

NPCI/2025-26/NETC/006

Jun 24, 2026

To,

All NETC Member Banks

Subject: Implementation of Duplicate Transaction Validation for NETC Transactions

This is with reference to IHMCL circular (Ref. No. IHMCL/Duplicate-Transaction-Logic/2023/203661/213 dated May 17, 2023) regarding the check and prevention of duplicate FASTag transactions and the required controls to be implemented by acquiring systems. However, it has been observed that duplicate transactions are still being routed to the NETC system by certain entities, resulting in increased customer grievances and instances of duplicate debits. To address the aforesaid issue, IHMCL has directed NPCI to implement secondary validation for NETC transactions to identify and decline duplicate transactions.

Under this validation logic, debit transactions will be validated against transactions processed during the preceding 48 hours, and duplicate transactions shall be identified and declined where the transaction meets any of the following conditions with reference to a previously accepted or deemed accepted transaction:

Rules	Plaza Type	Transaction ID	Tag ID	Plaza ID	Reader Read Time (RRT)	Lane Direction
1	National, State, Parking	Same	Same	Same	Same	Same
2	National, State, Parking	Different	Same	Same	Same	Same
3	National	Different	Same	Same	Within 10 minutes of the earlier accepted or deemed accepted transaction	Different
4	National	Different	Same	Same	Within 15 minutes of the earlier accepted or deemed accepted transaction	Same

Any special configuration plaza deviating from the aforesaid validation logic, or requiring whitelisting, shall require written approval from IHMCL/NHAI and prior notice of at least 15 days to NPCI. Non-financial and credit transactions shall remain excluded from the above duplicate validation checks.

We would like to inform you that the development and testing of this duplicate transaction validation logic have been completed, and the feature is planned to be deployed in the NETC production environment on **June 30, 2026**.

Please note that the primary responsibility for ensuring that only valid and unique transactions are processed and submitted to NETC system, in line with IHMCL technical specifications and guidelines, will continue to remain with the originating (acquiring) banks. The secondary validation implemented by NPCI is an additional control and shall not be treated as a substitute for the controls required to be implemented by member banks/participants. For all approved transactions, acquiring banks shall monitor for duplicate transactions in accordance with the above referenced IHMCL circular and shall raise appropriate credit adjustments, wherever applicable.

For further details, please refer to Annexure I.

Warm regards,

Sd/-

Giridhar GM

Chief – Customer Success

National Payments Corporation of India

Annexure – 1

Rule 1: A transaction shall be identified as duplicate and declined where the second transaction carries the same Transaction ID, same Tag ID, same Plaza ID, same Reader Read Time, and same Lane Direction as the first accepted or deemed accepted transaction, provided the transaction timestamp is within the last 48 hours.

NETC rejection error code: 394 – Duplicate transaction presented for a tag with same transaction ID with same RRT from same plaza.

RespPay Decline risk score: 961

Exclusion: Non-financial and credit transactions.

Transaction No.	Direction	Tag ID	Plaza ID	Reader Read Time	Acquirer Bank Txn Initiated Time	Transaction Status
ABCDXX1	N	3416XXXXXXXXXXXXXXXXXX XX15A0	123456	10-05-2026 16:02	10-05-2026 16:04	Accepted
ABCDXX1	N	3416XXXXXXXXXXXXXXXXXX XX15A0	123456	10-05-2026 16:02	10-05-2026 16:10	Declined

Rule 2: A transaction shall be identified as duplicate and declined where the second transaction carries a different Transaction ID but the same Tag ID, same Plaza ID, same Reader Read Time, and same Lane Direction as the first accepted or deemed accepted transaction, provided the transaction timestamp is within the last 48 hours.

NETC Rejection error code: 395 - Duplicate transaction presented for a tag with different transaction ID with same RRT from same plaza.

RespPay Decline risk score: 962

Exclusion: Non-financial and credit transactions.

Transaction No.	Direction	Tag ID	Plaza ID	Reader Read Time	Acquirer Bank Txn Initiated Time	Transaction Status
ABCDXX1	N	3416XXXXXXXXXXXXXXXXXX15A0	123456	10-05-2026 16:02	10-05-2026 16:04	Accepted
ABCDXX2	N	3416XXXXXXXXXXXXXXXXXX15A0	123456	10-05-2026 16:02	10-05-2026 16:10	Declined

Rule 3: A transaction shall be identified as duplicate and declined where the second transaction carries a different Transaction ID but the same Tag ID and same Plaza ID, and its Reader Read Time falls within 10 minutes of the first accepted or deemed accepted transaction with Lane Direction being different, provided Merchant Sub Type = National and the transaction timestamp is within the last 48 hours.

NETC Rejection error code: 396 - Duplicate transaction presented for a tag in opposite direction with RRT within 10 minutes of 1st transaction from same plaza.

RespPay Decline risk score: 963

Exclusion: Non-financial and credit transactions

Transaction No.	Direction	Tag ID	Plaza ID	Reader Read Time	Acquirer Bank Txn Initiated Time	Transaction Status
ABCDXX1	N	3416XXXXXXXXXXXXXXXXXX15A0	123456	10-05-2026 16:02	10-05-2026 16:04	Accepted
ABCDXX2	S	3416XXXXXXXXXXXXXXXXXX15A0	123456	10-05-2026 16:10	10-05-2026 16:12	Declined
ABCDXX3	S	3416XXXXXXXXXXXXXXXXXX15A0	123456	10-05-2026 16:14	10-05-2026 16:16	Accepted

Rule 4: A transaction shall be identified as duplicate and declined where the second transaction carries a different Transaction ID but the same Tag ID and same Plaza ID, and its Reader Read Time falls within 15 minutes of the first accepted or deemed accepted transaction with Lane Direction being the same, provided Merchant Sub Type = National and the transaction timestamp is within the last 48 hours.

NETC Rejection error code: 397- Duplicate transaction presented for a tag in same direction with RRT within 15 minutes of 1st transaction from same plaza.

RespPay Decline risk score: 964

Exclusion: Non-financial and credit transactions.

Transaction No.	Direction	Tag ID	Plaza ID	Reader Read Time	Acquirer Bank Txn Initiated Time	Transaction Status
ABCDXX1	N	3416XXXXXXXXXXXXXXXXXX 15A0	123456	10-05-2026 16:02	10-05-2026 16:04	Accepted
ABCDXX2	N	3416XXXXXXXXXXXXXXXXXX 15A0	123456	10-05-2026 16:14	10-05-2026 16:16	Declined
ABCDXX3	N	3416XXXXXXXXXXXXXXXXXX 15A0	123456	10-05-2026 16:18	10-05-2026 16:20	Accepted

Note: Existing duplicate validations for scenarios involving the same Transaction ID and the same Merchant ID within the preceding 7 days shall continue, and such transactions shall be declined with the existing response code 201. It may further be noted that, at present, banks/plazas receive risk scores (Txn.RiskScores) only in Accepted and Deemed Accepted transaction responses. Pursuant to this implementation, transactions declined under the duplicate transaction validation rules specified in this Annexure shall also carry the applicable risk score details in the RespPay message.