NPCI/UPI/OC No. 235/2026-27 **July 16, 2026**

To,

All Member Banks participating in Unified Payments Interface (UPI)

Subject: Revision of Turnaround Time (TAT) for Responding to Fraud and Wrong Credit Chargebacks in UPI URCS Back-Office System

Fraud and Wrong Credit chargebacks currently have a response turnaround time (TAT) of 35 calendar days in URCS. In response to member feedback and to facilitate faster dispute resolution, the TAT has been reduced to **15 calendar days**.

Effective **August 1, 2026**, the response window for beneficiary banks shall be 15 calendar days, applicable to all Fraud and Wrong Credit Chargebacks irrespective of whether the chargebacks are raised before or after August 01, 2026.

Beneficiary banks should ensure that all Fraud and Wrong Credit Chargebacks are either accepted or rejected within the revised 15 calendar day TAT. Failure to respond within this period shall result in the chargeback being marked as **Deemed Accepted** in URCS and settled accordingly. Member banks should start monitoring and responding to open chargebacks immediately to ensure compliance with the revised TAT from August 1, 2026. Illustrative scenarios are provided in **Annexure 1**.

Kindly disseminate the information contained herewith to the officials concerned and ensure compliance.

Warm Regards,

Sd/-

Giridhar GM

Chief – Customer Success

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Annexure – 1

S. No.	Fraud / Wrong Credit Chargeback Raised Date	Revised Response Due Date	Action
1	July 1, 2026	July 31, 2026	The beneficiary bank shall respond by July 31, 2026. If no response is recorded, the chargeback shall be marked as Deemed Accepted on August 1, 2026.
2	July 25, 2026	August 9, 2026	The beneficiary bank shall accept or reject the chargeback by August 9, 2026, failing which it shall be marked as Deemed Accepted.
3	August 1, 2026	August 16, 2026	The beneficiary bank shall accept or reject the chargeback by August 16, 2026, failing which it shall be marked as Deemed Accepted.
4	August 5, 2026	August 20, 2026	The beneficiary bank shall accept or reject the chargeback by August 20, 2026, failing which it shall be marked as Deemed Accepted.

Note: The response due date is calculated as 15 calendar days from the chargeback raised date.

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