

NPCI/UPI/OC-122/2021

27<sup>th</sup> October' 2021

To,

All UPI Members – Banks, PSPs and Third Party Applications

Dear Madam / Sir,

**Subject: Non-adherence to RBI and NPCI Circular on UDIR for UPI Help**

Your reference is invited to RBI circular RBI/2020-21/21 DPSS.CO.PD No. 116/02.12.004/2020-21, dated 6<sup>th</sup> August 2020 on 'Online Dispute Resolution (ODR) System for Digital Payments', whereby all authorized Payment System Operators (PSOs) - banks and non-banks – and their participants (Payment System Participants i.e. PSPs) were directed by RBI to put in place system/s for ODR by 1<sup>st</sup> January, 2021, for resolving disputes and grievances of customers.

Pursuant to this circular, NPCI issued UPI circular NPCI/UPI/OC No.98/2020-21 dated 20<sup>th</sup> November 2020 on 'UDIR-Enhancing Complaint Handling & Resolution Process for UPI Transactions' and Technical Specification Document (TSD) covering the details of Unified Dispute and Issue Resolution (UDIR) implementation on UPI.

If any Member Bank, PSP or TPAP fails to implement UDIR by 31<sup>st</sup> January, 2022, NPCI will need to take suitable action(s) which may also include disallowing such Member Bank, PSP or TPAP from onboarding new users on their UPI APP.

SD/-

Yours Truly,

Praveena Rai

Chief Operating Officer