



भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2014-15/NACH Circular No 83

January 20, 2015

To

All NACH Member banks

Banks readiness to process new type of transactions

National Automated Clearing House has five different products namely APBS, ACH Credit, NACH Credit, EBT Credit & ACH Debit. Each product is having its own file format, header & transaction level identifiers. Based on the same, the products are identified by NACH system and banks CBS

To facilitate handling of inward transactions originated by different government departments by different set of operations teams in the banks (example LPG subsidy & NREGA) and help the bank to identify the nature of transactions received and take specific actions if required, such as sending SMS to customers etc. It has been decided to introduce the following

1. Transaction codes for various product types. The transaction codes will be decided by NPCI and communicated to the member banks from time to time.

Consequent to the above proposed changes the following will be the impact on the inward files received by the destination banks

- i) There will be separate inward files for each of the product types
- ii) The first three character of the sequence number in the file name will be the identifier of transaction type (This will be implemented from 01-03-2015)
- iii) Transaction Code will reflect at the record level in the inward files.
- iv) While giving response file back to the sponsor bank the original/sequence number given by the bank will be reported.

As destination banks: The member banks who are validating the sequence number in the inward file name and transaction code given at the record level need to make sure that they are able to handle additional codes as and when introduced by NPCI. The member banks may take advantage of the identifiers introduced both at the file name level and the record level to explore the automation opportunities within their internal systems.

As Sponsor bank: The member banks should be able to consistently quote the transaction codes allotted under various products. NPCI will build validations at the time of file acceptance - any inconsistent transaction code given for a product will get rejected.

The current header and transaction level code are given in Annexure I and the sample Inward file naming logic was provided in the Annexure II.

The proposed change is effective from February 10, 2015 and member banks are requested to make a note and keep their system ready to process transactions received through NACH platform.

With Warm Regards,

(Girishar G M)

VP & Head - NACH & CTS Operations

सी-9, 8वीं मंजिल,
आरबीआई प्रिमायसेस,
बान्द्रा-कुर्ला कॉम्प्लेक्स,
बान्द्रा पूर्व,
मुंबई - 400 051

C-9, 8th Floor
RBI Premises
Bandra-Kurla Complex
Bandra East
Mumbai 400051

दूरभाषा / Phone: 022 2657 3150
फैक्स / Fax: 022 2657 1001
ई-मेल / email: contact@npci.org.in
वेबसाइट / Website: www.npci.org.in

CIN : U74990MH2008NPL189067

Annexure I

Transaction level code

Products	Header level transaction code	Record level transaction code
APBS	33	77
NACH Credit	11	22
ACH Credit	12	23
ACH Debit	56	67
APBS Mapper (Old)	21	24
APBS Mapper (New)	31	34

Example:

We will create a new sub product called DBT under APBS product with header code as "33" and record level transaction code as "78". Bank should be able to handle APBS and DBT product

Annexure II (This will be Implemented form 01-03-2015)

Inward file generation

Currently the sequence numbers in the file name will be generated by the system. This will have only numbers. With same file naming convention, it is not possible for the banks to identify the type of transactions.

Eg: APB-CR-<Bank short code>-<date>-<Sequence number>-INW.txt

Inward files generation for new transaction types will be as below.

Eg: APB-CR-<Bank short code>-<date>-<XXX>-<Sequence number>-INW.txt

Where "XXX" can be any new type of transaction name, with which the inward file will be getting generated.

