

NPCI/2017-18/NACH/Circular No. 278

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To

All NACH member banks

Mandate Management System (MMS) - Data & documents archival

We are introducing archival process in NACH system wherein the documents / images of mandates beyond predefined retention period will be archived.

List of items to be archived:

1. Documents (XML) i.e. inward & response files of create / amend/ cancel and their respective ACK files.
2. Images.

The images of the mandates will be removed from the live system and they will be replaced by dummy image with display "ARCHIVED DOCUMENTS".

Data and image storage and mechanism to access

Data:

1. Data of the active mandates will continue to be available in live system therefore the users can access data of active mandates through MMS module through GUI.
2. Data of the mandates that are rejected / cancelled / expired will be moved to archival therefore the users can access the documents & images of such mandates only through archival utility.

Images:

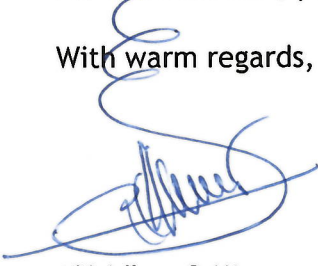
1. All the images will be archived therefore the users can view the images only using the archival utility.

The archived documents and images can be downloaded by banks through utility only. The path for accessing the utility and its screen shot is provided in **Annexure I**.

Currently the retention period is 90 days beyond which the images of mandates and data of rejected / cancelled / expired will not be available in the live system. The retention period will be decided by NPCI from time to time and communicated to the member banks.

For clarifications, please write to ach@npci.org.in.

With warm regards,



(Giridhar G M)

SVP - NACH & CTS Operations

Annexure I

Option to access archived image & documents

ACH → Utilities → MMS Archival Document Download Utility

- The utility will be providing the option of viewing the history of the mandate and download the related documents & images.
- Different search parameter options has been provided (apart from UMRN Number) to ease the search i.e. sender wise / receiver wise / mandate activation date range wise.

