

NPCI/2016-17/NACH/Circular No.195

November 15, 2016

To

All member banks participating in NACH

**ACH file generator - SAL & PEN**

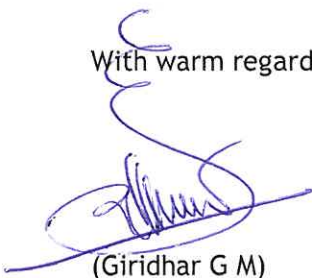
Refer to NPCI circular no.188 dated September 23, 2016 on "NACH salary credit identifier"  
An offline tool has been developed for smooth and easy generation of ACH credit files for salary and pension products. This tool along with user manual will be made available in NACH landing page under FAQs tab.

Member banks to take note and share the offline tool & user manual to their respective corporates and migrate salary and pension transactions to NACH on priority.

We wish to reiterate that government has formed Working Group on Development of Employment Index, the group directed that salary and pension be categorized separately with an identifier so that proper MIS can be generated for further analysis. All the member banks are advised to process salary and pensions using the product codes 'SAL' and 'PEN' respectively (as detailed in the circular no.188 referred to above)

For any clarification, please write back to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm regards,



(Giridhar G M)

VP & Head - NACH & CTS Operations



User manual for ACH file creation tool

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1. Process for preparation of Input Files

The below are the details to be filled one time in the ACH file creation tool before uploading the data file.

Sr. No	Field Description	Maximum field Length	Field Type	Remarks
1	User Name	40	Alpha numeric	It is the name of corporate/ user institution (Eg Employer name) registered as in NACH
2	Settlement Date (DDMMYYYY)	8	Numeric	Date on which settlement is sought to be effected
3	User Number	18		User number allotted by NPCI at the time of registration of corporate/ user institution (Eg Employer name)
4	User Reference	18	Alpha numeric	User defined {corporate/ user institution (Eg Employer name)} reference number for the entire transaction (Alpha Numeric) which will be used for the corporate internally.
5	Sponsor Bank IFSC / MICR / IIN	11	Alpha numeric	Sponsor Bank IFSC / MICR / IIN code {corporate/ user institution's (Eg Employer name) bank}
6	Product Type	3	Alpha numeric	Alpha Numeric column in Record Level (Eg :SAL,PEN)

ACH INP File Generator - NPCI

**NPCI** **NACH**

ACH INP File Generator

Input  Response

User Name: [Text Field] → Corporate name as registered in NACH

Settlement date: [Date Picker: 15-11-2016] → Date on which the account should actually happen

User Number: [Text Field] → 7/18 digit user number provided by NPCI

User Reference: [Text Field] → User/ corporate reference number for internal use

Sponsor Bank Code: [Text Field] → Sponsor Bank IFSC / MICR / IIN

Product Type: [Text Field] → SAL for salary & PEN for pension transactions

[Browse] [Generate]

The data uploaded in the tool should be of the below specification

Sr. No	Field Description	Maximum field Length	Field Type	Remarks
1	Beneficiary Account Holder's Name	40	Alpha numeric	Name of the beneficiary (Eg, Employee)
2	Amount	13	Numeric	Amount for Individual transactions to be given
3	Destination Bank IFSC / MICR / IIN	11	Alpha numeric	Destination Bank IFSC/MICR/IIN (Beneficiary bank details)
4	Beneficiary's Bank Account number	35	Alpha numeric	Beneficiary Bank Account Number
5	Transaction Reference	30	Alpha numeric	A unique in number given by the User for the individual transactions

	A	B	C	D	E
1	Ram	10000.00	400002000	687001015790	BUSXACH6382
2	Raj	12000.00	400002000	687001015790	BUSXACH6383
3	Rajesh	14000.00	400002000	687001015790	BUSXACH6384
4	Krishnan	16000.00	400002000	687001015790	BUSXACH6385
5	Rajasekhar	18000.00	400002000	687001015790	BUSXACH6386
6	Vinod	20000.00	400002000	687001015790	BUSXACH6387

2. Points to note

- i. This tool will support .xlsx & .xls files
- ii. The file created in ACH format will be saved in the location where the tool is placed.
- iii. Product type should be mentioned as SAL,PEN only

3. Do's and Don't's

Do's

1. The Bank should provide amount with decimal values in the excel to be uploaded (Eg 100.00)
2. The corporate has to share the file with the bank for uploading into NACH.
3. Transaction reference number should be unique for transactions in a single settlement date.
4. Single quote (') should be given for account number and reference number records, if the same is starts with zero.

Don'ts

1. Do not provide null values in the tool.
2. Do not provide unnecessary spaces in the excel file uploaded in the tool.