Oracle® Banking Payments Cloud Service

India Unified Payment Interface (UPI) User Guide

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Contents

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments Cloud Service application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This manual is intended for the following User/User Roles:

Table User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

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Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Getting Started User Guide*
- *Oracle Banking Common Core User Guides*
- *Dashboard User Guide*
- *Exception Queues User Guide*
- *Messaging System User Guide*
- *Payments Core User Guide*
- *Pricing User Guide*

Screenshot Disclaimer

The personal information used in the interface or documents is sample data and does not exist in the real world. It is provided for reference purposes only.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number
NPCI	National Payments Corporation of India

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Table (Cont.) Acronyms and Abbreviations

Abbreviation	Description
P2M	Person to Merchant
P2P	Person to Person
PSP	Payment Service Provider
RRN	Retrieval Reference Number
TPAP	Third Party Application Provider
UDIR	Unique Dispute Identification Reference
UMN	Unique Mandate Number
UPI	Unified Payments Interface
VPA	Virtual Payment Address

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
Approve	Click **Approve** to approve the initiated record. - This button is displayed once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click **Cancel** to cancel the action performed.
Close	Click **Close** to close a record. This action is available only when a record is created.
Collapse All	Click **Collapse All** to hide the details in the sections. - This button is displayed once the user click **Compare**.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click **Authorize**.
Confirm	Click **Confirm** to confirm the action performed.
Expand All	Click **Expand All** to expand and view all the details in the sections. - This button is displayed once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.

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Table (Cont.) Basic Actions

Actions	Description
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click **View** to view the details in a particular modification stage. - This button is displayed in the widget once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click **Compare**.

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to ‘save and close’ the transaction.

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1

India Unified Payments Interface - UPI

- Overview of UPI
- Unified Payments Interface (UPI) Maintenances
  Unified Payments Interface (UPI) Maintenances refers to the set of screens/functions used to configure, update, and inquire UPI-related setup and operational parameters such as preferences, registered mobile-account mappings, transaction limits, merchant category code (MCC) limits, and transaction views to support UPI payment processing.

1.1 Overview of UPI

- Bank UPI Switch Financial APIs
- Bank UPI Switch Non – Financial APIs
- PSP UPI Switch Financial APIs
- PSP UPI Switch Non – Financial APIs
- UPI International / Foreign Inward Remittance / Foreign Outward Remittance APIs
  Enables secure cross-border payments, allowing users to send (outward remittance) or receive (inward remittance) funds internationally through the UPI platform, in compliance with RBI guidelines.
- UPI Lite
  This topic gives information on UPI Lite application.
- UPI Reconciliation Extraction
  This topic gives information on extraction of UPI Reconciliation.
- UPI Circle
  UPI Circle enables a primary UPI user to authorize a secondary user to initiate UPI payments from the primary user's bank account, with defined limits and permissions.
- UPI Circle Payments
  UPI Circle Payments enables customers to link RuPay Credit Cards to the UPI payment system and use them for payments across UPI merchants, delivering a seamless digital credit-card lifecycle experience.

1.1.1 Bank UPI Switch Financial APIs

Following are all supported APIs:

API	Description
ReqPay	NPCI sends this API to Remitter / Beneficiary bank to perform Debit / Credit transaction on the customer bank account for the UPI payment.
ReqBalEnq	NPCI sends this API to Bank for enquiring the account balance.
ReqChkTxn	NPCI sends this API to Bank for enquiring the transaction status.
ReqComplaint	NPCI sends this API to Bank for raising the complaint for a financial transaction.

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API	Description
ReqHbt	Both NPCI and Bank send this API to each other to check the connectivity.

1.1.2 Bank UPI Switch Non – Financial APIs

Following are all supported APIs:

API	Description
ReqListAccount	NPCI sends this API to Bank for retrieving the list of account numbers associated with the mobile number sent in the request
ReqOtp	NCPI sends this API to Bank for issuance of OTP (One Time Password) which would be sent to customer through SMS (Short Message Service).
ReqRegMob	NPCI sends this API to Bank to register the account number for the UPI services.
ReqSetCre	NPCI sends this API to Bank for maintenance of the UPI PIN.
ReqValAdd	NPCI sends this API to Bank for resolution of global address i.e., the combination of Account Number + IFSC code.
ReqMandate	NPCI sends this API to Remitter Bank for maintenance of the onetime / recurring mandate.
ReqMandateConfirmation	NPCI sends this API to Payee Bank for informing the mandate maintenance status.
ReqValCust	NPCI sends this API to Remitter Bank to validate the PAN number maintained against the account.

1.1.3 PSP UPI Switch Financial APIs

Following are all supported APIs:

API	Description
ReqPay	This API is used to initiate a Pay/Collect transaction from the PSP UPI switch to the NPCI UPI switch. If the Payer PSP and Remitter Bank are the same entity, the request from the Payer PSP UPI switch to the NPCI UPI switch will be pre-approved, meaning the customer's account is debited before the request is sent to the NPCI UPI switch.
ReqBalEnq	PSP UPI switch sends this request to NPCI for enquiring the account balance.
ReqHbt	This API is a mechanism for monitoring the UPI system, including tracking connections with PSPs and sending End-of-Day (EOD) reports to PSPs).
ReqChkTxn	PSP UPI switch sends this API to NPCI for enquiring the transaction status
ReqTxnConfirmation	NPCI sends this API to the Payee PSP for Pay transaction / Payer PSP for collect transaction to update the transaction status.
ReqAuthDetails	The API is used to authorize a payment and convert PSP-specific payment addresses into common global addresses (such as Aadhaar number, mobile number, or account and provider ID) that NPCI can recognize. This API is called to translate the PSP address and obtain the necessary authorization details.

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API	Description
ReqComplaint	PSP UPI switch sends this API to NPCI for raising a complaint against a financial transaction.

1.1.4 PSP UPI Switch Non – Financial APIs

Following are all supported APIs:

API	Description
ReqListAccount	PSP UPI switch sends this request to NPCI for retrieving the list of account number associated against a mobile number.
ReqOtp	PSP UPI switch sends this API to NPCI for issuance of OTP (One Time Password) which would be sent to customer through SMS (Short Message Service).
ReqRegMob	PSP UPI switch sends this API to NPCI to register the account number for the UPI services.
ReqListPsp	NPCI maintains a list of all registered PSPs and their details. PSPs use this API to retrieve the list for local caching. Use this data to validate the payment address before initiating a transaction.
ReqListAccPvd	NPCI maintains a list of all account providers connected through the Unified Interface. This list is made available to the PSP UPI switch and should be provided to the PSP app to verify registered account providers before registering a customer account. PSP UPI switch sends this API to NPCI for retrieving the list of account providers.
ReqListKeys	PSP UPI switch sends this API to NPCI for retrieving the list of public keys for account providers and other entities in the UPI ecosystem.
ReqManageVae	NPCI provides a mechanism to protect customers from spoofing attempts involving well-known merchants such as LIC, Indian Railways, e-commerce platforms, telecom providers, and bill payment entities. This mechanism is implemented through an API that enables PSPs to manage and access a shared collection of verified address entries. NPCI, in collaboration with PSPs, defines the process for managing these entries.
ReqValCust	This API is used to validate unique identifier [PAN] of customer maintained at the customer bank.
ReqAuthValCust	The NPCI UPI switch triggers this API to the payer PSP UPI switch when VPA address translation is required.
ReqValAdd	This API is used by PSPs when their customers want to add a beneficiary within the PSP application for sending and receiving money.
ReqListVae	PSP UPI switch sends this API to NPCI for retrieving the list of verified address entities.
ReqMandate	This API allows the corporate/customer to create a mandate request via UPI.
ReqAuthMandate	This API is used to authorize a payment and translate PSP-specific payment addresses into common global addresses (such as Aadhaar number, mobile number, or account number with IFSC) that NPCI can understand. This API translates the PSP address and provides the necessary authorization details.
ReqMandateConfirmation	NPCI sends this API to PSP UPI switch informing the status of mandate maintenance.

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1.1.5 UPI International / Foreign Inward Remittance / Foreign Outward Remittance APIs

Enables secure cross-border payments, allowing users to send (outward remittance) or receive (inward remittance) funds internationally through the UPI platform, in compliance with RBI guidelines.

UPI International – Enables users to make UPI payments abroad (outside India) directly from their domestic bank accounts held in India.

Foreign Inward Remittance (FIR) – UPI facilitates crediting the domestic leg of foreign inward remittances to the member's account.

Foreign Outward Remittance (FOR) – UPI facilitates debiting the domestic leg of foreign outward remittances from the member's account.

The UPI International, FIR and FOR requirements are achieved through the following APIs:

Table 1-1 UPI International, FIR and FOR APIs

API	Description
ReqValQr Rest API	From Third-Party Application Provider (TPAP) to PSP UPI switch, to validate the QR code.
Query Service	The TPAP will fetch the response of ReqValQr from PSP UPI switch.
ReqValQr	The request from PSP UPI switch to NPCI UPI switch, to validate the QR code.
RespValQr	From NPCI UPI switch to PSP UPI switch, the response of ReqValQr.
ReqActivation Rest API	From TPAP to PSP UPI switch.
Query Service	The TPAP will fetch the response of ReqActivation from PSP UPI switch.
ReqValCust	From TPAP to PSP UPI switch, to support the parameter **type** with value **verifyUser**.
ReqValCust	From PSP to NPCI UPI switch, to support the parameter **type** with value **verifyUser**.
RespValCus	From NPCI to PSP UPI switch, to support the parameter **type** with value **verifyUser**.
Query Service	The TPAP will fetch the response of RespValCust from PSP UPI switch.
ReqActivation	The request is from PSP UPI switch to NPCI UPI switch, to Activate or Deactivate the customer account for international inward and outward transactions.
RespActivation	From NPCI UPI switch to PSP UPI switch, the response of ReqActivation request.
ReqActivation	The request is from NPCI UPI switch to Bank UPI switch, to Activate / Deactivate the customer account for international inward and outward transactions.
RespActivation	From Bank UPI switch to NPCI UPI switch, the response of ReqActivation request.
ReqPay	During financial transaction posting, the ReqPay API validates the Activate or Deactivate flag when the **Purpose Code** is 11 or the **Initiation Mode** is 12 with an institution block.

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1.1.6 UPI Lite

This topic gives information on UPI Lite application.

A UPI App user can choose to enable **UPI Lite**, an on-device wallet feature. Once **UPI Lite** is enabled, the user can allocate funds from the user's bank account to UPI Lite. These funds are held by the user's bank in an escrow, pool, or designated account, while the wallet balance is maintained on-device within the UPI app using the common library (CL).

The UPI Lite functionality allows a user to perform debit transactions from the On-Device Wallet up to the allowed per-transaction limit without entering the UPI PIN. There is a maximum UPI Lite balance that can be maintained in the On-Device Wallet at any time.

Replenishment of funds in UPI Lite can only be done online with **Additional Factor Authentication (AFA)** or through a registered UPI AutoPay setup by the user in online mode with AFA.

The **UPI Lite** requirements are implemented by making the following changes to the APIs:

Table 1-2 UPI Lite APIs

API	Description
ReqListKeys	ReqListKeys API from the PSP UPI switch to the NPCI UPI switch will be updated to support the following parameters: • **Type**: GetLite • **Account Address Type (Ac addrType)**: ACCOUNT • **Detail Name**: IFSC • **Value**: Blank
ReqPay	ReqPay API from the PSP UPI switch to the NPCI UPI switch has been updated with the following parameters: • **Purpose**: 41 | 42 | 43 | 44 • **Detail Name**: LRN • **Value**: Blank • **Cred Type**: Authorization Request Cryptogram (ARQC) • **Subtype**: Initial
ReqPay	ReqPay API from the NPCI UPI switch to the Bank UPI switch has been updated with the following parameters: • **Purpose**: 41 | 42 | 43 | 44 • **Detail Name**: LRN • **Value**: Blank
ReqChkTxn	ReqChkTxn API from the PSP UPI switch to the NPCI UPI switch will be updated with the following parameters: • **Type**: LiteSync • **Purpose**: 50
ReqTxnConfirmation	ReqTxnConfirmation API from the NPCI UPI switch to the Bank UPI switch will be updated with the following parameters: • **Purpose**: 50 • **acNum**: LRN

1.1.7 UPI Reconciliation Extraction

This topic gives information on extraction of UPI Reconciliation.

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From a reconciliation perspective, UPI will provide extracts containing details of transactions processed within a settlement cycle. Similarly, the Bank UPI Switch is expected to generate corresponding extracts for transactions executed during the same cycle. Additionally, from the Bank's Core Banking System (CBS) similar extracts should be generated. This enables the bank to perform reconciliation using information from the Bank, the UPI Switch, and the data received from NPCI.

The following files should be generated from Bank UPI Switch for the reconciliation:

Table 1-3 UPI Reconciliation Extraction

API	Description
P2P - Remitter	Includes all the transactions received as P2P with DR type.
P2P - Beneficiary	Includes all the transactions received as P2P with CR type.
P2M - Remitter	Includes all the transactions received as P2M with DR type.
P2M - Beneficiary	Includes all the transactions received as P2M with CR type.

1.1.8 UPI Circle

UPI Circle enables a primary UPI user to authorize a secondary user to initiate UPI payments from the primary user's bank account, with defined limits and permissions.

This feature supports shared payment access while keeping the primary user in control through configurable spending limits and approval requirements.

Key participants

- **Primary User**: The account owner who grants and manages permissions for a secondary user. PSP(P) represents Primary User PSP.
- **Secondary User**: A user authorized to initiate payments from the primary user's account under defined controls. The secondary user may have their own UPI-linked bank account or may use UPI without linking a bank account, depending on the supported configuration. PSP(S) represents Secondary User PSP.

Authorization options

Full Delegate
The primary user sets a monthly spending limit for the secondary user. The secondary user can complete transactions independently within the configured limit.

Partial Delegate
The primary user approves each transaction initiated by the secondary user before the transaction is processed.

Purpose code for delegate payments

In the UPI payment system, delegate payments initiated using UPI Circle are identified using purpose code **87**.

- UPI Circle (Partial Delegation) APIs
  UPI Circle partial delegation APIs allow a primary user to add, update, or remove a secondary user linkage, with transactions requiring primary user authorization as applicable. Responses are made available to the TPAP or channel through the query service.

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- UPI Circle (Full Delegation) APIs
  UPI Circle full delegation APIs allow a primary user to add, update, or remove a secondary user linkage, with transactions authorized under an active mandate and applicable limits. Responses are made available to the TPAP or channel through the query service.

1.1.8.1 UPI Circle (Partial Delegation) APIs

UPI Circle partial delegation APIs allow a primary user to add, update, or remove a secondary user linkage, with transactions requiring primary user authorization as applicable. Responses are made available to the TPAP or channel through the query service.

The UPI Circle requirements for partial delegation are implemented by making the following changes to the APIs.

UPI Circle (Partial Delegation) - Secondary User APIs (Add / Update / Remove)

Table 1-4 UPI Circle (Partial Delegation) - Secondary User APIs (Add / Update / Remove)

API	Description
ReqDelegateAdd	From the primary user TPAP to PSP(P) UPI switch to add a secondary user for partial delegation. The request is sent with **type** set to **ADD** and **subtype** set to **PARTIAL**. PSP(P) stores the request and sends a synchronous acknowledgement to the TPAP.
ReqDelegateAdd	From PSP(P) UPI switch to NPCI UPI switch to initiate the partial delegation add request. PSP(P) stores the outbound request. NPCI sends an acknowledgement and PSP(P) stores the acknowledgement.
ReqDelegateAdd	From NPCI UPI switch to PSP(S) UPI switch. PSP(S) stores the request, performs XSD validations, sends an acknowledgement to NPCI, and stores the acknowledgement.
Secondary user notification	PSP(S) sends a notification to the secondary user TPAP to accept or decline the UPI Circle linkage. PSP(S) stores the secondary user response.
RespDelegateAdd	From PSP(S) UPI switch to NPCI UPI switch with the add delegation result. If the secondary user declines, PSP(S) sends FAILURE and does not maintain any linkage. If the secondary user accepts, PSP(S) sends SUCCESS and maintains the linkage record. PSP(S) stores the outbound response. NPCI sends an acknowledgement and PSP(S) stores the acknowledgement.
RespDelegateAdd	From NPCI UPI switch to PSP(P) UPI switch. PSP(P) sends an acknowledgement to NPCI and stores the response and acknowledgement. If the result is SUCCESS, PSP(P) maintains the linkage record. If the result is FAILURE, PSP(P) does not maintain the linkage record.
Query Service	The TPAP or channel fetches the RespDelegateAdd outcome from PSP(P) UPI switch using the query service, based on the response table populated by PSP(P).
ReqPay	ReqPay API (for UPI Circle delegate payments) is updated to identify delegate payments with the following parameter: **Purpose**: 87 (Delegate Payment)

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UPI Circle (Partial Delegation) - Transaction APIs

Table 1-5 UPI Circle (Partial Delegation) - Transaction APIs

API	Description
ReqValAdd (Payee Validation Initiation)	From **TPAP (UPI App)** to **PSP(S) UPI switch**: Secondary user scans QR / enters beneficiary details. TPAP sends payee validation request. PSP(S) stores request and sends synchronous acknowledgment to TPAP.
ReqValAdd	From **PSP(S) UPI switch** to **NPCI UPI switch**: Forwards payee validation request. PSP(S) stores sent request. NPCI sends acknowledgment which PSP(S) stores.
RespValAdd	From **NPCI UPI switch** to **PSP(S) UPI switch**: Validates payee details response from Payee PSP. PSP(S) sends acknowledgment to NPCI, stores response + ack, and populates TPAP/channel response table.
Query Service (for Payee Validation)	From **TPAP / Channel** to **PSP(S) UPI switch**: TPAP fetches **RespValAdd** outcome using query service from PSP(S) response table.
ReqDelegateAuth (Transaction Initiation)	From **TPAP (UPI App)** to **PSP(S) UPI switch**: Secondary user initiates transaction. TPAP sends transaction details. PSP(S) stores request and sends synchronous acknowledgment to TPAP.
ReqDelegateAuth	From **PSP(S) UPI switch** to **NPCI UPI switch**: Sends delegate authorization request. PSP(S) stores sent request. NPCI sends acknowledgment which PSP(S) stores.
ReqDelegateAuth (Forwarded)	From **NPCI UPI switch** to **PSP(P) UPI switch**: Forwards delegate authorization request to payer PSP. PSP(P) stores received request and sends acknowledgment to NPCI. PSP(P) triggers notification to primary user (Authorize/Decline) on the TPAP application and stores user response.
RespDelegateAuth	From **PSP(P) UPI switch** to **NPCI UPI switch**: Sends authorization decision with result = SUCCESS (Authorize) / FAILURE (Decline). PSP(P) stores sent response. NPCI sends acknowledgment which PSP(P) stores.
RespDelegateAuth (Forwarded)	From **NPCI UPI switch** to **PSP(S) UPI switch**: Forwards authorization result. PSP(S) stores received response and sends acknowledgment to NPCI. If FAILURE, flow stops (no further processing).
ReqPay	**If RespDelegateAuth = SUCCESS**: PSP(P) UPI switch prepares ReqPay (based on ReqDelegateAuth transaction details) and sends to NPCI UPI switch. PSP(P) stores ReqPay. NPCI sends acknowledgment which PSP(P) stores.
ReqAuthDetails	From **NPCI UPI switch** to **Payee PSP UPI switch**: Requests beneficiary address translation / authentication details. Payee PSP stores request and sends acknowledgment to NPCI.

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Table 1-5 (Cont.) UPI Circle (Partial Delegation) - Transaction APIs

API	Description
RespAuthDetails	From **Payee PSP UPI switch** to **NPCI UPI switch**: Returns beneficiary address translation/auth details. Payee PSP stores response. NPCI sends acknowledgment which Payee PSP stores.
ReqPay (Debit Leg)	From **NPCI UPI switch** to **Remitter Bank UPI switch**: Sends ReqPay to debit the primary user account. Remitter bank stores request and acknowledgment, and debits in CBS (if validations pass).
RespPay (Debit Response)	From **Remitter Bank UPI switch** to **NPCI UPI switch**: Returns debit outcome in RespPay (success as per provided flow). Remitter bank stores sent response and received ack.
ReqPay (Credit Leg)	From **NPCI UPI switch** to **Beneficiary Bank UPI switch**: Sends ReqPay to credit beneficiary account. Beneficiary bank stores request and acknowledgment, and credits in CBS (if validations pass).
RespPay (Credit Response)	From **Beneficiary Bank UPI switch** to **NPCI UPI switch**: Returns credit outcome in RespPay (success as per provided flow). Beneficiary bank stores sent response + received ack.
RespPay (Payer PSP Notification)	From **NPCI UPI switch** to **PSP(P) UPI switch**: Sends transaction outcome RespPay to payer PSP. PSP(P) stores received RespPay and sends acknowledgment to NPCI.
ReqTxnConfirmation (To PSP(S))	From **NPCI UPI switch** to **PSP(S) UPI switch**: Sends transaction confirmation request. PSP(S) stores request and acknowledgment, updates transaction status (record of ReqDelegateAuth) and updates TPAP response table for notifying secondary user.
RespTxnConfirmation (From PSP(S))	From **PSP(S) UPI switch** to **NPCI UPI switch**: Sends transaction confirmation response. PSP(S) stores sent response and received acknowledgment.
ReqTxnConfirmation (To Payee PSP)	From **NPCI UPI switch** to **Payee PSP UPI switch**: Sends transaction confirmation request. Payee PSP stores request and acknowledgment.
RespTxnConfirmation (From Payee PSP)	From **Payee PSP UPI switch** to **NPCI UPI switch**: Sends transaction confirmation response. Payee PSP stores sent response and received acknowledgment.
Query Service (for Transaction Status to TPAP/ Secondary User)	From **TPAP / Channel** to **PSP(S) UPI switch**: TPAP fetches updated transaction status (populated after ReqTxnConfirmation processing) so TPAP can notify secondary user.

1.1.8.2 UPI Circle (Full Delegation) APIs

UPI Circle full delegation APIs allow a primary user to add, update, or remove a secondary user linkage, with transactions authorized under an active mandate and applicable limits. Responses are made available to the TPAP or channel through the query service.

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The UPI Circle requirements for full delegation are implemented by making the following changes to the APIs.

UPI Circle (Full Delegation) - Secondary User APIs (Add / Update / Remove)

Table 1-6 UPI Circle (Full Delegation) - Secondary User APIs (Add / Update / Remove)

API	Description
ReqMandate	**From TPAP to PSP(P)** Primary user initiates mandate creation for full delegation by entering secondary user mobile number and UPI ID. The TPAP sends a ReqMandate request with the mandate amount and recurrence pattern set as ASPRESENTED to the PSP payer switch. PSP(P) stores request and sends sync ACK to TPAP.
ReqMandate	**From PSP(P) to NPCI** PSP(P) generates **Unique Mandate Number (UMN)**, sends ReqMandate to NPCI, and stores the outbound request details.
ReqAuthMandate	**From NPCI to PSP(S)** NPCI sends ReqAuthMandate to PSP(S) for address (VPA) resolution of the secondary user. PSP(S) sends acknowledgement and stores.
RespAuthMandate	**From PSP(S) to NPCI** PSP(S) resolves **Virtual Payment Address (VPA)** and responds via RespAuthMandate without sending payee account details. NPCI sends an acknowledgement to PSP(S), and PSP(S) stores both the response and the acknowledgement.
ReqMandate	**From NPCI to Remitter Bank** NPCI sends ReqMandate without payee account details to Remitter Bank UPI switch. Remitter stores request and ACKs NPCI.
RespMandate	**From Remitter Bank to NPCI** Remitter validates that the mandate amount is less than or equal to the limit maintained in the **UPI Full Delegation Transaction Limit Detailed (PVDFDLTL)** screen, which is the monthly cumulative transaction limit applicable for the processing date. If the mandate is maintained, no hold is marked in the core banking system. The Remitter then sends a signed RespMandate to NPCI and stores both the response and the acknowledgement.
RespMandate	**From NPCI to PSP(P)** NPCI forwards signed RespMandate to PSP(P). PSP(P) acknowledges NPCI and stores and stores the mandate details along with the signature.
ReqMandateConfirmation	**From NPCI to PSP(S)** NPCI sends ReqMandateConfirmation without signature to PSP(S). PSP(S) ACKs, stores, and stores mandate details.
RespMandateConfirmation	**From PSP(S) to NPCI** PSP(S) sends the RespMandateConfirmation to NPCI. NPCI sends an acknowledgement to PSP(S), and PSP(S) stores both the response and the acknowledgement.
ReqDelegateAdd	**From TPAP to PSP(P)** The TPAP sends a ReqDelegateAdd request to PSP(P) with the type set to ADD and the subtype set to Full. PSP(P) stores request and sends synchronized acknowledgement to TPAP.

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Table 1-6 (Cont.) UPI Circle (Full Delegation) - Secondary User APIs (Add / Update / Remove)

API	Description
ReqDelegateAdd	**From PSP(P) to NPCI** PSP(P) sends ReqDelegateAdd to NPCI and stores outbound request. NPCI sends acknowledgement and PSP(P) stores it.
ReqDelegateAdd	**From NPCI to PSP(S)** NPCI forwards ReqDelegateAdd to PSP(S). PSP(S) stores request, performs XSD validation, sends ACK to NPCI, and stores ACK.
RespDelegateAdd	**From PSP(S) to NPCI** PSP(S) sends a notification to the secondary user's TPAP to accept or decline the linkage. • If the secondary user declines, PSP(S) sends RespDelegateAdd with the result set to FAILURE and does not maintain any linkage. • If the secondary user accepts, PSP(S) sends RespDelegateAdd with the result set to SUCCESS and maintains the linkage. PSP(S) stores both the response and the acknowledgement.
RespDelegateAdd	**From NPCI to PSP(P)** NPCI sends the RespDelegateAdd to PSP(P). PSP(P) sends an acknowledgement to NPCI and stores both the response and the acknowledgement. • If the result is SUCCESS, PSP(P) maintains the linkage between the primary and secondary user. • If the result is FAILURE, PSP(P) does not maintain the linkage and initiates mandate revocation for the same UMN, with the mandate record updated based on the corresponding revoke RespMandate.
Query Service	**From TPAP to PSP(P)** TPAP/channel fetches final response from PSP(P) response table using query service (used for mandate/delegation outcome retrieval).

UPI Circle (Full Delegation) Transaction APIs

Table 1-7 UPI Circle (Full Delegation) Transaction APIs

API	Description
ReqValAdd	From the secondary user TPAP to PSP(S) UPI switch to validate payee details after the secondary user scans a QR code or enters beneficiary details. PSP(S) stores the request and sends a synchronous acknowledgement to the TPAP.
ReqValAdd	From PSP(S) UPI switch to NPCI UPI switch for payee validation. PSP(S) stores the outbound request. NPCI sends an acknowledgement and PSP(S) stores the acknowledgement.
RespValAdd	From NPCI UPI switch to PSP(S) UPI switch, as the response to ReqValAdd. PSP(S) sends an acknowledgement to NPCI and stores both the response and the acknowledgement.
Query Service	The TPAP or channel fetches the RespValAdd outcome from the PSP(S) UPI switch response table using the query service.

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Table 1-7 (Cont.) UPI Circle (Full Delegation) Transaction APIs

API	Description
Transaction Initiation Rest API	From the secondary user TPAP to PSP(S) UPI switch to initiate the transaction under full delegation. PSP(S) stores the transaction details and sends a synchronous acknowledgement to the TPAP.
ReqDelegateAuth	From PSP(S) UPI switch to NPCI UPI switch to request delegation authorization, subject to validations that the transaction amount is within the single transaction limit configured in PVDFDLTL and that the monthly cumulative limit for the UMN, which is the mandate amount, is not breached. PSP(S) stores the outbound request. NPCI sends an acknowledgement and PSP(S) stores the acknowledgement.
ReqDelegateAuth	From NPCI UPI switch to PSP(P) UPI switch for primary PSP processing. PSP(P) sends an acknowledgement to NPCI and stores the received request and acknowledgement. PSP(P) checks mandate status for the UMN and performs limit validations when the mandate is active. If the mandate is not active, PSP(P) notifies the primary user for authorization and the flow follows partial delegation handling.
RespDelegateAuth	From PSP(P) UPI switch to NPCI UPI switch as the response to ReqDelegateAuth. If validations fail, PSP(P) returns FAILURE and the transaction is rejected with no further financial processing. If validations pass, PSP(P) proceeds to prepare ReqPay with UMN signature and then returns SUCCESS after a positive acknowledgement to ReqPay is received from NPCI. PSP(P) stores the response. NPCI sends an acknowledgement and PSP(P) stores the acknowledgement.
RespDelegateAuth	From NPCI UPI switch to PSP(S) UPI switch. PSP(S) sends an acknowledgement to NPCI and stores both the response and the acknowledgement.
ReqPay	From PSP(P) UPI switch to NPCI UPI switch for financial processing. PSP(P) prepares ReqPay referencing the delegation authorization and adds the UMN signature. PSP(P) stores the ReqPay details. NPCI sends an acknowledgement. If the acknowledgement is negative, PSP(P) sends RespDelegateAuth with result set to FAILURE. If the acknowledgement is positive, PSP(P) sends RespDelegateAuth with result set to SUCCESS.
ReqAuthDetails	From NPCI UPI switch to the Payee PSP UPI switch for beneficiary address translation. The Payee PSP sends an acknowledgement and stores the received request and acknowledgement.
RespAuthDetails	From the Payee PSP UPI switch to NPCI UPI switch. The Payee PSP stores the outbound response. NPCI sends an acknowledgement and the Payee PSP stores the acknowledgement.
ReqPay	From NPCI UPI switch to the Remitter Bank UPI switch to debit the primary user account. Remitter Bank stores the request and sends an acknowledgement. Remitter Bank debits the account in the core banking system only if the mandate is active, the transaction amount is within the PVDFDLTL single transaction limit, and the monthly cumulative limit for the UMN is not breached.

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Table 1-7 (Cont.) UPI Circle (Full Delegation) Transaction APIs

API	Description
RespPay	From the Remitter Bank UPI switch to NPCI UPI switch indicating the debit outcome. NPCI sends an acknowledgement and the Remitter Bank stores both the response and acknowledgement.
ReqPay	From NPCI UPI switch to the Beneficiary Bank UPI switch to credit the beneficiary account. The Beneficiary Bank stores the request and sends an acknowledgement. The Beneficiary Bank credits the account in the core banking system subject to validations.
RespPay	From the Beneficiary Bank UPI switch to NPCI UPI switch indicating the credit outcome. NPCI sends an acknowledgement and the Beneficiary Bank stores both the response and acknowledgement.
RespPay	From NPCI UPI switch to PSP(P) UPI switch with the final response to ReqPay. PSP(P) sends an acknowledgement to NPCI and stores both the response and acknowledgement.
ReqTxnConfirmation	From NPCI UPI switch to PSP(S) UPI switch for transaction confirmation. PSP(S) sends an acknowledgement and stores the request and acknowledgement. PSP(S) updates the transaction status in its database, updates the TPAP response table, sends RespTxnConfirmation to NPCI, and stores the response and acknowledgement.
RespTxnConfirmation	From PSP(S) UPI switch to NPCI UPI switch as the response to ReqTxnConfirmation. NPCI sends an acknowledgement and PSP(S) stores the acknowledgement.
ReqTxnConfirmation	From NPCI UPI switch to the Payee PSP UPI switch for transaction confirmation. The Payee PSP sends an acknowledgement and stores the request and acknowledgement, sends RespTxnConfirmation to NPCI, and stores the response and acknowledgement.
RespTxnConfirmation	From the Payee PSP UPI switch to NPCI UPI switch as the response to ReqTxnConfirmation. NPCI sends an acknowledgement and the Payee PSP stores the acknowledgement.
Query Service	The TPAP or channel fetches transaction status from the PSP(S) UPI switch response table after PSP(S) updates the transaction status based on the confirmation messages.

1.1.9 UPI Circle Payments

UPI Circle Payments enables customers to link RuPay Credit Cards to the UPI payment system and use them for payments across UPI merchants, delivering a seamless digital credit-card lifecycle experience.

The Reserve Bank of India (RBI) has approved linking RuPay Credit Cards to UPI. This capability expands payment options for customers by allowing RuPay Credit Cards to be used through UPI, while retaining RuPay card benefits and promoting cashless transactions.

With this integration, RuPay Credit Cards can be accepted at UPI merchants, offering a consistent and digitally enabled payment experience.

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- RuPay Credit Card APIs
  RuPay Credit Card APIs enable end-to-end processing for UPI Circle payment journeys across TPAP/Channel, PSP UPI switch, NPCI UPI switch, and Bank systems, covering customer onboarding requests, payment initiation, and retrieval of asynchronous responses through query service.

1.1.9.1 RuPay Credit Card APIs

RuPay Credit Card APIs enable end-to-end processing for UPI Circle payment journeys across TPAP/Channel, PSP UPI switch, NPCI UPI switch, and Bank systems, covering customer onboarding requests, payment initiation, and retrieval of asynchronous responses through query service.

RuPay Credit Card APIs are enabled by implementing the following API changes.

RuPay Credit Card APIs

Table 1-8 RuPay Credit Card APIs

API	Description
ReqListAccPvd	From PSP UPI switch to NPCI UPI switch, to request the list of issuer banks / account providers and their supported versions (used to identify banks that support Credit Card on UPI via Version 2.99 in the corresponding response).
RespListAccPvd	From NPCI UPI switch to PSP UPI switch, to indicate issuer banks supporting Credit Card on UPI with Version number set to 2.99, description set to CREDIT CARD in RespListAccPvd.
ReqListPsp	From PSP UPI switch to NPCI UPI switch, to request the list of PSPs and their supported versions (used to identify PSPs that support Credit Card on UPI via Version 2.99 in the corresponding response).
RespListPsp	From NPCI UPI switch to PSP UPI switch, to indicate PSPs supporting Credit Card on UPI with Version number set to 2.99, description set to CREDIT CARD in RespListPsp.
ReqListAccount	**From TPAP to PSP UPI switch** TPAP sends ReqListAccount with ACTYPE set to CREDIT to the PSP UPI switch to retrieve the credit card account(s) linked to the customer's registered mobile number. The PSP UPI switch stores the request details and returns a synchronous acknowledgment to TPAP.
ReqListAccount	**PSP UPI switch to NPCI UPI switch** PSP UPI switch forwards ReqListAccount (with ACTYPE=CREDIT) to the NPCI UPI switch. The PSP UPI switch stores the outbound request, receives an acknowledgment from NPCI, and stores the acknowledgment.
ReqListAccount	**NPCI UPI switch to Bank UPI switch** NPCI UPI switch routes ReqListAccount (with ACTYPE=CREDIT) to the Issuer/Bank UPI switch. Bank stores the request, performs XSD validations, sends acknowledgment to NPCI, and stores the ack details.
RespListAccount	**Bank UPI switch to NPCI UPI switch** Bank UPI switch queries the Credit Card Management System to obtain the linked credit card details (for example, accRefNumber and maskedAccnumber). It then prepares RespListAccount, sends the response to the NPCI UPI switch, and stores the outbound response. Upon receiving the NPCI acknowledgment, the Bank UPI switch stores the acknowledgment details.

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Table 1-8 (Cont.) RuPay Credit Card APIs

API	Description
RespListAccount	**NPCI UPI switch to PSP UPI switch** NPCI forwards RespListAccount to PSP UPI switch. PSP sends acknowledgment to NPCI and stores both the received response and the sent acknowledgment.
Query Service	**PSP UPI switch to TPAP/Channel** PSP populates the received response for TPAP/Channel in its response table; TPAP/Channel fetches the result using query service.
ReqOtp	**TPAP to PSP UPI switch** TPAP sends ReqOtp with ACNUM set to the selected credit card identifier (accRefNumber received in RespListAccount) and ACTYPE=CREDIT. PSP UPI switch stores the request and returns a synchronous acknowledgment to TPAP.
ReqOtp	**PSP UPI switch to NPCI UPI switch** PSP UPI switch forwards ReqOtp (ACNUM=accRefNumber, ACTYPE=CREDIT) to NPCI UPI switch and stores the outbound request. NPCI sends an acknowledgment, which the PSP UPI switch stores.
ReqOtp	**NPCI UPI switch to Bank UPI switch** NPCI UPI switch routes ReqOtp (ACNUM=accRefNumber, ACTYPE=CREDIT) to the Bank UPI switch. Bank stores the request, performs XSD validations, sends acknowledgment to NPCI, and stores the acknowledgment details.
RespOtp	Bank validates the credit card details (for example, card number and expiry) via the Credit Card Management System, triggers OTP generation via the OTP system, then prepares and sends RespOtp to NPCI. Bank stores the outbound response and the NPCI acknowledgment.
RespOtp	**NPCI UPI switch to PSP UPI switch** NPCI forwards RespOtp to the PSP UPI switch. PSP sends acknowledgment to NPCI and stores the received response and sent acknowledgment.
Query Service	**PSP UPI switch to TPAP/Channel** PSP publishes the RespOtp outcome to its response store for TPAP/Channel consumption. TPAP/Channel retrieves the result using the query service.
ReqRegMob	**TPAP to PSP UPI switch** From Third-Party Application Provider (TPAP) to PSP UPI switch, to register the RuPay credit card for UPI by submitting credit card PIN, OTP, and setting the UPI MPIN. PSP UPI switch stores the request and sends a synchronous acknowledgment to TPAP.
ReqRegMob	**PSP UPI switch to NPCI UPI switch** From PSP UPI switch to NPCI UPI switch, to forward the ReqRegMob registration request. PSP UPI switch stores the outbound request. NPCI sends an acknowledgment, which the PSP UPI switch stores.
ReqRegMob	**NPCI UPI switch to Bank UPI switch** From NPCI UPI switch to Bank UPI switch, to forward the ReqRegMob request for issuer-side processing. Bank UPI switch stores the request, performs XSD validations, sends acknowledgment to NPCI, and stores the acknowledgment details.

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Table 1-8 (Cont.) RuPay Credit Card APIs

API	Description
RespRegMob	**Bank UPI switch to NPCI UPI switch** From Bank UPI switch to NPCI UPI switch, to respond after validating the credit card PIN with the Credit Card Management System, validating OTP via the OTP system, and securely maintaining the UPI MPIN in the HSM. Bank UPI switch stores the outbound response and the NPCI acknowledgment.
RespRegMob	**NPCI UPI switch to PSP UPI switch** From NPCI UPI switch to PSP UPI switch, the response of ReqRegMob. PSP UPI switch sends acknowledgment to NPCI, stores the RespRegMob and acknowledgment, and updates the registered mobile master with credit card information.
Query Service	The TPAP/Channel will fetch the response of ReqRegMob from PSP UPI switch using query service.
ReqPay API	The PSP UPI switch initiates the financial transaction by sending ReqPay to the NPCI UPI switch for RuPay Credit Card debit or credit. The NPCI UPI switch then routes the same ReqPay to the Bank UPI switch to post the debit/credit to the RuPay Credit Card account.
RespPay	From Bank UPI switch to NPCI UPI switch (and further to PSP UPI switch), to convey the outcome of a ReqPay financial transaction. There is no change in the existing RespPay structure for this feature, however Account type = CREDIT must be supported for RuPay Credit Card transactions.

1.2 Unified Payments Interface (UPI) Maintenances

Unified Payments Interface (UPI) Maintenances refers to the set of screens/functions used to configure, update, and inquire UPI-related setup and operational parameters such as preferences, registered mobile-account mappings, transaction limits, merchant category code (MCC) limits, and transaction views to support UPI payment processing.

This topic contains the following sub-topics:

- UPI Payment Preference Detailed
  The **UPI Payment Preference Detailed** screen allows users to maintain the preference parameters configured for the UPI payment system.
- UPI Registered Mobile Detailed
  The **UPI Registered Mobile Detailed** screen allows users to maintain the registered combination of mobile number and account number for the UPI payment system.
- UPI Transaction View Detailed
  The **UPI Transaction View Detailed** screen allows users to view and track the financial transaction(s) performed through the UPI payment system.
- UPI Transaction Limit Detailed
  The **UPI Transaction Limit Detailed** screen allows users to define and maintain the transaction limits applicable to P2P transactions.
- UPI Full Delegation Transaction Limit Detailed
  The **UPI Full Delegation Transaction Limit Detailed** screen allows users to define and maintain the transaction limits applicable to full delegation transactions.

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- UPI Merchant Category Code Debit Transaction Limit Detailed
  The **UPI Merchant Category Code Debit Transaction Limit Detailed** screen allows users to define and maintain the debit transaction limits applicable to merchant category codes (MCCs).

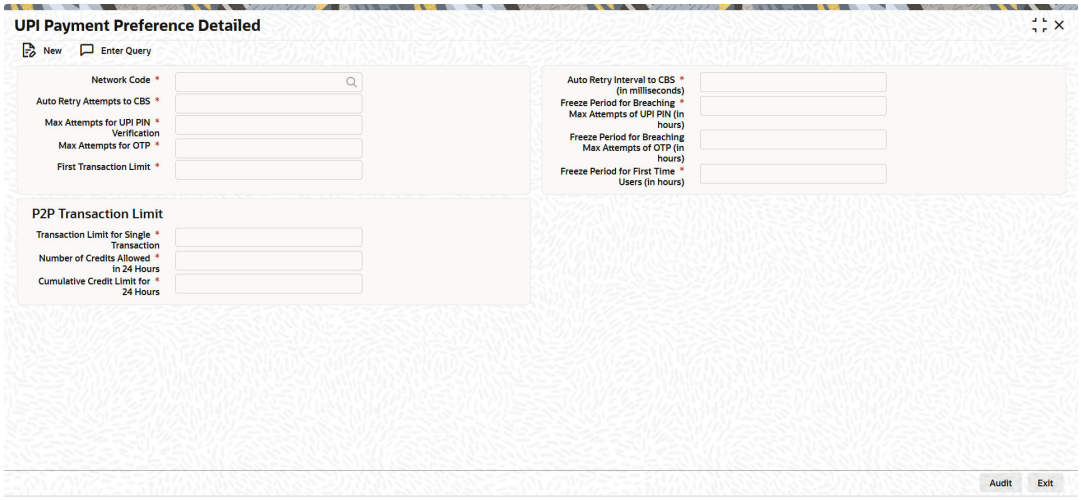
1.2.1 UPI Payment Preference Detailed

The **UPI Payment Preference Detailed** screen allows users to maintain the preference parameters configured for the UPI payment system.

1. On Homepage, specify **PVDNWOPF** in the text box, and click next arrow.

   The **UPI Payment Preference Detailed** screen is displayed.

Figure 1-1 UPI Payment Preference Detailed



2. On the **UPI Payment Preference Detailed** screen, click **New** to specify the fields.

   For more information about the fields, refer to field description table.

Table 1-9 UPI Payment Preference Detailed - Field Description

Field	Description
Network Code	Select the **Network Code** from the values maintained in the **Network Code Detailed** screen (Function ID: PMDNWCOD) with **Type Code** set to **IN-UPI**.
Auto-Retry Attempts To CBS	Specify the maximum number of retry attempts the system makes to connect to CBS for downstream processing.
Auto-Retry Interval To CBS (in milliseconds)	Specify the time interval (in milliseconds) the system waits between consecutive retries to CBS.
Max Attempts for UPI PIN Verification	Specify the maximum number of UPI PIN attempts allowed when the user enters an incorrect PIN.
Freeze Period For Breaching Max Attempts Of UPI PIN (in hours)	Specify the number of hours the system blocks further account activities when the user exceeds the maximum UPI PIN attempts.
Max Attempts For OTP	Specify the maximum number of OTP attempts allowed when the user enters an incorrect OTP.

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Table 1-9 (Cont.) UPI Payment Preference Detailed - Field Description

Field	Description
Freeze Period For Breaching Max Attempts Of OTP (in hours)	Specify the number of hours the system blocks further account activities when the user exceeds the maximum OTP attempts.
Freeze Period For First Time User (in hours)	Specify the number of hours the system applies a freeze after the first transaction approval. The system declines any transactions during this freeze period.

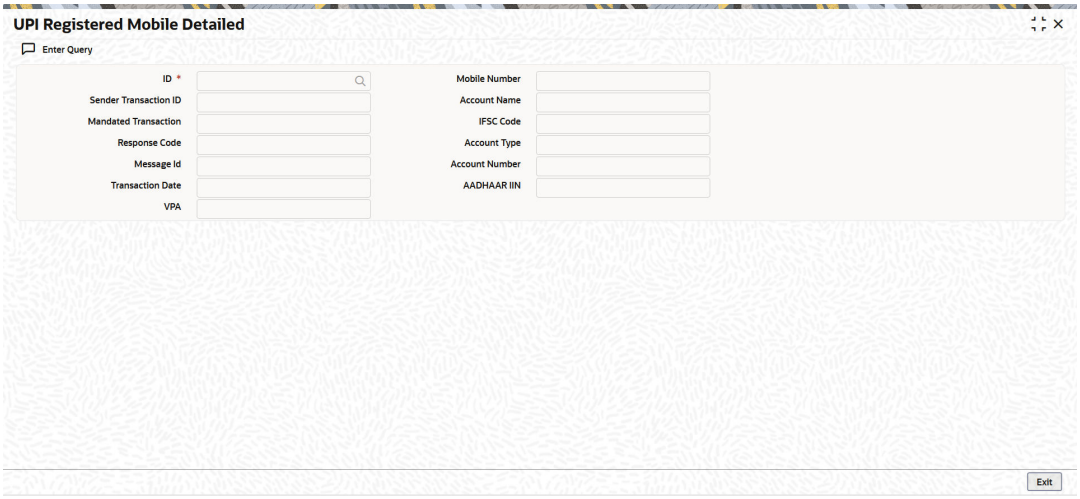
1.2.2 UPI Registered Mobile Detailed

The **UPI Registered Mobile Detailed** screen allows users to maintain the registered combination of mobile number and account number for the UPI payment system.

1. On Homepage, specify **PVDREGMB** in the text box, and click next arrow.

   The **UPI Registered Mobile Detailed** screen is displayed.

Figure 1-2 UPI Registered Mobile Detailed



2. On the **UPI Registered Mobile Detailed** screen, click **New** to specify the fields.

   For more information about the fields, refer to field description table.

Table 1-10 UPI Registered Mobile Detailed - Field Description

Field	Description
ID	Indicates the system generated transaction ID.
Mobile Number	Indicates the customer **Mobile Number** registered for UPI payment system.
Sender Transaction ID	Indicates the **Sender Transaction ID**.
Account Name	Indicates the customer **Account Name** registered for UPI payment system.

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Table 1-10 (Cont.) UPI Registered Mobile Detailed - Field Description

Field	Description
Mandated Transaction	Indicates whether the transaction is mandated, as provided in the inbound ReqPay request. The valid values include: • **Yes** • **No**
IFSC Code	Indicates the IFSC code of the account number registered for UPI payment system.
Response Code	Indicates the **Response Code**.
Account Type	Indicates the customer **Account Type** registered for UPI payment system. The options include: • **Saving** • **Current**
Message Id	Indicates the **Message Id** as received in the inbound ReqPay request.
Account Number	Indicates the customer **Account Number** registered for UPI payment system.
Transaction Date	Indicates the customer transaction date.
AADHAAR IIN	Indicates the customer **AADHAAR IIN** .
VPA	Indicates the **Virtual Payment Address (VPA)** of the customer.

- UPI Registered Mobile Summary
  The **UPI Registered Mobile Summary** screen allows users to inquire and view the registered mobile number and account number combinations for the UPI payment system.

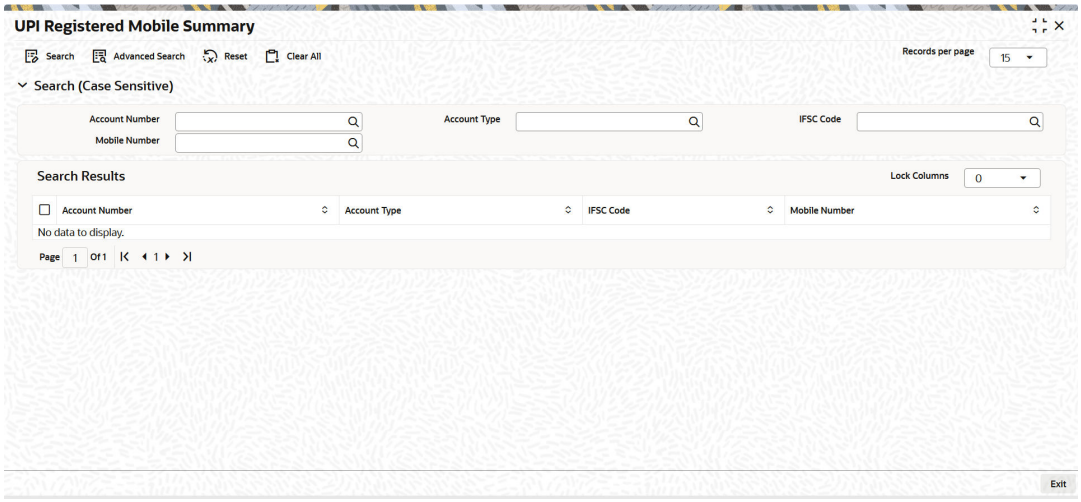
1.2.2.1 UPI Registered Mobile Summary

The **UPI Registered Mobile Summary** screen allows users to inquire and view the registered mobile number and account number combinations for the UPI payment system.

1. On Homepage, specify **PVSREGMB** in the text box, and click next arrow.

   The **UPI Registered Mobile Summary** screen is displayed.

Figure 1-3 UPI Registered Mobile Summary



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2. On the **UPI Registered Mobile Summary** screen, search using one or more of the following parameters:
   - **Account Number**
   - **Account Type**
   - **IFSC Code**
   - **Mobile Number**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.
4. If the user double-clicks a selected record, the system loads the details in the **UPI Registered Mobile Detailed** screen.

   The system does not allow the user to modify any details on this screen.

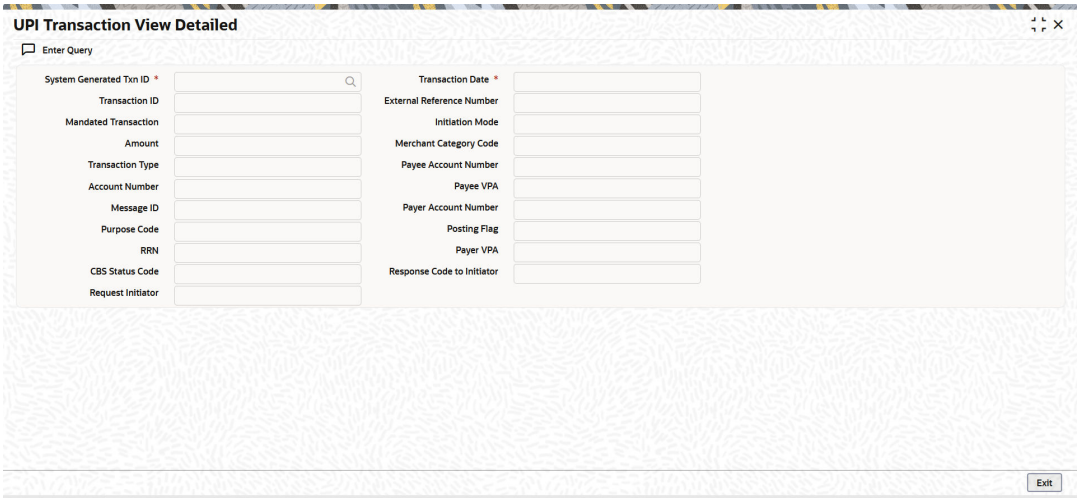
1.2.3 UPI Transaction View Detailed

The **UPI Transaction View Detailed** screen allows users to view and track the financial transaction(s) performed through the UPI payment system.

1. On Homepage, specify **PVDTVIEW** in the text box, and click next arrow.

   The **UPI Transaction View Detailed** screen is displayed.

Figure 1-4 UPI Transaction View Detailed



2. On the **UPI Transaction View Detailed** screen, click **New** to specify the fields.

Table 1-11 UPI Transaction View Detailed - Field Description

Field	Description
System Generated Txn ID	Specifies the system-generated transaction ID.
Transaction Date	Specify the date of the transaction.
Transaction ID	Indicates the Transaction ID as received in the ReqPay request.
External Reference Number	Indicates the reference number received from CBS in the response.

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Table 1-11 (Cont.) UPI Transaction View Detailed - Field Description

Field	Description
Mandated Transaction	Indicates whether the transaction is mandated, as provided in the inbound ReqPay request. The valid values include: • **Yes** • **No**
Initiation Mode	Indicates the initiation mode as received in the ReqPay request.
Amount	Indicates the transaction amount.
Merchant Category Code	Indicates the merchant category code as received in the ReqPay request.
Transaction Type	Indicates the transaction type. The options include: • **Credit** • **Debit** • **Reversed**
Payee Account Number	Indicates the payee's account number.
Account Number	Indicates the account number.
Payee VPA	Indicates the Payee's Virtual Payment Address (VPA).
Message ID	Indicates the Message ID as received in the ReqPay request.
Payer Account Number	Indicates the payer's account number.
Purpose Code	Indicates the purpose code as received in the ReqPay request.
Posting Flag	Indicates the posting flag.The options include: • **Credit (C)** • **Debit (D)**
RRN	Indictaes the customer reference number as received in the ReqPay request.
Payer VPA	Indicates the Payer's Virtual Payment Address (VPA).
CBS Status Code	Indicates the **CBS Status Code**.
Response Code to Initiator	Indicates the **Response Code to Initiator**.
Request Initiator	Indicates the **Request Initiator**.

- UPI Transaction View Summary
  The **UPI Transaction View Summary** screen allows users to inquire and view a summary of the financial transaction(s) performed through the UPI payment system.
- All Messages Button
  This topic provides details of the **All Messages** screen.

1.2.3.1 UPI Transaction View Summary

The **UPI Transaction View Summary** screen allows users to inquire and view a summary of the financial transaction(s) performed through the UPI payment system.

1. On Homepage, specify **PVSTVIEW** in the text box, and click next arrow.

   The **UPI Transaction View Summary** screen is displayed.

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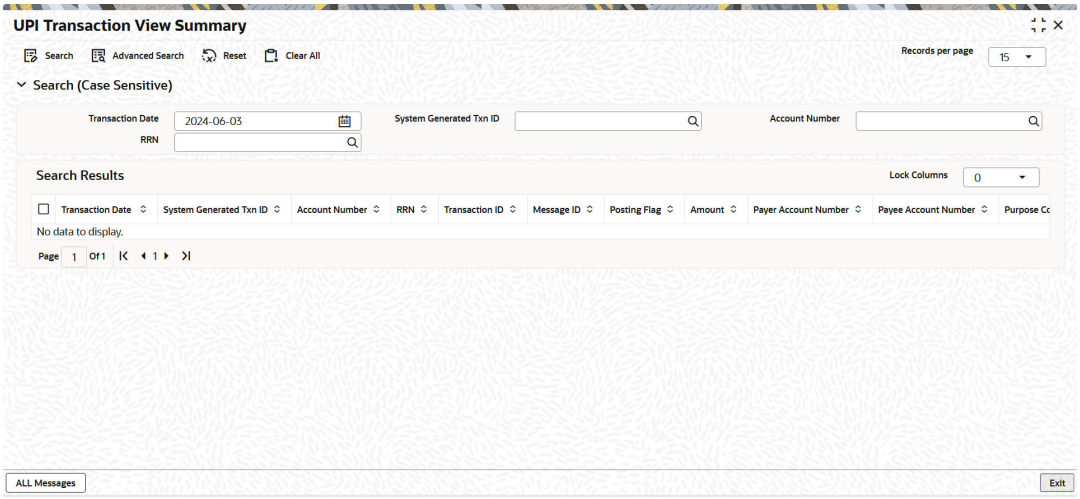
Figure 1-5 UPI Transaction View Summary



2. On the **UPI Transaction View Summary** screen, search using one or more of the following parameters:
   - **Transaction Date**
   - **System Generated Txn ID**
   - **Account Number**
   - **RRN**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.
4. If the user double-clicks a selected record, the system loads the selected details in the **UPI Transaction View Detail** screen.

   The system does not allow the user to modify the transaction details.

1.2.3.2 All Messages Button

This topic provides details of the **All Messages** screen.

1. Click the **All Messages** button in the main screen.

   The **All Messages** sub-screen is displayed.

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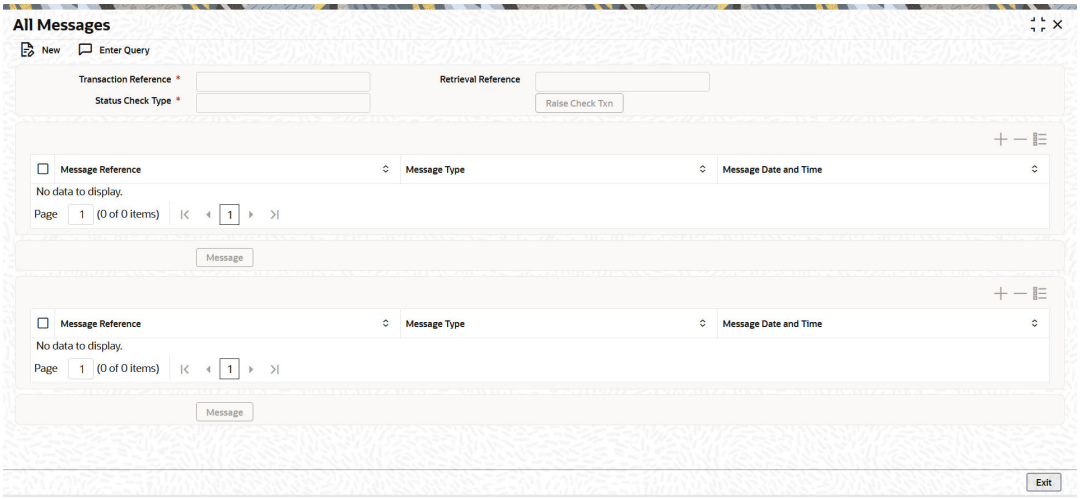
Figure 1-6 All Messages



2. On the **All Messages** screen, user can view the following fields.

   The system displays the following details for the specified **Transaction Reference Number**.

Table 1-12 All Messages - Field Description

Field	Description
Transaction Reference	Displays the transaction reference.
Retrieval Reference	Displays the **Retrieval Reference**.
Status Check Type	Displays the **Status Check Type**. The drop-down value includes: • **TXN** • **DISPUTE** • **TXNDISPUTE** • **DISPUTEHIST** **Note:** When the **Status Check Type** is set to **DISPUTE**, **TXNDISPUTE**, or **DISPUTEHIST** and the user clicks **Raise Check Txn**, the system verifies whether a complaint exists for the selected transaction. If no complaint is found, the system displays an error indicating that the selected status check type is valid only when a complaint has been raised. In this case, the user must select **TXN** as the **Status Check Type**.
Message Reference	Displays the **Message Reference** grid with Request and Response details. The Response message detail grid contains the same set of columns as the Request grid.
Message Type	Displays the **Message Type**.
Message Date and Time	Displays the **Message Date and Time**.

3. Select a record in the Request grid and click the **Message** button.

   The **Request Message Detail (PVDVWMGS)** screen opens and displays the selected record's Request XML communication.

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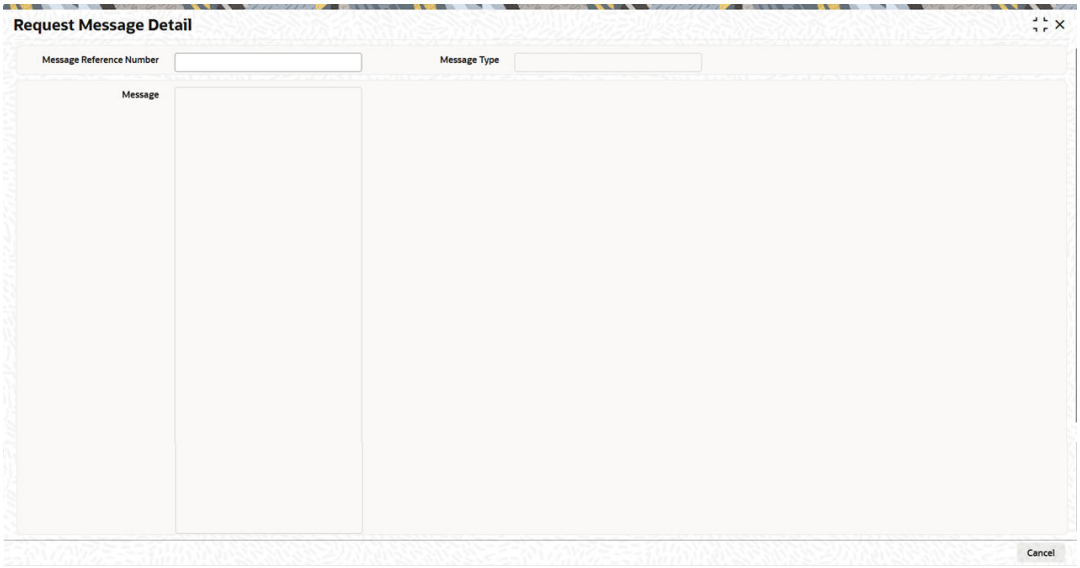
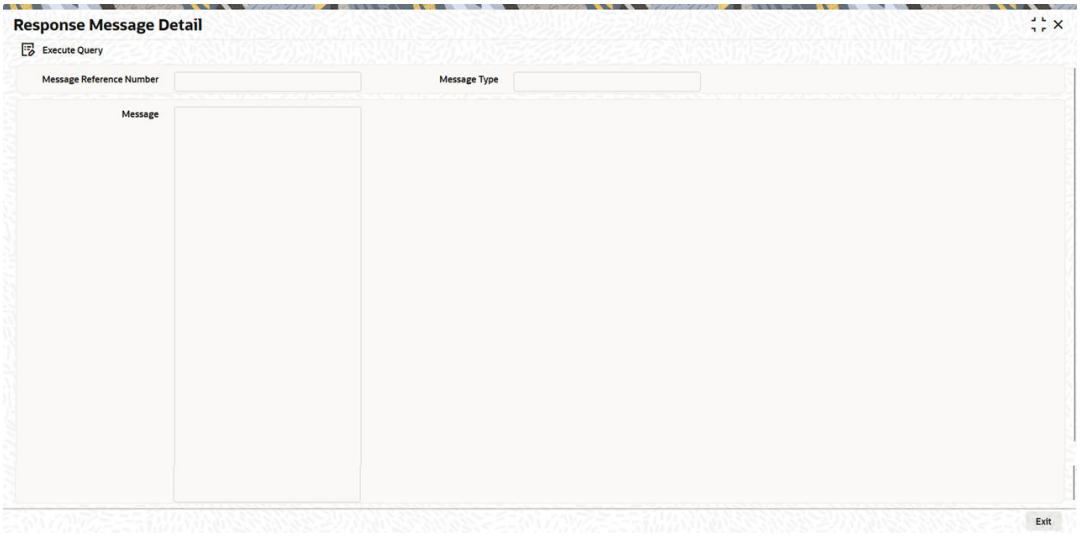
Figure 1-7 Request Message Detail



4. Select a record in the Response grid and click the **Message** button.

   The **Response Message Detail (PVDRWMSG)** screen opens and displays the selected record's Response XML communication.

Figure 1-8 Response Message Detail



1.2.4 UPI Transaction Limit Detailed

The **UPI Transaction Limit Detailed** screen allows users to define and maintain the transaction limits applicable to P2P transactions.

1. On Homepage, specify **PVDPTPTL** in the text box, and click next arrow.

   The **UPI Transaction Limit Detailed** screen is displayed.

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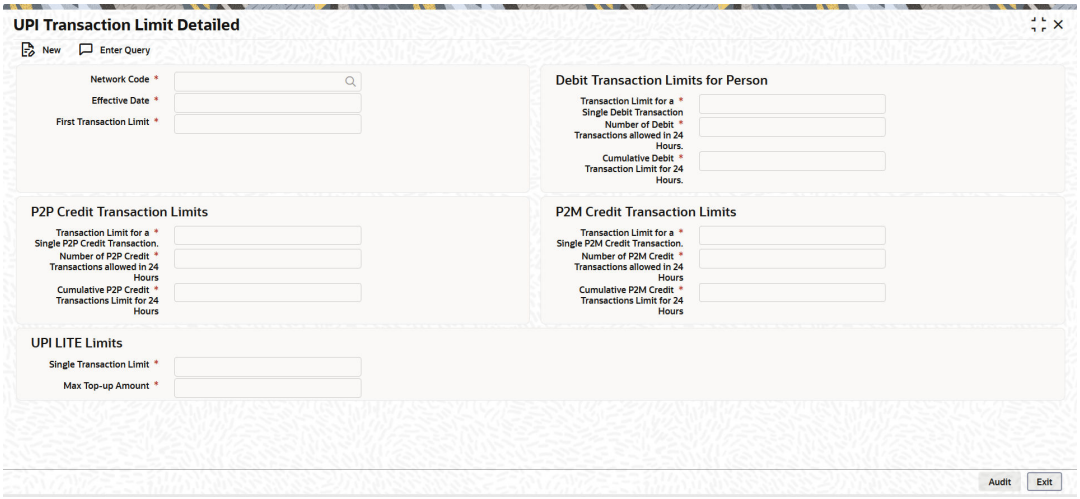
Figure 1-9 UPI Transaction Limit Detailed



2. On the **UPI Transaction Limit Detailed** screen, click **New** to specify the fields.

   For more information about the fields, refer to field description table.

Table 1-13 UPI Transaction Limit Detailed - Field Description

Field	Description
Network Code	Select the **Network Code** from the values maintained in the **Network Code Detailed** screen (Function ID: PMDNWCOD) with **Type Code** set to **IN-UPI**.
Effective Date	Specify the date from which the maintained limits are effective.
First Transaction Limit	Enter the maximum allowed amount for the first debit transaction for a newly registered account.
Debit Transaction Limits for Person	This section displays the debit transaction limit fields for person.
Transaction Limit for a Single Debit Transaction	Enter the maximum allowed amount for a single debit transaction.
Number of Debit Transactions allowed in 24 Hours	Enter the maximum number of debit transactions allowed in a 24-hour period.
Cumulative Debit Transaction Limit for 24 Hours	Enter the maximum cumulative debit amount allowed in a 24-hour period.
P2P Credit Transaction Limits	This section displays the P2P credit transaction limit fields.
Transaction Limit for a Single P2P Credit Transaction	Enter the maximum allowed amount for a single P2P credit transaction.
Number of P2P Credit Transactions allowed in 24 Hours	Enter the maximum number of P2P credit transactions allowed in a 24-hour period.
Cumulative P2P Credit Transactions Limit for 24 Hours	Enter the maximum cumulative P2P credit amount allowed in a 24-hour period.
P2M Credit Transaction Limits	This section displays the P2M credit transaction limit fields.

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Table 1-13 (Cont.) UPI Transaction Limit Detailed - Field Description

Field	Description
Transaction Limit for a Single P2M Credit Transaction	Enter the maximum allowed amount for a single P2M credit transaction.
Number of P2M Credit Transactions allowed in 24 Hours	Enter the maximum number of P2M credit transactions allowed in a 24-hour period.
Cumulative P2M Credit Transactions Limit for 24 Hours	Enter the maximum cumulative P2M credit amount allowed in a 24-hour period.
UPI LITE Limits	This section displays the UPI Lite limit fields.
Single Transaction Limit	Enter the maximum allowed amount for a UPI Lite payment transaction (ReqPay API with Purpose Code set to 44). This validation is performed at the PSP switch.
Max Top-up Amount	Enter the maximum allowed amount for a UPI Lite top-up transaction (ReqPay API with Purpose Code set to 41 or 42). This validation is performed at the PSP switch.

- UPI Transaction Limit Summary
  The **UPI Transaction Limit Summary** screen allows user to inquire and view a summary of the maintained P2P transaction limits.

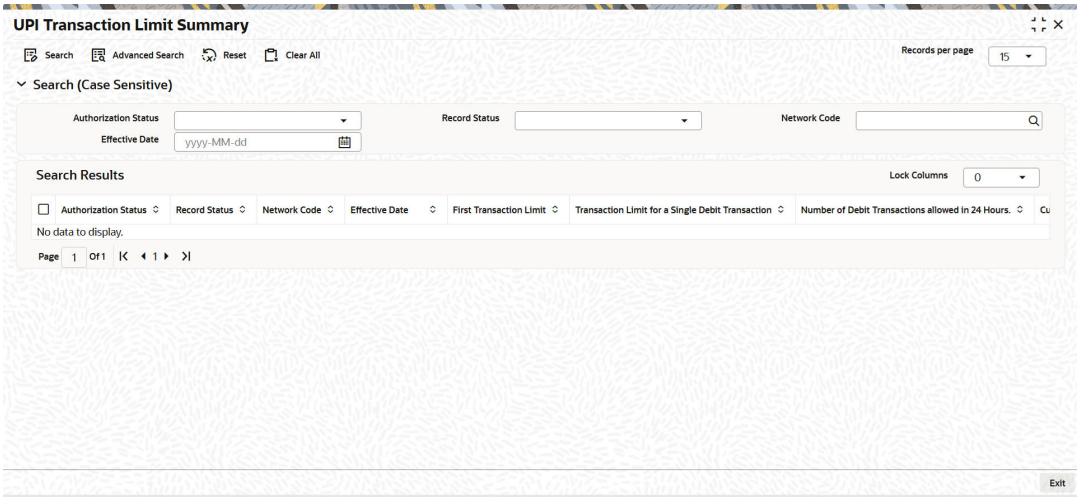
1.2.4.1 UPI Transaction Limit Summary

The **UPI Transaction Limit Summary** screen allows user to inquire and view a summary of the maintained P2P transaction limits.

1. On Homepage, specify **PVSPTPTL** in the text box, and click next arrow.

   The **UPI Transaction Limit Summary** screen is displayed.

Figure 1-10 UPI Transaction Limit Summary



2. On the **UPI Transaction Limit Summary** screen, search using one or more of the following parameters:
   - **Authorization Status**

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- **Record Status**
- **Network Code**
- **Effective Date**

3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.

4. If the user double-clicks a selected record, the system loads the selected maintenance details in the **UPI Transaction Limit Detailed** screen.

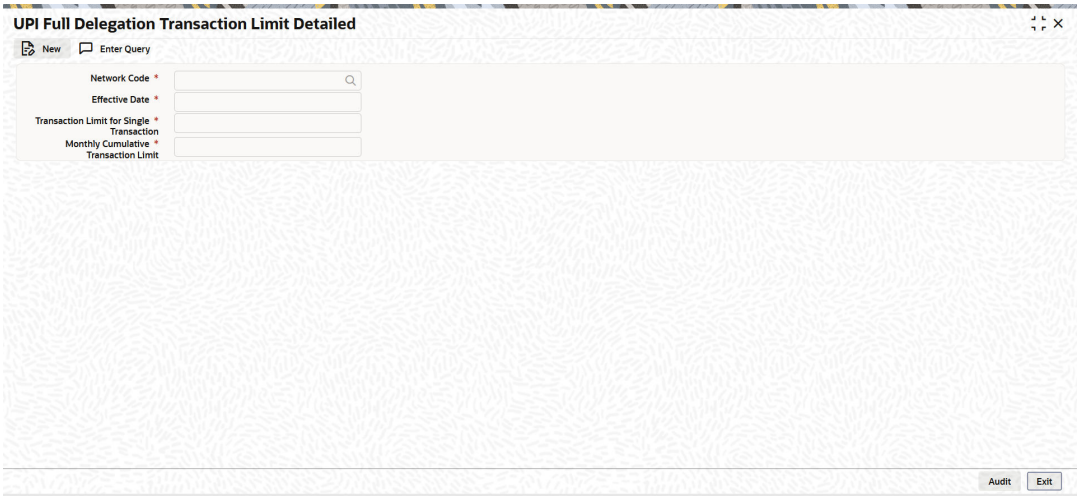
1.2.5 UPI Full Delegation Transaction Limit Detailed

The **UPI Full Delegation Transaction Limit Detailed** screen allows users to define and maintain the transaction limits applicable to full delegation transactions.

1. On Homepage, specify **PVDFDLTL** in the text box, and click next arrow.

   The **UPI Full Delegation Transaction Limit Detailed** screen is displayed.

Figure 1-11 UPI Full Delegation Transaction Limit Detailed



2. On the **UPI Full Delegation Transaction Limit Detailed** screen, click **New** to specify the fields.

   For more information about the fields, refer to field description table.

Table 1-14 UPI Full Delegation Transaction Limit Detailed - Field Description

Field	Description
Network Code	Select the **Network Code** from the values maintained in the **Network Code Detailed** screen (Function ID: PMDNWCOD) with **Type Code** set to **IN-UPI**.
Effective Date	Specify the date from which the maintained limits are effective.
Transaction Limit for Single Transaction	Specifies the maximum amount allowed for a single transaction performed by a full delegate user.
Monthly Cumulative Transaction Limit	Specifies the maximum total transaction amount that a full delegate user is permitted to perform cumulatively within a calendar month.

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- UPI Full Delegation Transaction Limit Summary
  The **UPI Full Delegation Transaction Limit Summary** screen allows user to inquire and view a summary of the maintained full delegation transaction limits.

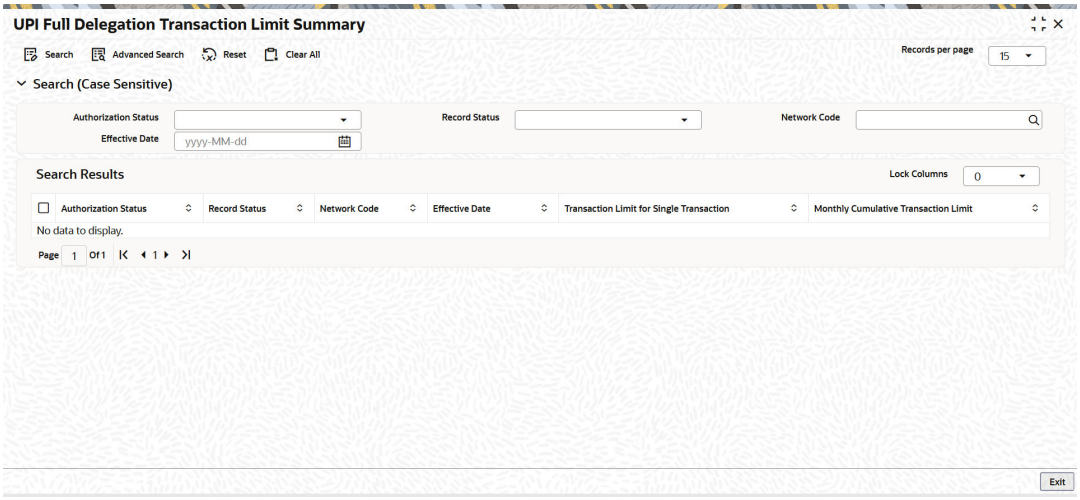
1.2.5.1 UPI Full Delegation Transaction Limit Summary

The **UPI Full Delegation Transaction Limit Summary** screen allows user to inquire and view a summary of the maintained full delegation transaction limits.

1. On Homepage, specify **PVSFDLTL** in the text box, and click next arrow.

   The **UPI Full Delegation Transaction Limit Summary** screen is displayed.

Figure 1-12 UPI Full Delegation Transaction Limit Summary



2. On the **UPI Full Delegation Transaction Limit Summary** screen, search using one or more of the following parameters:
   - **Authorization Status**
   - **Record Status**
   - **Network Code**
   - **Effective Date**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.
4. If the user double-clicks a selected record, the system loads the selected maintenance details in the **UPI Full Delegation Transaction Limit Detailed** screen.

1.2.6 UPI Merchant Category Code Debit Transaction Limit Detailed

The **UPI Merchant Category Code Debit Transaction Limit Detailed** screen allows users to define and maintain the debit transaction limits applicable to merchant category codes (MCCs).

1. On Homepage, specify **PVDMCCDL** in the text box, and click next arrow.

   The **UPI Merchant Category Code Debit Transaction Limit Detailed** screen is displayed.

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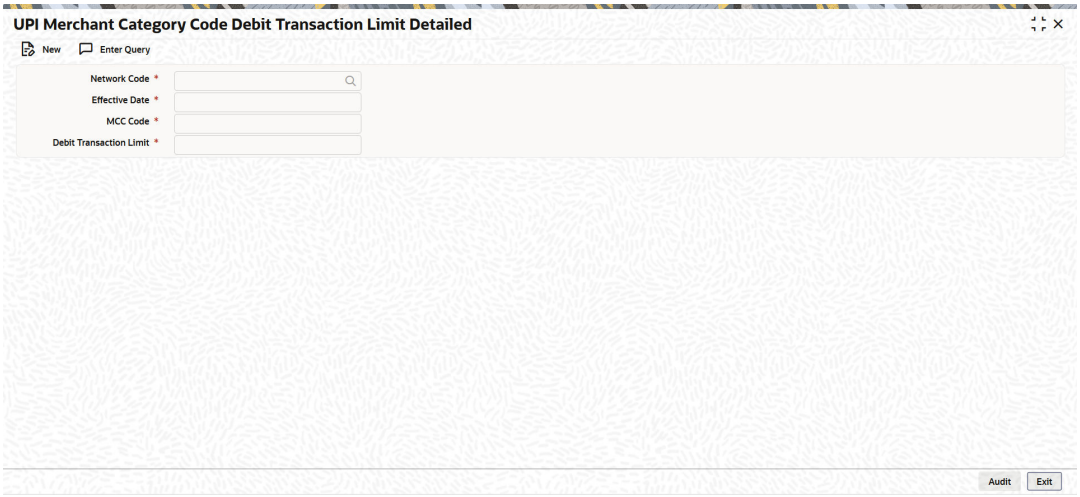
Figure 1-13 UPI Merchant Category Code Debit Transaction Limit Detailed



2. On the **UPI Merchant Category Code Debit Transaction Limit Detailed** screen, click **New** to specify the fields.

   For more information about the fields, refer to field description table.

Table 1-15 UPI Merchant Category Code Debit Transaction Limit Detailed - Field Description

Field	Description
Network Code	Select the **Network Code** from the values maintained in the **Network Code Detailed** screen (Function ID: PMDNWCOD) with **Type Code** set to **IN-UPI**.
Effective Date	Specify the date from which the maintained limits are effective.
MCC Code	Specify the **Merchant Category Code (MCC)** as provided by the **National Payments Corporation of India (NPCI)**.
Debit Transaction Limit	Specify the maximum transaction amount allowed for the specified MCC Code.

- UPI Merchant Category Code Debit Transaction Limit Summary
  The **UPI Merchant Category Code Debit Transaction Limit Summary** screen allows users to inquire and view a summary of the debit transaction limits maintained for merchant category codes (MCCs).

1.2.6.1 UPI Merchant Category Code Debit Transaction Limit Summary

The **UPI Merchant Category Code Debit Transaction Limit Summary** screen allows users to inquire and view a summary of the debit transaction limits maintained for merchant category codes (MCCs).

1. On Homepage, specify **PVSMCCDL** in the text box, and click next arrow.

   The **UPI Merchant Category Code Debit Transaction Limit Summary** screen is displayed.

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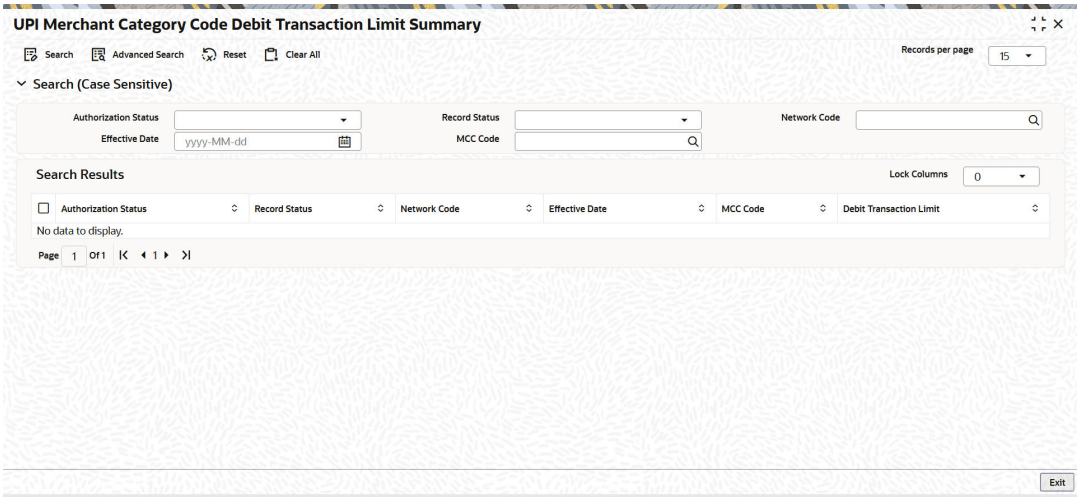
Figure 1-14 UPI Merchant Category Code Debit Transaction Limit Summary



2. On the **UPI Merchant Category Code Debit Transaction Limit Summary** screen, search using one or more of the following parameters:
   - **Authorization Status**
   - **Record Status**
   - **Network Code**
   - **Effective Date**
   - **MCC Code**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.
4. If the user double-clicks a selected record, the system loads the selected maintenance details in the **UPI Merchant Category Code Debit Transaction Limit Detailed** screen.

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Glossary

PVDNWOPF

UPI Payment Preference Detailed

PVDREGMB

UPI Registered Mobile Detailed

PVSREGMB

UPI Registered Mobile Summary

PVDTVIEW

UPI Transaction View Detailed

PVSTVIEW

UPI Transaction View Summary

PVDPTPTL

UPI Transaction Limit Detailed

PVSPTPTL

UPI Transaction Limit Summary

PVDFDLTL

UPI Full Delegation Transaction Limit Detailed

PVSFDLTL

UPI Full Delegation Transaction Limit Summary

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PVDMCCDL

UPI Merchant Category Code Debit Transaction Limit Detailed

PVSMCCDL

UPI Merchant Category Code Debit Transaction Limit Summary

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