NPCI/2017-18/NACH/Circular no. 046   January 16, 2019

To

All NACH Member banks

Validation of user codes in transactions for NACH

NPCI has been issuing separate user codes for processing DBT and non-DBT related transactions. The banks were advised to use only relevant codes allotted for various purposes.
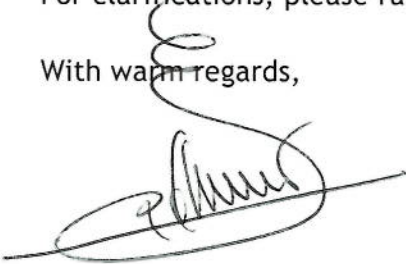
We are bringing the following validations

- Account based transactions: User code and Product type
- Aadhaar based transactions: User code and Transactions

If user code issued for DBT purpose is used with Non-DBT product or vice a versa the system will reject such files / transactions.

The list of possible scenarios and their expected results, of usage of DBT & Non-DBT user code, are provided in **Annexure I.** This will be effect from **February 01, 2019.** Member banks are advised to disseminate the information to all the concerned and ensure compliance.

For clarifications, please raise queries through **CRM tracker**.

With warm regards,

Giridhar G M
(SVP – NACH & CTS Operations)

Annexure-I:

Scenario	Product	Product type	User code	User Number validation		Existing Process	New Process	Remark
				Header	Record			
1	Account Based	DBT / PFM	DBT scheme	7 or 18 digit	7 digit	Pass	Pass	Success
2	Account Based	DBT / PFM	DBT scheme	7 or 18 digit	18 digit	Pass	Fail	18 digit user code are not allowed for DBT products
5	Account Based	DBT / PFM	NON DBT	7 or 18 digit	7 or 18 digit	Pass	Fail	Corporate is of type NON DBT and product is of DBT
6	Account Based	10/ ECS/ SAL/ PEN/ RPN/ LPG	NON DBT	7 or 18 digit	7 or 18 digit	Pass	Pass	Success
7	Account Based	10/ ECS/ SAL/ PEN/ RPN/ LPG	DBT scheme	7 or 18 digit	7 or 18 digit	Pass	Fail	Corporate is of type DBT and product is of NON DBT
8	Aadhaar Based	77 or 79	DBT scheme	7 digit	7 digit	Pass	Pass	Success
9	Aadhaar Based	77 or 79	NON DBT	7 digit	7 digit	Pass	Fail	Corporate is of type NON DBT and product is of DBT
10	Aadhaar Based	78 or 80	NON DBT	7 digit	7 digit	Pass	Pass	Success
11	Aadhaar Based	78 or 80	DBT Scheme	7 digit	7 digit	Pass	Fail	Corporate is of type DBT and product is of NON DBT