



भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2015-16/NACH/104


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To,
All NACH Member Banks

Process of One Day Extension

In the event of any destination bank not being able to complete processing of inward transactions within the stipulated time line, NPCI upon receiving request from the member bank and merits of the request, might provide extension for a day for submitting response/return files. Please find enclosed the technical guidelines (Annexure I) for handling the extensions granted in NACH system, all the sponsor banks are advised to take note and make necessary arrangements in their systems to handle the extensions.

With Warm Regards,



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Annexure – 1

Technical Details on Bank extensions:

1. NPCI will grant one day extension and the bank can upload the return file on the next business day.
2. On the first day, the response file received by the Sponsor Bank, will have the normal file naming convention.
3. This response file will have the transactions pertaining to the destination banks, as pending (Flag value will be 3, Reason code will be 98).
4. On the next working day, when the destination bank uploads the return file, then the response file generated and sent to the Sponsor Bank (on Day 2) will have file name similar to the normal response file, but, in addition, there will be a slight change in the sequence number. For example,

On Day 1, Response File received by the Sponsor Bank will be like ECS-CR-HDFC-HDFC001-07062012-000001-RES.txt

On Day 2, Second response File received by the Sponsor Bank will be like ECS-CR-HDFC-HDFC001-07062012-000001-02-RES.txt

The second response file will have all the transactions in the input file with their final status (Including those of the destination banks which were not given extension.)

Success Flags in Response Files

Note: The flag value along with the reason code should be used for determining the actual status of the transaction.

Success Flags in Response files for various status

Success Flag	Description
0	Success Flag for Returned transaction
1	Success Flag for Accepted transaction
2	Success Flag for Rejected transaction
3	Success Flag for Bank Extension transaction
6	Unwinding