

NPCI/2021-22/NACH/Circular No: 012

March 30, 2022

To,

All NACH Member Banks

Madam / Dear Sir,

NACH – Direct debits

Refer to circular NPCI/2016-17/NACH/Circular No.219 dated March 30,2017 and as per RBI mandate we had migrated all the transactions credit and debit from ECS (156 file format) to ACH (306 file format). We have been receiving new request from banks with regards to opening of additional legacy windows for registering new mandates. Since the legacy has already been sunset, to streamline the process we are creating a new variant called Direct Debit. The window for this direct debit will be opened based on the request received from member bank. The change from previous process is only the file format, banks are advised to go through the same (process flow & technical specifications enclosed) and ensure compliance.

With warm regards,



(Giridhar G M)

Chief - Offline product operations & technology



Direct Debit Mandate Processing Document

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1. Direct debit Mandate Process

Process to be followed for Preparation of Files:

The below is the process-flow for the bulk initiation of mandates.

- Create mandate xml file need to be prepared as per the enclosed file format and zip the xml files. zip file should not exceed maximum of 10mb post encryption of the file for initiation of the mandates by bank.
- User will upload the file in gateway/h2h.
- Gateway will perform technical validation, if fails the entire file will be rejected and error ACK file will be sent to the bank.
- For files successfully passed the technical validations, an ACK file will be sent to bank.
- MMS will perform business validation; UMRN will be generated for all the accepted items in MMS and for the failed cases ACK information will be given back to the banks
- UMRN generated for this direct debit mandates will be of below format.
 - BANK3000000000000001
 - BANK denotes the bank short code. eg. SBIN, HDFC etc.,
 - "3" represents direct debit mandate
 - Remaining digits are running sequence numbers
- Direct debit mandates which are created against the destination bank are auto accepted by the system.
- When MMS event "Mandate Acceptance Report Cut-off" is reached, INW.zip and RES.zip will be created and pushed to respective destination and sponsor banks.

2. File Formats and Naming Conventions:

Input File to NPCI

The flat file uploaded by sponsor bank will be of below format.

```
<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS BusinessDate>-<DIRDEB>-<nnnnnn>-INP.xml
```

- ProcessName -MMS
- Trans Type -CREATE
- Bank Identifier - 4 Char Unique Bank Identifier in System
- LoginId - User Login Id
- MMS Business Date -ddmmyyyy
- Mandate identifier - DIRDEB
- nnnnnn -Running sequence number for each xml file

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-INP.xml
Each xml should contain single record data only.

All the child xml files need to be zipped at once and the zip file should not exceed the size 10 mb after encrypting the zip file.

Zip file name should be as below

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS BusinessDate>-<DIRDEB><nnnnnn>-INP.zip

- ProcessName -MMS
- Trans Type -CREATE
- Bank Identifier - 4 Char Unique Bank Identifier in System
- LoginId - User Login Id.
- MMS Business Date -ddmmyyyy
- Mandate identifier - DIRDEB
- nnnnnn -Running sequence number for each zip file

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-INP.zip

3. ACK file received to the bank

Once the INP zip file is received in MMS, it will be validated xml files in the zip and MMS system will generate UMRN for valid mandate request. The UMRN number will be provided in the ACK.xml which is received in INP-ACK.zip

ACK file will contain the following for each mandate

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<DIRDEB><nnnnnn>-INP-ACK.zip

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-INP.zip (parent ACK zip)

The parent ACK zip (INP-ACK.zip) file name must be same as the input zip file name. The parent zip (INP-ACK.zip) file contains the (INP-ACK.xml) for the child xml files present within it.

Child xml file will contain the following for each mandate:

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<DIRDEB><nnnnnn>-INP-ACK.xml

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-INP-ACK.xml
MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000002-INP-ACK.xml
MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000003-INP-ACK.xml

4. INW file received to the bank

Inward file will be generated when MAC Timetable is executed.

<ProcessName>-<TransType>-<Bank Short Code>-<MMS Business Date>-<DIRDEB><nnnnnn>-
INW.zip

E.g. MMS-CREATE-HSBC-16022022-HVDIRDEB000121-INW.zip
MMS-CREATE-HSBC-16022022-LVDIRDEB000122-INW.zip

XML file generated in INW zip will contain the original sequence no. of the INP.xml

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-INP.xml

↓
Sequence no.
used while
uploading INP File
by Initiator Bank

5. RES file received to the bank

MMS will send the mandate response files to the mandate initiating bank after MAC which will be received in gateway/h2h.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-
<DIRDEB><nnnnnn>-RES.zip

E.g. MMS-CREATE-ICIC-ICICMaker-16022022-DIRDEB000001-RES.zip

Zip file will contain Response for individual acceptance of request from the receiver banks and will carry the name as mentioned in the ACCEPTANCE request

E.g. MMS-ACCEPT-HSBC-SYSTEM-10062012- 000001-INP.xml