

**NATIONAL PAYMENTS CORPORATION OF INDIA**

**NACH Project**

**MMS re-initialization of mandates with existing UMRN  
number**

**Bank Specification Document**

**Version 1.0**



**August, 2016**

---

**DOCUMENT RELEASE NOTICE****Document Details**

<b>Name</b>	<b>Version No.</b>	<b>Date</b>	<b>Description</b>
Bank Specifications Document	1.0	6 <sup>th</sup> Aug 2016	Provides operations and technical details for the change - A feature in MMS for the mandate initiating banks to re-initiate the mandate with same UMRN which were cancelled or rejected at the receiver bank.
Bank Specifications Document	1.1	16 <sup>th</sup> Aug 2016	Updated as per Review Comments
Bank Specifications Document	1.2	19 <sup>th</sup> Aug 2016	Updated as per Review Comments

This document and any revised pages are subject to document control. Please keep them up-to-date using the release notices from the distributor of the document.

---

---

# Table of Contents

---

---

- 1. INTRODUCTION..... 4**
- 2. MANDATE RE-INITIATION..... 4**
  - 2.1 MANDATE RE-INITIATION THROUGH GUI ..... 4
  - 2.2 MANDATE RE-INITIATION THROUGH XML ..... 4
  - 2.3 MANDATE BULK-RE INITIATION THROUGH CSV ..... 7
- 3. APPENDIX..... 10**
  - 3.1 APPENDIX 1 –MMS BULK RE-INITIATION XML INP FILE ..... 10
  - 3.2 APPENDIX 2 – MMS BULK RE-INITIATION INP ACK FILE ..... 10
  - 3.3 APPENDIX 3 – FILE FORMATS .....**ERROR! BOOKMARK NOT DEFINED.**

## 1. Introduction

This document details the mechanism of incorporating a new feature in MMS for the mandate initiating banks to re-initiate the mandate with same UMRN which were TAT Expired, cancelled or rejected at the receiver bank.

## 2. Mandate Re-Initiation

Mandate Re-initiation can be done through either of the below mentioned ways

- Mandate Re-Initiation through GUI
- Mandate Re-Initiation through XML
- Mandate Bulk Re-Initiation through CSV

The Reject reason codes for which Mandate can be Re-initiated are controlled at NPCI end.

### 2.1 Mandate Re-initiation through GUI

---

- Through GUI, only individual re-initializations can be done.
- The REJECTED mandates can be re-initiated by the Mandate Initiator Bank and the CANCELLED mandates can be re-initiated by either creditor or debtor bank.
- The list of rejected/cancelled mandates which are allowed by NPCI for re-initiation will be displayed on the GUI. From this User can select the mandate that has to be Re-initiated.
- For the Rejected/Cancelled mandates system will auto populate all the initial details that where provided at time of mandate initiation and will allow user to modify all the fields that can be modified in the normal amendment process (user will not be able to edit "UMRN,Message Reference, Payment Type, Currency,Debitor Bank "fields)
- Upon confirmation of checker approver, the mandate will be available to the receiver bank for further processing.
- If checker rejects the re-initiation request, then the mandate status will remain as rejected/removed.
- If checker approves the re-initiation request, then the INW and RES will be generated as per the existing process flow. Please refer section 2.2 for the file naming convention of INW and RES files.

### 2.2 Mandate Re-Initiation through XML

---

- All the mandates TAT Expired, cancelled & rejected by Debtor banks can be re-initiated in this case.
- The changes in the file format and file naming conventions are mentioned below.
- When a Creditor bank re-initiates a Mandate, it is optional to upload image. If the creditor bank doesn't upload any image, the mandate will be re-initiated with existing images.

- Any Number of re-initialization Mandates can be raised through XML until the size of the file doesn't exceed 10MB.
- All the fields that can be modified during Amendment via XML can be modified during re-initiation via XML.
- After Re-initializing a Mandate, the mandate will be considered as a Normal Mandate. And thus when that mandate is Amended, the file formats will be same as that of existing Amend file format.

### **Changes in file format and naming convention for XML initiation**

#### ▪ **Format**

- For Mandate Re-initiation Request, the ISO20022 format is pain010.
- For Mandate Acceptance Request, the ISO20022 format is pain012.

#### ▪ **Input File**

Bundled File i.e.zip file containing the data file and the image files.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS BusinessDate>-<nnnnnn>-INP.zip

- ProcessName –MMS
- Trans Type –RECREATE
- Bank Identifier – 4 Char Unique Bank Identifier in System
- LoginId - User Login Id
- MMS Business Date –ddmmyyyy
- nnnnnn –Running sequence number for each zip file

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-INP.zip

The zip file will contain the xml file and the image files with the below naming convention

MMS-RECREATE-Bank Short code-Loginid-Business Day-nnnnnn-INP.xml

MMS-RECREATE-Bank Short code-Loginid-Business Day-nnnnnn \_detailfront.jpg

MMS-RECREATE-Bank Short code-Loginid-Business Day-nnnnnn \_front.tiff

#### ▪ **Acknowledgement File to sender bank**

Acknowledgement file will be provided for all the input file uploaded into MMS

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<nnnnnn>-INP-**ACK**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-INP-ACK.zip

Same format as for any mandate request ACK is used pain.012.001

- **Inward File to Receiver Bank**

Inward file will be generated when MRC (Mandate Request Cutoff) Timetable is executed.

<ProcessName>-<TransType>-<Bank Short Code>-<MMS Business Date>-<nnnnnn>-**INW**.zip

E.g. MMS-RECREATE-HSBC-10062012-000001-INW.zip

Zip file will contain individual re-create mandate requests from different initiator banks and will carry the name as given by initiator bank while creating the request.

MMS-RECREATE-HSBC-HSBC001-10062012-000005-INP.xml

MMS-RECREATE-HSBC-HSBC001-10062012-000005\_detailfront.jpg

MMS-RECREATE-HSBC-HSBC001-10062012-000005\_front.tiff

- **Acceptance File from Receiver Bank**

Receiver bank can send acceptance of the mandate request either through file or can do it through GUI. The file needs to be sent before MAC – Mandate Acceptance Cutoff timetable.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<nnnnnn>-**ACCEPT**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-ACCEPT.zip

Zip file will contain individual acceptance of request from different initiator banks and will carry the name as mentioned

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP.xml

- **Acknowledgement File to Receiver Bank**

Acknowledgement file will be sent to the receiver bank for all the acceptance requests file uploaded into MMS

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<nnnnnn>-**ACCEPT-ACK**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-ACCEPT-ACK.zip

Zip file will contain ACKs for individual acceptance of request from the receiver banks and will carry the name as mentioned in the ACCEPTANCE request

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP-ACK.xml

#### ▪ **Acceptance File to Initiating Bank**

MMS will send the mandate response files to the mandate initiating bank after MARC for which receiver bank has responded or exceeded the TAT.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<Time>-  
**RES.zip**

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-RES.zip

Zip file will contain Response for individual acceptance of request from the receiver banks and will carry the name as mentioned in the ACCEPTANCE request

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP.xml

### **2.3 Mandate BULK-Re Initiation through CSV**

---

The below is the process flow for the bulk re-initiation of TAT expired by providing only UMRN.

- A bulk mandate re-initiation request file can contain a maximum of 100 UMRN's for re-initiation.
- User will upload the csv file in SFG.(Please refer annexure for file format)
- Only the mandates which are "TAT expired" can be reinitiated in this case.
- Once reinitialized the status of the existing mandates will change from "REJECT"(Reject reason-TAT expiry) to "Approve" or "Pending for acceptance"
- Bulk Re-initiation and Amendment cannot be performed simultaneously.
- The changes in the file format and file naming conventions are mentioned below.
- During Re-initiation via CSV, a mandate can only be re-initiated with the existing Mandate details, and none of the fields can be modified.

Examples for bulk create flow:

1. User uploads a csv file with maximum of 100 UMRN (example 100 UMRN's) without any images.
2. MMS will process the requests and sends a single ACK to SFG which has status of all the 100 requests in CSV format.
3. After MRC (Mandate Request Cut-off) executed by NPCI inward files along with images (old images will be picked and sent) will be sent to the receiver bank in pain 010 format (Same as recreate functionality).
4. Receiver bank sends acceptance in pain 12 format.
5. After NPCI executes MAC (Mandate Acceptance Cut-off) response files will be sent to sender bank in pain 012 format

### File format and File naming for CSV BULK initiation files

File formats for **bulk mandate re-initialization** and **bulk mandate acceptance** operations are:

- For **bulk mandate re-initiation request**, the input is in CSV format.
- For Recreate mandate inward, the ISO20022 format is pain.010.001.01
- For **Recreate mandate acceptance request**, the ISO20022 format is pain.012.001.01
- For Recreate mandate response, the ISO20022 format is pain.012.001.01

#### ▪ **Input File**

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS BusinessDate>-<nnnnnn>-INP.csv

- ProcessName –MMS
- Trans Type –BULKRECREATE
- Bank Identifier – 4 Char Unique Bank Identifier in System
- LoginId - User Login Id
- MMS Business Date –ddmmyyyy
- nnnnnn –Running sequence number for each zip file

E.g. MMS-BULKRECREATE-HSBC-HSBC001-10062012-000001-INP.csv

#### ▪ **Acknowledgement File to sender bank**

Acknowledgement file will be provided for all the input file uploaded into MMS

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<nnnnnn>-INP-**ACK**.csv

E.g. MMS-BULKRECREATE-HSBC-HSBC001-10062012-000001-INP-ACK.csv

#### ▪ **Inward File to Receiver Bank**

Inward file will be generated when MRC (Mandate Request Cutoff) Timetable is executed.

<ProcessName>-<TransType>-<Bank Short Code>-<MMS Business Date>-<nnnnnn>-**INW**.zip

E.g. MMS-RECREATE-HSBC-10062012-000001-INW.zip

Zip file will contain individual bulk re-create mandate requests from different initiator banks and will carry the name as given by initiator bank while creating the request.

MMS-RECREATE-HSBC-HSBC001-10062012-000005-INP.xml



- **Acceptance File from Receiver Bank**

Receiver bank can send acceptance of the mandate request either through file or can do it through GUI. The file needs to be sent before MAC – Mandate Acceptance Cutoff timetable.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-  
<nnnnnn>-**ACCEPT**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-ACCEPT.zip

Zip file will contain individual bulk acceptance of request from different initiator banks and will carry the name as mentioned

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP.xml

- **Acknowledgement File to Receiver Bank**

Acknowledgement file will be sent to the receiver bank for all the acceptance requests file uploaded into MMS

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-  
<nnnnnn>-**ACCEPT-ACK**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-ACCEPT-ACK.zip

Zip file will contain ACKs for individual bulk acceptance of request from the receiver banks and will carry the name as mentioned in the ACCEPTANCE request

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP-ACK.xml

- **Acceptance File to Initiating Bank**

MMS will send the mandate response files to the mandate initiating bank after MARC for which receiver bank has responded or exceeded the TAT.

<ProcessName>-<TransType>-<Bank Short Code>-<LoginId>-<MMS Business Date>-<Time>-  
**RES**.zip

E.g. MMS-RECREATE-HSBC-HSBC001-10062012-000001-RES.zip

Zip file will contain Response for individual acceptance of request from the receiver banks and will carry the name as mentioned in the ACCEPTANCE request

E.g. MMS-ACCEPT-HSBC-HSBC001-10062012-000005-INP.xml

### 3. Appendix

#### 3.1 Appendix 1 –MMS Bulk Re-Initiation using CSV INP formats

---



CSV BULK  
formats.zip

#### 3.2 Appendix 2 – MMS Bulk Re-Initiation using XML INP formats

---



XML Formats.zip