

NPCI/2015-16/NACH/103

June 12, 2015

To,
All NACH Member Banks

NACH Header & Transaction Codes

Madam / Dear Sir,

We refer to our circular number 83 dated January 20, 2015 on Bank readiness to process new type of transaction identifiers. NACH has five different products viz. APBS, ACH Credit, ACH Debit, NACH Credit, EBT Credit. Each product is having its own file format, header & transaction level identifiers. Based on the same, the products are identified by NACH system and Banks CBS.

2. The following are the Transaction codes which are currently used in NACH system

Transaction Files	Transaction Code Header level	Transaction Code Record level
ACH Credit	12	23
ACH Debit	56	67
APB Credit (Non-DBTL)	33	77
APB Credit (DBTL)	33	78
NACH Credit (ECS Credit - Non Pungrain)	11	22
NACH Credit (ECS Credit - Pungrain) (effective from October 2015)	11	21
NACH Debit (ECS Debit)	55	66

AV/Mapper/Reverse Seeding Files	Transaction Code Header level	Transaction Code Record level
APB Mapper (Old Format)	21	24
APB Mapper (New Format)	31	34
Account Validation File (AV) / Reverse Seeding (RS)	30	70
OACK File	32	71

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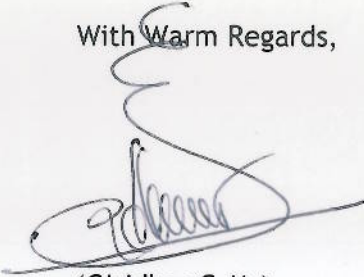
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3. To facilitate multiple sessions for multiple products in future, it is decided to have a fixed header code as given in the above table. For the transaction code at the record level, the range will be between 11 to 99.

4) Member banks are requested to get themselves prepared, by making necessary changes in their internal system to handle the transaction codes at record level for each of NACH products as listed above by July 31, 2015. In case of any clarifications please feel free to write back to us.

With Warm Regards,



(Giridhar G.M.)

VP & Head - CTS & NACH Operations