

NPCI/IMPS/OC No 46/2014-15

November 20, 2014

To,

All Member Banks of Immediate Payment Services (IMPS)

Dear Sir / Madam,

**Sub: IMPS - Confirmation of credit date for TCC – 103**

**Timed Out /Deemed Successful Transactions:**

Remitting bank sends online fund transfer message to beneficiary bank. Beneficiary banks should respond to remitting bank with the status of transaction i.e. approved or declined with appropriate Response Codes. If no response is received from beneficiary bank those transactions are treated as **Timed Out**. It is possible that the beneficiary bank might have credited or might not have credited the transaction amount to their customer's a/c online. NPCI treats these timed out transactions as **Deemed Successful Transactions** and settles the transaction amount between remitter & beneficiary bank.

Beneficiary banks should reconcile and credit their customers a/c or return the funds as the case may be. For more details, please refer to Operating Circular vide reference No: NPCI/IMPS/OC No 28/2014 – 2014 – copy attached for your ready reference.

In case of timed out transactions, beneficiary banks reconcile and credit the customer's a/c manually where the online credit is not processed in CBS. Thereafter, beneficiary banks upload Transaction Credit Confirmation (TCC) - 103 in DMS.

Member banks have requested that the date of actual credit to the customer's a/c should be given for manual credits (TCC - 103). This will facilitate the remitting banks to respond their customer's complaints suitably.

In view thereof, beneficiary bank should include the date of manual credit at the time of uploading TCC-103 by beneficiary banks in **BANK ADJUSTMENT REFERENCE FIELD**.

Please refer to **Annexure - A** for process of including manual credit date.

Effective Date: Banks are requested to implement the instructions contained herein, with effect from 1<sup>st</sup> Dec 2014.

Should you need any further assistance, please contact the following officials:-

- Mr Sourabh Shukla at [Sourabh.shukla@npci.org.in](mailto:Sourabh.shukla@npci.org.in) Mobile 08108122897,
- Mr Ashish Mandrekar at [ashish.mandrekar@npci.org.in](mailto:ashish.mandrekar@npci.org.in) Mobile 07506446525,
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Yours faithfully,

  
**Ram Sundaresan**  
Head - Operations

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CIN : U74990MH2008NPL189067

Manual Credit Process Date Using Front End Option

ANNEXURE – A

ENTERS MCPD – Manual Credit Processing Date adjacent to the bank reference number

The screenshot shows the NPCI - Dispute Management System interface. At the top, it says "Enter Adjustment for Beneficiary Mobile No: 901100100960331894 on 31/07/2014". Below this is a table with columns: Record No, CrTY, Reg, Benef\_Hold\_No, IBAN, Branch, Beneficiary, Time, Terminal, Date, ADate, Trans\_Amt, BeneficiaryFee, AmountFor, Mode, and Settler\_Paid\_Amt. The main part of the screen is a "Settlement form for TCC Adjustment" with fields for: Date, Amount Credit, Contribution Amount, Collected Proof, Bank Adjustment Reference, and Reason for Adjustment. A "Submit" button is at the bottom. To the right of the form is a box containing: "BANK REFERENCE NUMBER - MCPD - 15-Nov-2014" and "MCPD means Manual Credit Processing Date". At the bottom left, there is a "Logout To Go For" button.

Manual Credit Process Date Using Bulk Upload Option

ANNEXURE – B

The screenshot shows a Notepad window titled "Bulk Upload format - Notepad". The text inside is as follows:  
File Edit Format View Help  
bankadref,flag,shtdat,adjamt,shser,shcrd,filename,reasoncode,specifyother  
ICI-REM/SBI-BEN/475326178932 - MCPD - 01-Aug-2014,TCC-103,10/29/2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation  
ICI-REM/SBI-BEN/475326178933 - MCPD - 01-Aug-2014,TCC-104,10/29/2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation  
ICI-REM/SBI-BEN/475326178934 - MCPD - 01-Aug-2014,TCC-105,10/29/2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation  
ICI-REM/SBI-BEN/475326178935 - MCPD - 01-Aug-2014,TCC-106,10/29/2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation  
ICI-REM/SBI-BEN/475326178936 - MCPD - 01-Aug-2014,TCC-107,10/29/2013,3500,4.75E+11,.Bulk upload format.csv,103,Credit manually post reconciliation

Example:

If the bank reference number is ICI-REM/SBI-BEN/475326178932, then the revised reference number should be ICI-REM/SBI-BEN/475326178932 – MCPD – 01-Aug-2014