



***GUIDE TO GENERATE ECS
DR RETURNS USING NACH
UTILITIES***

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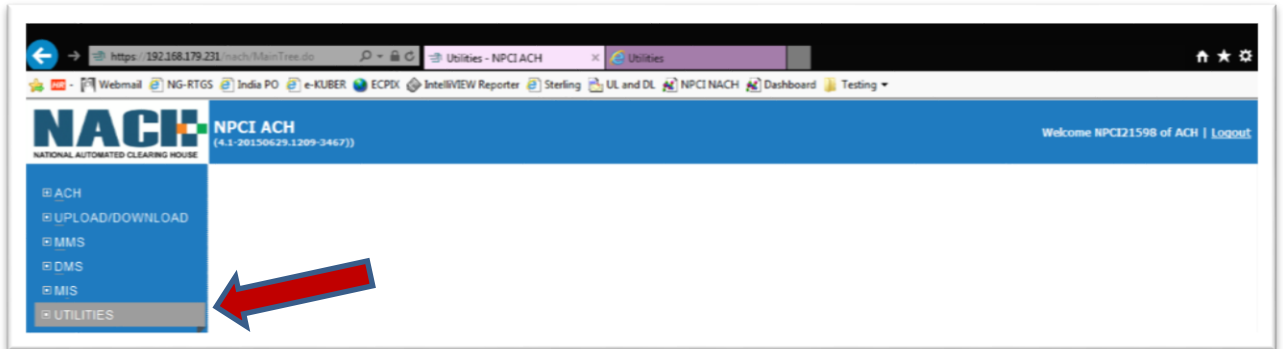
1.0 Introduction

This guide will help the member banks to prepare the ECS Debit Returns (50 characters) using the NACH - Returns file generator which is available as part of the NACH utilities menu.

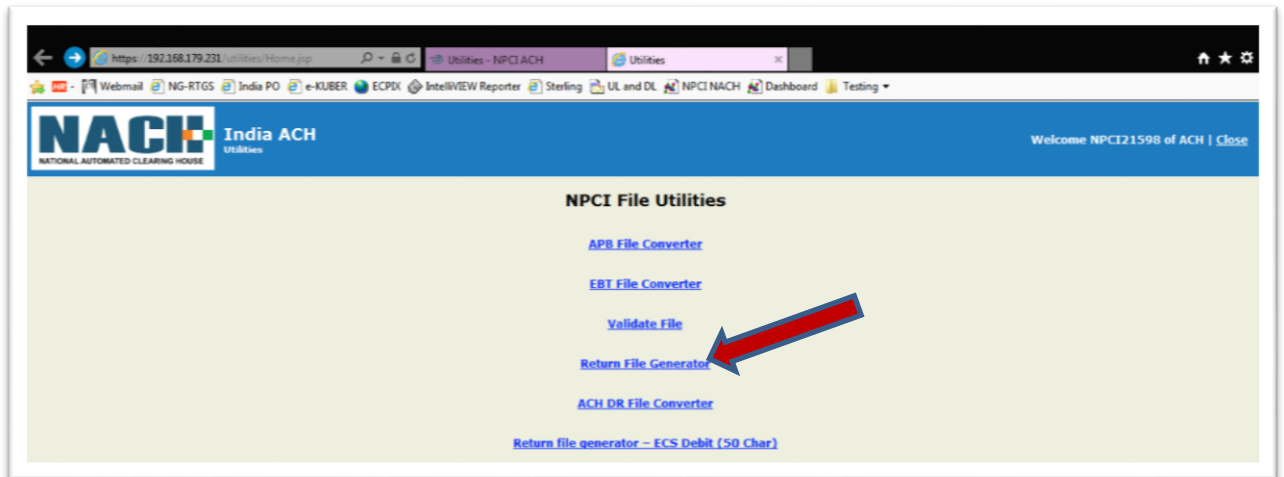
2.0 Step wise returns file preparation

The step wise details enclosed herewith for the ready of member banks.

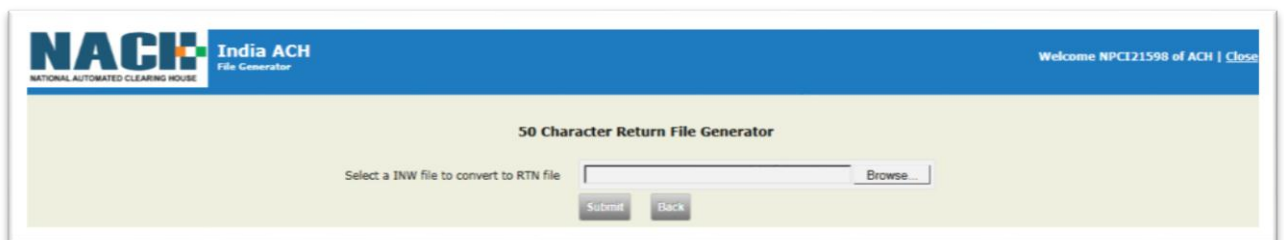
Step 1: Click on the Utilities tab



Step 2: Click on [Return file generator - ECS Debit \(50 Char\)](#)



Step 3: Upload the ECS-DR - INW file (decrypted/unsigned) by clicking on the Browse button and click submit



Step 4: Mark the return against the transactions to be returned by selecting from the drop down list & click confirm once done.

The screenshot shows a web interface for ECS-DR. At the top, there is a field for 'Total Amount (INR)' with the value '0000007' and a '0' in a box. Below this is the title 'ECS-DR- -14072015-000496-INW.txt'. Underneath is a 'Header' section with a table:

Destination Bank Code	Total Items	Total Amount	Settlement Date	Filler1
999999900			15072015	

Below the header is a 'Records' section with a table:

Bank Acc No	Beneficiary Acc Holder Name	Sponsor Bank MICR	User Number	User Name/Narration	Transaction Reference	Amount	Sequence No	Checksum	Filler	Return
										Please Select

Step 5: On the new screen, click generate file and save the file.

The screenshot shows a web browser window with the URL 'https://192.168.179.231/utilities/ECS_DR_FBL_Confir...'. The page title is 'ECS-DR RTN File'. Below the browser window, there is a summary section:

Settlement Date: 15072015
Total No. of Records: 000000001
Total Amount (INR):

The main title is 'ECS-DR- -14072015-000496-RTN.txt' and the subtitle is 'Return Marked Records'. Below this is a table:

Settlement Date	ACH Item Seq No	User Number	Amount	Return Reason Code	City Code	Bank Code	Branch Code	Spaces
15072015		000000		4				

Below the table are two buttons: 'Generate File' and 'Back'. At the bottom of the browser window, there is a file dialog box that says: 'Do you want to open or save ECS-DR- 14072015-000496-RTN.txt (52 bytes) from 192.168.179.231?'. The dialog has 'Open', 'Save', and 'Cancel' options.

1. The generated file will be 50 character in length (body of the file). Sign/Encrypt the file and upload the file through upload/download by the maker ID or through the Host to Host folder.
2. Approve the file by the checker ID in the NACH portal. In case of Host to Host, approval is not required.
3. Check for the status of the file under ACH→Routing→Files→List option.