NPCI/UPI/OC No. 193/2023-24   March 28, 2024

To,

All Members of Unified Payments Interface (UPI)

Sub: <u>Compliance to UPI technical specifications – TRAN ID</u>

As per UPI technical specification transaction ID (TXNID) length must be 35 digits alpha numeric. On analyzing the data, the following anomalies are observed:

1. Length of the transaction IDs: PSPs are not using consistent length of transaction ids (current transaction ids (TXNID) are ranging from 4 digits to 35 digits) which is inconsistent with the technical specifications of UPI.
2. Duplicate transaction Ids: Duplicate transaction Ids are used by PSPs while originating the transactions.

1. Length of transaction ids:

   a. In order to bring in standardization, it is mandated that the participating entities should use the transaction ID with a length of 35 characters (alphanumeric) only.
   b. Validation of field length should be implemented in the central system, any transaction with transaction id not in compliance with the specification shall be rejected by the system with appropriate reason. The exact date of implementation of validation in central system shall be communicated separately however all the participants are advised to take immediate measures to comply with technical specification to avoid last minute rush.

2. Duplicate transaction Ids:

   a. Validation is already in place, duplicate records are already validated and rejected. Such rejections due to duplicate TXNID are causing immense customer dissatisfaction. Further, in some exceptional cases where in the central system multiple DBs are involved, a few transactions with duplicate IDs are getting processed in online system however the same is getting rejected in the back office leading to settlement issues.
   b. In the event of such duplicate transactions getting processed by the central system leading to settlement issues, it may be noted that the liability will be shifted (defaulting PSP shall be debited) to such originating entity as duplicate transaction Id is not in compliance with the technical specifications.

3. Additionally in a scenario wherein the banks have successful transactions in their switch / internal system however such transaction/s are not present in the raw file provided then:

   a) Remitting banks should not reverse the funds to the customer's account.
   b) Beneificiary banks should hold funds in the beneficiary account.

   Such cases should be reported to NPCI immediately for further course of action.

   All participating entities are advised to take note and ensure compliance. The information herein may please be disseminated to all the concerned officials for compliance.

With warm regards

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Chief – Customer Success & Govt Relations