

Circular: RuPay/2015-16/038

RuPay Card Scheme - Presentment of DMS transactions by Acquiring banks

We refer to RuPay Global Clearing and Settlement Manual Version 2.0 – Section 4, which contains the workflow for processing of SMS (Single Message System) and DMS (Dual Message System) transactions.

Acquiring Member Banks have to present all DMS transactions and stage the files in RGCS (RuPay Global Clearing and Settlement System), on daily basis to claim funds from the Issuing Banks. In the absence of such **DMS transactions not being presented by the Acquiring banks** within the defined TAT, these transactions will remain unsettled and the Acquiring banks will not receive funds. (SMS authorised transactions are directly considered for clearing & settlement in RGCS by NPCI).

As per the extant process, the outgoing files which have been staged in RGCS system until cutover of 08:00hrs IST, will be considered for clearing and settlement on the same day.

Details of DMS transactions is available in the RGCS application as follows:

- File 87 - DMS response file to Acquirer (Successful DMS auth)
- File 88 - DMS incoming file to Issuer (Successful DMS auth)
- File 81 - Daily BIN file consisting of the complete list of BINs along with classification whether the BIN is SMS/DMS, Classic/Platinum, etc.

We therefore request all Acquiring banks to ensure to stage DMS transactions in RGCS by way of an outgoing file (as per defined TAT) so as to claim the funds from the Issuing Banks in a timely manner.

For any query or clarification, please contact:

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Yours faithfully,



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