

NPCI/UPI/OC/172/2023-24

10th October, 2023

To,

All Members- Unified Payments Interface (UPI)

Subject – Evidences towards UPI disputes on Small & Offline Merchants

UPI is the most preferred methods of transferring funds and making payment to merchants. For complaints related to transactions such as Goods or Services not received, incorrect of funds transfer etc., customer can reach out to their bank and raise the dispute. Customer through their issuer bank, may raise disputes such as Chargeback, Pre-Arbitration and Arbitration. As per the UPI Operating and Settlement guidelines, acquiring bank to provide clear evidence to defend the dispute raised by issuer bank.

Some of acquiring banks raised the issue where for merchant category - small and offline merchants, evidences such as invoice copy is not generated as these payments are over the counter. NPCI conducted the working group of banks and discussed the matter. Basis working group discussion, it was agreed to take Acquirer Bank's confirmation as evidence to defend the dispute/s raised on small and offline merchants.

Kindly disseminate the information contained herein to the officials concerned. For any quires or clarification, please contact below officials.

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Yours Faithfully.


Giridhar GM

Chief – Customer Success & State Government Relations.