NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2026-27/NETC/007 June 17, 2026

To,

All Member Banks

Sub: NETC – Guidelines for Transaction Re-initiation

Banks must follow the prescribed guidelines for handling technical response codes, re-initiation and ensuring necessary checks such as site health check, transaction status, and tag status are completed.

Please refer to the provided table to determine the appropriate re-initiation action.

Code Type	Code	Reason	Action	Reinitiation Frequency
Http code	4xx (both sites)	Network fluctuations	Banks shall verify the health status of actives sites and continue to re-initiate the request based on until a success http code of 200 or 202 is received	180 sec
	5xx (both sites)	Service/Site unavailability		180 sec
NETC Error code	134	Component dependency failure	Banks shall continue to re-initiate the request until a success response code is received	180 sec

Banks shall also carry out periodic reconciliation of all requests submitted to NETC. In case where a legitimate transaction is found as declined due to specific response code or error code patterns, the concerned Bank shall promptly re-initiate the request within the TAT, thereby avoiding reliance on special window requests and associated liabilities.

All Member Banks are required to implement the re-initiation logic as specified in the table above with immediate effect.

Kindly disseminate the information contained herein to the officials concerned.

Yours faithfully,

SD/-

Nitin Mishra

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