

NPCI/2017-18/NACH/Circular No.222

April 12, 2017

To

All NACH member banks

Change in the inward file naming format (Revised)

NACH system undergoes continues process improvement and as an outcome of the recent system changes, the inward files received by the destination banks will have a change in the file naming format.

The product wise new inward file naming format is given below,

<u>For NACH Debit (156 format)</u>
<p>Existing inward file naming format:</p> <p>NACH Debit - ECS-DR-<bank code>-<date>-<sub product><sequence No.>-INW.txt</p> <p>New inward file naming format:</p> <p>NACH Debit - ECS-DR-<bank code>-<date>-TMO<sequence No.>-INW.txt</p> <p>Example: ECS-DR-ICIC-12042017-TMO0000123456-INW.txt</p> <p><u>The letter 'TMO' will be prefixed in the sequence number</u></p>

<u>For ACH Credit</u>
<p>Existing inward file naming format:</p> <p>ACH Credit - ACH-CR-<bank code>-<date>-<sub product><sequence No.>-INW.txt</p> <p>ACH Credit - ACH-CR-<bank code>-<date>-<sequence No.>-INW.txt</p> <p>New inward file naming format:</p> <p>ACH Credit - ACH-CR-<bank code>-<date>-TPZ<sequence No.>-INW.txt</p> <p>Example: ACH-CR-ICIC-12042017-TPZ000123456-INW.txt</p> <p>ACH Credit DBTL - ACH-CR-<bank code>-<date>-TPZ<DBL><sequence No.>-INW.txt</p> <p>Example: ACH-CR-ICIC-12042017-TPZDBL123456-INW.txt</p> <p>ACH Credit DBT - ACH-CR-<bank code>-<date>-TPZ<DBT><sequence No.>-INW.txt</p> <p>Example: ACH-CR-ICIC-12042017-TPZDBT123456-INW.txt</p>

ACH ECS 306 - ACH-CR-<bank code>-<date>-TPZ<ECS><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZECS123456-INW.txt

ACH Credit PEN - ACH-CR-<bank code>-<date>-TPZ<PEN><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZPEN123456-INW.txt

ACH Credit SAL - ACH-CR-<bank code>-<date>-TPZ<SAL><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZSAL123456-INW.txt

ACH Credit PFM - ACH-CR-<bank code>-<date>-TPZ<PFM><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZPFM123456-INW.txt

ACH Credit WAL - ACH-CR-<bank code>-<date>-TPZ<WAL><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZWAL123456-INW.txt

ACH Credit PUN- ACH-CR-<bank code>-<date>-TPZ<PUN><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZPUN123456-INW.txt

ACH Credit TReDS - ACH-CR-<bank code>-<date>-TPZ<TRE><sequence No.>-INW.txt
 Example: ACH-CR-ICIC-12042017-TPZTRE123456-INW.txt

The letter 'TPZ' will be prefixed in the sequence number

For ACH Debit

Existing inward file naming format:

ACH Debit - ACH-DR-<bank code>-<date>-<sequence No.>-INW.txt
 ACH Debit RPN - ACH-DR-<bank code>-<date>-<RPN><sequence No.>-INW.txt

New inward file naming format:

ACH Debit - ACH-DR-<bank code>-<date>-TPZ<sequence No.>-INW.txt
 Example: ACH-DR-ICIC-12042017-TPZ000123456-INW.txt

ACH Debit RPN - ACH-DR-<bank code>-<date>-TPZ<RPN><sequence No.>-INW.txt
 Example: ACH-DR-ICIC-12042017-TPZRPN123456-INW.txt

The letter 'TPZ' will be prefixed in the sequence number

For APB Credit

Existing inward file naming format:

APB Credit DBTL- APB-CR-<bank code>-<date>-<DBL><sequence No.>-INW.txt
 APB Credit DBT - APB-CR-<bank code>-<date>-<APB><sequence No.>-INW.txt

New inward file naming format:

APB Credit DBTL- APB-CR-<bank code>-<date>-TPZ<DBL><sequence No.>-INW.txt
 Example: APB-CR-ICIC-12042017-TPZDBL123456-INW.txt

APB Credit DBT - APB-CR-<bank code>-<date>-TPZ<APB><sequence No.>-INW.txt
 Example: APB-CR-ICIC-12042017-TPZAPB123456-INW.txt

The letter 'TPZ' will be prefixed in the sequence number

Handwritten signature

New session variant for ACH Credit/ ACH Debit/APB Credit

We will be coming out with a new NACH session variant. The naming convention of the file for new session variant is provided below.

ACH Credit - ACH-CR-<bank code>-<date>-TPO<sub product><sequence No.>-INW.txt

ACH Debit - ACH-DR-<bank code>-<date>- TPO<sub product><sequence No.>-INW.txt

APBS credit - APB-CR-<bank code>-<date>-TPO<sub product><sequence No.>-INW.txt


The letter 'TPO' will be prefixed in the sequence number

There will be a detailed communication sent during the time of implementation of this new session variant. Member banks are advised to create provision for handling the inward files with this letter "TPO" which will be introduced in near future.

In case of any clarifications please write back to ach@npci.org.in

The new change of introducing prefix letters in inward files with "TMO" & "TPZ" will be effective from May 01, 2017. All the member banks are advised to take a note of this change and do necessary changes in the respective internal system.

With warm regards,



(Giridhar G M)

VP & Head - NACH & CTS Operations