

NPCI/UPI/OC-107 A/2023-24

19th April, 2024

To,

All Members in Unified Payments Interface(UPI)

Dear Sir/Madam,

Subject: Addendum to Circular for revision of Retrieval Reference Number (RRN) in UPI to avoid duplicates

Background: With reference to NPCI/UPI/OC-107/2020-21 NPCI had revise the nomenclature of RRN in UPI to avoid duplicate transaction.

The revised RRN nomenclature as dated 01st April, 2021 was:

RRN construct YDDDSSSSSSSS where:

Y-Ending digit of the Year

DDD-Julian Date

SSSSSSSS – STAN Number

Basis the above RRN nomenclature, there is a limit of 100 million unique RRNs which can be generated within a day by a single PSP. With the UPI volumes increasing, it is observed that during peak days, few of the PSP are exceeding the limit of 100 million unique RRNs as per the extent RRN logic. Duplicate RRNs results in system issues with respect to generation of transaction details and may also lead transactional issues at member's end.

Revised RRN Nomenclature: In view of the above, the current RRN nomenclature to be revised wherein the entire RRN shall have the provision for STAN value which shall help in accommodating ~1000 Billion transactions with unique RRN from a single PSP.

The revised RRN nomenclature shall be:

RRN construct SSSSSSSSSSSS where:

SSSSSSSSSSSS – STAN Number

The PSPs/Bank wherein daily transaction limit are exceeding 100 million are advised to implement the revised RRN construct to avoid duplicity. Further, PSPs/Banks to remove checks, if any, against the 'YDDD' of the RRN construct. In case banks/PSPs have validation of 'YDDD' in RRN, please ensure that the same is removed by 31st, May 2024.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief of Products