

NPCI/UPI/OC-145A/2022-23

19<sup>th</sup> August, 2022

To,

All UPI Members – Banks, PSPs & TPAPs

Dear Sir/Madam,

**Reminder on “Final implementation timelines 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 August 06, 2020, on Online Dispute Resolution (ODR) System for Digital Payments and NPCI Circular No. NPCI/UPI/OC - 145/2022-23 dated 11<sup>th</sup> April, 2022 on implementing UDIR by all Banks, PSPs and TPAPs for all the UPI users latest by 30<sup>th</sup> September, 2022.

Following the issuance of the aforesaid circular, it has been observed that many members have gone live on issuer / PSP / Apps, while few members are yet to provide UDIR functionalities including financial legs of the transaction (i.e. credit processing and reversal, wherever applicable) to their customers and on their UPI App. Also members live / ready need to enable end to end transaction including credit processing.

All member banks/ PSPs/ TPAPs participating in UPI are advised to provide this facility (including financial legs of the transaction) to all their customers/users latest by 30<sup>th</sup> September, 2022. For non-complied member banks/ PSPs / Apps, new customer onboarding 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.

Thus, NPCI again advises all UPI participants to make this functionality available well before 30<sup>th</sup> September, 2022. Members are also advised to bring to the notice of their partners at an appropriate level.

SD/-

Yours faithfully,  
**Kunal Kalawatia,**  
Chief of Products