

NPCI/UPI/OC/215/2025-26

26th April, 2025

To

All UPI Members,

Subject: Initial Streamlining the Check Transaction usage in UPI and overuse / misuse of all UPI APIs

This circular is issued to address the situation that has been resulted due to initiation of high number of "Check Transaction Status" APIs by PSP banks at a very high Transactions Per Second (TPS) rate in repetitive manner. To ensure that UPI system is able to operate as per ecosystem expectations, following are the guidelines to be adhered by UPI members:

1. PSP banks/Acquiring Banks shall ensure that all the API requests (traffic) sent to UPI is **monitored and moderated in terms of appropriate usage** for e.g. restricting high number of repeat API's for same transactions or older transactions etc.
2. PSP banks/Acquiring Banks shall ensure that there is **no batch processing** (by processing file and converting to online request at high TPS) of any of the non-financial APIs sent to UPI Online systems.
3. PSP banks / Acquiring banks shall initiate the first check transaction status API after **90 seconds** from the initiation/authentication of the original transaction. After the timers are changed (ref. UPI OC 214, dated 26th April, 2025), members may initiate the same after 45 to 60 seconds of the initiation/authentication of original transaction, after NPCI revised communication.
4. PSP banks / Acquiring banks may initiate **maximum of 3 check transaction status** APIs, preferably within 2 hours from the initiation/authentication of the original transaction.
5. Subsequently, in case of U48 error (Transaction ID not present or not found in UPI System) within first two 2 hours from initiation of the original transaction, then PSP banks / Acquiring banks shall refer the NPCI settlement files (available to Payee, Payer or PSP banks) after the settlement cycle is completed, alternatively members may initiate a **maximum of one check transaction status API** on UDIR (Unified Dispute and Issue Resolution) which in turn checks URCS (UPI Backoffice) to fetch the final settlement status of the transaction.
6. PSP banks / Acquiring banks shall consider the **transaction failed**, if they receive an error from the list mentioned in **Annexure 1** and shall not initiate further check transaction status API.
7. PSP banks / Acquiring banks shall audit their systems by Cert-in empanelled auditor on an immediate basis, to review the API usage and existing systems behaviour, and annually hereafter.
8. The remitter bank/PSP shall have visibility over specific UPI APIs and are responsible for regularly reviewing their usage. Any exceptions or anomalies observed shall be reported to NPCI.
9. NPCI may also consider implementing rate limiters on select UPI API's in consultation with steering committee and subject to other approvals in due course.

Above measures to be implemented by the PSP banks / Acquiring banks on immediate basis. NPCI may also review the API requests on ongoing basis and work with Members to ensure that usage of UPI system API's is responsible and measured.

Members are also requested to reach out for any further suggestions and changes in above, after reviewing the feedback and data in next 4 weeks' time to upi.compliance@npci.org.in so that they are incorporated and revised guidelines in this regard can be issued, if necessary.

Further, reiterating the earlier compliance, as per NPCI UPI operating circular no. 95 dated 25th September 2020, the stand-alone use of APIs for purposes other than intended is prohibited, unless approved. Members are requested to comply with the mentioned guidelines at the earliest, failing which may attract appropriate action, including penal provisions, if any.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure 1: Errors/Conditions where check transaction API shall not be initiated

1. Connection timeout
2. Connection refused
3. No route to host
4. Unknown host
5. Port unreachable
6. TLS handshake error
7. HTTP Status code: 501
8. HTTP Status code: 503
9. HTTP Status code: 403
10. HTTP Status code: 417
11. HTTP Status code: 404
12. HTTP Status code: 429
13. HTTP Status code: 413
14. Any Negative ACK from NPCI
15. Transaction Success/Failure confirmation from NPCI