NPCI/UPI/OC/214/2025-26   26th April, 2025

To

All UPI Members,

Dear Sir/Madam,

Subject: Reduction in response time of UPI Transactions

With the objective of streamlining the performance of UPI, it is hereby informed that the response time for UPI APIs initiated by NPCI is revised as follows:

Sr. no.	UPI API	Entities	Existing response time	Revised response time
1	Request Pay, Response Pay (Debit and Credit)	Remitter Bank Beneficiary Bank	30 seconds	15 seconds
2	Check Transaction Status	Remitter Bank Beneficiary Bank	30 seconds	10 seconds
3	Transaction Reversal (Debit and Credit)	Remitter Bank Beneficiary Bank	30 seconds	10 seconds
4	Validate Address (Pay, Collect)	Payer PSP Payee PSP Beneficiary Bank (Account +IFSC based transactions)	15 seconds	10 seconds

Aforementioned revisions are intended to improve the customer experience. The members are required to ensure that they make the necessary changes in their system so that that responses are handled within the revised time. If the members have any dependency/configuration changes at partner /merchant's end, then the same also has to be taken care accordingly.

Further, Members are requested to ensure that the changes to the response time should not adversely impact the technical decline (TD) thresholds.

The above-mentioned changes shall be implemented with effect from **16th June 2025.**

Yours sincerely,

SD/-

Kunal Kalawatia
Chief of Products

Together
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