

NPCI/2014-15/NACH/ Circular No 67

December 5, 2014

Dear Sir/Madam,

New Mapper File Format - Regarding

With reference to our email dated November 13, 2014 on the captioned, it is proposed to change centralized Mapper based on the Aadhaar Number of a consumer to accommodate the requirement of PMJDY. Aadhaar Seeding is currently done by Banks using a 69 character Mapper file format for seeding the Aadhaar Numbers.

NPCI has introduced a new centralized mapper, 360 character with few critical fields for seeding the Aadhaar Numbers to Mapper Database. Same is expected to be live effective from December 12, 2014. However the existing file format will continue to accepted till further notice.

Banks are hereby requested to note the below:

1. NPCI will continue to accept the old formats till further notice.
2. Banks to be ready for the proposed new mapper file format
3. Banks should have the mandate of the customer before confirming the same in the mapper file with flag "Y".
4. NPC may seek copy of the mandates at any time for scrutiny.

NACH member banks are requested to go through the file format and technical specification documents and initiate process to implement the changes on top priority to be ready on or before 31st December 2014. The following documents are provided

1. ANNEXURE I - Existing Mapper File format V 1_0
2. ANNEXURE II- New Mapper File format V 1_0
3. ANNEXURE III - OD and Mandate Flag Scenarios
4. ANNEXURE IV - OD and Mandate Flag V 1_0

With Warm Regards,



(Giridhar G M)
VP & Head - NACH & CTS Operations

ANNEXURE I (Existing Mapper File format V 1_0)

Header Record						
Sr.No.	Field Name	Max Length	Field Type	Status	Field Description	Remarks
1	Header Identifier	2	NUM	M	Header identifier for the mapper file	21 - Constant value
2	Uploading Bank IIN	9	NUM	M	6 digit IIN of the bank uploading the file and left padded with zeroes	555555
3	User Name	30	ALP / NUM	M	Name of the person who has prepared the file and right padded with spaces	Example - Srinivas Rao
4	Date of Input	8	NUM	M	Date of preparation of the file in DDMMYYYY format	26122011
5	Input file number	5	NUM	M	File number generated by originating bank for control purpose and to be similar to sequence number captured in file name. The field would be left padded with zeroes.	3
6	Total number of records	5	NUM	M	Total number of records to be captured by originating bank, left padded with zeroes.	2
7	Checksum	10	ALPH / NUM	O	This field would be updated by the NPCI system as a control measure and right padded with spaces.	*****
		69				

Detail Record						
Sr.No.	Field Name	Max Length	Field Type	Status	Field Description	Remarks
1	Detail record identifier	2	NUM	M	The detail record identifier	24 - Constant value
2	Aadhaar Number	15	NUM	M	Aadhaar number of the beneficiary, left padded with zeroes	123456789012
3	Mapped IIN	9	NUM	M	6 digit IIN of the bank which holds the account for the beneficiary, left padded with zeroes	560112
4	Date of customer mandate	8	Date	M	This field would be updated by the participant bank user based on date mentioned in the mandate provided by customer	DDMMYYYY
5	Item Sequence Number	10	NUM	O	This field would be updated by NPCI system as a control measure and the same would be left padded with zeroes	*****
6	Checksum	10	NUM	O	This field would be updated by the NPCI system as a control measure and left padded with zeroes.	*****
7	Mapping Status	1	ALP / NUM	O	Determines status of existing UID & IIN mappings in mapper system i.e. active or inactive	Value will be one space in case of new mapping creation or updation to existing mapping. Value will be "I" if existing UID & IIN mapping is to be deactivated. If Mapping Status is not provided then it is considered as space.
8	Filler	14	ALP / NUM	O	Filler	Spaces
		69				





ANNEXURE II (New Mapper File format V 1_0)

Header						
Sr.No.	Field Name	Max Length	Field Type	Status	Field Description	Remarks
Header						
1	Header Identifier	2	NUM	M	Header identifier for the mapper file	31 - Constant value
2	Uploading Bank IIN	9	NUM	M	6 digit IIN of the bank uploading the file and left padded with zeroes	000555555
3	User Name	30	ALP / NUM	M	Name of the person who has prepared the file and right padded with spaces	Example - Srinivas Rao
4	Date of Input	8	DATE	M	Date of preparation of the file in DDMMYYYY format	26122011
5	Input file number	5	NUM	M	File number generated by originating bank for control purpose to captured file. The field would be left padded with zeroes.	00003
6	Total number of records	5	NUM	M	Total number of records to be captured by originating bank, left padded with zeroes.	00002
8	Filler	301	ALPH / NUM	O	Filler	Spaces
	Total	360				

Detail Record						
Sr.No.	Field Name	Max Length	Field Type	Status	Field Description	Remarks
1	Detail record identifier	2	NUM	M	The detail record identifier	34 - Constant value
2	Record Reference Number	15	ALP / NUM	M	Unique Number to identify the record to be given by bank	
3	Aadhaar Number	15	NUM	M	Aadhaar number of the beneficiary, left padded with zeroes	000723456789012
4	Mapped IIN	9	NUM	M	6 digit IIN of the bank which holds the account for the beneficiary, left padded with zeroes	000560112
5	Mandate Flag	1	ALP	M	The Mandate flag can only be 'Y' or 'N'.	Y
6	Date of customer mandate	8	DATE	M/O	This field would be updated by the participant bank user based on date mentioned in the mandate provided by customer if the Mandate Flag is 'Y'	DDMMYYYY
7	Mapping Status	1	ALP / NUM	O	Determines status of existing UID & IIN mapping in mapper system i.e. active or inactive. Value will be one space in case of new mapping creation or updation to existing mapping. Value will be "I" if existing UID & IIN mapping is to be deactivated. If Mapping Status is not provided then it is considered as space.	
8	OD Flag	1	ALP	M	The OD flag can only be 'Y' or 'N'.	
9	OD Date	8	DATE	M/O	OD Date is mandatory when the OD Flag is "Y"	DDMMYYYY
10	Filler 1	11	ALP / NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
11	Filler 2	35	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
12	Filler 3	50	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
13	Filler 4	50	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
14	Filler 5	50	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
15	Filler 6	15	NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
16	Filler 7	9	NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
17	Filler 8	35	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
18	Filler 9	10	ALP/NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
19	Filler 10	10	NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
20	Filler 11	10	NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
21	Filler 12	45	ALP / NUM	O	Reserved field	To be filled with spaces. Usage will be communicated later.
	Total	360				



ANNEXURE III (OD and Mandate Flag Scenarios)

S.No.	Mandate Flag Value in DB	OD Flag Value in DB	Mandate Flag Value in Mapper File (Optional Field)	OD Flag Value in Mapper File (Mandatory Field)	Bank in DB = Uploading Bank	Outcome	Error Description
1	Y	N	N	N	Y	Error	Mandate Flag must be 'Y'
2	Y	N	N	N	N	Error	Mandate Flag must be 'Y'
3	Y	N	Y	N	Y	Error	Already Mapped to Your Bank
4	Y	N	Y	N	N	Allow	
5	Y	N	N	Y	Y	Error	Mandate Flag must be 'Y'
6	Y	N	N	Y	N	Error	Mandate Flag must be 'Y'
7	Y	N	Y	Y	Y	Allow	
8	Y	N	Y	Y	N	Allow	
9	Y	Y	N	N	Y	Error	Mandate Flag must be 'Y'
10	Y	Y	N	N	N	Error	Mandate Flag must be 'Y'
11	Y	Y	Y	N	Y	Allow	
12	Y	Y	Y	N	N	Error	Mapped to Some Other Bank and OD already exists
13	Y	Y	N	Y	Y	Error	Mandate Flag must be 'Y'
14	Y	Y	N	Y	N	Error	Mandate Flag must be 'Y'
15	Y	Y	Y	Y	Y	Error	Already Mapped to Your Bank
16	Y	Y	Y	Y	N	Error	Mapped to Some Other Bank and OD already exists
17	N	N	N	N	Y	Error	Already Mapped to Your Bank
18	N	N	N	N	N	Error	Mandate Flag must be 'Y'
19	N	N	Y	N	Y	Allow	
20	N	N	Y	N	N	Allow	
21	N	N	N	Y	Y	Error	Mandate Flag must be 'Y'
22	N	N	N	Y	N	Error	Mandate Flag must be 'Y'
23	N	N	Y	Y	Y	Allow	
24	N	N	Y	Y	N	Allow	



ANNXURE IV (OD and Mandate Flag V 1_0)

Flags introduced in new mapper file

OD Flag

1. This flag will be used to indicate that a particular Aadhaar Number has availed an OD facility with any Bank, under PMJDY scheme.
2. The Bank enabling OD for an Aadhaar, will do so by uploading a new mapper file with the OD flag as 'Y' and Mandate Flag as 'Y'
3. Once an OD is enabled for an Aadhaar, no updation will be allowed for that Aadhaar by any other bank unless the existing bank closes the OD.
4. OD Date should be mandatorily provided when OD flag is enabled.

Mandate Flag

1. This flag will be used by the Bank to indicate that the customer has given the mandate for seeding Aadhaar (without explicit mandate from the customer the bank should not give the mandate flag as "Y")
2. NPCI can ask for copy of the mandate given by the customer at any point in time for scrutiny.
3. For any updation, Mandate Flag will have to be uploaded with value 'Y'.
4. If Mandate Flag is uploaded by a bank with the value as 'N', and if that Aadhaar is being seeded for the first time, then only this will be allowed. Else, the same will be rejected.

Existing and New Mapper file

Aadhaar Number will continue to be mapped to only one Bank at any point of time. System will continue to accept both the file formats until further communication.

Existing Mapper File

The File naming convention of the exiting mapper file is

ACH-AP-Bank short code- Uploading User Name-Date-<nnnnnn>-MAP.txt

Ex: ACH-AP-SBIN-SBIN123-05122014-000001-MAP.txt

System will default both Mandate and OD flag to 'N' when existing mapper file is used.

With the existing Mapper file format, only the following features will be available

- Fresh Insert
- Deactivation of Aadhaar numbers provide both the flags are 'N' in database

The following features are not possible with the existing mapper file format

- Overwriting of Aadhaar number will not be possible.
- OD & Mandate flagging are not possible

When the bank tries to update the Aadhaar number which is already mapped to it, then the same will be rejected with the reason "Already mapped to your Bank".

When a bank is trying to upload the Aadhaar which is already mapped to some other bank, then the same will be rejected with the reason "Mandate flag must be Y".

New Mapper File

The File naming convention of the new mapper file is

ACH-CM- Bank short code- Uploading User Name- Date-<nnnnnn> -MAP.txt

Ex: ACH-CM-SBIN-SBIN123-05122014-000001-MAP.txt

Overwriting of Aadhaar number from one bank to another bank will be done with the proper updation of OD & Mandate flags in new Mapper file format.

The Bank that enabled the OD flag against an Aadhaar number will only be able to disable the OD flag and do any updation on that Aadhaar number.

