NPCI/UPI/OC No. 239/2026-27 14th October 2026

To,

All Members & UPI Application Providers - Unified Payments Interface (UPI)

Dear Sir / Madam,

Subject: UPI – Process for Resolution of MCC Misclassification related disputes

This framework shall govern the identification, reporting, and resolution of inaccurate classification of Merchant Category Code (MCC) related disputes for UPI transactions (online & offline merchant transactions). The framework was deliberated and endorsed by the UPI and Services Steering Committee meeting held on 7th October 2026.

This framework aims to ensure discipline in classification of MCC, enhance ecosystem transparency, and set out the process for settlement of differential interchange fees arising from inaccurate MCC classification.

Overview:

- Establish a framework for system participants to raise, respond to, and resolve MCC misclassification related disputes.
- Scope: All UPI domestic transactions where interchange fees are applicable, excluding RuPay Credit Card on UPI transactions.
- Interchange Fee: Resolve discrepancy in calculation of interchange fee applied due to inaccurate MCC classification.
- Process: Define stakeholder responsibilities, timelines, and resolution through systematic process.
- Effective date: This circular shall come into effect from the date of its issuance.

Members are advised to refer to *Annexure A - UPI – Process for Resolution of MCC Misclassification related disputes* for the detailed process. Members are also advised to bring the contents of this circular and process to the notice of all concerned stakeholders for adherence.

Yours sincerely,

SD/-

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Annexure-A

UPI – Process for Resolution of MCC Misclassification related disputes

(Pre-Compliance & Compliance process for UPI Transactions)

Version 1.0

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1. Purpose

This process establishes a bulk-enabled, documentation-driven process to:

a) Resolve disputes related to the improper application and classification of Merchant Category Codes (MCC) for transactions.
b) Process to file and review interchange related disputes due to inaccurate application of MCC ("MCC Misclassification").
c) Claims for adjustment of interchange due to MCC Misclassification may be raised in UPI Real-time Clearing & Settlement (URCS) portal.

(Reference: NPCI/UPI/OC No. 239/2026-27 dt. 14th October 2026)

2. Scope & Applicability

This process constitutes the dispute resolution mechanism for addressing Claims related to difference in interchange fee emanating from MCC Misclassification among participants in accordance with applicable UPI System requirements and Applicable Law.

This process is intended solely to address the Claims basis documents, information and evidence submitted by the Initiating and Responding Parties. NPCI shall not conduct any independent verification of any Claim, including merchant and related documents.

2.1 This process shall only apply where;

a) A Claim (as defined below) has been raised in respect of transactions which have been processed and settled from circular issuance date.
b) The transaction must be a domestic transaction made to any merchant (offline or online merchant) where interchange fee is applicable;
c) The transaction under dispute pertains to UPI payment system, except RuPay Credit Card on UPI transactions;
d) Transactions are processed and settled up to a period of 90 calendar days prior to the Claim Reference Date (defined below).

Note: For RuPay Credit Card on UPI transactions, OC no. NPCI/2025-26/RuPay/047 dated 26th March 2026 and subsequent communications be referred.

2.2 Definitions

a) Initiating Party – shall refer to a Remitter Bank or Payee PSP/Acquirer who raises a Claim.
b) Responding Party – shall refer to the Remitter Bank or Payee PSP/Acquirer against whom a Claim has been raised.
c) Transaction – shall be all UPI domestic transactions where interchange fees are applicable other than RuPay Credit Card on UPI transactions.

d) **Interchange Differential Claim or Claim** – means a claim raised by a system participant disputing MCC allocation and the interchange fees applied for a transaction. Claim may comprise of the following:

i. The Remitter Bank claims MCC was incorrectly applied / allotted / assigned, either inadvertently or intentionally, thus proper interchange fee was not received, or;

ii. The Payee PSP/Acquirer initiates an interchange fee adjustment due to MCC misclassification.

e) **Acquirer Combination** – a specific MCC and specific Acquirer, where Acquirer shall be identified by its Payee PSP Org ID

f) **Claim Reference Date** – shall be the date on which a Claim is referred by the Initiating Party at the Pre-Compliance Stage.

g) **Merchant Combination** – a specific MCC and specific Merchant, where Merchant shall be identified by UPI ID / VPA

h) **Panel for Resolution of Disputes ("PRD")** – shall mean the panel formed for resolution of the Claim.

2.3 Claim Eligibility:

a) A Claim may be raised against multiple transactions where differential interchange fees are to be claimed. The Claim shall only be valid if it complies with the below:

i) **Amount Threshold for a Claim**: Minimum aggregate Claim amount must be INR 10,00,000 (Ten Lakhs rupees only). [1]

ii) **Calculation of the Claim amount**: Each Claim shall be calculated per Acquirer Combination, for Remitter Bank Org ID individually.

iii) **Merchant Threshold**: Under one Claim there shall be no restriction on the number of merchants within one Payee PSP / Acquirer, provided the MCC remains the same.

b) Exception:

i) Where a Claim is determined in Remitter Bank's favour, for a particular MCC, Merchant and a Payee PSP / Acquirer combination, subsequent Claims may be raised, without being subject to Claim Amount Threshold.

ii) A Payee PSP / Acquirer may proactively rectify any amount of differential interchange fees with Remitter Bank(s) and forthwith pay the same. [2]

[1 & 3] Applicable Tax on Interchange fee shall also be settled in the month in which the Claim amount is settled.

2.4 Adjustment Components

a) Any rectification of interchange fees arrived upon as per this process shall include the differential interchange fee amount and shall be subject to applicable taxes.

2.5 URCS Reason Codes

a) **RC** <*to be defined*>**:** Remitter Bank – Misclassification of MCC
b) **RC** <*to be defined*>**:** Payee PSP/Acquirer – Misclassification of MCC

3. Roles & Responsibilities

3.1 Remitter Bank

Remitter Bank must:

a) Complete internal investigation before filing the Claim for resolution.
b) Submit clear interchange-impact summary with supporting documents for filing the Claim for resolution.
c) Ensure Claim does not include:
    (i) Duplicate Transactions: Previously submitted transactions where Claim is already decided or received.
    (ii) Honored / rejected transactions: Transactions already honored/rejected by Panel for Resolution of Disputes ('PRD') earlier.
    (iii) Credit adjustment or return (RET) or refund (REF) is raised for the transaction.
d) Provide cause for raising the Claim along with supporting documents for each Merchant Combination claimed within one Claim i.e. response for each MCC + merchant's UPI ID/VPA.
e) Respond within timelines as per Section 4 to Claims raised by Payee PSP/Acquirer and provide proper reasons with supporting documents (wherever applicable) when rejecting the same.
f) Ensure to submit proper and complete supporting documents while raising any Claim (Reference section 6) within the time specified in this process.

3.2 Payee PSP / Acquirer

Payee PSP / Acquirer must:

a) Respond to Remitter Bank within prescribed timelines as per section 4 of this process.
b) Respond to each case where claiming Remitter Bank has submitted reason for claim / supporting documents (reference 3.1 (d) above).
c) Submit relevant supporting documents as response for each Merchant Combination under response, especially while rejecting any Claim (Reference section 6). Where any MCC and merchant set are not covered in 3.2 (b) above responses for the same should also be included,
d) If misclassification of MCC is identified through any steps as per this process:
    (i) The Payee PSP/Acquirer shall raise the claimed amount for adjustment for payment to the respective Remitter Bank(s).
    (ii) The Payee PSP/Acquirer implements corrective action including correction of MCC for future transactions.
e) Submit as part of the Rejection Memo, a statement signed by the authorised signatory confirming that all documents/ evidence submitted by it are true, authenticated and accurate.

4. Stages of Claim process:

Summary of process of Claim Settlement

Pre- Compliance- Filing

1. Initiating Party (Remitter Bank or Payee PSP/Acquirer) submits a Claim.

↓

Pre-Compliance Response

2. Responding Party must submit response in 23 calendar days. On expiry of 23rd day, if no response is received, responding party will have a period of 7 calendar days as grace period. On expiry of the 7th day (i.e. expiry of 30 calendar days from Claim Reference Date), the Claim shall be deemed to be accepted.

3. Where the Responding Party accepts the Claim, the claim amount shall be settled between the parties.

↓

Compliance- Filing

4. If Pre-Compliance is rejected by the Responding Party, Initiating Party may file Compliance within 15 calendar days from such rejection date, including reasons for the same.

↓

5. The Responding Party may accept, or the Initiating Party may withdraw the Claim within 15 calendar days; otherwise, after 15 days the Claim automatically moves to the PRD, and such date shall be referred as the Panel Reference Date.

↓

Panel for Resolution of Disputes

6. The PRD Panel comprises four unrelated UPI member representatives (including at least two representatives from Payee PSPs / Acquirers) and NPCI as Chair, and reviews the Claim based on submitted documents, requesting more only if needed.

7. The Panel aims to resolve the Claim within 90 calendar days from the Panel Reference Date, and its decision is final and binding, for the purposes of NPCI settlement and adjustment processes, without prejudice to a party's right to appeal available under Applicable Law.

4.1 Stage 1: Pre-Compliance - Filing

(Amicable Settlement- Filing of Claim)

a) Remitter Bank and Payee PSP/Acquirers shall connect, and address queries related to allocation / allotment of MCC.
b) Initiating Party may refer a Claim as a pre-compliance case along with details and supporting documents as per section 6.
c) A separate Claim shall be raised for each Acquirer Combination.

4.2 Stage 2: Pre-Compliance Response

(Amicable Settlement- Response to a Claim)

a) Responding Party must submit response in 23 calendar days. On expiry of 23rd day, if no response is received, responding party will have a period of 7 calendar days as grace period. On expiry of the 7th day (i.e on expiry of 30 calendar days from Claim Reference Date), the Claim shall be deemed to be accepted, provided that the Responding Party was duly notified of the Claim been filed.
b) The Claim may also be rejected or accepted partially, i.e. where certain transactions of the Claim are accepted while others are rejected.
c) Where a Claim is being rejected, the Responding Party shall provide details and supporting documents / reason for rejection as per section 6 given below.

4.3 Stage 3: Compliance Filing (only after rejection by Responding Party)

Amicable Settlement- Raising of Claim under 'Compliance'

a) If Pre-Compliance (RC XXXX) is rejected by the Responding Party, Initiating Party may file Compliance within 15 calendar days from such rejection date, including reason for escalation.

During filing under compliance:

b) The Responding Party may accept within 15 calendar days from this (Compliance) escalation filing date; OR the Initiating Party may withdraw the Claim within the same 15 calendar days' timeframe

c) If neither action occurs, the Claim proceeds automatically to the Panel for Resolution of Dispute (PRD) post expiry of 15 days, this date shall be called the Panel Reference Date.

4.4 Stage 4: Panel for Resolution of Disputes (PRD)

a) The Panel shall consist of four (4) representatives from Member organizations, other than Members that are parties to the Claim, with minimum of 2 representatives from entities which are also Payee PSPs / Acquirers, and NPCI, being a neutral party, shall be the Chair.

b) Panel shall endeavor to review the Claim and resolve the same within 90 calendar days from Panel Reference Date; extensions, if any, shall be communicated to parties involved.

c) Supporting documents submitted at previous stages i.e. Pre-Compliance stage along with responses given shall be considered by the Panel to resolve the Claim. The Panel may, if deemed necessary, request additional evidentiary documents to facilitate the resolution of the Claim.

   If additional evidentiary documents are requested, the information submitted for the same to the Panel shall be shared with the opposite party, for their comments, if any

d) Review of the Claim by the Panel shall be based on the supporting documents submitted by Initiating and Responding Party. The decision of the PRD shall be recorded and made available to the parties involved.

e) PRD's resolution shall be final and binding on all parties (for the purposes of NPCI settlement and adjustment processes), without prejudice to a party's right to appeal available under Applicable Law.

4.5 Fees

a) Each Claim which is raised as Compliance ₹3,000 (Rupees Three Thousand Only) along with applicable taxes shall be charged to the party which has either "Accepted" or "Withdrawn" the claim.

b) Further, Panel's review fee of ₹3,000 (Rupees Three Thousand Only) along with applicable taxes shall be charged to the non-prevailing party, in addition to the fees mentioned in section 4.5 (a).

Fee table for reference:

Particulars	Fees (Rs.)	Levied on
a) Compliance Accepted	3,000+ Applicable Taxes	Payee PSP/Acquirer
b) Compliance Withdrawn	3,000+Applicable Taxes	Issuer (Remitter)
c) Case referred to PRD for Review i.e. No acceptance or withdrawal	NA	NA
d) PRD decision in favour of Issuer	6,000+ Applicable Taxes*	Payee PSP/Acquirer
e) PRD decision in favour of Acquirer	6,000+ Applicable Taxes *	Issuer (Remitter)
Note: No fees shall be levied at the time of referring (raising) the case for Compliance. ** Rs. 3,000/- for raising Compliance and Rs. 3,000/- for cases referred to PRD*		

5. Exclusions

The following transactions are excluded for this process:

a) On-Us transactions where Remitter Bank and Payee PSP/Acquirer are same.

b) Customer transactions on which (i) reversals, (ii) credit adjustments, (iii) return (RET), or (iv) refund (REF) have been processed irrespective of adjustment raising date i.e., where the transactions have already been reversed.

c) If such transactions are included by an Initiating Party, the Responding Party should flag the transaction as outside the scope of this process, by providing transaction-wise adjustment details (i.e. date and adjustment type). If transaction(s) where a Claim has already been resolved by the Panel are resubmitted by an Initiating Party, the Responding Party should flag the transactions as already resolved along supporting documents.

d) Types of transaction(s) that are not covered for this process, i.e. not pertaining to MCC misclassification.

Please note that Payee PSP / Acquirer to request for exclusion of such above mentioned transactions in their submission with details for consideration by the PRD.

6. Supporting Documentation

Initiating Parties to include all the supporting documents at the first stage of referring the Claim itself. Parties shall refer the following for making their assertions and submit supporting documents (wherever applicable), that are duly self attested:

6.1 Initiating Party – Supporting Information (attach at Pre-Compliance)

1. **Initiating Party Investigation Memo including (Mandatory):**

    a) MCC applied and expected MCC

b) Rationale and mapping of merchant activity to proposed correct MCC description.
c) Impacted transactions period (within allowable timeframe).
d) Payee PSP / Acquirer Org ID.
e) Total adjustment amount sought with bulk aggregation, methodology, assumptions and input may also be provided, where applicable.

2. **Transaction Data Extract & Settlement Details include (Mandatory)**:

a) Transaction date & amount
b) RRN and Transaction ID
c) Applied MCC and expected MCC
d) Merchant name; UPI ID / VPA; Payee PSP / Acquirer Org ID
e) Settlement date; interchange received vs expected; claimed adjustment amount
f) Refund/credit reconciliation in case of adjustment done for partial amount, if any (separate worksheet where partial refunds/adjustments exist)
g) All supporting documents submitted shall be named using the corresponding RRN. Illustratively: <RRN>, <RRN>-1, <RRN>-2, <RRN>-3 where multiple files are submitted for the same transaction.

Note: Refer file format name "Org ID_DDMMYY_001"

3. **Merchant Activity & Classification Evidence** (for more than one transaction per Merchant combination) (**Recommended**):

a) Merchant legal vs trade name; goods/services description
b) Website/app screenshots with date/time stamp
c) Tax Invoices/receipts
d) Any other evidence/ supporting's to justify the claim

4. **Good-to-have (if available):**

a) Outreach evidence to merchant, industry references supporting mapping, third-party corroboration.

6.2 Responding Party [Payee PSP / Acquirer / Remitter Bank]

Where the Responding Party response must include the following to make their assertions and share supporting documents that are duly self-attested: -

1. **Rebuttal Memo** (per MCC + Merchant) (**Mandatory**):

a) Point-by-point response with evidence.

2. **Merchant Onboarding & MCC Justification** (per MCC + Merchant) (**Mandatory**):

   a) Such as Merchant application/onboarding form; self-declared business type; business registration documents (e.g., Applicable Taxes, etc.); rationale/policy basis for MCC assignment; alignment evidence.

3. **Transaction-Level Evidence (Mandatory):**

   a) Evidence linking actual goods/services delivered during disputed period to mapped MCC such as Tax (GST) invoices/service descriptions/delivery challan / payment receipts / other evidence such as merchant onboarding documents etc.) for each of the case / transaction where Issuer have shared supporting's as given in Section 6.1 (3) above.

   b) It should cover all Merchant Combination of the Claim, if it is not covered above in Section 6.2.3 (a).

   c) For transactions processed under an aggregator model, sufficient documentary evidence, Tax (GST) invoices / payment receipts / merchant onboarding documents, etc. shall be shared to establish that the payment is made towards the end merchant and that the underlying beneficiary merchant carries out the business activity represented by the applicable MCC.

   d) In case of offline merchants where the nature of business activity is such that tax invoices or delivery proof cannot be provided for transactions under dispute, the Payee PSP / Acquirer shall, in lieu thereof, submit supporting documentation that demonstrates the merchant's primary line of business activity and the basis on which the MCC has been assigned. Such documentation may include, but shall not be limited to a) merchant onboarding documents, b) product lists or catalogues, c) GST registration certificate and relevant filings, d) income tax return details, e) merchant due diligence report, etc. The documentation submitted shall establish, to the satisfaction of the Panel, that the MCC applied is appropriate to the merchant's primary business activity.

   e) All supporting documents submitted shall be named using the corresponding RRN. Illustratively: <RRN>, <RRN>-1, <RRN>-2, <RRN>-3 where multiple files are submitted for the same transaction.

Note: Refer file format name "Org ID_DDMMYY_001"

4. **Certification by authorized signatory (Mandatory):**
    a) Payee PSP / Acquirer shall submit self–attested supporting documents/ evidence as mentioned under Section 3.2 (e).
5. **Refunds/Adjustments Evidence (where applicable)**
    a) Details of adjustment viz. Refund / REF, RET, Credit adjustment or Reversal already raised and settled; include adjustment type & date, transaction-wise.
6. **Corrective Action (where applicable)**
    a) Confirmation of MCC correction & effective date; remediation steps; differential interchange fee adjustment confirmation.
7. **Good-to-have (if available):**
    a) Merchant collateral/screenshots supporting alignment with posted MCC.

Note: *refer file name* ***'MCC_MISCLASS_Submission_Memo.docx'*** *format to be submitted by Raising party and* ***'MCC_MISCLASS_Rejection_Memo.docx'*** *format to be submitted by responding party. (Please refer to Appendix 1 of this document)*

Please note that Payee PSP / Acquirer / Remitter Bank submission should conclusively prove that the MCC is correctly assigned to the Merchant in case of rejection of claim.

7. Settlement & Financial Handling

a) For Accepted / Deemed Accepted Claims and where decisions have been made by PRD, differential interchange fee settlement shall be processed through the existing settlement process, wherever applicable.

b) Fees as mentioned in Section 4.5 shall be billed to the party that has not received a favorable decision and collected by NPCI through existing settlement process.

c) Settlement reporting shall include these fees collected in Net Settlement (NTSL) / Daily Settlement (DSR) as applicable.

8. MCC Correction & Remediation by Payee PSP / Acquirer

Where Payee PSP /Acquirer is found to have incorrectly apply the MCC on a transaction:

a) Pro-active differential interchange fee adjustment to be done by Payee PSP/Acquirer

b) Payee PSP/Acquirer must correct MCC assignment immediately on a go-forward basis.

Appendix 1 – File formats for submission of transaction details & responses against the transactions by member, Payee PSP / Acquirer memo and Remitter Bank Memo

a) File format for submission of transaction records and responses by corresponding member on the records.
   Refer file name: '*Org ID_DDMMYY_001*'

b) Document format to be submitted by raising party
   Refer file name: '*MCC_MISCLASS_Submission_Memo.docx*'

c) Document format to be submitted by responding party
   Refer file name: '*MCC_MISCLASS_Rejection_Memo.docx*'

---------- End of Document ----------

File format:

a. Org ID_DDMMYY_001'

To be filled by Originating Entity / Responding Entity																				To be filled by Responding Entity		
Transaction date (DD-MMM-YY)	Masked Account No. / ARN	Txn Amt (Rs.)	RRN	TXN ID	Applied Payee MCC	Expected Payee MCC	Payee UPI ID / VPA	Initiation Mode	Purpose Code	Acquirer / Payee PSP Bank Code	Remitter / Issuer Bank Code	Settlement Date (DD-MMM-YY)	Applied Interchange (Inclusive of GST) Amt. (Rs.)	Expected Interchange (Inclusive of GST) Amt. (Rs.)	Differential of Interchange Amt. (Rs.)	Transaction Type (CC on UPI/UPI)	Whether Supporting doc shared (Yes/No)	Card Variant*	Card Type*	Accept / Reject	Reason for rejection	Supporting doc shared for rejection (Yes/No)

* May be kept blank

b. *'MCC_MISCLASS_Submission_Memo.docx'*

****NOTE: This memo must be printed on the Official Letterhead****

Remitter Bank or Payee PSP/Acquirer Submission Memo – MCC Misclassification (Interchange Fee Adjustment)

Member & Case Information

Member Name				
Contact Person Details:				
No.	**Name & Designation:**	**Telephone**	**Mobile**	**E-mail ID:**
1				
2				

Case Summary:

Case Type	**Pre-Compliance / Compliance**
Impacted Period (within 90 days)	
Number of Transactions included	
Total Differential Amount Claimed (₹)	

MCC Details (for each combination):

Sr No.	**MCC Applied**	**Applied Interchange inclusive of (inclusive of Applicable Taxes)**	**Expected / Correct MCC (as per UPI MCC list)**	**Expected Interchange (inclusive of Applicable Taxes)**	**Differential Claim Amount**
Total Differential Claim Amount					

Rationale for Correct MCC

Provide detailed justification including merchant activity, business category, mapping to correct MCC, and supporting logic.

Merchant Activity & Classification Evidence – To be repeated for each combination of MCC+ Merchant

MCC & Merchant (UPI ID / VPA) details	MCC:	UPI ID / VPA:
Document Type	**Attached? (Y/N)**	**Document Name**
Merchant legal & trade name proof		
Goods/services description		
Website/App screenshots with timestamp		
Tax (GST) Invoices/ Payment Receipts, etc.		
Industry references / Outreach evidence		

Supporting Mapping- for each unique combination of MCC + merchant (UPI ID/VPA)

Provide the list of transactions for which supporting documents are submitted along with their corresponding supporting documents name. (Add rows as needed)

Sr. No.	TXN DT: RRN:	Txn ID	Merchant (UPI ID / VPA)	Applied MCC	Expected MCC	Supporting Document File Name

Remitter Bank or Payee PSP/Acquirer confirmation Statement

We declare that to the best of our knowledge and belief, the information furnished herein and, in the statements/ annexures enclosed are true, correct and complete.

We hereby certify that all supporting evidence submitted as part of the Claims are True, authenticated and accurate.

We shall readily submit any further information that may be called for by the Panel for Resolution of Disputes

Date:
Seal:

Signature & Member's

Place:

Name:

(Authorized Signatory/Internal Audit/ Compliance)

c. *'MCC_MISCLASS_Rejection_Memo.docx'*

****NOTE: This memo must be printed on the Official Letterhead****

Remitter Bank or Payee PSP / Acquirer Rejection Memo – MCC Misclassification (Interchange Fee Adjustment)

Member & Case Information

Member Name				
Contact Person Details:				
No.	**Name & Designation:**	**Telephone**	**Mobile**	**E-mail ID:**
1				
2				

Case Summary:

Case Type	Pre-Compliance / Compliance
Case ID (in case of respondent)	
Number of Transactions Accepted	
Total Accepted Amount (₹)	
Number of Transactions Rejected	
Total Rejected Amount (₹)	

MCC Details:

Sr No.	**MCC Applied**	**Applied Interchange inclusive of (inclusive of Applicable Taxes)**	**Expected / Correct MCC (as per Issuer Submission memo)**	**Expected Interchange (as per Issuer Submission memo)**	**Rejected Claim Amount (₹)**
Total rejected Claim Amount					

Rationale for rejection

Provide detailed justification including merchant activity, business category, mapping to correct MCC, and supporting proof.

Merchant Activity & Classification Evidence – To be repeated for each combination of MCC+ Merchant

MCC & Merchant (UPI ID / VPA) details	MCC:	UPI ID / VPA:
Document Type	Attached? (Y/N)	Document Name
Merchant legal & trade name proof		
Goods/services description		
Website/App screenshots with timestamp		
Tax (GST) Invoices/Merchant Onboarding/Payment Receipts, etc.		
Industry references / Outreach evidence		

Supporting Mapping - for each unique combination of MCC + merchant (UPI ID / VPA)

Provide the list evidence linking actual goods/services delivered during disputed period to mapped MCC (payment receipts / tax invoices / GST invoices / service descriptions / delivery challan / merchant onboarding, etc.) for each of the case / transaction where Issuer have shared details in Issuer Submission Memo.

Sr. No.	**RRN**	**Txn ID**	**Merchant (UPI ID / VPA)**	**Applied MCC**	**Expected MCC**	**Supporting Document File Name**

Remitter Bank or Payee PSP / Acquirer confirmation Statement

We declare that to the best of our knowledge and belief, the information furnished herein and, in the statements/ annexures enclosed are true, correct and complete.

We hereby certify that all supporting evidence submitted as part of the Claims are True, authenticated and accurate.

We further confirm that we shall readily submit any further information that may be called for by the Panel for Resolution of Disputes

Date:
Seal:

Signature & Member's

Place:

Name:

Designation:

(Authorized Signatory/Internal Audit/ Compliance)