



NPCI/2014-15/NACH/Circular No: 61

November 12, 2014

To

All NACH Member Banks

ACH Credit Product - Additional files/Sessions

Madam / Dear Sir,

With reference to our earlier communications on the DBTL re-launch, this time we will be having both Aadhaar and Account Number based credits to the member banks.

2. Aadhaar based transactions will happen through APB sessions and the Account based transactions will happen through ACH - Credit (306 file format).
3. Currently ACH credit transactions are processed through a single session per day and the session timings are as follows

ACH Credit Session	Timings
Monday - Friday	Presentation : 10:00 AM to 12:30 PM Returns : 2:00 PM to 5:00 PM
Saturday	Presentation : 10:00 AM to 11:30 AM Returns : 1:00 PM to 2:30 PM

We are expecting huge volume on account of DBTL transactions therefore to help the member banks to get more processing time we may introduce multiple sessions for ACH credit product. Hence member banks are requested to make necessary changes in their CBS and be ready to handle the multiple ACH Credit (Inward) files.

4. If multiple sessions are finalized we shall send a separate communication on new session timings.

With Warm Regards,

(Giridhar G M)

VP & Head - NACH & CTS Operations