

NPCI/2014-15/NACH/Circular 65

1st December, 2014

To,

All NACH Debit Participating Banks

Clarification on the MMS file format

Madam/Dear Sir,

With reference to the MMS file formats as shared with the banks in the 'Bank Specification Document (BSD)', we would like to provide further clarification to banks on the handling of 'Occurrence' tag in the MMS XML file.

2. NPCI has taken various initiatives to educate the member banks on standardising the understanding of mandate processing in order to minimize the mandate rejection rate. In this effort a Mandate processing guideline (Circular 58) has been issued on 5th November 2014.
3. This circular has been issued to provide clarification on the syntax and nomenclature of the xml tag to be used in the 'pain' file formats for creation/amendment of the mandate. The details of the tags are provided in the annexure attached. Sponsor and destination banks are expected to adhere to the standard syntax as provided in the annexure for representing the respective frequencies and period in the mandate.
3. All ACH Debit participating banks are requested to make note of the same and ensure compliance.

With Warm Regards,



(Vipin Surelia)
SVP- Product Development



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Annexure

List of frequency available on NACH and its description:

Sr. no.	Frequency	Code	Description	Expected occurrence Tag in xml pain file
1	As and When presented	ADHO	No restriction on the number of debits. Will allow multiple debits during a day/week/month/any period	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> ADHO </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
2	Intra day	INDA	Multiple successful debits within a business day	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> INDA </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
3	Daily	DAIL	One successful debit in a business day	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> DAIL </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
4	Weekly	WEEK	One successful debit in 7 days	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> WEEK </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>



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Sr. no.	Frequency	Code	Description	Expected occurrence Tag in xml pain file
5	Monthly	MNTH	One successful debit in a calendar month	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> MNTH </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
6	Bi-Monthly	BIMN	Two successful debits in a calendar month	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> BIMN </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
7	Quarterly	QURT	One successful debit in three calendar months	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> QURT </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
8	Semi Annually	MIAN	One successful debit in six months	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> MIAN </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
9	Yearly	YEAR	One successful debit in 12 months	<Ocrncs> <SeqTp> RCUR </SeqTp> <Frqcy> YEAR </Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>



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Sr. no.	Frequency	Code	Description	Expected occurrence Tag in xml pain file
10	One Off Payment	OOFF	One successful debit in the lifecycle of the mandate	<Ocrncs> <SeqTp> OOFF </SeqTp> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>



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Options in defining the validity period of the mandate:

For all the below scenario Frequency of mandate is considered as 'Monthly'

Sr. no.	Validity Period	Expected occurrence Tag in xml pain file
1	Period with Time Zone	<Ocrncs> <SeqTp>RCUR</SeqTp> <Frqcy>MNTH</Frqcy> <FrstColltnDt>2012-01-17+05:30</FrstColltnDt> <FnlColltnDt>2012-05-17+05:30</FnlColltnDt> </Ocrncs>
2	Period without Time Zone	<Ocrncs> <SeqTp>RCUR</SeqTp> <Frqcy>MNTH</Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> <FnlColltnDt>2012-05-17</FnlColltnDt> </Ocrncs>
3	Period starts from First Collection Date to 'Until Cancelled'.	<Ocrncs> <SeqTp>RCUR</SeqTp> <Frqcy>MNTH</Frqcy> <FrstColltnDt>2012-01-17</FrstColltnDt> </Ocrncs>
4	Period is 'Until Cancelled'.	<Ocrncs> <SeqTp>RCUR</SeqTp> <Frqcy>MNTH</Frqcy> </Ocrncs>