

NPCI/NFS/OC No.141/2014-15

11th November, 2014

To,

All Members of National Financial Switch (NFS)

Madam/Dear Sir,

Sub: NFS ATM Network - Bifurcation of NFS Response Code '08' (Processor Down)

Objective:

The objective of bifurcating NFS response code '08' (Processor Down) in the NFS ATM Network is to enable NFS monitoring team and NFS members to identify the reason of decline i.e. whether NFS ATM transactions are declining due to 'Node offline' or due to 'Issuer timeout' and take appropriate action.

Existing Process:

A dedicated 24*7 Helpdesk team at NPCI monitors all the transactions on NFS Network and bank node status for each of the member banks. Helpdesk team generates alerts to member banks for instances of technical declines observed on NFS ATM network for respective banks. It also provides support to members for identifying and addressing any issue, so as to control transaction declines.

Major reasons of technical declines due to issue at network or application level are given below:

- RC 08 / ISO 91 - Processor down (Due to Application/Network issues)
- RC 39 / ISO 96 – Unable to Process (Due to issues at Bank's CBS/Host end)

Presently, in online system, if ATM transaction is declined due to 'Node Offline' (issuer unavailable) or due to 'Response not received from the issuer for online authorisation request sent by NPCI (issuer timeout), the response code (RC) is captured as '08' in NFS (ISO RC '91').

Proposed changes:

The NFS response code '08' (Processor Down) will be bifurcated into following two response codes at NFS end:

1. Where NPCI is not able to send online authorisation request to Issuer due to Node offline i.e. Issuer is unavailable due to network or any other issue, NFS Response code '93' will be populated in the Raw data, STL report and in Dispute Management System (DMS).

However, there shall be no changes in online transactions. Banks shall continue to receive ISO Response code '91' for all such cases.

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2. Where response to online authorisation request sent by NPCI is not received from the Issuer i.e. for Issuer timeout scenario, there shall be no change in the response code. Bank shall continue to receive ISO response code '91' in online message and NFS response code '08' will be populated in Raw files, STL reports and DMS.

These changes in response codes (bifurcation into '08' and '93') will be made only in Raw data, STL report and in DMS. Bank is not required to carry out any changes at their end for online transactions.


Effective Date: The above changes will be implemented with effect from 20th November 2014.

We request you to take a note of the above and disseminate the information to the officials concerned in your operations and technology department.

For any further clarification, we request your team to get in touch with:

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Yours faithfully,



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