



भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2015-16/CTS/ Circular No. 11

April 09, 2015

To,

All the member banks of CTS clearing
Southern/Western/Northern grids

Respected Madam/ Sir,

Sub: Return reason 88 - Others - Validations of description field

Uniform Rules and Regulations for Bankers Clearing House (URRBCH), provides for the list of reasons that can be used by participating banks for returns. One of such reason codes is 88 - "Others". This reason is expected to be used only under exceptional circumstances wherein the return reason is not covered by the list provided under URRBCH. The CTS application provides for a free text field for the banks when they select the return reason code 88 - Others. This field can accommodate up to 25 characters.

It is observed that banks while choosing this reason are not providing meaningful text in the editable field so that the presenting bank can communicate such reason to their customers. Further there are instances of special characters are being used in the text field. To overcome this issue and as part of quality initiative, system changes will be done to make input in the text field mandatory, also the system will not accept a set of special characters. The technical specifications are provided in Annexure I.

The system will validate the other reasons description, if the input is invalid or contains the special characters that are black listed then rejects such records at CHI itself. Bank has to rectify and reprocess such rejected cases to ensure the returns are passed through the appropriate session.

The new validations on the return description field for reason code 88 (other reasons) will be implemented by May 2015. The exact go live date will be communicated shortly. Member banks are requested to take a note of the new validations and do necessary changes in the capture system.

In case of any clarifications, please feel free to write to us.

With Warm Regards,

(Giridhar G.M.)

VP & Head CTS and NACH Operations

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Annexure 1

Technical specification on return description field for reason code 88

1. Minimum requirements
 - a. Contain minimum 6 characters and maximum of 25 characters
 - b. Necessary to give the reason in the text field as it will be mandatory at both UI and the RRF files upload
2. The field should not
 - a. Contain only numbers
 - b. Start with a number however it can have numbers in between
 - c. Contain only spaces
 - d. Start with space
 - e. Contain only the phrase "other reason"
 - f. Contain repetitive special characters
3. The below special characters will not be allowed
 - a. Less than symbol - (<)
 - b. Greater than symbol - (>)
 - c. Ampersand - (&)
 - d. Apostrophe - (')
 - e. Double apostrophe - (")

R

A handwritten signature in blue ink, appearing to be 'S. S.', is written over the list items.