

NPCI/2018-19/NACH/Circular no.005

May 17, 2018

To,

All member banks participating in NACH

**Multiple session for BHIM Scheme**

Refer to our circular no. 004 on “BHIM scheme customer and Merchant cash back process” dated April 24, 2018. The scheme is designed to encourage electronic payments through BHIM/UPI. The scheme has been w.e.f April 01, 2018 and the banks have been processing the incentive related inward transactions received through NACH and crediting the customer on the same day.

Ministry of Electronics and Information Technology (MEITY) has directed that the incentive released to the customer should be credited on near real time basis and also in the customer statement (physical / electronic) the narration for such credits should be captured as “BHIM Reward”.

Currently a single session per day is operated for processing incentive related transactions, to further quicken the process of crediting the incentive to the customer account it has been decided that 2 sessions will be operated on daily basis with session 1 covering the transactions carried out by the customer from 12 noon to 5 am and the session 2 covering the transactions from 05:01 am to 12 noon. The following will be the session timings.


Session	Type	Presentation Session timings	Returns Session timings (same day)
ACH CR5	BHIM Scheme Customer/ Merchant	08:00 to 08:30 hours	09:00 to 17:00 hours
ACH CR6	BHIM Scheme Customer/ Merchant	15:00 to 15:30 hours	16:00 to 17:30 hours

This will be effective from May 21, 2018.

Member banks to take note and make all the necessary arrangements to process the files as per the session timings and provide the response with all the details as laid out in our circular referred above.

For any clarifications mail to [apbs@npci.org.in](mailto:apbs@npci.org.in) & [ach@npci.org.in](mailto:ach@npci.org.in)

With warm regards,

  
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