

NPCI/IMPS/OC No 46/2014-15

November 20, 2014

To,

All Member Banks of Immediate Payment Services (IMPS)

Dear Sir / Madam,

Sub: IMPS - Confirmation of credit date for TCC – 103

Timed Out /Deemed Successful Transactions:

Remitting bank sends online fund transfer message to beneficiary bank. Beneficiary banks should respond to remitting bank with the status of transaction i.e. approved or declined with appropriate Response Codes. If no response is received from beneficiary bank those transactions are treated as **Timed Out**. It is possible that the beneficiary bank might have credited or might not have credited the transaction amount to their customer's a/c online. NPCI treats these timed out transactions as **Deemed Successful Transactions** and settles the transaction amount between remitter & beneficiary bank.

Beneficiary banks should reconcile and credit their customers a/c or return the funds as the case may be. For more details, please refer to Operating Circular vide reference No: NPCI/IMPS/OC No 28/2014 – 2014 – copy attached for your ready reference.

In case of timed out transactions, beneficiary banks reconcile and credit the customer's a/c manually where the online credit is not processed in CBS. Thereafter, beneficiary banks upload Transaction Credit Confirmation (TCC) - 103 in DMS.

Member banks have requested that the date of actual credit to the customer's a/c should be given for manual credits (TCC - 103). This will facilitate the remitting banks to respond their customer's complaints suitably.

In view thereof, beneficiary bank should include the date of manual credit at the time of uploading TCC-103 by beneficiary banks in **BANK ADJUSTMENT REFERENCE FIELD**.

Please refer to **Annexure - A** for process of including manual credit date.

Effective Date: Banks are requested to implement the instructions contained herein, with effect from 1st Dec 2014.

Should you need any further assistance, please contact the following officials:-

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- Mr Ashish Mandrekar at ashish.mandrekar@npci.org.in Mobile 07506446525,
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Yours faithfully,

SD/-

Ram Sundaresan
Head – Operations

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CIN : U74990MH2008NPL189067

Manual Credit Process Date Using Front End Option

ANNEXURE – A

ENTERS MCPD – Manual Credit Processing Date adjacent to the bank reference number

The screenshot shows the NPCI - Dispute Management System interface. At the top, there is a header with the system name and navigation icons. Below the header, a message indicates an adjustment for beneficiary number 90116010000000000000 on 31/07/2014. A table with columns for Account, TCC, and other details is visible. The main content area features a 'Settlement form for TCC Adjustment' with fields for 'Bank Reference Number' and 'MCPD' (Manual Credit Processing Date). A callout box on the right explains that MCPD means Manual Credit Processing Date and provides an example: 'BANK REFERENCE NUMBER - MCPD - 15-Nov-2014'.

Manual Credit Process Date Using Bulk Upload Option

ANNEXURE – B

The screenshot shows a Notepad window titled 'Bulk Upload format - Notepad'. The text inside the notepad is as follows:

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bankadiref,flag,sntdat,adjant,shser,shcrd,filename,reasoncode,specifyother
ICI-REM SBI-BEN 475326178932 - MCPD - 01-Aug-2014,TCC-103,10 29 2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation
ICI-REM SBI-BEN 475326178933 - MCPD - 01-Aug-2014,TCC-104,10 29 2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation
ICI-REM SBI-BEN 475326178934 - MCPD - 01-Aug-2014,TCC-105,10 29 2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation
ICI-REM SBI-BEN 475326178935 - MCPD - 01-Aug-2014,TCC-106,10 29 2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation
ICI-REM SBI-BEN 475326178936 - MCPD - 01-Aug-2014,TCC-107,10 29 2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation
    
```

Example:

If the bank reference number is ICI-REM/SBI-BEN/475326178932, then the revised reference number should be ICI-REM/SBI-BEN/475326178932 – MCPD – 01-Aug-2014