

NPCI/2015-16/NACH Circular No.114

August 05, 2015.

To

All NACH Member banks

Migration from XML to text

NACH system has been upgraded recently for better performance in handling 20 mn transactions in two hours. As a part of the upgrade the core was changed from XML to a text file processing. As a result of this change the member banks who hitherto were downloading XML files directly from NACH system are unable to do so. NPCI has been supporting these banks by providing the XML files based on the requirement of specific banks.

The architecture of NACH system provides for allowing a bank to get the inward and response files either in the .txt or .xml format. The format chosen by the banks will be applicable for all the products i.e. ACH - Credit & Debit (306 file format) products for both Inward and response files. This is a configurable value in the system, currently all the member banks are configured to receive .txt files only.

The member banks are advised to evaluate both the options and decide on the format in which they want to receive the inward and response files. The banks that are choosing to have .xml format should do necessary changes at their end to handle .xml format for inward and response files for all the products. Note that NPCI will not entertain request for different format for different products for the same bank.

The member banks that intend to receive .xml file format should send a communication to ach@npci.org.in to this effect. The banks that are receiving .txt files will continue to do so by default, there is no requirement for confirmation in case of banks processing .txt files.

The request for .xml confirmation should be sent to us before August 31, 2015. Note that NPCI shall discontinue the facility of providing off line .xml files w.e.f September 01, 2015.

In case of any clarifications you may please write to us.

With Warm Regards,


(Giridhar G.M)

VP & Head - NACH & CTS Operations

द कॅपिटल
युनिट नं. 1001 ए, बी विंग,
10 वी मंजिल, प्लॉट नं. सी-70,
जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स,
बान्द्रा पूर्व, मुंबई - 400 051

The Capital,
Unit No. 1001A, B Wing,
10th Floor, Plot No. C-70,
G Block, Bandra Kurla Complex,
Bandra (E), Mumbai 400051

दूरभाषा / Phone: 022 4000 9100
फैक्स / Fax: 022 4000 9101
ई-मेल / email: contact@npci.org.in
वेबसाईट / Website: www.npci.org.in

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