

NPCI/2017-18/NACH/Circular no. 247

September 30, 2017

To,

All NACH Sponsor Banks

**Sub: - Deactivation of 'CPSMS' scheme code in NACH and processing of DBT/non-DBT transactions in appropriate scheme code**

**Ref:** NACH circular no. 245 dated September 22 2017

All the banks are advised to take note of the following clarifications

**Presenting account based transactions i.e. ACH product**

1. Wherever scheme code is available banks should present the transactions with relevant user code (7 digit code) allotted by NPCI for that specific scheme. These transactions should be processed under the product category 'DBT' or 'PFM' as is being done currently.
2. If the scheme code is not known then the transactions should be processed with the new user code allotted by NPCI for non-DBT transactions under the product code '10\_'

**Presenting Aadhaar based transactions i.e. APB product**

1. As there is no product category field in APB format all sponsor banks are advised to continue presenting the transactions using the APB transaction code "77"
  - a. If the scheme code is known then the transactions should be processed with the relevant user code (7 digit code) allotted by NPCI for that specific scheme.
  - b. If the scheme code is not available then then the transactions should be processed with the new user code allotted by NPCI for non-DBT transactions.



**Important:** Banks should take at most care to use the relevant user code allotted by NPCI for each scheme, using a wrong user code will lead to incorrect claim of charges and incentive by NPCI and sponsor bank will be responsible for such incorrect claims resulting in excess or short disbursement of charges to the member banks.

In case of any query feel free to write to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm regards



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