

NPCI/RuPay/OC-38/FY 25-26

10th September 2025

To,

All Members of RuPay

Subject – Implementation of NRP & revision in PRD process for RuPay

RuPay, India's domestic card payment network has an established dispute resolution framework to ensure timely and fair redressal of customer disputes. To enhance process efficiency, expedite customer issue resolution, and bring the discipline within the RuPay ecosystem, a revised process has been formulated. Under this new framework, the revised lifecycle will be as follows

- i) Chargeback Raised – Accept/Re-Presentation/Deemed.
- ii) Pre-Arbitration Raised – Accept/Re-Presentation/Deemed.
- iii) Arbitration Raised – NRP Verdict.
- iv) PRD Raised – PRD Verdict.

The stakeholder against whom the verdict has been given by NRP can appeal to PRD, if not satisfied even with PRD verdict, then appeal to RBI as appellate authority. Detailed flow of dispute rules and lifecycle is provided in Annexure A, B, C & D.

Further to the changes detailed above, revised fee structure shall be implemented for both NRP and PRD processes as per the details provided below:

- NPCI Review Panel (NRP) Processing Fees of Rs.500 + GST per arbitration.
- Panel for Resolution of Disputes (PRD) Processing Fees of Rs.3,000 + GST per arbitration.

This shall be effective for the chargeback cases raised from September 30, 2025.

Member banks are advised to make necessary arrangements to handle the chargebacks (disputes) accordingly. The information contained herein may please be disseminated to the officials concerned.

Yours Sincerely,

SD/-

Giridhar GM

Chief – Customer Success

Enclosed: Annexure A, B, C & D.

Annexure A

NRP & PRD Process

S. No	Existing Process	Revised Process
1)	Panel for Resolution of Disputes (PRD): - Once an Arbitration is initiated, the issuer/acquirer has 15 days to act on the case. - An Arbitration initiation fee of INR 3,000 + GST is debited from the issuer. - If no action is taken by either party within the given timeframe, the case moves to the next stage, termed <i>Arbitration Continuation</i>. - The PRD then reviews the case and delivers its verdict. - Post verdict, a fee of INR 3,000 + GST is debited from the party against whom the decision is passed. - The option to raise Arbitration is available only to issuers.	a) NPCI Review Panel (NRP) - The NRP consists of three NPCI officials, including the Panel Chairperson. - NRP reviews cases based solely on the documents and supporting evidence submitted by member banks during the chargeback and pre-arbitration stages and issues a verdict accordingly. - An NRP processing fee of INR 500 + GST is charged per case from the participant against whom the verdict is passed. - If the losing party is not satisfied with the NRP verdict, they may escalate the case to the PRD. - Reversal of NRP fees will occur in the following scenarios: If the losing party in NRP escalates to PRD and the PRD verdict is in their favor – the NRP fee (INR 500 + GST) previously debited will be reversed and recovered from the counterparty. In such cases, the participant against whom the PRD verdict is passed will bear both the NRP fee (INR 500 + GST) and the PRD fee (INR 3,000 + GST). If the PRD verdict is accepted by the other party – the NRP fee (INR 500 + GST) earlier debited from the NRP losing party will be reversed and charged to the party accepting the PRD decision. b) Panel for Resolution of Disputes (PRD) - The PRD consists of five members: four nominated by direct member banks (with at least 25% representation from Steering Committee members) and one NPCI official as Chairperson. - A PRD processing fee of INR 3,000 + GST per case is charged from the losing party (in addition to NRP fees, wherever applicable). - The PRD reviews the cases based on the documents and supporting evidence submitted by member banks during the chargeback and pre-arbitration stages and delivers its verdict accordingly. c) RBI (Appellate Authority)

		If a bank is not satisfied with the decisions of both NRP and PRD, it may escalate the case to RBI, acting as the Appellate Authority.
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Annexure – B

Arbitration Life Cycle

Arbitration Stage	Base	TAT (days)	Function code	Fund Movement									
				Dispute Amount		Customer Compensation Amount(applicable only for RC 1065)		NRP Fee Rs. 500/- & GST		PRD Fee Rs. 3,000/- & GST		Reversal NRP Fee & GST	
				Dr	Cr	Dr	Cr	Dr	Cr	Dr	Cr	Dr	Cr
ARBITRATION ON APPROVED TRANSACTIONS													
Arbitration Raise	Chargeback representment	30	479	-	-	-	-	-	-	-	-	-	-
	Pre-Arbitration Decline	5											
Arbitration Accept	Arbitration Raise	10	480	ACQ	ISS	ACQ	ISS	-	-	-	-	-	-
Arbitration Withdraw	Arbitration Raise	10	482	-	-	-	-	-	-	-	-	-	-
Arbitration Continue	Arbitration Raise	11	481	-	-	-	-	-	-	-	-	-	-
NPCI REVIEW PANEL (NRP)													
NRP Verdict in favor of ACQ Bank	Arbitration Continue	20	483	-	-	-	-	ISS	NPCI	-	-	-	-
NRP Verdict in favor of ISS Bank	Arbitration Continue	20	483	ACQ	ISS	ACQ	ISS	ACQ	NPCI	-	-		
PANEL FOR RESOLUTION OF DISPUTES (PRD) : NRP VERDICT GIVEN IN FAVOUR OF ACQ / ACQ BANK													
IPRD Raise (PRD raised by ISS)	NRP Verdict in favor of ACQ Bank	5	490	-	-	-	-	-	-	-	-	-	-
IPRD Withdraw	IPRD Raise	10	492	-	-	-	-	-	-	-	-	-	-
IPRD Accept	IPRD Raise	10	491	ACQ	ISS	ACQ	ISS	-	-	-	-	ACQ	ISS
IPRD Continue	IPRD Raise	11	493	-	-	-	-	-	-	-	-	-	-
IPRD Verdict in favor of ACQ Bank	IPRD Continue	20	494	-	-	-	-	-	-	ISS	NPCI	-	-
IPRD Verdict in favor of ISS Bank	IPRD Continue	20	494	ACQ	ISS	ACQ	ISS	-	-	ACQ	NPCI	ACQ	ISS
PANEL FOR RESOLUTION OF DISPUTES (PRD) : NRP VERDICT GIVEN IN FAVOUR OF ISS / ISS BANK													
APRD Raise (PRD raised by ACQ)	NRP Verdict in favor of ISS Bank	5	495	-	-	-	-	-	-	-	-	-	-
APRD Withdraw	APRD Raise	10	496	-	-	-	-	-	-	-	-	-	-
APRD Accept	APRD Raise	10	497	ISS	ACQ	ISS	ACQ	-	-	-	-	ISS	ACQ
APRD Continue	APRD Raise	11	498	-	-	-	-	-	-	-	-	-	-
APRD Verdict in favor of ACQ Bank	APRD Continue	20	499	ISS	ACQ	ISS	ACQ	-	-	ISS	NPCI	ISS	ACQ
APRD Verdict in favor of ISS Bank	APRD Continue	20	499	-	-	-	-	-	-	ACQ	NPCI	-	-

Annexure C

TAT associated with Arbitration

S. No	Stages	CURRENT TAT	REVISED TAT
1	Arbitration Raise (A)	i) After Chargeback Re-presentment - 30 days ii) After Pre-Arbitration Decline - 05 days	i) After Chargeback Re-presentment - 30 days ii) After Pre-Arbitration Decline - 05 days
2	Arbitration Withdraw/Acceptance (B)	15 days from (A)	10 days from (A)
3	Arbitration Continuation (C)	16 days from (A)	11 days from (A)
4	NRP Verdict(D)	Nil	20 days from (C)
5	PRD Raise (E)	Nil	5 days from (D)
6	PRD Withdraw/Acceptance(F)	Nil	10 days from (E)
7	PRD Continuation (G)	Nil	11 days from (E)
8	PRD Verdict	45 days from (C)	20 days from (G)

Note: Arbitration raise day has to be considered as day 1, TAT will be calculated accordingly.

Annexure D

List of Reports getting affected

The following reports will undergo changes. The function code associated with each stage is mentioned in Annexure B

1. Daily Settlement Report (DSR)
2. Interchange Summary Report
3. Net Settlement Report
4. Billing Summary Report
5. All Dispute Report
6. Monthly Bank wise Statement of Interchange Fees (for both issuer & acquirer)
7. Monthly Day Wise Statement of Interchange Fees (for both issuer & acquirer)

Samples of NRP Fee Reversal entries in Monthly reports

(a) Bank wise Statement of Interchange Fees (Issuer Report)

CIN: U74990MH2008NPL189067										
RuPay PoS & e-Commerce transactions - Bharat Clearing and Settlement System (BCS)										
Bank Wise Statement of Interchange Fees										
Report for period :		01/May/2025 To 31/May/2025								
RGCS Settlement Report Date:		02/May/2025 To 01/Jun/2025								
Report Generated Date :		07-06-2025 09:39								
Issuer Bank Name :		XXXXXXXX								
Participant Id (PID):		XXXXXXXX								
Address :		XXXXXXXX								
Issuer Bank GSTIN :		XXXXXXXX								
Paid To Acquirer (Dr):										
Issuing Bank Name	Address	Inter State / Intra State	Interchang e Fees (Rs.)	Interchange Fees - Disputes / Adjustments / Refunds (Rs.)	Retrieval Request Fulfilment/ Non-Fulfilment Fees (Rs.)	Chargeback Deemed Acceptance(Rs.)	SMS Auth Reversal (Rs.)	DMS Auth Reversal (Rs.)	NRP Verdict Fee Reversal (Rs)	
Paid By Acquirer (Cr):										
Issuing Bank Name	Address	Inter State / Intra State	Interchang e Fees (Rs.)	Interchange Fees - Disputes / Adjustments / Refunds (Rs.)	Retrieval Request Fulfilment/ Non-Fulfilment Fees (Rs.)	Chargeback Deemed Acceptance(Rs.)	SMS Auth Reversal (Rs.)	DMS Auth Reversal (Rs.)	NRP Verdict Fee Reversal (Rs)	

(b) Bank wise Statement of Interchange Fees (Acquirer Report)

CIN: U74990MH2008NPL189067										
RuPay PoS & e-Commerce transactions - Bharat Clearing and Settlement System (BCS)										
Bank Wise Statement of Interchange Fees										
Report for period :	01/May/2025 To 31/May/2025									
RGCS Settlement Report Date:	02/May/2025 To 01/Jun/2025									
Report Generated Date :	07-06-2025 09:40									
Acquirer Bank Name :	XXXXXXXXXX									
Participant Id (PID):	XXXXXXXXXX									
Address :	XXXXXXXXXX									
Acquirer Bank GSTIN :	XXXXXXXXXX									
Paid By Issuer (Cr):										
Issuing Bank Name	Address	Inter State / Intra State	GSTIN	Interchange Fees (Rs.)	Interchange Fees - Disputes / Adjustments / Refunds (Rs.)	Retrieval Request Fulfilment/ Non-Fulfilment Fees (Rs.)	Chargeback Deemed Acceptance(Rs.)	SMS Auth Reversal (Rs.)	DMS Auth Reversal (Rs.)	NRP Verdict Fee Reversal (Rs)
Paid To Issuer (Dr):										
Issuing Bank Name	Address	Inter State / Intra State	GSTIN	Interchange Fees (Rs.)	Interchange Fees - Disputes / Adjustments / Refunds (Rs.)	Retrieval Request Fulfilment/ Non-Fulfilment Fees (Rs.)	Chargeback Deemed Acceptance(Rs.)	SMS Auth Reversal (Rs.)	DMS Auth Reversal (Rs.)	NRP Verdict Fee Reversal (Rs)

(c) Day Wise Statement of Interchange Fees (Issuer Report)

National Payments Corporation of India																	
Registered Office: 1001A,B Wing 10th Floor, The Capital																	
Bandra Kurla Complex, Bandra-East, Mumbai-400 051																	
CIN: U74990MH2008NPL189067																	
RuPay PoS & e-Commerce transactions - Bharat Clearing and Settlement System (BCS)																	
Day Wise Statement of Interchange Fees																	
Report for period :	02/May/2025 To 31/May/2025																
RGCS Settlement Report Date:	02/May/2025 To 01/Jun/2025																
Report Generated Date :	07-06-2025 09:39																
Issuer Bank Name :	XXXXXXXXXX																
Participant Id (PID):	XXXXXXXXXX																
Address :	XXXXXXXXXX																
Issuer Bank GSTIN :	XXXXXXXXXX																
Paid By Acquirer (Cr):																	
Date	SMS Auth Transaction Interchange Fees (Rs.)	SMS Tip & Surcharge Adjustment Interchange Fees (Rs.)	Presentment (With Auth) Interchange Fees (Rs.)	Offline Presentment (Without Auth) Interchange Fees (Rs.)	Presentment Reversal Interchange Fees (Rs.)	Debit Adjustment Interchange Fees (Rs.)	Credit Adjustment Interchange Fees (Rs.)	Refund Interchange Fees (Rs.)	Refund Chargeback Interchange Fees (Rs.)	Retrieval Request Fulfilment Interchange Fees (Rs.)	Retrieval Request Non Fulfilment Interchange Fees (Rs.)	Chargeback Raise Interchange Fees (Rs.)	Chargeback Deemed Acceptance Interchange Fees (Rs.)	Re-presentment Raise Interchange Fees (Rs.)	SMS Auth Reversal Interchange Fees (Rs.)	DMS Auth Reversal Interchange Fees (Rs.)	NRP Verdict Fee Reversal (Rs)
Paid To Acquirer (Dr):																	
Date	SMS Auth Transaction Interchange Fees (Rs.)	SMS Tip & Surcharge Adjustment Interchange Fees (Rs.)	Presentment (With Auth) Interchange Fees (Rs.)	Offline Presentment (Without Auth) Interchange Fees (Rs.)	Presentment Reversal Interchange Fees (Rs.)	Debit Adjustment Interchange Fees (Rs.)	Credit Adjustment Interchange Fees (Rs.)	Refund Interchange Fees (Rs.)	Refund Chargeback Interchange Fees (Rs.)	Retrieval Request Fulfilment Interchange Fees (Rs.)	Retrieval Request Non Fulfilment Interchange Fees (Rs.)	Chargeback Raise Interchange Fees (Rs.)	Chargeback Deemed Acceptance Interchange Fees (Rs.)	Re-presentment Raise Interchange Fees (Rs.)	SMS Auth Reversal Interchange Fees (Rs.)	DMS Auth Reversal Interchange Fees (Rs.)	NRP Verdict Fee Reversal (Rs)

(d) Day Wise Statement of Interchange Fees (Acquirer Report)

National Payments Corporation of India																	
Registered Office: 1001A,B Wing 10th Floor, The Capital																	
Bandra Kurla Complex, Bandra-East, Mumbai-400 051																	
CIN: U74990MH2008NPL189067																	
RuPay PoS & e-Commerce transactions - Bharat Clearing and Settlement System (BCS)																	
Day Wise Statement of Interchange Fees																	
Report for period :	02/May/2025 To 31/May/2025																
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Address :	XXXXXXXXXX																
Issuer Bank GSTIN :	XXXXXXXXXX																
Paid By Acquirer (Cr):																	
Date	SMS Auth Transaction Interchange Fees (Rs.)	SMS Tip & Surcharge Adjustment Interchange Fees (Rs.)	Presentment (With Auth) Interchange Fees (Rs.)	Offline Presentment (Without Auth) Interchange Fees (Rs.)	Presentment Reversal Interchange Fees (Rs.)	Debit Adjustment Interchange Fees (Rs.)	Credit Adjustment Interchange Fees (Rs.)	Refund Interchange Fees (Rs.)	Refund Chargeback Interchange Fees (Rs.)	Retrieval Request Fulfilment Interchange Fees (Rs.)	Retrieval Request Non Fulfilment Interchange Fees (Rs.)	Chargeback Raise Interchange Fees (Rs.)	Chargeback Deemed Acceptance Interchange Fees (Rs.)	Re-presentment Raise Interchange Fees (Rs.)	SMS Auth Reversal Interchange Fees (Rs.)	DMS Auth Reversal Interchange Fees (Rs.)	NRP Verdict Fee Reversal (Rs)
Paid To Acquirer (Dr):																	
Date	SMS Auth Transaction Interchange Fees (Rs.)	SMS Tip & Surcharge Adjustment Interchange Fees (Rs.)	Presentment (With Auth) Interchange Fees (Rs.)	Offline Presentment (Without Auth) Interchange Fees (Rs.)	Presentment Reversal Interchange Fees (Rs.)	Debit Adjustment Interchange Fees (Rs.)	Credit Adjustment Interchange Fees (Rs.)	Refund Interchange Fees (Rs.)	Refund Chargeback Interchange Fees (Rs.)	Retrieval Request Fulfilment Interchange Fees (Rs.)	Retrieval Request Non Fulfilment Interchange Fees (Rs.)	Chargeback Raise Interchange Fees (Rs.)	Chargeback Deemed Acceptance Interchange Fees (Rs.)	Re-presentment Raise Interchange Fees (Rs.)	SMS Auth Reversal Interchange Fees (Rs.)	DMS Auth Reversal Interchange Fees (Rs.)	NRP Verdict Fee Reversal (Rs)