

NPCI/2020-21/RuPay/039

October 9, 2020

To,

All Members – RuPay

Dear Madam/Sir,

Subject: Implementation of Reports and Dispute Management for Money Add transactions on RuPay Contactless cards

Money Add is a financial transaction supported by RuPay Contactless Cards for adding amount in the store value of the card. Money add transactions currently feature in the following clearing reports.

- a) Raw Data Files (85-Acquirer and 86-Issuer).
- b) Approved DMS files (87-Acquirer and 88-Issuer)

A. In order to provide details about Money add transactions, a new report has been introduced in the system which displays the transaction details of money add done through cash, money add done through account and balance updates.

The naming convention of the report is **MoneyAddReport_YYYY-DD-MM-N.csv**, where **YYYY-DD-MM** is the settlement date and **N** is the RuPay clearing cycle number.

This report will carry both approved and rejected money add records for any given cycle.

Please refer **Annexure A** for report formats.

B. Life Cycle Management:

Please refer **Annexure B** for sample illustrations to explain the possible scenarios and allowable life cycles on Money Add Transactions – Cash.

Please refer **Annexure C** for allowable reason codes on progressive life cycles.

Member banks are requested to take a note of the same and disseminate the instructions contained herein to all the stakeholders concerned.

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

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Yours faithfully,



Saiprasad Nabar

Chief – Online Products Operations

ANNEXURE A

Money Add Report File Format

The report has following elements and will be generated in .csv format.

S.No	Field	Data Type	Sample Values
1	MTI	N4	0100
2	Function Code	N3	100
3	Masked Pan	NS12-19	Masked Pan - Pan with only first 6 digits and last 4 digits in clear format and remaining Pan filled with *** Eg : 123455*****1234
4	Transaction Local Date and Time	N12	Actual date and time of transaction in YYMMDDhhmmss
5	Retrieval Reference Number	N12	RRN - DE - 37 of online message
6	Transaction Type	N2	23 - Money Add through account 24 - Money Add through Cash 29 - Money Add - Balance Update
7	Acquirer Institution ID code	N6	Transaction acquirer - DE-32 of online message
8	Approval Code	AN6	DE-38 of online message
9	Card Acceptor Terminal ID	ANS8	Unique code assigned to the terminal - DE-41 of online message
10	Transaction Amount	N12	Transaction amount with 2 decimal places eg : 1000 represents 10.00 30050 represent 300.50
11	Transaction Originator Institution ID code	AN11	Participant ID of the originator
12	Transaction Destination Institution ID code	AN11	Participant ID of the destination
13	Settlement Date	N6	Settlement Date in YYMMDD format
14	Settlement Amount	N12	<ul style="list-style-type: none"> • Settlement amount with 2 decimal places in case of successful money add through cash transactions • 0 in case of <ul style="list-style-type: none"> o Declined transactions o Money add through account o Balance update

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15	Settlement DR/CR Indicator	A1	Debit/Credit indicator for settlement amount D-Debit C-Credit "C" by default whenever settlement amount is 0 - in case of · Declined transactions · Money add through account · Balance update
16	Processing_FeeTpCd	N4	Processing Fee Type code
17	Processing_FeeAmt	N18	Processing Fee amount
18	Processing_FeeDCInd	A1	Processing debit/credit indicator
19	Assessment_FeeTpCd	N4	Assessment Fee Type code
20	Assessment_FeeAmt	N18	Assessment Fee amount
21	Assessment_FeeDCInd	A1	Assessment debit/credit indicator
22	IntrchnGctg_FeeTpCd	N4	Interchange Fee type code
23	IntrchnGctg_FeeAmt	N18	Interchange Fee amount
24	IntrchnGctg_FeeDCInd	A1	Interchange debit/credit indicator
25	IntrchnGctg_Code	N4	Interchange fee category

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ANNEXURE B

Illustration: Allowable Life Cycle Scenarios

Request by customer	Txn by Merchant	Charged to Cardholder		Resolution
		Money Add through account	Money add through cash	
INR 100	INR 100	INR 100		NA
INR 100	INR 100		INR 100	NA
INR 1000	INR 100		INR 1000	Credit adjustment by Acquirer (Issuing bank to ensure wallet is credited and not the Savings account)
				Good faith by Issuer/Cardholder
				Chargeback by issuer in case of partial/no amount returned by acquirer and issuer can prove that cash collected is more than the amount credited in wallet
INR 1000	INR 100	INR 100		Customer requests merchant to add the remaining 900
INR 100	INR 1000		INR 100	Credit adjustment by Issuer
				Debit adjustment/good faith (Merchant/Acquirer)
INR 100	INR 1000	INR 1000		Customer to sort this out with the issuing bank

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Note: Chargeback life cycles will be available only for Money Add through Cash transactions as illustrated above.

Allowable Life Cycles for Money Add through Cash

Current Status	Dispute action for Acquirer	Dispute action for Issuer
Money Add through Cash – Declined	1) Debit Adjustment	-
Money Add through Cash – Approved	1) Credit Adjustment 2) Debit Adjustment 3) Goodfaith	1) Chargeback 2) Credit Adjustment 3) Goodfaith
Credit adjustment by Acquirer	1) Goodfaith	1) Chargeback 2) Goodfaith
Credit Adjustment by Issuer	1) Debit Adjustment 2) Goodfaith	1) Goodfaith
Debit adjustment by Acquirer*	1) Goodfaith	1) Chargeback 2) Goodfaith
Chargeback	1) Credit Adjustment 2) Chargeback Acceptance 3) Re-Presentment 4) Goodfaith	1) Goodfaith

*Interchange movements shall be applicable.

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Allowable Reason Codes on progressive Life cycles

The following reason codes will be available in the system for disputes.

1. Chargeback

Reason Code	Description
1064	Goods or services not provided/not received

Note: Dispute amount can be greater than the transaction amount.

2. Debit Adjustment

Reason Code	Description
2301	Cardholder was charged less than the actual amount

3. Credit Adjustment

Reason Code	Initiator	Description
2351	Issuer	Duplicate Transaction
2352	Acquirer	A Cardholder was charged more than the actual amount
2353	Acquirer	A Cardholder was charged for unsuccessful/ Invalid/ Incomplete transaction

4. Pre-Arbitration

Reason Code	Description
1064	Goods or services not provided/not received

5. Good-Faith

Reason Code	Description
2360	Others (Default)

Note:

1. Dispute amount can be greater than the transaction amount
2. The existing TAT shall apply on the allowable reason codes.