

NPCI/2021-22/RuPay/012

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Tokenized Transaction Identifier in the BCS RGCS application (Domestic)

In reference to the RuPay Tokenization Program, We are introducing an identifier in the settlement files for the identification of the Tokenized Transactions. The identifier will enable the Issuing and Acquiring banks to identify the Tokenized transactions in the settlement files. Tokenized transactions will be received from the acquiring banks and will be de-tokenized before they are forwarded to the issuing bank.

To incorporate the indicator for tokenized transactions, Subfield 2 in the existing tag "nATD" will be used. Subfield 2 is provided in the data files for DMS transactions to both Acquirers and Issuers, Presentment, Offline Presentment and Presentment reversals to issuers.

Existing Field for Utilization

Field Name : Additional Transaction Data
 Xml Tag : <nATD>
 Type : ANS16

Subfield 2: Tokenised transaction identifier

Value	Description
T	Tokenised Transaction
Space	Not a Tokenised Transaction

The nATD field will be populated as below scenarios:

Transaction Type	Subfield 2	nATD tag values
Not a small scale merchant but a Tokenised transaction	T	" T "
Neither a small scale merchant nor a tokenized transaction	Space	" "
Small scale merchant tokenized transaction	T	"ST"
Small scale merchant but not a tokenized transaction	Space	"S "

The nTAD tags shall be made available in the following Clearing Reports for RuPay:

- i. **87** – DMS Approved Transactions – Acquirer
- ii. **88** – DMS Approved Transactions – Issuer
- iii. **01** – Online Presentment and Presentment Reversal Transactions
- iv. **05** – Offline Presentment and Presentment Reversal Transactions

Apart from above files, a new column has been introduced in the “**Money Add Report**” to identify tokenised transaction:

File Name	Transaction Type	Value
Money Add Report	Indicator to identify tokenised transactions:	
	1. T – Tokenized Transaction	T
	2. Space – Not a tokenized transaction (Value would be “ ”)	“ ”

We request participating member banks to take a note of the above and disseminate the changes implemented to the officials concerned.

Yours faithfully,

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COO