

NPCI/2015-16/NACH/Circular No. ~~141~~ 142

December 28, 2015

To

All NACH Member Banks

Addition of products in ACH Credit Session

Product identifier has been introduced for the ACH credit transactions, Separate inward will be generated for each product and the same can be identified based on the inward file name in the sequence number. The product wise identifier can be used by the destination banks for their internal processes if they desire so.

Action at Sponsor Bank: Sponsor Bank to provide product type in the input files under columns 262-264 when an input file is uploaded, so that the files can be tagged to session and inward generated to the destination bank with identifiers. The following are the product types that will be accepted by the system

1. 10
2. DBT
3. DBL
4. PFM

Action at Destination Bank: Destination Bank can identify the different inward files based on the inward file name as given below:

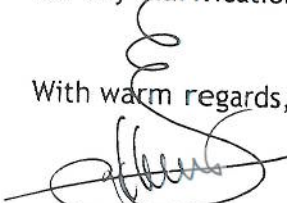
Product Type: "10 "	ACH-CR-ABCD-DDMMYYYY-000001-INW.txt
Product Type: "DBT"	ACH-CR-ABCD-DDMMYYYY-DBT000001-INW.txt
Product Type: "DBL"	ACH-CR-ABCD-DDMMYYYY-DBL000001-INW.txt
Product Type: "PFM"	ACH-CR-ABCB-DDMMYYYY-PFM000001-INW.txt

The above changes will be effective from January 04, 2016. Member Banks are requested to take a note of the same and make necessary changes in their system to handle multiple inward files received under each sessions.

The member banks should put in place necessary controls to ensure that all the inward files received for the day are reconciled with the settlement figures posted in their account with RBI, credits/debits are accurately done in the core banking and returns are submitted on time.

For any clarifications please write back to ach@npci.org.in

With warm regards,


(Giridhar G M)

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