

NPCI/2024-25/NFS/420

Date: 20<sup>th</sup> June 2024

To,  
All Member of National Financial Switch (NFS) & Unified Payments Interface (UPI)

Dear Sir/Madam,

**Sub: Online reversal for failed ICCW transactions**

We refer to the NFS OC no.417 & UPI OC No.150 dated 17<sup>th</sup> June 2022 on Enablement of Interoperable Card-less Cash Withdrawal (ICCW) transactions on NFS ATM Networks using UPI for authorization.

For UPI-ATM ICCW transactions, the existing ReqPay API is extended with Reversal/Auto Reversal functionality, to be implemented for both Issuer and Acquirer. The API supports online reversal in UPI for failed / unsuccessful ICCW transactions in below scenarios:

**A. Acquirer initiated Reversal - ATM Reversal**

In case the customer account is debited in UPI (success/deemed success) and the transaction is failed at the ATM/ATM Switch, an online reversal shall be initiated from NFS to UPI, based on the reversal request received from the Acquirer.

**B. UPI initiated Reversal – Auto Reversal**

In case the customer account is debited in UPI (success/deemed success) and no cash withdrawal request is initiated from the ATM/ATM Switch (Acquirer), the UPI switch shall initiate an auto reversal.

The Technical specification document (TSD) for Reversal in UPI for failed / unsuccessful ICCW has been released to members. To improve the customer experience, members are advised to implement the ATM Reversal/ Auto Reversal functionality at the earliest.

Members are requested to disseminate the information contained herein with the concerned department/officials.

Yours Sincerely,

SD/-

Kunal Kalawatia  
Chief of Products