

NPCI/2017-18/CTS/017

July 20, 2017

To

All CTS member banks,

## Using handheld devices for scanning the instruments

Member banks have been requesting that the handheld devices be allowed for scanning the instruments to be presented under CTS. RBI has directed that banks may, on pilot basis, start using hand held devices subject to the following conditions

- Truncation should continue to be carried out within the bank as laid down in procedural guidelines.
- 2. The scanning can be done from any location across 3 grids.
- 3. The data presented by the banks should be as per the specifications to enable NPCI and the destination banks to identify the instruments scanned using handheld devices.
- 4. This is only pilot, based on the results final decision will be taken by RBI.

**Technical specifications:** Banks should use the attribute field "SpecialHandling" in CXF file to provide an identifier for instruments scanned using hand held devices. The field is part of the existing file format.

- 1. Currently the banks are using default value '0', the same can be continued.
- 2. <u>Banks should provide '1' as the value only for the instruments scanned using handheld devices.</u>
- 3. Attribute value presented through CXF will be passed in PXF (inward) file to the drawee bank to identify the item.

Member banks participating in pilot are advised to have adequate controls in place to ensure that only accurate value is captured for instruments scanned using handheld devices.

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In case any clarification is required you may write to the following officials.

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Yours faithfully,

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VP & Head -CTS and NACH operations