Circular: RuPay/13/2015-16   July 15, 2015

Enhancements in RuPay Global Clearing and Settlement System (RGCS)

We have made enhancement in RuPay Global Clearing and Settlement System (RGCS) so as to facilitate member banks in handling their day to day operational activity more effectively.
The following enhancements have been implemented with effect from Jun 28, 2015. The detailed functionality of these enhancements are given in Annexure A.

1. Acquiring banks are now allowed to process clearing and settlement of PoS and e-Commerce transactions for specific declined response codes. Complete dispute life cycle shall be available to issuing banks for such transactions.
2. Relaxation in matching parameters on refund transactions.
3. DMS approved/authorised transaction file generation on a daily basis.
4. Late presentment indicator populated in settlement files for Presentments beyond defined TAT.
5. Additional raw data files consisting of header and footer is being generated.
6. Availability of new reports
    i)   ON-US Reports and
    ii)   Member Fund Collection (MFC)/ Member Fund Disbursement (MFD).
7. Settlement date is incorporated in all settlement reports.
8. For SMS declined transactions, amount will be available in DSR and all other settlement reports.
9. Download of RuPay Circulars, Manuals and PGP Tool has been enabled.
10. Option to Input Secret Question and answer for existing and new RGCS production users.

We request you to take note of the above and disseminate the information contained herein to officials concerned.

For any further clarification, please send in your query to the following officials:

Name	E-mail	Mobile Number
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Yours faithfully,

Ram Sundaresan
Head – Operations
Encl:
- Details of enhancements – Annexure A
- File naming convention and File message format – Annexure B
- Format of additional Raw Data File with Header and Footer– Annexure C

Annexure A

Sr. No.	Enhancement Description	Existing Functionality	Revised Functionality
1	Acquiring banks are now allowed to process clearing and settlement of POS and e-Commerce transactions for specific declined response codes. Complete dispute life cycle will be available to member banks (Issuer and Acquirer) for such transactions.	Not Allowed	A. Acquiring Banks can raise Presentment for DMS transactions and Debit Adjustment for SMS transactions for the decline response codes listed here below:

ITM/ RGCS Decline Response Codes	Description
31/22	Suspected malfunction
50/68	Acquirer time-out
08/91	Issuer or switch is inoperative
89/96	System malfunction
40/CR	Unable to Process Reversal
07/20	Invalid response
28/21	No action taken
41/CS	Unable to Process Store and forward

B. Likewise, complete dispute life cycle will be available to member banks (Issuer and Acquirer) for such transactions. |
2	Relaxation in matching parameters on refund transactions.	6 parameters to be matched while processing refund transactions.	Matching parameters have been relaxed and only the below mentioned 3 parameters to be considered for processing refund transactions: 1. Primary Account Number 2. Acquirer Reference Data (RRN) 3. Acquirer Institution ID Code
3	DMS approved/authorised transaction file generation on daily basis.	File not generated	DMS response file – 87 for Acquiring Banks and DMS response file – 88 for Issuing Banks is being generated. **File naming convention and file message format is available in Annexure B.**
4	Population of Late presentment indicator in settlement files for Presentments beyond defined time frame TAT.	Not populated	Late Presentment Indicator (<nLtPrsntInd>) will be populated as **"Y"** in acknowledgement/incoming files for Presentments beyond time frame of 7 days from the next day of authorisation date. **"N"** will be populated for transactions presented within the time frame.
5	Additional raw data files consisting of header and trailer is being generated.	Existing raw data file does not contain header and footer	Additional raw data files (**HDR_Extended**) with header and footer details is being generated. File format for both the raw data files (Extended and HDR_Extended) is identical. Header and footer message structure of the additional raw data file is available in **Annexure C.**

6	Availability of new reports i) ON-US Reports and ii) Member Fund Collection (MFC)/ Member Fund Disbursement (MFD).	Reports not available	Two additional reports as mentioned below is being generated in reports folder: 1. **ON-US transaction report. This report** consists of both 1) e-commerce ON-US transactions (routed through NPCI) and 2) Successful ON-US transactions uploaded by member banks in file type 80 (transactions not routed through NPCI). 2. **MFC/ MFD report. This report** will contain details of fund collection and fund disbursement transactions originated by member banks.
7	Settlement date incorporated in all settlement reports.	Not available	Settlement date in "DD-MM-YYYY" format will be available in all settlement reports.
8	For SMS declined transactions, consolidated amount is available in DSR and all other settlement reports.	Only consolidated transaction count is available	For SMS declined transactions, along with the transaction count, consolidated amount is available in DSR and all settlement reports.
9	Download of RuPay Circulars, Manuals and PGP Tool has been enabled.	Not available	RuPay Circulars, Manuals and PGP Tool will be shared in designated folders on RGCS portal.
10	Option to Input Secret Question and Answer for existing and new RGCS production users.	Not available	Secret Question and Answer feature has been built in RGCS system in "User Profile" screen. New and existing users can define/ change secret question and answer for resetting their individual passwords.

File naming convention for DMS transaction.

Sr. No	Element	Format	Description and Possible values
1	File Type	N2	It defines the file type. 87 – DMS response file to Acquirer. 88 – DMS incoming file to Issuer.
2	Clearing Cycle indicator	N1	It represents the clearing cycle number in which the transactions were processed in the RGCS. Possible values: 0 – Default N – Integer representing the clearing cycle number in which the transaction was processed
3	Participant ID	AN11	It represents the participant ID allotted to the member by NPCI. It comprises of the below mentioned components 4 Digit Alphabet value of IFSC/Swift bank identifier code 3 digit numeric Bank code (Middle three digits of MICR Code issued by RBI) 4 digit numeric running serial Number E.g. For ABC Bank EFGH (IFSC/Swift Bank identifier) 002 (Middle three digits of ABC bank's MICR Code) 0001 (Running Serial Number -1) PID= EFGH0020001
4	Julian Date	YYDDD YY-Year DDD-Julian date	In case of member generated files (File type – 01) Julian date will be the date on which generates the outgoing file. In case of Network generated acknowledgement files (i.e. file type - 02) the Julian date will be the file processed/generated date. (Note: NPCI generates acknowledgment file for each of the outgoing files received from members). In case of Network generated incoming files (i.e. File type -01) the Julian date will be the file processed/generated date (Settlement date). In case of Network generated acknowledgement for ON HOLD transactions (i.e. file type -04), Julian date will be the file processed/generated date as mentioned in the members outgoing file.
5	File Sequence	N2	It defines the file sequence number for a particular date. The range can be from 00 to 99. e.g. 00 – 1st file 01 – 2nd file

Table 1 File naming convention

Message Format: DMS Transaction

SL No	Field Name	XML Tag	Acquirer			Issuer		
			ACQ to NPCI [Outgoing]	NPCI to ACQ [ACK]	Incoming [ACQ]	ISS to NPCI [Outgoing]	NPCI to ISS [ACK]	Incoming [ISS]
1	MTI	<nMTI>		M				M
2	Function Code	<nFunCd>		M				M
3	Record Number	<nRecNum>		M				M
4	Date and Time, Local Transaction	<nDtTmLcTxn>		M				M
5	Primary Account Number	<nPAN>		M				M
6	Retrieval Reference Number	<nRRN>		M				M
7	Acquirer Institution ID code	<nAcqInstCd>		M				M
8	Approval Code	<nApprvlCd>		M				M
9	Card Acceptor Terminal ID	<nCrdAcptTrmId>		M				M
10	Amount, Transaction	<nAmtTxn>		M				M
11	Currency Code, Transaction	<nCcyCdTxn>		M				M
12	Amounts, Additional	<nAmtAdd>		C				C
13	Transaction Originator Institution ID code	<nTxnOrgInstCd>		M				M
14	Transaction Destination Institution ID code	<nTxnDesInstCd>		M				M
15	Unique File Name	<nUnFlNm>		M				-
16	Date, Settlement	<nDtSet>		M				M
17	Settlement DR/CR Indicator	<nSetDCInd>		M				M
18	Amount, Settlement	<nAmtSet>		M				M
19	Currency Code, Settlement	<nCcyCdSet>		M				M
20	Conversion Rate, Settlement	<nConvRtSet>		M				M
21	Amount, Billing	<nAmtBil>		C				C
22	Conversion Rate, billing	<nConvRtBil>		C				C
23	Currency Code, Billing	<nCcyCdBil>		C				C
24	RGCS Received date	<nRGCSRcvdDt>		M				M
25	Fee Type Code 1	<nFeeTpCd>		O				O
26	Interchange Category 1	<nIntrchngCtg>		C				C
27	Fee amount 1	<nFeeAmt>		C				C
28	Fee DR/CR Indicator 1	<nFeeDCInd>		C				C
29	Fee Currency 1	<nFeeCcy>		C				C

Annexure C

Data Elements Description for Raw Data File

Following are the details description of Data Elements used in Raw Data file w.r.t Header & Trailer.

HDR Element: Header Identifier

Header Identifier

Type	A3
Format	Fixed
Description	Identifies the header message type of Raw Data File.
Constraints	The field is mandatory for Header message of Raw Data File.
Possible values	HDR

TRL Element: Trailer Record Identifier

Trailer Record Identifier

Type	A3
Format	Fixed
Description	Identifies the trailer message type of Raw Data File
Constraints	The field is mandatory for Trailer message of Raw data File.