NPCI/2015-16/NACH/105   June 27, 2015

To

All NACH Member banks

ECS file validator

In order to support the member banks for verifying the Input files prepared by them and to avoid any file format related issues which was specified in the NPCI – Business Specification Document (BSD), NPCI has come out with ECS file validator.

2. This validator can be used to verify both NACH Credit & Debit (ECS – 156 characters) input files before uploading in to NACH application. This is an offline tool and the same can run in any standalone computers which satisfies hardware and software requirement specified in the user manual. This validator can be downloaded from the NPCI website as mentioned below:

a) Products & Services -> National Automated Clearing House -> ECS File validator & Guide

and

b) NPCI NACH Landing Page -> FAQs -> ECS file validator & Guide (will be available from June 29, 2015)

3. The member banks who are willing to use the file validator has to take a note of the following important points.

   i.   Bank should understand the process and train all its user Institutions (Government and corporate users).
   ii.   Post verification in the validator Banks/User Institutions should ensure necessary corrective action is taken in the file, the file validation will be done again in NACH system and incorrect files will be rejected.
   iii. If there is any change in the version NPCI will provide the latest version to the member bank who in turn should take care to provide the same to the end users. It is the responsibility of the member banks and the user institutions for using the latest version of the validator.
   iv.   It is the sole responsibility of the user institutions / Banks to make the necessary changes correctly. Consequences of wrongful updation leading incorrect payment has to be borne by the user institution and the member Bank as may be the arrangement.
   v.   Getting the file validated in the validator does not tantamount to processing the file in NACH system, they have to process the file in NACH system separately post validation, the same should be notified to all the constituents.
   vi.   The validator will only do the technical validation part that is file format, business validations are done at NACH application only. The presenting bank should ensure that the acknowledgement given by the system are positive, in case of negative acknowledgement (rejections) the bank should initiate necessary corrective action and re-upload the file. Banks should take care not to upload duplicate files.

4. Technical specification document is given as annexure to this circular for ready reference.

Yours Faithfully,

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VP & Head NACH and CTS Operations