

NPCI/UPI/OC No. 231/2025–2026

March 31, 2026

To,

All Members of Unified Payment Interface (UPI)

Subject: Inclusion of Purpose Code and Lite Reference Number in Adjustment Report.

We would like to inform you that as per member banks request, NPCI has included the 'Purpose code' and 'LRN number' (Lite reference number) in adjustment report for the purpose of reconciliation. Details of the changes are as follows:

Existing Header	Revised Header	Existing Length	Revised Length
Chargeback Date "Chbdate"	Purpose Code	10 (Numeric)	2 (Numeric)
Chargeback Reference Number "Chbref"	LiteRefNo	35 (Alpha Numeric)	35 (Alpha Numeric) (No Change)

Note: The actual length of the Purpose Code in the URCS database will remain 10 characters. However, as per the technical specifications, the adjustment report will display the Purpose Code as a 2-digit value. In the future, if the length increases to 3 digits or more, it can be accommodated without any changes to the existing structure.

To accommodate these two additions, existing unused fields i.e. Chargeback Date and Chargeback Reference Number have been replaced with 'Purpose Code' and 'Lite Reference Number' (refer Annexure – 1 for sample adjustment reports).

Note: Apart from the above two changes, the adjustment report (".csv" file format) remains unchanged.

Go-Live Date: These changes shall be effective in URCS from **May 15, 2026**.

Member banks are hereby advised to make necessary changes and ensure all relevant systems are updated to incorporate these changes prior to the go-live date.

The information herein may please be disseminated to all the officials concerned.

Yours Faithfully,

SD/

Giridhar GM

Chief – Customer Success

Annexure -1

Existing Sample Adjustment Report Header

Txnuid	Uid	Adjdate	Adjtype	Remitter	Beneficiary	Response	Txndate	Txntime	RRN	Chbdate	Chbref
4123571111	1824831744	45930	Chargeback Raise	HHH	AAA	0	45915	0.67218	525816303062	-	-
4123571111	1830444544	45930	Chargeback Raise	HHH	AAA	RB	45915	0.67218	525816520274	-	-
8001222013	2016451584	45930	Credit Adjustment	AAA	HHH	0	45915	0.67231	525816301405	-	-
3453454385	238577408	45930	Fraud Chargeback	HHH	AAA	0	45915	0.67219	525816829269	-	-
8001222013	249635072	45930	Credit Adjustment	AAA	HHH	0	45915	0.68113	525816932678	-	-

Revised Adjustment Report Header

Txnuid	Uid	Adjdate	Adjtype	Remitter	Beneficiary	Response	Txndate	Txntime	RRN	Purpose Code	LiteRefNo
4123571111	1012217068	10-11-2025	Credit Adjustment	HHH	CCC	0	23-10-2025	11:02:49	529611825470	44	01002004100535100166143239874700008
4123571111	1195941376	10-11-2025	Re-presentment Raise	HHH	CCC	0	23-10-2025	11:02:49	529611796950	44	01002004100535100166143239874700008
4123571111	1474998016	10-11-2025	Chargeback Acceptance	HHH	CCC	0	23-10-2025	11:02:49	529611596020	44	01002004100535100166143239874700008
4123571111	1859215104	10-11-2025	Chargeback Raise	HHH	CCC	0	23-10-2025	11:02:49	529611796950	44	01002004100535100166143239874700008
4123571111	1892302080	10-11-2025	Chargeback Raise	HHH	CCC	0	23-10-2025	11:02:49	529611596020	44	01002004100535100166143239874700008