



NPCI/2013-14/NACH/Circular 20

21st October, 2013

To,
All APB System Participating Banks

Introduction of Deemed Acceptance Code in APB Response File

Madam / Dear Sir,

A kind reference is invited to the various response codes which goes as part of the response file from NPCI to the sponsor banks after closure of the APB return session. These response codes identify the status of each record that were sent by the sponsor bank during the presentation session.

2. Based on the processing status of the transactions and the information provided by the destination banks, APB System updates response code for each record and generates response files to the sponsor bank. The response codes so generated help the sponsor banks to identify the status of each record sent in the APB presentation session.

3. Currently, APB System facilitates following response codes for the transactions processed on APB System:

Response Codes & Descriptions	
Response Flag	Response Flag Description
0	Transaction Returned by Destination Bank
1	Transaction Accepted
2	Transaction Rejected by NACH System
3	Transaction on Extension
4	Transaction Pending Processing
6	Unwound

4. Over a period of APB System operations, it has been observed that sometimes status of a few transaction records is not provided by the destination banks in the return files. Currently, on the basis of negative confirmation, the remaining records are being marked as success in the response files.

5. Based on the feedback and suggestion received from the sponsor banks as well as Government Departments & Agencies, it has been decided to introduce a new response code # "7" (Transaction is Deemed Accepted). The new status code indicates that for such transaction no information has been provided by the destination banks in the return files. With the introduction of a new response code, the revised list of response codes stands as follows.

Response Codes & Descriptions	
Response Flag	Response Flag Description
0	Transaction Returned by Destination Bank
1	Transaction Accepted
2	Transaction Rejected by NACH System
3	Transaction on Extension
4	Transaction Pending Processing
6	Unwound
7	Transaction is Deemed Accepted

7. The new response code will be implemented in APB System w.e.f. 28th October, 2013. All APB participating banks (as sponsor banks) are requested to kindly make a note of the same and make necessary changes at their end to handle all the response codes listed above and pass on the same to the Government Department & Agencies originating the transactions.

With Warm Regards,



(Girdhar GM)

VP & Head - NACH & CTS Operations