

*A study in the
engineering of trust.*



SECTOR

GOVERNMENT UPI INFRASTRUCTURE

Mission-Critical Payment Infrastructure

Ten million transactions a day. A peak-load problem that threatened the ecosystem.

KEY RESULTS

10M+

DAILY TRANSACTIONS

99.98%

UPTIME ACHIEVED

35%

LATENCY IMPROVEMENT



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EST. READ / 3 MIN

FY 2026 / Q2

M.01

10M+**DAILY TRANSACTIONS**

sustained at peak load

M.02

99.98%**UPTIME ACHIEVED**

across all payment corridors

M.03

35%**LATENCY IMPROVEMENT**

during peak-hour windows

§ I THE CHALLENGE

Context

A government-managed UPI infrastructure platform was already processing millions of daily transactions, but reliability concerns surfaced during peak load windows. The risk was not theoretical — degradation at the rail level would have cascaded across every fintech sitting on top of it.

§ II THE APPROACH

Method

Qualitrix implemented a comprehensive reliability programme: transaction throughput validation at sustained peak, concurrent user simulation across banking nodes, and methodical failure-scenario testing against partial outages and degraded downstream services.

“Reliability at this scale is not a feature. It is the product.”

— ENGAGEMENT LEAD, QUALITRIX QE

§ III BUSINESS IMPACT

Outcomes

- 01** — Sustained ten million-plus daily transactions at peak load.
- 02** — 99.98% uptime maintained across every payment corridor.
- 03** — Transaction latency improved by thirty-five percent during peak hours.
- 04** — Zero settlement failures observed across ecosystem partners.

