

NPCI/2025-26/UPI/222A

Oct 29, 2025

To,

All members of Unified Payments Interface (UPI)

Subject: Addendum to Segregation of UPI Settlement Cycles for Auth and Dispute transactions.

We refer to the UPI URCS Operational Circular (OC) issued vide reference NPCI/2025-26/UPI/222 dated 12th September 2025, wherein it was communicated that the segregation of AUTH settlements and Dispute transactions shall be executed through the 11th (DC1) and 12th (DC2) settlement cycles, effective 3rd November 2025.

We hereby inform all members that the implementation timelines have been **rescheduled** from **3rd November 2025** to **15th December 2025**, considering ongoing rollouts, feedback from members and to ensure operational readiness across stakeholders.

Effective from 15th December 2025, adjustment reports will be shared only three times a day (refer Annexure – 1 for details).

Please note that starting 15th December 2025, adjustment reports for settlement cycles 1 to 10 will be discontinued, as adjustments will now be processed only in the 11th (DC1) and 12th (DC2) settlement cycles.

Member banks are advised to take a note of the above and disseminate the information contained herein to the officials concerned.

Yours Faithfully,

SD/-
Giridhar GM
Chief – Customer Success

Annexure – 1

File Type	Timing (From: To)	File Name	Settlement Status	URCS Adjustment Reports	UDIR Adjustment Reports
1 st Adjustment File	00:00 to 10:00	DR - Dispute Report	No	Yes	No
2 nd Adjustment File	00:00 to 16:00	DC1	Yes	Yes	Yes
3 rd Adjustment File	16:00 to 00:00	DC2	Yes	Yes	Yes