

NPCI/2019-20/CTS/016

August 09, 2019

To,

All CTS Member banks

**Introduction of IQA Validation on Doc type C cheques- reg**

Refer to our circular no. NPCI/2018-19/CTS/088 on IQA specification version 1.0 dated March 07, 2019. As per the specifications the member banks should have already ensured that

1. The IQA validation is carried out exactly as per the specifications issued by NPCI.
2. If the image fails IQA validation, IQA failure flag value is set to doc type C and IQAIgnoreIND value=1.
3. If the instruments that are marked as P2F by the bank / branch the value should be set to doc type C and IQAIgnoreIND value=0.

(Reference may be taken from RBI letter number DPSS.CO.CHD/428/04.07.005/2017-18 dated August 21, 2018 advising the banks not to send instruments in P2F unless the drawee bank requests for physical instruments. Banks should strictly adhere to this guideline)

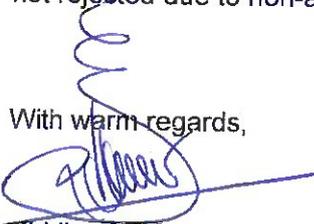
In order to ensure that the data received by the central system is strictly as per the technical specifications NPCI will be introducing the validation of images presented and if the images are not presented as per technical specifications such images will be rejected by the system. As part of technical validation the image presented will be run through IQA validation at the central system. The matrix detailing the validation and action is provided in Annexure I.

Banks are hereby advised to:

1. Re-verify and reconfirm the IQA parameters in their capture system are in sync with business specifications (Specifications provided in Annexure I)
2. Present document type 'C' images with relevant IQAIgnoreIND flag only.

The validation will be implemented with effect from September 16, 2019 banks are once again advised to process the images as per the specifications so that the presentation records are not rejected due to non-adherence to technical specifications.

With warm regards,

  
Giridhar G M

**Chief- Offline Product Operations  
& Run Technology**

**Annexure I**

Sl. No.	Scenario	As per specifications	Action at CH
1.	IQA failed image presented with doc type C and IQAIgnoreIND value=1.	YES	Accept
2.	IQA failed image presented with doc type C and IQAIgnoreIND value=0.	NO	Reject
3.	IQA cleared image presented with doc type C and IQAIgnoreIND value=0	YES	Accept
4.	IQA cleared image presented with doc type C and IQAIgnoreIND value=1.	NO	Reject

*[Handwritten signature]*