

NPCI/2015-16/NACH/Circular No. 127

August 31, 2015

To

All NACH Member Banks

**MMS: Account Type validation**

As part of the NACH - MMS improvement, Validation of Debtor Account Type field (currently this is free text field) in the XML presentation file format will be implemented with effect from September 21, 2015.

Only the following values can be used for the field "Account Type".

1. SAVINGS
2. CURRENT
3. CC
4. OTHER

This field is a case sensitive, only upper case characters should be used.

If the file contains any value other than the ones listed above or if the values are in small case then such transactions will be rejected by the system with the reason "Debtor account type not valid".

All NACH member banks are advised to take a note of the same and accordingly make suitable changes at their end as per the stipulated timeline.

For National Payments Corporation of India



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