To,

All NACH member banks

Proper consumption of mapper acknowledgement at bank end

Refer to our Circular No.265 dated December 26, 2017 on "Mapper file format with field for capturing previous seeded bank IIN", a mapper response file is generated with one of the following flags

a) Success
b) Failure

The response is provided at record level.

It is necessary for the banks to take the following action on receipt of the response file

a) Success: In-case of success response the flag in CBS has to be updated as seeded in NPCI mapper. The banks may also provide the date of seeding.
b) Failure: In case of rejected records the bank should assess the reason for rejection and take corrective action, wherever applicable, and re-upload the files. If correction is not possible then bank should update CBS with rejection reason.

Provision should be made in CBS to make this data available to the front office officials so that they can resolve the customer queries, also banks should send SMS to customers for both success and failure seeding.

The list of scenario where negative response will be generated is provided in **Annexure I.**

Member banks should ensure to consume mapper responses as and when received and follow the process as detailed above.

For any clarifications please write back to us ach@npci.org.in.

With Warm Regards

(Giridhar. G. M)
SVP – NACH & CTS Operations

Reject Codes	Reject Reasons
0	Mandate date in the record must be greater than that of the existing UID
1	Duplicate UID record
2	Future mandate date is not accepted
3	Fresh insert must be Active only
5	Aadhaar Number is not mapped to your IIN or Scheme
7	Inserted For the First Time
8	Updated UID record
9	Invalid Aadhaar No, Verhoeff Checksum validation Failed
10	Invalid Aadhaar_No, Aadhaar number is not equal to 12 digits
11	Invalid Aadhaar No, Aadhaar number must not start with 1
12	Mandate Flag must be Y
13	Mapped to Some Other Bank and OD already exists
14	OD can be set Y only when mandate flag is Y
15	Aadhaar number cannot be inactivated when OD flag Y
16	Future OD date is not accepted
17	OD date in the record must be greater than that of the existing OD date
18	OD date in the record must be greater than or equal to Mandate date
19	Mandate should not be prior to 2012 January
21	Aadhaar number updated as banks merged
22	Mandate flag and Mandate date is mandatory for fresh insert
23	Mandate flag and Mandate date is mandatory
20	Mandate date in the record must be greater than or equal to that of the existing UID
24	Reseeding is not allowed for your Bank
27	Previous Bank IIN is NOT matching with Current Mapped IIN of Aadhaar
26	Previous Bank IIN is Mandatory in case of Re-Seeding the Aadhaar
25	Previous Bank IIN should be Empty or should be same as Mapped IIN for Fresh Insert
28	Same record in multiple times in same file
99	Technical issue. Kindly re upload the Aadhaar Number.
29	Org Id not available in DB
30	Fresh Insert is NOT allowed for your Bank