A PRACTICAL EXPLAINER

NPCI runs the rails behind UPI and RuPay

What the national payments operator does, what banks and apps handle, and where complaints actually go.

Read the source article



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WHO DOES WHAT

NPCI is the operator, not the customer-facing bank



Runs

Retail payment and settlement systems.



Does not do

Open customer accounts, hold customer funds, or register users directly.



Customer-facing layer

Banks and payment apps.

The official site is **npci.org.in**.

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ONE OPERATOR, MANY SYSTEMS

One operator connects several everyday payment systems

NPCI connects the payment systems people use for transfers, cards, recurring payments, bills, and mobility.

UPI · RUPAY · IMPS · NACH



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REGISTRATION

UPI registration happens inside a bank or UPI app

1. Download a bank app or UPI-enabled app such as BHIM, PhonePe, or Google Pay.
2. Select your bank and verify the account using the registered mobile number.
3. Authenticate with debit-card or net-banking details, then set a UPI PIN.

NPCI provides the underlying switch; the app and bank handle registration.



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ACCOUNT LINKING

Linking an account is an app-based bank verification flow

01

Add

Tap “Add bank account” or the equivalent option.

02

Select

Select the bank linked to the registered mobile number.

03

Verify

Verify, set or confirm the UPI PIN, and choose a primary account.

Multiple accounts can be linked when the bank and app support them.

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COMPLAINTS

Most complaints should start with the bank or UPI app

1. **First:** raise the issue in the UPI app or with the bank holding the account.
2. **Next:** if unresolved, use NPCI's **UPI Dispute Redressal Mechanism**.
3. **Then:** NPCI forwards the complaint to the member bank and provides a Complaint Reference Number.

The bank remains responsible for resolution and any refund.



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DISPUTE ROUTING

NPCI routes disputes; it does not directly refund customers



Submit the details. Choose the complaint type, bank, and transaction details on the dispute page.



Keep the reference. Keep the Complaint Reference Number for status checks.



Act on fraud. Report fraudulent or unauthorized transactions to the bank immediately.



Use official channels. Use only the official NPCI site or the bank’s app for status and support.

For a practical complaint walkthrough, see **this UPI complaint guide**.

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STATUS VS. REDRESSAL

Do not confuse a system outage with a failed complaint path

- Check current advisories on the official NPCI site and your bank’s app.
- Do not rely on unofficial social-media claims.
- UPI and related systems are designed for high availability, but incidents and maintenance can still occur.

System status is published through **the official NPCI website**. **The source article explains the distinction**.



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COMMON MISTAKES

Eleven common NPCI mistakes all point to one principle

1

Do not register directly

Do not register for UPI or open an account directly with NPCI.

2

Do not expect a direct refund

Do not assume NPCI itself refunds a failed transaction.

3

Protect your credentials

Do not share a UPI PIN or OTP with anyone claiming to be NPCI.

4

Use the right channels

Do not use an unregistered mobile number or unofficial website.

5

File a timed complaint

Do not wait forever: file a timed complaint with the bank or app.

6

Check NRI eligibility

Review the process before following a general linking guide: **NRI guidance video**.

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The strategic mental model: app → bank → NPCI reference number

1

App

Register UPI inside an authorized bank or UPI app.

2

Bank

Link an account through app-based bank verification.

3

NPCI reference number

Complain bank first; NPCI’s dispute page forwards to the member bank.

Check status through official NPCI or bank advisories, not social media. Keep **the full WealthMunshi explainer** as a reference.

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