

NPCI/UPI/OC No.104/2020-21

March 05, 2021

To,

**All Members participating in UPI Network**

Madam / Dear Sir,

**Sub: Revising non-financial CHECK TRANSACTION (CT) message in UPI from 3 attempt to 1 attempt.**

As a part of consistent analysis process to improve the system efficiency we have observed the number of check transactions (CT) which are processed in UPI online system has following observations, hence it is proposed to revise the number of check transactions to improve the possibility of getting response for the online CT messages as follows,

Existing Process	Observations	Proposed Process	Outcome
CT-1 / 10 Seconds CT-2 / 10 Seconds CT-3 / 10 Seconds	Existing three CT messages are creating queue up in bank's systems during the technical issues.	CT -1 / 30 Seconds	1. Reduces the queue build up issue at bank's end during the time when banks have technical issues  2. Allowing more time for bank's system to recover after occurrence of technical issue.

**\*Note:**

1. NPCI will review the process after go live and analyze the performance and accordingly will take necessary actions if required as the case may be.
2. Change is only at NPCI end, member banks are expected to review the performance after go live and share the feedback to NPCI

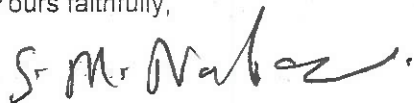
**GO-LIVE DATE: 1CT instead 3 CTs shall be made live in production system w.e.f. 9<sup>th</sup> Mar 2021.**

Banks are requested to take a note of above and ensure to make necessary changes in your applications if it is applicable. Kindly disseminate the information contained herein to the concerned officials.

For any queries or clarification, please contact following officials:-

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Yours faithfully,



**Saiprasad Nabar**

Chief – Online Product Operations & Technology