NPCI/UPI/OC No. 240/2026 – 27 November 04, 2026

To,

All Members & UPI Application providers - Unified Payment Interface (UPI)

Subject: Standardization of Dispute Management Rules in URCS

We refer to the UPI dispute management mechanism made available to Member banks for addressing customer complaints and transactions related disputes. The Dispute Management Rules are reviewed based on feedback received from Members and to address certain dispute scenarios more appropriately.

To further strengthen the dispute management framework, NPCI has introduced the changes detailed below to the dispute management rules.

1. Nomenclature Change of **'Wrong Credit Chargeback'** to **'Wrong Payment - Reversal Request'**

Flag	Existing Description	Proposed Description
WC	Wrong Credit Chargeback Raise	Wrong Payment - Reversal Request
WA	Wrong Credit Chargeback Acceptance	Wrong Payment - Reversal Request Acceptance
WR	Wrong Credit Chargeback Representment	Wrong Payment - Reversal Request Rejection

2. **'Wrong Payment - Reversal Request'** and **'Fraud Chargeback'** shall now be permitted for deemed-approved transactions after TCC updates, which was not allowed previously.
3. Revision in Dispute Reason Codes Description

Dispute Type	Flag	Existing Description	Revised Description
Fraud Chargeback Representment	FCR	131 – FIR Copy not provided for the disputed transaction	131 – FIR Copy / NCRP / customer complaint copies not provided for the disputed transaction for obtaining debit confirmation
Chargeback Raise	B	1063 – Paid by alternate means	1063 – Paid by alternate means/Duplicate/Multiple Transactions
		1085 – Card holder was charged more than the transaction amount	1085 – User was charged more than the transaction amount

4. Discontinuation of Reason Code - 1084

Dispute Type	Flag	Dispute Reason Code and Description
Chargeback Raise	B	1084 - Duplicate /Multiple Transaction

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5. Introduction of Additional Reason Codes (New)

Dispute Type	Flag	TXN Type	Dispute Reason Code and Description
Complaint Raise	PBRB	U2	U011 – User was charged more than the transaction amount
Response To Complaint	PR2C	U2	110 – No excess charges levied to user
			101 – Excess charges levied to user
Chargeback Raise	B	U3 / UC	1063 – Paid by alternate means/Duplicate/Multiple Transactions
Representment	R	U2	1112 – No excess charges levied to user
Chargeback Acceptance	A	U2	1113 – Excess charges levied to user
Deferred Chargeback Raise	FB	U2	1061 – Credit not processed for cancelled or returned goods and services
			1062 – Goods and Services not as described / defective
			1064 – Goods or Services Not Provided / Not Received
			1085 – User was charged more than the transaction amount
		U2 / U3 / UC	1063 – Paid by alternate means/Duplicate/Multiple Transactions
Deferred Representment	FR	U2	1112 – No excess charges levied to user
Deferred Chargeback Acceptance	FA	U2	1113 – Excess charges levied to user
Credit Adjustment	C	U2	1066 – Excess charges levied to user
Online Refund	REF	U2	1066 – Excess charges levied to user
Returns	RET	U2	1066 – Excess charges levied to user
Fraud Chargeback Representment	FCR	U2	133 – Government Revenue Collection Payments
Wrong Payment - Reversal Request Rejection	WR	U3	WC6 – Customer confirmed the credit received was correct
			WC7 – Customer confirmed the credit returned by other means

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6. Types of Evidence Submission

TXN Type	Dispute	Reason Code	Indicative document / supporting
U2	Deferred Chargeback (FB)	1085 – User was charged more than the transaction amount	Customer Complaint, UPI Payment Receipt and Purchase Bill / Invoice
	Deferred Representment (FR)	1112 – No excess charges levied to user	Purchase Invoice with complete breakup and justification of the amount charged.
	Representment (R)	1112 – No excess charges levied to user	Purchase Invoice with complete breakup and justification of the amount charged.
	Fraud Chargeback Raise (FC)	128 - Chargeback on Fraudulent Transaction	FIR / Police Complaint copy / details of Complaint filed in NCRP Or Customer complaint copy (letter/email or details of complaint raised through any banking channel which has details of transactions disputes as unauthorised / fraud.
U3 / UC	Wrong Payment - Reversal Request Rejection (WR)	WC4 - Customer is not accessible for obtaining debit confirmation	Copy of email follow-up with customer or Bank declaration / confirmation copy that customer not contactable
		WC6 - Customer confirmed the credit received was correct	Copy of customer confirmation / bank declaration
		WC7 - Customer confirmed the credit returned by other means	Customer declaration copy with transaction screenshot of the return amount

The above changes shall be implemented in URCS with effect from **25th November 2026**. Details of the changes implemented in URCS are provided in enclosed Annexure – 1.

Kindly disseminate the information contained herein to the officials concerned. Member banks are requested to implement the necessary changes in all applicable systems to ensure compliance with these guidelines.

Yours sincerely

SD/-

Giridhar GM
Chief – Customer Success

Enclosed:

Annexure – I: New and Revised Reason Codes List

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Annexure – I: New and Revised Reason Codes List

DISPUTE TYPE	DISPUTE FLAG	TXN TYPE	TXN STATUS	TAT	NEW DISPUTE REASON CODE	NEW DISPUTE REASON CODE DESCRIPTION
COMPLAINTS						
Complaint Raise	PBRB	U2	00 / RB	60	U011	User was charged more than the transaction amount
Response To Complaint	PR2C			60	110	No excess charges levied to user
					101	Excess charges levied to user
CHARGEBACK						
Chargeback Raise	B	U2	00 / RB	90	1063	Paid by alternate means/Duplicate/Multiple Transactions
					1063	Paid by alternate means/Duplicate/Multiple Transactions
					1085	User was charged more than the transaction amount
		U3 / UC	RB	45	1063	Paid by alternate means/Duplicate/Multiple Transactions
Representment	R	U2	00 / RB	15	1112	No excess charges levied to user
Chargeback Acceptance	A			15	1113	Excess charges levied to user
DEFERRED CHARGEBACK						
Deferred Chargeback Raise	FB	U2	RB	90	1061	Credit not processed for cancelled or returned goods and services
					1062	Goods and Services not as described / defective
					1063	Paid by alternate means/Duplicate/Multiple Transactions
					1064	Goods or Services Not Provided / Not Received
		U3 / UC		45	1063	Paid by alternate means/Duplicate/Multiple Transactions
ADJUSTMENTS						
Credit Adjustment	C	U2	'00	180	1066	Excess charges levied to user
Return (Post TCC)	RET		RB	180	1066	Excess charges levied to user
Online Refund	REF		00 / RB	180	1066	Excess charges levied to user
FRAUD CHARGEBACK						
Fraud Chargeback Representment	FCR	U2	00 / RB	15	131	FIR Copy / NCRP / customer complaint copies not provided for the disputed transaction for obtaining debit confirmation
					133	Government Revenue Collection Payments
WRONG PAYMENT - REVERSAL REQUEST						
Wrong Payment - Reversal Request Rejection	WR	U3	00 / RB	15	WC6	Customer confirmed the credit received was correct
					WC7	Customer confirmed the credit returned by other means

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