

NPCI/UPI/OC-106/2020-21

March 23, 2021

To,
All Members participating in UPI Network

Madam / Dear Sir,

Sub: UDIR - Auto-reversal facility for Deemed approved cases marked as RET by Beneficiary

Ref: Operating Circular No. 98 dated 24th Nov, 2020 on UDIR & Technical Specification Document (TSD)

We refer to UPI Operating Circular 98 on UDIR and are pleased to inform that UDIR (Unified Dispute & Issue Resolution) is live in UPI.

As a part of the UDIR functionality, "Online reversal" will be triggered to all Remitter banks for deemed approved cases as and when Beneficiary Bank (live in UDIR) marks "RET" in response to Auto Update API. Remitter can receive ReqPay Debit Reversal API once the auto update is triggered (presently it is triggered every hour for maximum of 3 attempts). The API will have 'AUTOUPDATE' in Txn.note tag for these requests.

In order to handle these reversals, we hereby advised member banks to follow below procedure:

As a Remitter:

Remitter Banks needs to refer UPI Adjustment report before taking action on RET received cases to ensure that double credits are not passed in customer accounts for Return adjustment.

Refer below table for details:

Bank As	Report name	Adjustment Type	Originating Channel	Reason Code	Changes	Action
Remitter	Adjustment	RET	UDIR	115-120	Yes	Refer for adjustment type RRC
Remitter	Adjustment	RRC	UDIR	501	Yes	No action to be taken in reconciliation as money is reversed online
Remitter	Adjustment	RRC	UDIR	502	No	Pass credit to customer A/C, if not done in online and flag RRC 501 in URCS

All Remitter banks, including those which are not live on UDIR, should follow the above process (action) for RET cases. Bank should pass manual credit to customer accounts only after checking whether the amount is reversed online or not to the customer account.

We would also like to update on below 2 points mentioned in UPI OC-98,

1. **Reconciliation, Settlement & Dispute Management Process** - We would like to inform you that updates received for Time Out and DRC pending transactions within the settlement cut over are also be recorded in Adjustment report only, rather than in raw data files.
2. **Auto Conversion of Complaints into Chargeback** - This functionality is under development at this moment. We will notify members once the functionality is made live in UDIR.

Please make note of the above and disseminate the instructions contained herein to the officials concerned. For any queries or clarification, please contact:

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Yours faithfully,

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