NPCI/UPI/OC-227/2025-26

8th October 2025

To,

All Members of Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: Introduction of "UPI HELP" – a pilot with AI powered support for UPI payments

UPI now processes approximately 20 billion transactions each month and has emerged as a preferred mode of payment for users. As the volume of transactions grows, it is imperative to provide simple and intuitive support channel for the users. NPCI introduces UPI HELP Assistant, powered by a proprietary financial domain-specific language model, to enhance user engagement by providing intelligent conversational support. As this Assistant is powered by the AI model, like any other, this model too, gets better with more users using it and learnings. This is launched as a pilot, and based on the user and ecosystem feedback, the next steps shall be communicated on this Assistant.

To begin with, Assistant shall –

a. Respond queries on digital payments: Assistant shall answer user queries related to digital payments, enabling better understanding of various payment features or guidelines.

b. UPI Transaction Grievance Redressal: UPI users shall be able to check their transaction status or log and track complaint for services issues. As part of the dispute resolution mechanism, Assistant shall provide Issuer banks with relevant additional information to facilitate informed decision-making. This method shall be useful for incomplete transactions (status unknown), and to raise a complaint for merchant (P2M) transactions for service-related issues which are presently supported as part of UDIR process.

c. UPI Transaction Mandate Management: UPI users shall be able to see all their active mandates (Autopay, etc), in a unified view. Assistant shall facilitate mandate management life cycle management via simple intuitive keywords such as pause, resume, revoke, etc. through deep links to the respective UPI Apps. This method will empower user to manage their AutoPay mandates in an easy way.

Assistant shall be accessible to UPI users of participating Members via (i) the Member Banks' customer interface channels such as website, chatbot, etc., (ii) DigiSaathi website/chatbot, etc., and in due course with (iii) UPI app - by redirecting users to the UPI HELP assistant and providing API integration to participating members. The UPI Help is offered by NPCI on behalf of customer's bank and all the decision making shall be done either by the customer and/or the Issuer bank. Initially, the

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051.
T: +91 22 40009100 F: +91 22 40009101
contact@npci.org.in www.npci.org.in
CIN: U74990MH2008NPL189067

assistant capacity shall be made available to limited concurrent users at a time, and based on the response, the next steps shall be taken to review the capacity for increasing it gradually.

Members (Banks and PSP/App) that are participating in the pilot are required to ensure the following guidelines are followed:

Grievance Redressal:

1. Participating Banks and PSPs / apps to provide prominently visible and easily accessible links to the UPI Help Assistant on their official channels (website, apps, etc.)
2. Participating Banks shall ensure all complaints received via this channel are acknowledged, registered, and resolved within the prescribed Turn Around Time (TAT) and other rules defined for grievance redressal and related actions as per the extant guidelines.
3. All member banks live on UDIR must consume complaints raised via UPI Help and act promptly on auto-resolution mechanisms for transactions marked as pending or deemed via UDIR process, providing timely updates within stipulated TAT.
4. Participating banks shall maintain consistent communication with customers regarding their complaints, referencing the Complaint Reference Number (CRN) and guiding them on the dispute status and further steps.

Mandate Management:

1. UPI Apps must implement the mandated deep-link specification to ensure seamless initiation of mandate management activities triggered via UPI Help.
2. Upon mandate action initiation (e.g., pause, resume, revoke) via UPI HELP, UPI Apps shall redirect users to the appropriate confirmation or review screen as per the existing UPI AutoPay guidelines

Subsequent phases may broaden the language coverage and other services.

Your Sincerely,

SD/-
Sourabh Tomar
Head UPI Product