

NPCI/UPI/2021-22/OC.121

25th October, 2021

To,

All Member Banks, Unified Payments Interface (UPI)

Madam / Dear Sir,

Subject: Changes in UPI raw data file.

In our constant endeavor to improve the overall settlement performance of NPCI various products, NPCI has proposed changes in existing UPI settlement process in order to achieve the below objectives,

1. Increase in existing UPI settlement cycles from 6 to 8.
2. Efficient settlement time window.

Considering exponential growth in UPI transactions volume, NPCI has explored various options to further enhance the raw data generation process and was discussed the same in working group meeting that was conducted on 18th August 2021 with UPI member banks.

Based on bank's discussion in working group meeting and feedback on raw data changes, NPCI has decided to make following changes in UPI raw data.

1. Raw data file format as given in Annexure A for Domestic UPI transactions.
2. Raw data file format as given in Annexure B for International UPI transactions.
3. BBPS transactions would be excluded from merchant Raw data file. Separate BBPS RAW data files are already available to Banks.
4. Raw Data files will be in csv format.
5. If the sub-member entity is TPAPs subject to access to be provided by Bank and only PSP files would be available to TPAPs.
6. Raw data file of PSP will have account number field as blank.
7. PSPs files would include transactions wherein entity is PSP only and is neither remitter bank nor beneficiary bank. Transactions where PSP is same as remitter or beneficiary bank are already available in ISS & ACQ RAW data files and hence will be excluded from PSP files.
8. Discontinuing Timeout & DRC Reports as these records are already available in RAW data files.

The above changes are scheduled to go live with effect from 1st March, 2022 for banks that are ready with these changes from their end. All Banks are requested to complied with these changes by 30th June, 2022.

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

For any queries or clarification, please contact:

Name	Email Id
Sapna Gupta	sapna.gupta@npci.org.in
Sarit Das	sarit.das@npci.org.in
Pankaj Samarth	pankaj.samarth@npci.org.in
Ramaraj R	rama.raju@npci.org.in

Yours faithfully.

Saiprasad Nabar
Chief – Online Product Operations

ENCL:

Annexure A - Raw data fields for Banks – Domestic UPI

Sr. No	Fields
1	Transaction Type
2	RRN
3	UPI Transaction ID
4	Response Code
5	Transaction Date
6	Transaction Time
7	Settlement Date
8	Settlement Amount
9	BENI IFSC CODE
10	BENI ACCOUNT NUMBER
11	REM IFSC CODE
12	REM ACCOUNT NUMBER
13	Iss Code
14	Acq Code
15	Payer Code
16	Payee Code
17	Payer VPA
18	Payee VPA
19	UMN
20	Initiation Mode
21	Purpose Code
22	From Account Type
23	To Account Type
24	MCC
25	Mapper ID

Annexure B - Raw data fields for Banks – International UPI

Sr. No	Fields
1	Transaction Type
2	RRN
3	UPI Transaction ID
4	Response Code
5	Transaction Date
6	Transaction Time
7	Settlement Date
8	Settlement Amount
9	BENI IFSC CODE
10	BENI ACCOUNT NUMBER
11	REM IFSC CODE
12	REM ACCOUNT NUMBER
13	Iss Code
14	Acq Code
15	Payer Code
16	Payee Code
17	Payer VPA
18	Payee VPA
19	UMN
20	Initiation Mode
21	Purpose Code
22	From Account Type
23	To Account Type
24	MCC
25	Currency Code
26	Institutions Code
27	Mapper ID
28	Country code*
29	Transaction Amount in International Currency*
30	Markup rebate*

***Note:** The following field changes has been made in International raw data file format that have shared in our previous communication.

Removed from raw data file	New fields added in raw data file.
Markup Amount	Country code
Markup Amount in INR	Transaction Amount in International Currency
	Markup rebate