

NPCI/2014-15/NACH/Circular No. 49

10<sup>th</sup> June 2014

To  
All NACH Member Banks

**Submission of Returns Files**

NACH system has been built with the capacity to accept the response files from the destination banks. The response files can contain both successful as well as returned transactions. While onboarding the banks for any product on NACH the response file is also tested therefore all the participants has got the capacity to submit the response files.

2. In any financial transaction it is essential that the originating (sponsor bank) gets the confirmation from the receiving (destination bank) for having credited / debited the customer and the transaction has reached its finality.

3. It is observed that the process of submitting the response file is diligently followed for APB & EBT products however the member banks are not submitting the response files in case of ACH Debit and ACH Credit transactions which is causing discomfort to the sponsor banks and also leading to across the counter returns.

4. Banks are requested to make a note of the same and implement the process of uploading the returns file for ACH CR/DR and APB transactions without fail with immediate effect

For any queries/further help required, please feel free to email at [nachsupport@npci.org.in](mailto:nachsupport@npci.org.in)

With Warm Regards



(GIRIDHAR G.M)  
VP & Head CTS and NACH Operations