

NPCI/UPI/2022-23/OC.155

2<sup>nd</sup> September, 2022

To,

**All Member Banks, Unified Payments Interface (UPI)**

Madam / Dear Sir,

**Subject: Process of handling NPCI compliance penalty waiver request for UPI.**

We refer to the Operating Circular (OC) No. 99 dated 02<sup>nd</sup> February, 2021 on enabling non-compliance penalty in UPI wherein, we have communicated UPI members about the implementation of non-compliance penalty, if the transaction status is not updated in URCS within the TAT.

Some of banks are approaching NPCI to waive the compliance penalty on account of non-updating the transaction status (TCC, RET, RRC and DRC) in URCS due to technical issues faced by them for various reasons as mentioned below. This matter was discussed in UPI and IMPS Operations Working Group Meeting held on 23<sup>rd</sup> August, 2022.

1. Technical issues - Switch / CBS.
2. Migration / Upgradation activities - Switch / CBS.

The following activities are identified to provide the waiver towards NPCI compliance penalty.

1. Closing activities carried out by member banks during the month end, quarter end or year end.
2. Any activities such as migration / upgradation to a new platform or data center.
3. Maintenance activities.
4. DR Drills.

Please note importantly that member banks are requested to submit the waiver request letter duly signed by senior management official within 30 days from the date of occurrence of the incident to email id [upi.support@npci.org.in](mailto:upi.support@npci.org.in). The letter should give justification with detailed reason for which the waiver is sought and same would be examine by NPCI on applicability of waiver conditions.

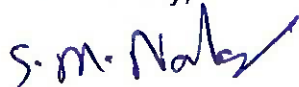
The date of providing waiver is effective from 1<sup>st</sup> August, 2022. For the incidents occurred in the month of August, 2022, the waiver request can be submitted till 30<sup>th</sup> September, 2022.

Member banks may please make the note of the above and disseminate the instructions contained herein to the officials concerned.

For any queries or clarification, please contact:

| Name                 | Email Id   |
|----------------------|--|
| Rama Raju            | <a href="mailto:rama.raju@npci.org.in">rama.raju@npci.org.in</a>                       |
| Murlesham Mithapalli | <a href="mailto:murlesham.mithapalli@npci.org.in">murlesham.mithapalli@npci.org.in</a> |

Yours faithfully,



**Saiprasad Nabar**

**ENCL: OC 99 - Enabling non-compliance penalty in IMPS & UPI – effective 15<sup>th</sup> February 2021.**