NPCI/UPI/OC No. 211/2024-25   **Jan 06, 2025**

To,

All Members of Unified Payments Interface (UPI)

Sub: Reset Password Process for URCS

It may be noted that quite often UPI participant banks officials are forgetting passwords for URCS by entering incorrect passwords in all attempts and ending up with user lock issues. In such cases member banks are sending emails/CRM tickets for NPCI to reset the passwords and unblock the user IDs, on analysis it is observed that about 20% of the CRM complaints pertain to this category.

In view of the above, we are pleased to announce that the reset password and unblock user ID process has been automated with three different options as mentioned below, this will help member banks to reset the passwords and unblock user ID issues on their own without any dependency on NPCI.

Three options to reset the password & unblock the user IDs

- i)   Answer secret question
- ii)   OTP
- iii)   MFA – Multi Factor Authentication

Refer attached Annexure – 1 for User Manual for the above three options to reset the password and unblock the user IDs.

This functionality is made available to the member banks with immediate effect.

Note:

- i)   Member banks have duplicate email IDs and mobile numbers for maker and checker user IDs, please ensure you have unique email IDs and mobile numbers, very soon URCS will block the user IDs if there are duplicate maker and checker details.
- ii)   Ensure that you update correct email IDs and mobile numbers in URCS otherwise the above solution doesn't work.

Please disseminate the information contained herein to the officials concerned.

With warm regards

Giridhar G M
Chief – Customer Success

Enclosed: Annexure -1 (User Manual for Reset & Unblock User ID).