

NPCI/UPI/OC – 145/2022-23

11<sup>th</sup> April, 2022

To,  
All UPI Members - Banks, PSPs & TPAP's  
Dear Sir/ Madam,

**Final implementation timeline for “ODR – Enhancing Complaint handling & Resolution process for all UPI users”**

Reference drawn to RBI Circular No. 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 Payment Systems Operators (PSOs) and their participating members i.e. Payment Service Providers (PSPs) were instructed to implement an ODR system for disputes and grievances related to failed transactions in their respective payment systems by 1<sup>st</sup> January 2021. The implementation of such a system shall benefit and protect consumers and will help to increase users' trust in the UPI ecosystem.

Following the issuance of the aforementioned circular, it has been observed that many members/ PSPs/ TPAPs have breached the mandated timeline and are yet to implement and go live on ODR systems operated by NPCI. This facility immensely helps the ultimate users of the payment systems.

All member banks/ PSPs/ TPAPs participating in the UPI ecosystem are advised to make this facility enabled **latest by 30<sup>th</sup> September 2022 to all their customers and no extension shall be considered**. All participants must also ensure that credit and reversal processing is enabled as part of the implementation i.e. all functionality as desired by ODR including the financial legs of the transactions as per NPCI specifications.

It is critical to provide the highest level of priority in making such features to UPI users. **Failing to provide this facility to all their users, new customer onboarding for issuer banks, PSP banks, and TPAPs shall be stopped effective from 1<sup>st</sup> October 2022.** This is also applicable for multi-bank TPAPs and they shall only be permitted to onboard new customers ONLY on enabled PSPs post this date.

To ensure seamless go-live, NPCI advises all UPI participants to make this functionality available well before 30<sup>th</sup> September 2022.

Members are advised to bring to their partners at an appropriate level.

Yours faithfully,  
SD/-  
Kunal Kalawatia,  
Chief of Products