

NPCI/UPI/2022-23/OC.157

31<sup>st</sup> October, 2022

To,

All Member Banks of Unified Payments Interface (UPI)

Madam / Dear Sir,

**Subject: UPI Raw File Version 3.0.**

We refer to the below mentioned operating Circulars wherein we have informed member banks to migrate raw file version to V.2.0 in OC-121.

- i) OC *NPCI/UPI/OC No.121/2020-21* dated 25<sup>th</sup> October, 2021 (Sub. Changes in UPI raw data file)
- ii) OC *NPCI/UPI/OC No.152/2022-23* dated 30<sup>th</sup> June 2022 (Sub. Revised timelines on changes in UPI raw data files – 121)
- iii) OC *NPCI/UPI/OC No.138/2021-22* dated 16<sup>th</sup> March, 2022 (Sub. Introduction of 'On Device Wallet' – UPI Lite for small value transactions)

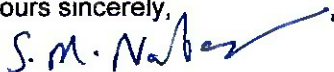
Subsequently, banks who have gone live on UPI Lite has approached NPCI to accommodate the **LRN** (Lite Reference Number) in remitter and payer PSP raw files same as UPI Lite Balance file. In view thereof, it was proposed during the UPI working group meeting dated 6<sup>th</sup> October, 2022 to introduce 4 additional fields at the end of each transaction record in new trimmed raw data files (refer OC-121). Post deliberation in meeting, it was decided to use one of field for Lite reference number (LRN) for UPI Lite transactions in remitter and payer PSP raw file and remaining 3 fields shall be reserved for future purpose (refer Annexure – A for details), accordingly NPCI has made necessary development and we are pleased to inform that the Version 3.0 raw file has been made live in production system on 8<sup>th</sup> September 2022.

Member Banks may please note importantly that

- Additional 4 fields are incorporated in new trimmed raw data as a part of Version 3.0.
- Specification of Version 3.0 (refer Annexure – A for details, highlighted in bold and italic for quick reference).
- LRN will be sent in Remitter and Payer PSP raw data files only.
- Beneficiary and Payee PSP raw files will have blank values in respective 4 fields.
- Banks who have gone live on version 2.0 are expected to migrate to raw file Version 3.0 before enabling UPI Lite functionality
- Bank who are currently on Version 1.0 are expected to migrate to the new raw file version 3.0 directly for faster generation of raw files and enablement of UPI lite Functionality.

Please make a note of the above and disseminate the information contained herein to the officials concerned.

Yours sincerely,



**Saiprasad Nabar**  
Chief Platform Officer

**ENCL: Annexure – A**

## Annexure – A

| Domestic RAW Data format |                  |                              |           |              |                               |        |
|--------------------------|------------------|------------------------------|-----------|--------------|-------------------------------|--------|
| Prefix                   | NewFieldName     | Field Description            | Type      | ActualLength | MaxLength<br>(For Future Use) | Remark |
| TI                       | TISubType        | Transaction Type             | AN        | 2            | 20                            |        |
|                          | TITxnId          | UPI Transaction ID           | AN        | 35           | 100                           |        |
|                          | TIRrn            | RRN                          | AN        | 12           | 100                           |        |
|                          | TIRespCode       | Response Code                | AN        | 2            | 20                            |        |
|                          | TIDate           | Transaction Date             | N         | 6            | 6                             |        |
|                          | TITime           | Transaction Time             | N         | 6            | 6                             |        |
|                          | TISetAmount      | Settlement Amount            | N         | 15,2         | 15,2                          |        |
|                          | TUMN             | UMN                          | AN        | 255          | 255                           |        |
|                          | TIMapperId       | Mapper Id                    | AN        | 16           | 16                            |        |
|                          | TCInitiationMode | Initiation Mode              | AN        | 2            | 10                            |        |
| TCpurpose                | Purpose Code     | AN                           | 2         | 10           |                               |        |
| PR                       | PRId             | Payer Code                   | AN        | 3            | 3                             |        |
|                          | PRmcc            | Payer MCC                    | AN        | 4            | 20                            |        |
|                          | PRvpa            | Payer VPA                    | AN        | 255          | 255                           |        |
| PE                       | PEId             | Payee Code                   | AN        | 3            | 3                             |        |
|                          | PEMCC            | Payee MCC                    | AN        | 4            | 20                            |        |
|                          | PEvpa            | Payee VPA                    | AN        | 255          | 255                           |        |
| RE                       | REId             | Rem Code                     | AN        | 3            | 3                             |        |
|                          | REifsc           | REM IFSC CODE                | AN        | 11           | 20                            |        |
|                          | REaccType        | Remitter Account Type        | AN        | 2            | 30                            |        |
|                          | REaccountNo      | REM ACCOUNT NUMBER           | AN        | 30           | 30                            |        |
| BE                       | BEId             | Bene Code                    | AN        | 3            | 3                             |        |
|                          | BEifsc           | BENI IFSC CODE               | AN        | 11           | 20                            |        |
|                          | BEaccType        | Bene Account Type            | AN        | 2            | 30                            |        |
|                          | BEaccountNo      | BENE ACCOUNT NUMBER          | AN        | 30           | 30                            |        |
|                          | <b>LRN</b>       | <b>Lite Reference Number</b> | <b>AN</b> | <b>35</b>    | <b>36</b>                     |        |
|                          | <b>ResField1</b> | <b>ResField1</b>             |           |              |                               |        |
|                          | <b>ResField2</b> | <b>ResField2</b>             |           |              |                               |        |
|                          | <b>ResField3</b> | <b>ResField3</b>             |           |              |                               |        |