with TATs and penalty structure,

TXN Type	Adjustments Type	Financial/Non-Financial [Adjustment Type]	Status Update Type	Status Update TAT	Penalty Amount (Rs.)	Penalty Processing TAT
P2P	TCC	Non-Financial	Deemed Approved (TCC-102/103)	T+1 CD	@25/-	T+2 CD
	RETURNS	Financial	Deemed Approved (Merchant TXNs) (RETURNS)	T+1 CD	@25/-	T+2 CD

Note:

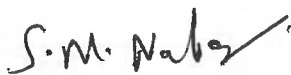
- i) CD = Calendar Day. Penalty TAT shall be processed on Calendar Day basis for all IMPS & UPI adjustments.
- ii) Penalty of Rs.50, 100/- is not applicable for IMPS. In case, if there is a need, NPCI shall implement the same as UPI with prior notice to IMPS members.
- iii) Penalty shall be settled on all 365 days and DSR shall contain separate narration same as earlier process (Refer Annexure – B for details).
- iv) Cutover for updating the status in BCS/URCS every day will be night 24 hrs. for UPI and 23 hrs. for IMPS
- v) Outer limit of the status update compliance penalty is Rs.175/- (25+50+100) for UPI and Rs.25/- for IMPS. This may be revised as and when there is need and separate communication will be broadcasted.
- vi) Refer enclosed attached Annexure – I for sample penalty report and DSR penalty line items.

Kindly disseminate the information contained herein to the concerned officials and ensure to make necessary arrangements in recon and all applicable applications for updating the status in IMPS/URCS within the TATs and avoid penalties.

Should you need any further clarification/assistance, please feel free to contact following officials:-

Name	Contact Number	e-Mail ID
Neha Kumari	91678 52531	<a href="mailto:neha.kumari@npci.org.in">neha.kumari@npci.org.in</a>
Krishna Chaitanya	89787 20088	<a href="mailto:krishna.chaitanya@npci.org.in">krishna.chaitanya@npci.org.in</a>

Yours faithfully,



**Saiprasad Nabar**  
Chief – Online Product Operations & Technology

Encl: Annexuer – I

**ANNEXURE – I**

**A) UPI Penalty Report Format (Sample)**

National Payments Corporation of India  
Penalty Report for the bank *SAMPLE BANK* for the period from 16-01-2018 to 12:00 AM

[UTXNID]	[RRN]	[RC]	[TXN Type]	[Remitter]	[Beneficiary]	[Payer PSP]	[Payee PSP]	[Amount]	[Penalty Amount]	[TXN Date]	[Working Day]	[Penalty Settled Date]

**IMPS Penalty Report Format (Sample)**

National Payments Corporation of India  
Penalty Report for the bank *Sample Bank* on 31-07-2019 11:00 PM

[RRN]	[RC]	[TXN type]	[ACQ]	[ISS]	[Amount]	[Penalty Amount]	[TXN Date]	[NextWorkingDay]	[PenaltySettledDate]

**B) UPI DSR Line Item fro Penalty (Sample)**

Description	Count	Debit	Credit
TCC RET P2P penalty payable (T+2) (T+3) & (T+4)	5	125	
TCC RET P2P penalty receivable (T+2) (T+3) & (T+4)	4		100
DRC P2P penalty payable (T+2) (T+3) & (T+4)	3	75	
DRC P2P penalty receivable (T+2) (T+3) & (T+4)	2		150
RRC P2P penalty payable (T+2) (T+3) & (T+4)	5	250	
RRC P2P penalty receivable ((T+2) (T+3) & (T+4)	4		300
TCC RET P2M penalty payable (T+6) (T+7) & (T+8)	3	100	
TCC RET P2M penalty receivable (T+6) (T+7) & (T+8)	2		125
DRC P2M penalty payable (T+2) (T+3) & (T+4)	5	150	
DRC P2M penalty receivable (T+2) (T+3) & (T+4)	4		250
RRC P2M penalty payable (T+2) (T+3) & (T+4)	3	200	
RRC P2M penalty receivable (T+2) (T+3) & (T+4)	2		300

**IMPS DSR Line Item fro Penalty (Sample)**

Description	No of TXNs	Debit	Credit
Penalty settled by debiting from other banks for not updating TCC/RET for timeout TXNs on T+1 working day	8	0	200
GST on Penalty settled by debiting from other banks for not updating TCC/RET for timeout TXNs on T+1 working day	0	0	36

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