

NPCI / NACH / 2015-16 / Circular No.99

April 09<sup>th</sup>, 2015

To,

All members of National Automated Clearing House (NACH)

Madam / Dear Sir,

**Subject: Mapping of Non CBS Account numbers to CBS Accounts**

Vide our Letter No. NPCI / 2014-15 / NACH / 093 dated 19th January 2015, banks have been informed w.r.t. on boarding and migration of banks from ECS to NACH. This was basis letter from RBI DPSS no. DPSS.CO.EPPD / 1058 / 04.01.004 / 2014-2015 dated 15th December 2014 w.r.t. Onboarding and migration of ECS suite to NACH. (Annexure 1)

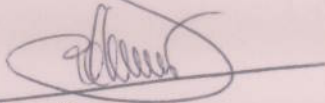
2) It has been noted that RECS/ECS transactions processed through NACH application are getting returned by destination banks due to non CBS account numbers, which otherwise were getting processed successfully through RECS/ECS platform. This is causing discomfort to the sponsor banks and grievance to the customers.

3) Participant banks are advised to process transactions on NACH on similar lines of the process adopted on RECS/ECS platform. You are advised to carry out necessary modifications at respective bank nodal processing center to ensure that there is no disparity in processing of files between ECS and NACH platforms.

4) The member banks must immediately initiate measures to build necessary utility and consolidate the data bases from various RECS/ECS centers that can facilitate conversion of old account numbers to new account numbers.

5) Member banks are advised to accord top priority to ensure smooth migration of RECS/ECS credit/debit on to NACH platform.

With warm regards,



(Giridhar G.M.)

VP & Head CTS and NACH Operations

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NPCI/2014-15/NACH/093

19<sup>th</sup> January, 2015

To,  
ECS/RECS/NECS Clearing House and Participating Banks

Madam / Dear Sir,

**Onboarding and Migration of ECS Suite to NACH**

A kind reference is invited to the enclosed RBI communication (Annexure - 1) on the captioned subject. In this connection, NPCI has been advised to initiate necessary steps towards onboarding of all ECS/RECS/NECS Member Banks and migration of User Institutions to NACH system in a time bound phased manner.

2. As indicated by RBI, the migration of ECS/RECS/NECS to NACH system has to be undertaken in 2 phases involving onboarding and migration to NACH system (156 character file format) in phase 1 and onboarding and migration to NACH system (306 character file format / ISO 20022) in phase 2. However, banks willing to undertake the onboarding activity on both the formats simultaneously are permitted to do so.

3. The matter was placed for the deliberation of NACH Steering Committee in the meeting held on 30<sup>th</sup> December, 2014. The NACH Steering Committee agreed and advised the member banks:

- a) To push ECS/RECS/NECS Credit transactions to NACH w.e.f. 01<sup>st</sup> January, 2015.
- b) To push ECS/RECS Debit transactions to NACH on as is where is basis.
- c) To accept only NACH mandates w.e.f. 31<sup>st</sup> March, 2015.

4. Banks which are currently not part of NACH Credit (156 character file format) and NACH Debit (156 character file format) are advised to initiate necessary steps for onboarding on NACH system with immediate effect. The list of banks which are already live on NACH is available on NPCI website.

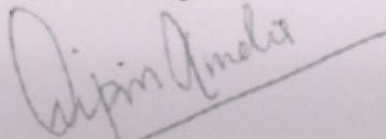
5. Keeping in view the above, sponsor banks are requested to start pushing ECS/RECS/NECS transactions onto NACH platform with immediate effect. Further, all ECS/RECS/NECS sponsor banks are required to get their User Institutions ready to submit the files to their respective sponsor banks in NACH format as per the indicated timelines.

6. For the convenience of the member banks, NACH onboarding checklist and onboarding documents are placed on the NPCI website under the link [http://www.npci.org.in/NACH\\_board.aspx](http://www.npci.org.in/NACH_board.aspx) Banks can also email their onboarding related queries to [nachonboarding@npci.org.in](mailto:nachonboarding@npci.org.in)

7. Keeping in view the RBI mandate, member banks are advised to initiate necessary steps towards onboarding on NACH system and migration of User Institutions as per the timelines indicated above.

8. Kindly acknowledge the receipt of the letter and ensure compliance.

With Warm Regards,



(Vipin Surelia)  
SVP - Product Development



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

www.rbi.org.in

DPSS.CO.EPPD/1058/04.01.004/2014-2015

December 15, 2014

The Chief Executive Officer  
National Payments Corporation of India  
C-9.8<sup>th</sup> Floor, RBI Premises  
Bandra Kurla Complex  
Bandra East, Mumbai- 400 051

Dear Sir

**On-boarding and migration of ECS suite to NACH**

Please refer to your letter NPCI/2014-15/NACH/086 dated November 10, 2014 on the above subject.

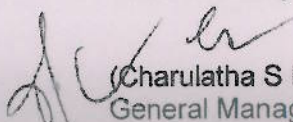
2. In this connection, we advise that it has been decided to migrate the users of ECS suite (local ECS/RECS/NECS) to National Automated Clearing House (NACH). Accordingly, you are advised to initiate necessary action to address the issues indicated in the annex within the time line prescribed as under:

Changes in the NACH Procedural guidelines	15-01-2015
Audit of the system	31-01-2015
Benchmark testing	28-02-2015
Technical Enhancement	30-04-2015
<b>Time line for accepting the ECS CREDIT files into NACH</b>	
On-boarding all banks which are members of NECS/RECS/ECS to NACH Credit	31-03-2015
Moving User Institutions to NACH Cr-156 format	30-04-2015
Moving User Institutions to NACH Cr -306 format	31-12-2015
<b>Time line for accepting the ECS DEBIT files into NACH</b>	
Development, testing, pilot, bank certification etc. including mandate management process change for accepting 156 file format	31-01-2015
On-boarding all banks which are members of RECS/ECS to NACH Debit	31-03-2015
Moving User Institutions to NACH Dr -156 format	30-06-2015
Moving User Institutions to NACH Dr - 306 format	31-12-2015

3. Kindly note that complete migration of users from all ECS centres has to be achieved by 30-06-2015, failing which residual users, if any, would automatically be migrated to NEFT.

4. The entire migration may be completed within the specified target date/s and a fortnightly progress report in the matter may be submitted to us.

Yours faithfully

  
(Charulatha S Kar)  
General Manager

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