

NPCI/2017-18/RuPay/ 038

March 06, 2018

To,

All Members of RuPay

Madam / Dear Sir,

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

We have made enhancements in RuPay Global Clearing and Settlement System for RuPay PoS & e-Comm domestic and international transactions (RGCS & iRGCS) to facilitate member banks in effectively handling their day to day operational activity.

The following enhancements have been implemented in RGCS & iRGCS.

Revision in Dispute Document upload size in RGCS & iRGCS

Member banks need to upload documents as part of dispute management process at every stage of the dispute life cycle in RGCS & iRGCS.

We have revised the document upload size from 200 kb to 500 kb.

Member banks will now be in a position to upload documents upto 500 kb per document for all dispute life cycles in RGCS & iRGCS.

Revision in File staging cutover in RGCS

At the file staging cutover outbound files submitted by Member banks consisting of, SMS Tip & Surcharge adjustments, Credit/Debit adjustments, various dispute cycle messages, DMS presentments, refunds etc that are submitted to RGCS will be considered for clearing and settlement. This cutover doesn't have any holiday considerations and would occur on all calendar days. Messages submitted after this cutover will be considered for clearing in the subsequent clearing cycle.

In order to facilitate early generation of settlement files & reports in RGCS, we have revised the file staging cutover in RGCS from the existing 0600hrs IST to 0500 hrs IST.

With this revision the settlement fund transfer and process of generation of settlement files & reports for Member banks in RGCS is completed well in time so that Member banks can handle daily reconciliation effectively.



Merging & Discontinuation of Settlement Reports in RGCS

We have merged & discontinued few settlement reports in RGCS for RuPay PoS & e-Comm domestic transactions. Discontinuation & Merging of reports was discussed and approved by the RuPay Operations Working Group Meeting held on May 26, 2017.

We have discontinued only those settlement reports which were duplicate and the details of which are also available in an alternate report.

E.g. There were three formats of DSR report (Daily Settlement Report) that was being generated daily in RGCS such as:

- DSR Report
- Gross DSR Report
- DSR Summary Report

DSR Summary Report is a detailed report which is continued whereas DSR Report & Gross DSR Report which were duplicate have been discontinued for Sponsor as well as Sub-member banks.

This exercise has benefitted Member banks as the time for generation of reports is reduced and daily settlement files & reports are made available to Member banks well in time to handle their day-to-day reconciliation and operational activities.

Member banks are requested to note that settlement files & reports are being purged in RGCS and these are available PID (Participant ID) wise only for 3 months prior to current date.

The details of reports merged & discontinued are given in Annexure A for reference.

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
Vishal Patil	vishal.patil@npci.org.in	8291847126
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Yours faithfully,



Ram Sundaresan
SVP & Head – Operations

Encl: Details of reports Merged & Discontinued – Annexure A

Annexure A

Reports Merged in RGCS	
Sr No.	Report Name
1	Credit Adjustment.csv
2	Debit Adjustment.csv
3	Refund.csv
4	Chargeback Refund.csv
5	Void.csv
6	Presentment Reversal.csv
7	Authorization Cancellation Request.csv
8	Authorization Cancellation Request Acceptance.csv
9	Tip and Surcharge.csv
10	Chargeback Acceptance.csv
11	Retrieval Request Raised.csv
12	Retrieval Request Fullfilment.csv
13	Retrieval Request Non - Fullfilment.csv
14	Representment Raised.csv
15	Representment Acceptance.csv
16	Pre-Arbitration.csv
17	Accepted Pre-Arbitrations.csv
18	Declined Pre-Arbitrations.csv
19	Arbitration Raised.csv
20	Arbitration Continuation.csv
21	Arbitration Acceptance.csv
22	Arbitration Verdict.csv
23	Arbitration Withdraw.csv
24	Pre-compliance Raised.csv
25	Pre-compliance Accepted.csv
26	Pre-compliance Declined.csv
27	Compliance Raised.csv
28	Compliance Accpeted.csv
29	Compliance Continuation.csv
30	Compliance Verdict Ruling.csv
31	Compliance Verdict Withdraw.csv
32	Good-Faith Raised.csv
33	Good-Faith Accepted.csv
34	Good-Faith Declined.csv
35	Chargeback Raised.csv

Reports Discontinued in RGCS	
Sr No	Report Name
1	DSR Report.xls
2	Gross DSR Report.xls
3	Pre-compliance Outstanding.csv
4	Compliance Verdict Outstanding.csv
5	Fraud chargeback to sales .csv
6	Chargeback to Sales Report.csv
7	Total Outstanding Representments.csv
8	Total Outstanding Retrievals Requests.csv
9	Total Retrieval Request Raised Report.csv
10	Total Retrieval Request Fulfillment Report.csv
11	Total Retrieval Request Non-fulfillment Report.csv
12	Total Outstanding Chargeback Document Report.csv
13	Total Outstanding Representation Document Report.csv
14	Total Chargeback Documentation Sent Report.csv
15	Total Representation Documentation Sent Report.csv
16	Total Outstanding Pre-arbitrations .csv
17	Total Pre-arbitrations Acceptance.csv
18	Total Pre-arbitrations Decline.csv
19	Total Outstanding Arbitration.csv

