

NPCI/2016-17/NACH/Circular No. 174

July 20, 2016

To

All NACH Member Banks

Frequency Tag in MMS Inward Files

Refer to our Circular no: 65 dated December 01, 2014 clarifying MMS file format, It is observed that a few banks are initiating MMS files without the frequency tag, this in turn is causing issues at the destination banks leading to unnecessary delay in processing the mandates.

It is further clarified that frequency tag is mandatory field and all the member banks should strictly follow the MMS file format as specified by NPCI and provide the tag in the presentation file.

We are in the process of incorporating controls to check for the frequency tag in the file, after implementation the system will reject the records without frequency tag. All the member banks are advised to comply with the specifications.

Thanks & Regards,

Giridhar G M

VP & Head Operations - CTS & NACH