NPCI/2018-19/RuPay/004                                    April 04, 2018

To,

**All Members of RuPay**

Madam / Dear Sir,

**Sub:** **Enhancements in RuPay Global Clearing & Settlement System (RGCS) for RuPay PoS & e-Comm Domestic transactions**

We are pleased to inform that the below mentioned enhancements will be implemented for RuPay PoS & e-Comm Domestic transactions (based on suggestions received from Member Banks and approved by RuPay Operations Working Group in the meeting held on July 26, 2017)

**Revision in DMS Presentment TAT**

Currently the TAT for Presentment of DMS transactions in RGCS is 365 calendar days.

Effective April 10, 2018 the TAT for Presentment of DMS transactions in RGCS will be revised to 120 calendar days from the existing 365 calendar days.

The Good-faith window will be available as per the existing TAT of 365 calendar days.

This revision will help and assist Member Banks in effectively handling their operational activities and dispute resolution process through timely Presentment of DMS transactions in RGCS.

**Inclusion of MCC (Merchant Category Code) and Merchant Name in Incoming files (01 file)**

On processing of RuPay PoS & e-Comm Domestic transactions in RGCS, response files (Incoming files) are provided to Issuing as well as Acquiring Member Banks for reconciliation of their transactions.

Currently the 01 Incoming files generated for Member Banks in RGCS, do not contain MCC (Merchant Category Code) and Merchant Name.

Effective April 24, 2018 the below 2 xml tags will be included in the 01 Incoming files.

| Field Name | XML Tag |
|---|---|
| Card Acceptor Business Code | <nCrdAcpBussCd> |
| Card Acceptor Name | <nCrdAcpNm> |

Member Banks are requested to make a note of the above and make necessary changes in their systems for smooth functioning of their daily reconciliation process.

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

| Name | E-mail | Mobile Number |
|---|---|---|
| Vishal Patil | vishal.patil@npci.org.in | 8291847126 |
| Nayan Bhandarkar | nayan.bhandarkar@npci.org.in | 8108122829 |

Yours faithfully,

**Ram Sundaresan**

**SVP & Head – Operations**