NATIONAL PAYMENTS CORPORATION OF INDIA

GUIDE FOR BANKS TO PROCESS FILES IN NACH

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1.0 Input files processing

1. Sponsor Bank/ corporate will prepare the INP file in .txt/.xml format.
2. Sponsor bank has to sign the file using Signer Tool with PKCS#7 format.
3. Bank user/Corporate user has to upload the signed file in SFG using Upload / Download option or use the Host to Host mechanism.

Note: While processing the files through host to host banks may incorporate the PKCS#7 signing tool in the host to host system itself. Else banks may have to manually sign the files.

4. If the Bank is processing the file through SFG (Upload /Download in NACH Application), Maker and Checker concept is applicable. In case of Host to Host, there will be no checker required.
5. Post successful technical Validation in SFG, the files will be available in the checker queue for approval. An error file will be generated for all unsuccessful validations.

To upload the input files using SFG the banks has to follow the below steps,

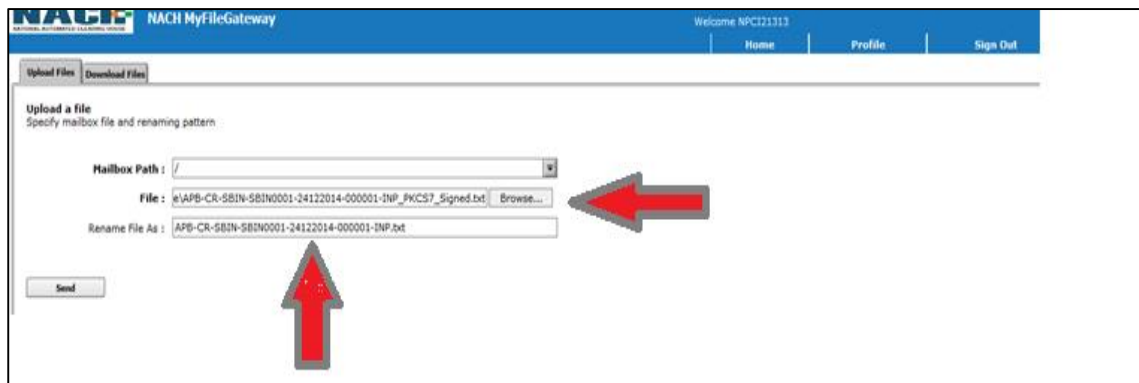Log in to SFG using NACH user credentials.
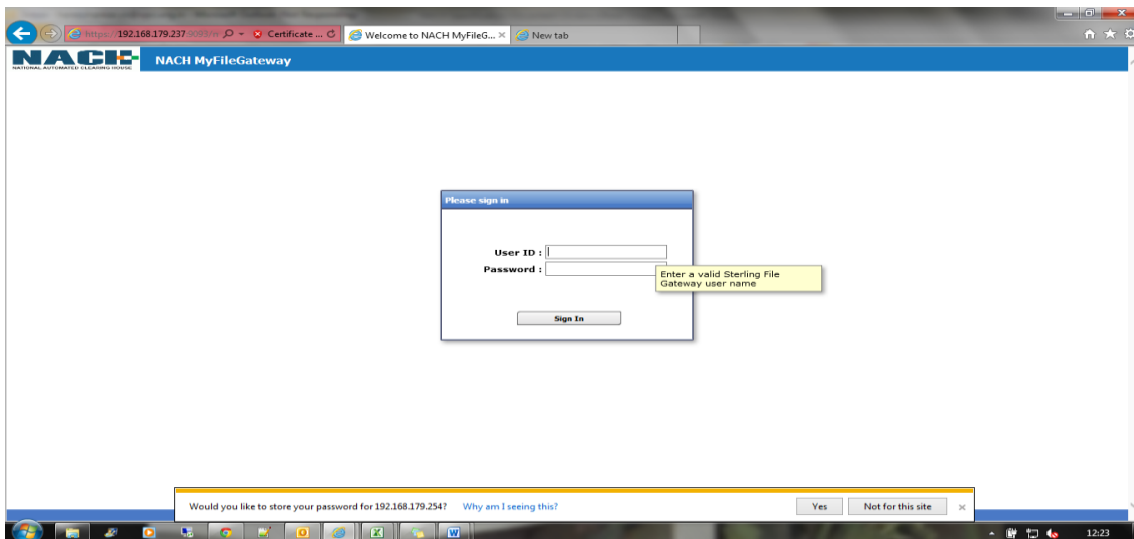
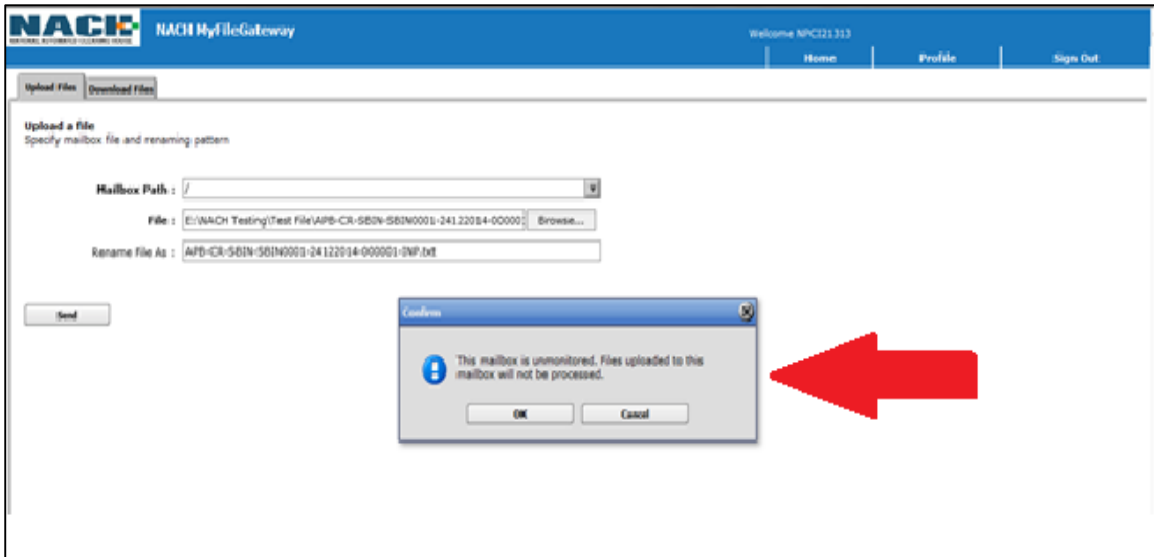After Logging in, the following Page will be shown,
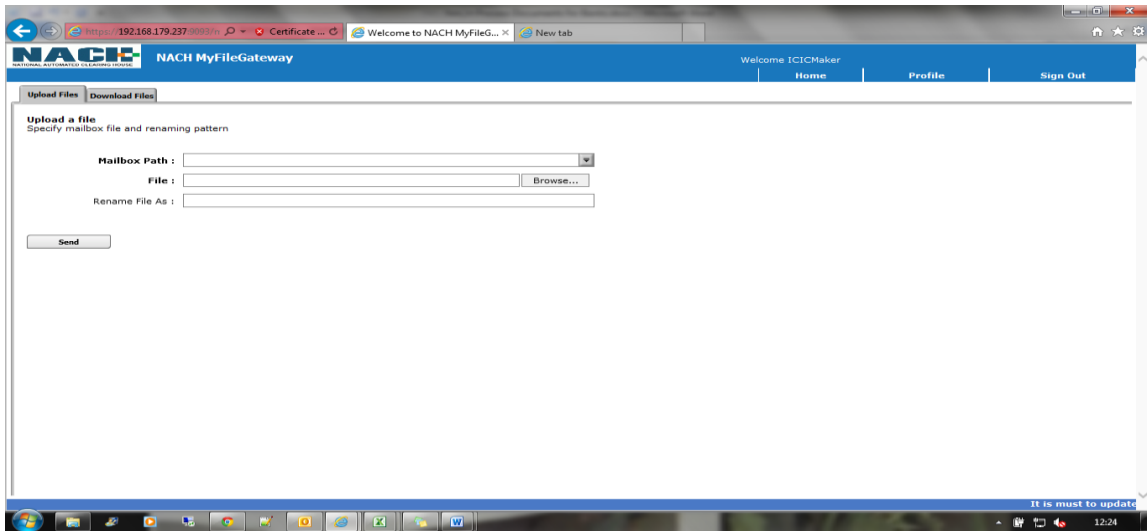
Click on the Mailbox path Select "/"

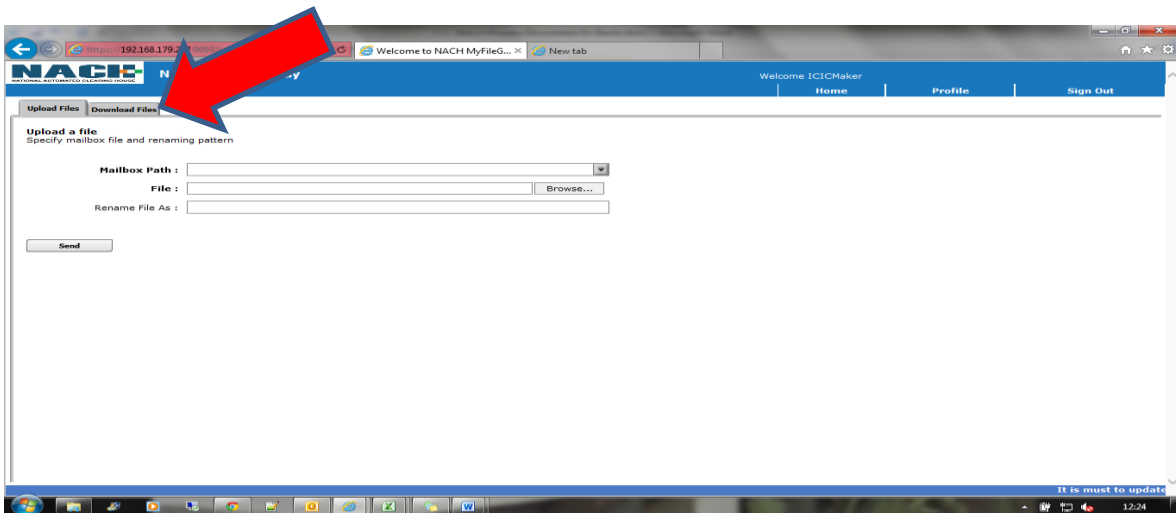Click On "Browse" and Select the signed file which is to be uploaded.

In case the user wants to rename the file, it can be done using the Rename File As option

After Clicking on Send button a pop-up will open mentioning the mailbox is unmonitored. Click "OK".

After Uploading of files Click on "Download Files". Uploaded files and received files will be shown. The recent file would be on top.

2.0 Files Approval

Approver has to verify and approve the transaction file in NACH application in the following path. ACH →Routing →Files→Operations→ Approve.

In case of banks processing through Host to Host, there is no approval required.

Click on the respective file to approve

For Approving/Rejecting the file click on the appropriate buttons

ACK file will be generated for the files uploaded in NACH. Post approval of the file (Host-to-Host users ACK file will be generated without approval of the checker), user needs to check the ACK file (ACK.xml) for the file status.

3.0 File Cancellation

Both Input and response uploaded files can be cancelled even after files are approved from checker end, but this action can be performed only before session closure. Below points to be followed to cancel an approved file.

1. Maker have to input the filename in the search tool box in the below given path
   ACH → Routing →Files→Operations→ Cancel
2. Checker to approve the same after maker initiates the cancel request.
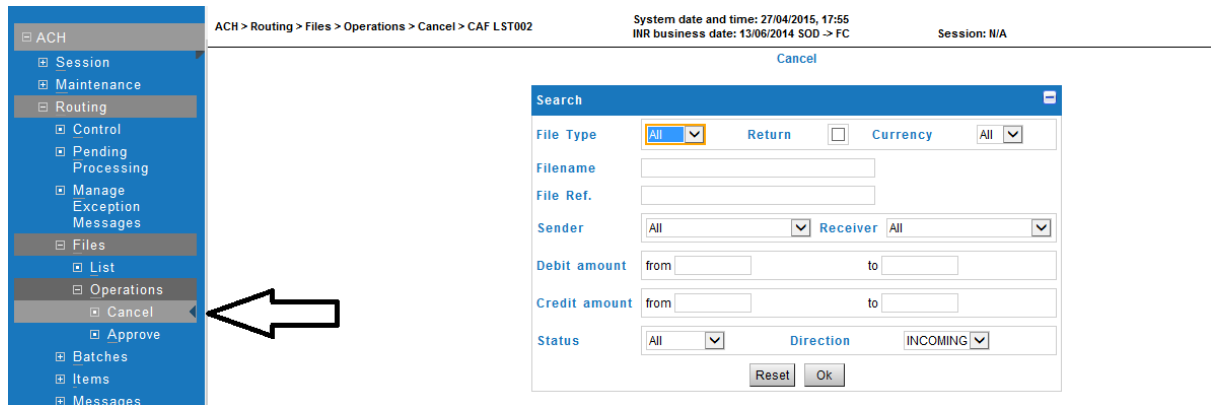
This needs to be approved by the checker. Unless it is approved, file will continue to be existing in the system.

File Status

ACK/ NACK files will be generated for the files processed through NACH. In NACH the file status can be of the below types

I **Accepted** – Entire file is accepted for which the ACH file will be generated giving information to the bank user that all the transactions got accepted.

II **Rejected** – When the entire file gets rejected, then there will be the NACK file giving the information of the reason for what the files is been rejected by the system. (NACK file will also have the name ending ACK.xml).

III **Partial** – It the scenario when few records are accepted and the remaining are rejected. ACK will be generated for this case, where it will have details of the record wise reasons for rejection.

Note: Partially rejected transactions in a file can be uploaded once again after necessary corrections /changes done. Banks can check the Returns or Rejection numbers in the below path and below is the screenshot.

The maker or checker can view the status of the file under

ACH→Maintenance→Routing→ Files→ List then Click "OK"

4.0 Inward File Processing

For processing the Inward files in NACH bank has download the same from NACH, this section will help to understand how to download the same for processing.

Bank has to download the file from the SFG- Mailbox.
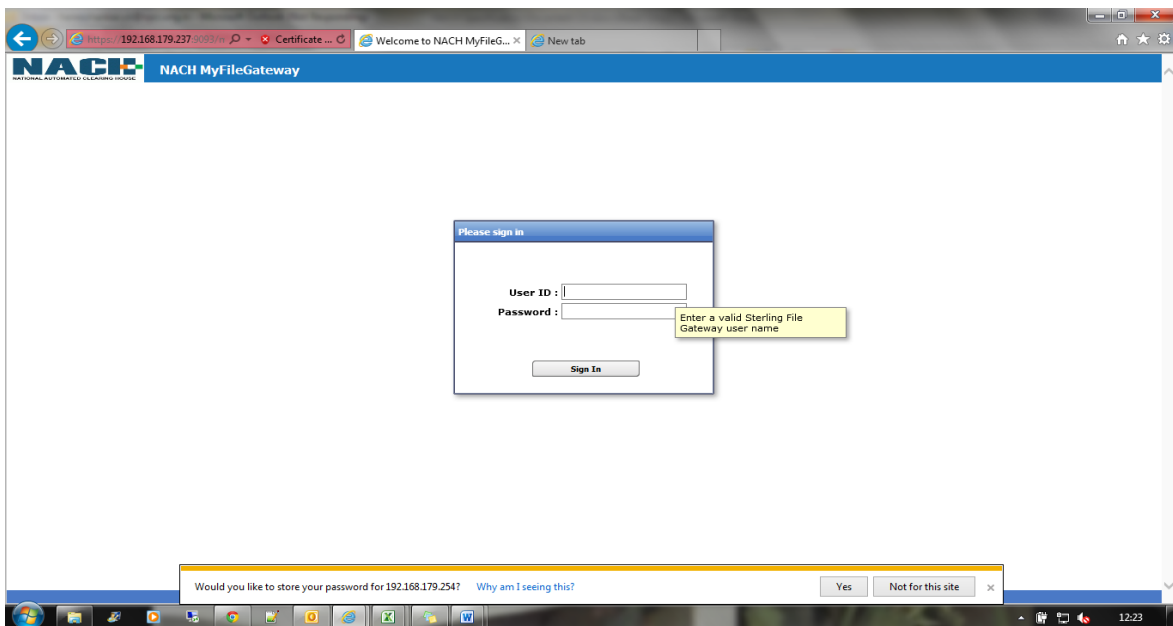
After Logging in, the Page will be as below
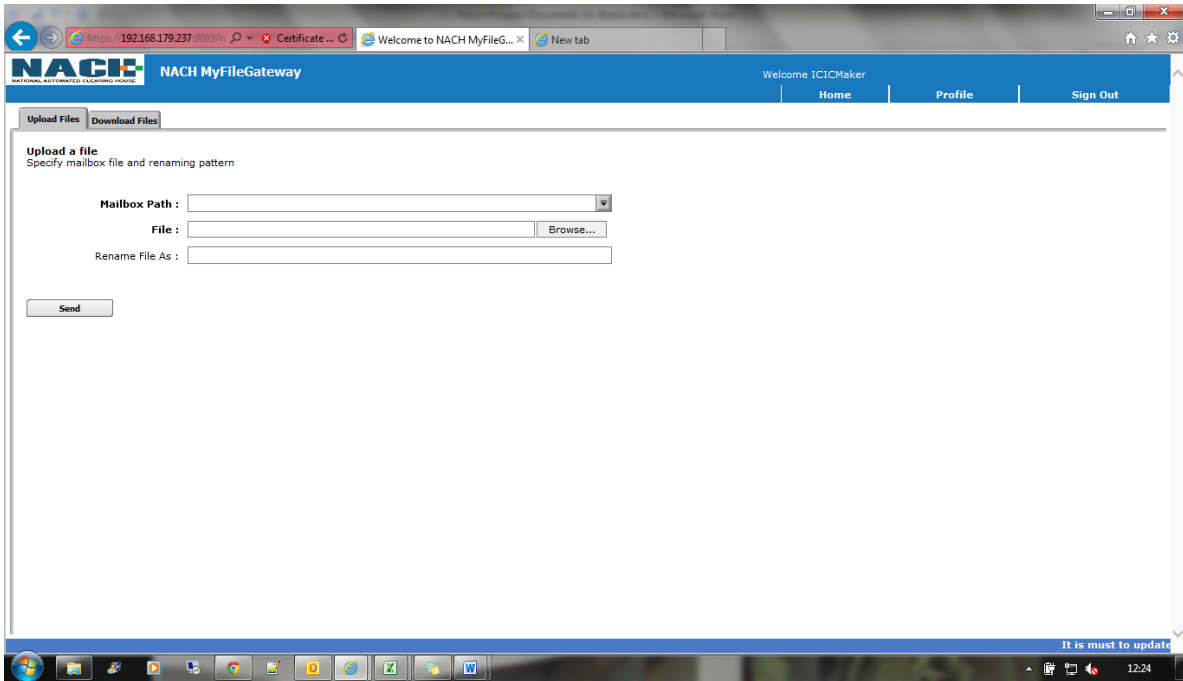
Click on "Download Files" option
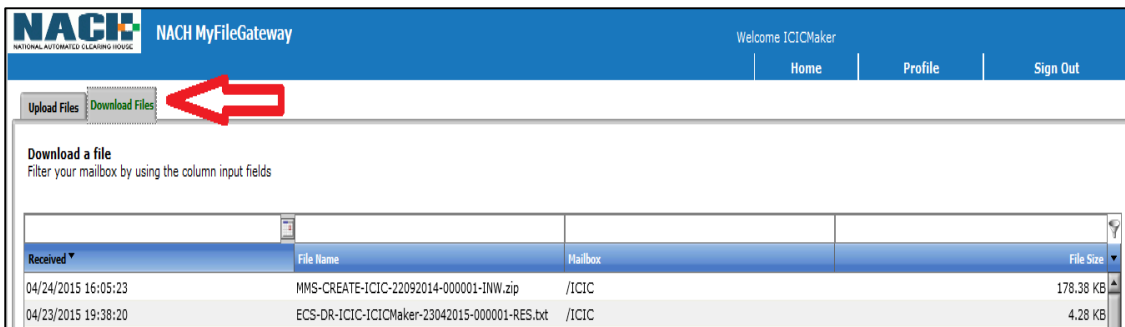
The Files to be processed will be listed as given below
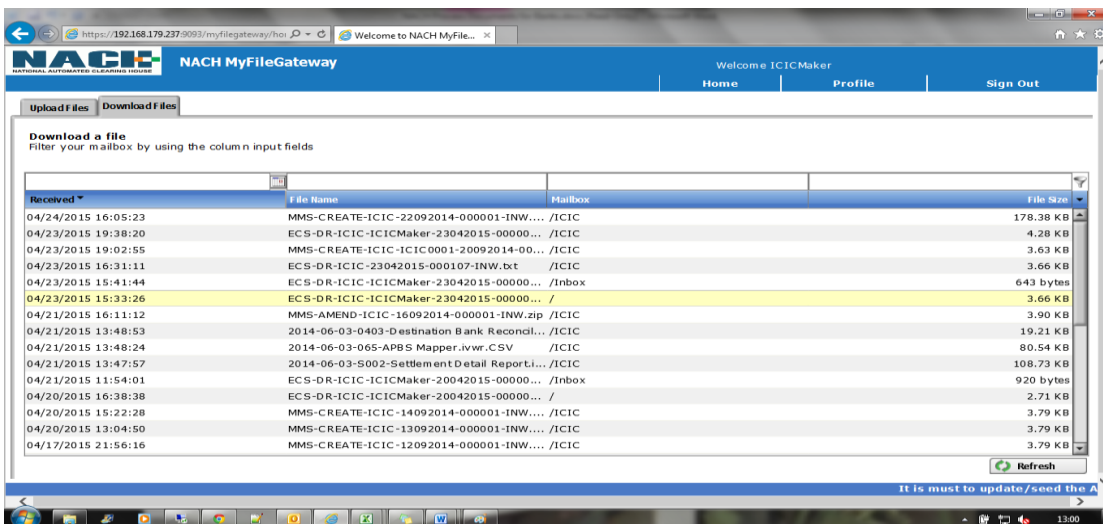
Click on the file name to download. A popup for download confirmation will open. Click "OK"- selected signed File will be downloaded at the designated location in the hard drive.
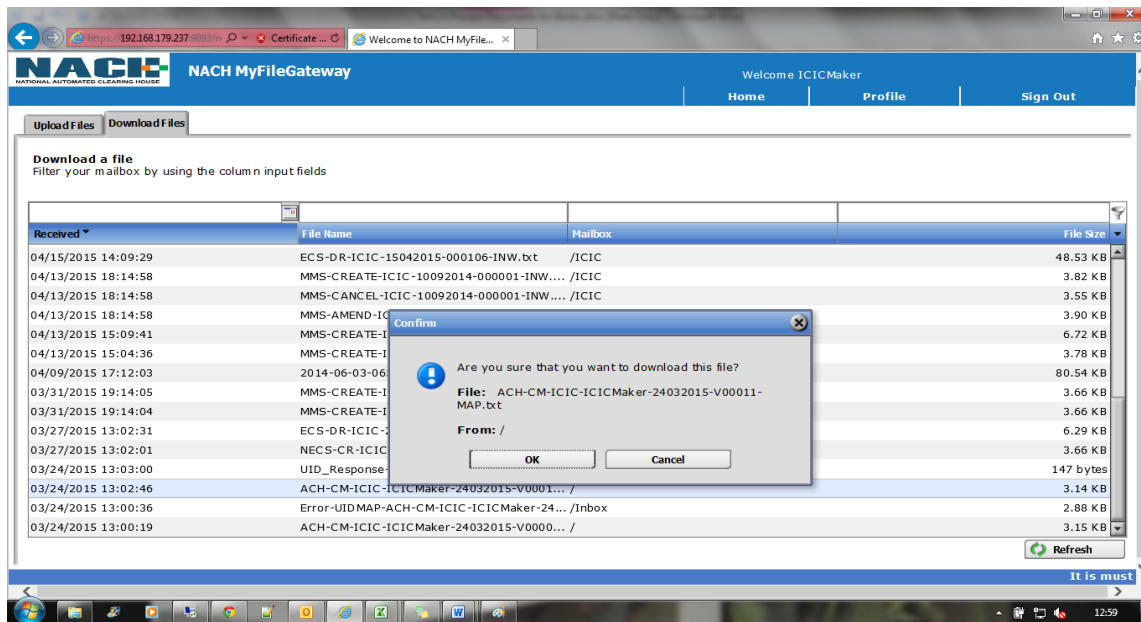
Post downloading the files member banks has to upload the same in their CBS. Some banks having facility in CBS to unsign the downloaded files. If the facility is not available then the same has to be unsigned using the signer tool.

5.0 Return File Processing

a) The Bank has to process the transactions in their CBS system to finalize returns if any.

b) If there are any transactions to be returned, bank has to upload the file with appropriate Return reason code against the respective transactions (**Note : With reference to the NPCI Circular 49 dated 10TH June 2014 , the member banks has to upload the response files even if they don't have any returns except for NACH Credit (ECS- Cr) and NACH Debit (ECS - Dr).**

c) Return file has to be prepared with the naming convention mentioned in the Annexure A.

d) In case there are no returns, bank needs to prepare the NIL return file without mentioning any reason codes against the transactions (Refer Note). For Aadhaar based transactions, bank needs to populate the customer name and account number in the return file for successful transactions.

e) While preparing the returns and NIL return file, renaming has to be done with the user ID who will be uploading the file in SFG.

f) Sign the file using signer tool with PKCS#7 if it is not uploaded via H2H.

g) After signing the file, the maker has to upload the file in SFG.

If the upload process is carried out through Host to Host, then the file signing will be done automatically based on the H2H configurations.

Bank maker User has to login to SFG
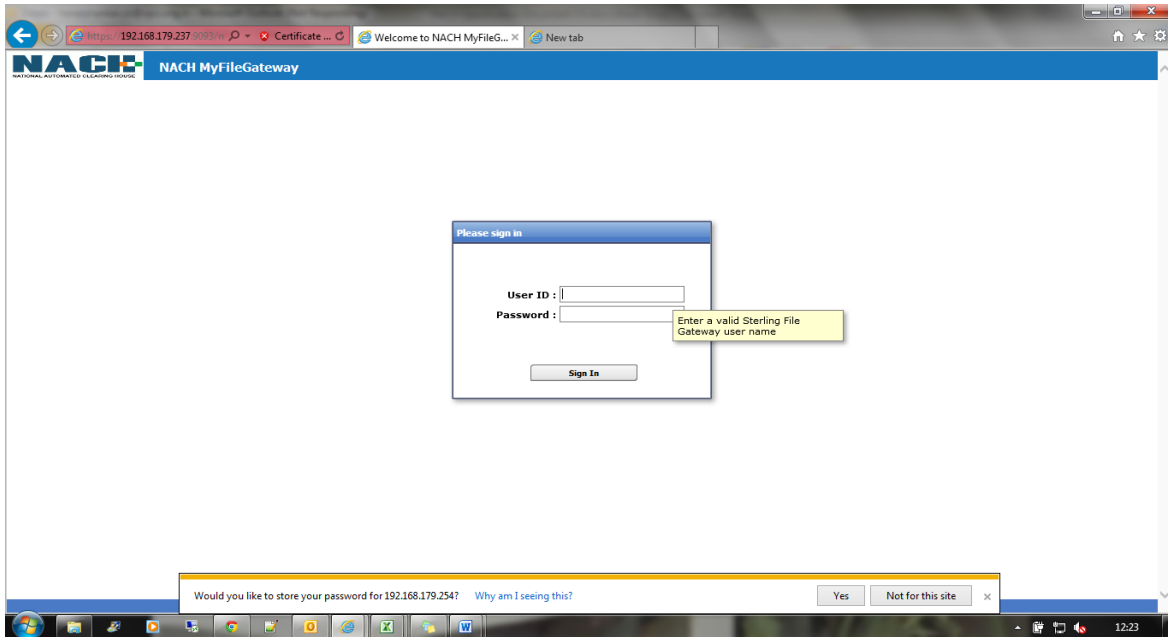
The Page will open as given in Screen shot
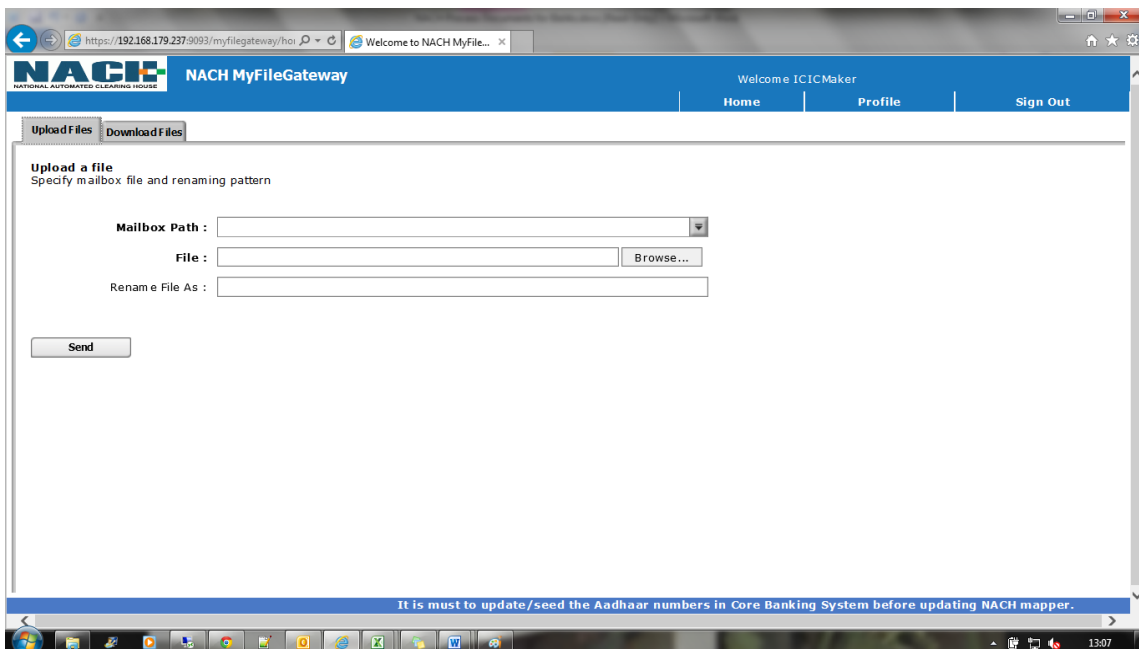
Click on the mailbox path Select" /" in the drop down

Click On "Browse" and Select the signed file which is to be uploaded.

If bank wants to rename the file, it can be done using the Rename File as option.

Note: The bank can also change the sequence no. if there is error in the earlier file uploaded using the "Rename file as" option.

Click on Send. A popup will open mentioning "The mailbox is unmonitored". Click on "OK"

After uploading the Return file the bank will receive an ACK file for the return
Uploaded in the system. Bank has to check the same for acceptance/Partial/ rejection of the files uploaded.

After Uploading of files Click on "Download Files" the file uploaded and succeeding Response file will appear in screen.

File Status

ACK/ NACK files will be generated for the files processed through NACH. In NACH the file status can be of the below types

I **Accepted** – Entire file is accepted for which the ACH file will be generated giving information to the bank user that all the transactions got accepted in   SFG.

II **Rejected** – When the entire file got rejected then there will be the NACK file giving the information of the reason as to why the files has been rejected. (NACK file will also have the file name as ACK.xml only)

III **Partial** – It the scenario when few partial records are accepted and the remaining are rejected. The NACH will be generated for this case where it will have details of the transaction wise reasons for rejection.

Using of Filter for Downloading the Error /Response file:

The Bank can filter the Error or Response in NACH as in the screen shot given below.

Type the error /Response file name in the file name column and provide date in the Business Date column. Click OK data will be shown as in the screen shot below.

6.0 Reports

Banks have access to various reports under the MIS option of NACH. Bank users can login to NACH. Click on the MIS tab at the left bottom window on NACH. Ensure that Pop up blocker is off. The below window would be seen by the user. User can select on various options to check on the reports.

Please find the below summary of important reports under various menus in MIS

1) Session Reports

   a. Settlement Summary Report (will show the settlement of respective banks only)Report id- S001, S002
   b. Settlement Detailed Report (will show the settlement details of the bank and their sub-members as well)
   c. Sponsor Bank session wise Reconciliation Report
   d. Destination bank session wise Reconciliation Report

2) EOD Reports

   a. Data Validation Detailed Report (Detailed list of status at transaction level0
   b. Data Validation Report
   c. Destination Bank wise Rejection detailed report
   d. ACH Masters Data Report-Report-18 (details of masters registered in NACH)
   e. Destination Bank Return Detailed Report

f. Sponsor Bank Return Detailed Report

3) Client Reports

    a. User wise Return Detailed Report
    b. User wise Return Summary Report

Please refer to the MIS option for a more reports.

7.0 Frequently Asked Questions (FAQ)

1. The uploaded file is in the Approve status not in Accepted in NACH

If the uploaded file has not been approved by the bank checker / supervisor, then the status of the file will be "Approve". For approving a file one should go to Routing -> Files -> Operations -> Approve

2. What are the possible status in ACH for a file?

If the uploaded file fails a technical validation, then the entire file will be rejected. The ACK generated will not have "ACK" in the file name. For example, if the File Naming convention used is not as per specifications, then the file name of the file sent to Banks from NPCI, will begin with "Error in File Name…"

If the file has passed technical validations, then there are 3 possible statuses for a file.

1. Accepted ("ACCP")
2. Rejected ("RJCT")
3. Partial ("PART")

The keyword that will be available in the ACK file sent to Bank is shown in the parenthesis next to the above mentioned status. Using the same, bank can determine the file status. In the Question of Partial, details of rejected transactions will also be available in the ACK sent to the Bank. The status can be viewed in NACH under Routing -> Files -> List
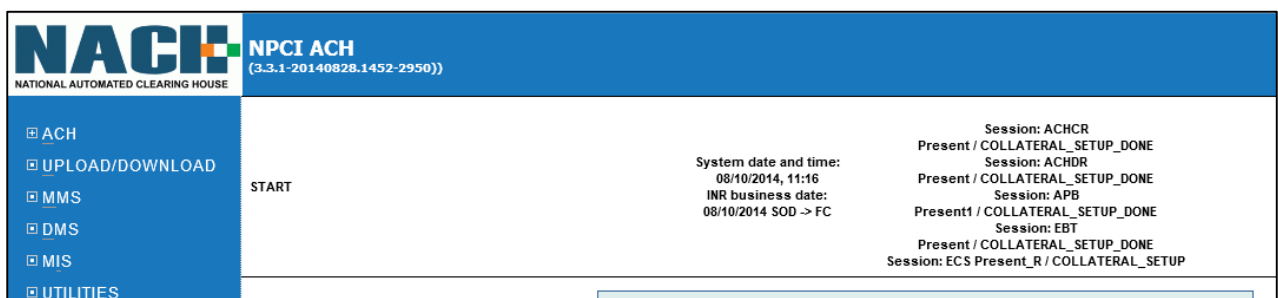
3. The uploaded file is validated (Accepted / Rejected / Partial). But the menu is showing the session tagged as "N/A"

The file would have been uploaded after session has been closed in NACH. The file would get deleted at the End of Day, if no other session is opened for the same product on the same business day.

4. How to check the status of a session

After logging into NACH, on the top portion of the window, details of sessions currently in progress are shown.

If a session is in either of these stages – Clearing Cutoff and Settlement Start, then the file uploaded for these sessions, will not get tagged to the sessions and will get cancelled by the system at the End of the day in case no other session is opened for the same product.

5. I uploaded a file, but did not get an acknowledgement (ACK) file.

Check whether the file was uploaded in root path (/). This path can be chosen in the Mailbox Path dropdown. If any path other than / is chosen, then the file uploaded will not reach NACH. In that Question rename the file and re-upload.

Note: The 'Rename File As' option shown in the screenshot below can also be used for renaming the file.

Once the file is uploaded, technical and business validations will be done. Technical validations will be done at the upload window itself. If the uploaded file failed the technical validation, then an error message will be generated for the same (Ex: Error in Map). This has to be checked in the Download tab.

If the file is visible in ACH front end (under Routing -> Files -> List), then the file will have to be approved, for ACK file to be generated.

If the file has been uploaded in the / path, and no error message is received, and the file is not visible in ACH front end, then contact Helpdesk.

6. I uploaded a file, File got Accepted / Partial. However, I did not receive a Response File.

Response File will be generated post return session completion on the value date of the file. For example, if the Input File, with a value date of 10th October was uploaded and validated in NACH on 8th, then the Response File will be generated post return session closure on 10th October only.

However, if no Response File was received on 10th October also, then check whether a DEL file has been generated for the uploaded Input File.

7. Input file unable to reach SFG, getting an error Regret-HSM-Signing-failed.

If the file was not signed properly before uploading, the above error will be thrown. Rename and re-upload the file.

8. I uploaded a file, File got Accepted / Partial. However, I did not receive a Response File.

Response File will be generated post return session completion on the value date of the file. For example, if the Input File, with a value date of 10th October was uploaded and validated in NACH on 8th, then the Response File will be generated post return session closure on 10th October only.

However, if no Response File was received on 10th October also, then check whether a DEL file has been generated for the uploaded Input File.

9. Input file unable to reach SFG, getting an error Regret-HSM-Signing-failed.

If the file was not signed properly before uploading, the above error will be thrown. Rename and re-upload the file.

10. I uploaded an Input File, and got validated (Accepted / Partial) and I received an ACK also. However, later, I see a DEL file has been generated. What is a DEL file?

Files uploaded by banks and approved, will be validated and ACK will be sent immediately to the banks' mailbox even if there are no sessions. However, when the actual session is opened for the concerned product file, then the file is revalidated (like participant mapping on that day etc.) and DEL file will be generated for cancelled transactions on the settlement date.

For example, if Bank A uploads an ECS Credit Input File (with 10 transactions) for the value date as 19th September, is uploaded on 16th September. Bank B is the destination bank for 5 transactions and Bank C is the destination bank for the remaining 5 transactions. Now, the Input File will be validated and shown as Accepted. ACK will also be generated and sent.

On the value date, i.e. 19th September, if, for some reason, Bank B is not participating in ECS Credit and is unmapped / blocked, when the ECS Credit session is opened for 19th, the Input File uploaded is revalidated and the transactions pertaining to Bank B will be cancelled. DEL File will be generated and sent to the Bank A, with details of the cancelled transactions.

Note:

- If however, multiple banks are unmapped/blocked, multiple DEL files will be generated (for each destination bank) per Input File uploaded.
- If, the entire file gets cancelled during revalidation, then no response file will be generated. Reconciliation will have to be done using the DEL file only.

11. File Rejected with the reason "Error-Bank Shor tName" in SFG while technical validation.

This error is due to one of the following reasons:

1) Invalid Group name or short code of Participant Bank is provided in Filename.

2) Uploading user is Disabled/Removed in ACH.

Note:

Suppose ABCD001 is the bank user uploading the file in SFG (My File Gateway), the same user should be active in ACH also. In case the user in not Active, kindly contact NACH Helpdesk.

12. How can I cancel the uploaded files?

Files can be cancelled in the ACH through the below path

Maker will have to cancel the file in the path:

ACH->Routing->Files->Operations->Cancel

Maker /checker concept is applicable for cancellation of files.

Checker will approve the cancellation of files through the path:

ACH->Routing->Files->Operations->Approve

13. Till what time an approved file can be cancelled and re-uploaded

Files can be cancelled and re-uploaded till the time the session has not been moved in to "Clearing Cutoff". If cancellation is done prior to this and re-upload is done after the session being moved to "Clearing cutoff" is done, the file would get deleted at the end of that business date in the NACH system.

14. How can a destination bank checker know the number of transactions that have been marked as return, in the return file uploaded by the destination bank maker?

For approving the return file, destination bank checker will get the uploaded file list at ACH -> Routing -> Files -> Operations -> Approve. Once, the checker clicks on a return file name, the review screen will open. In this review screen, the file details shown below will provide "Returned Item Count" and "Returned Amount". A sample screenshot is shown below.

FILE	
File Type	ACH Debit Return
From DCA	false
Filename	ACH-DR-KCOB-KCOBDL1334172-18092014-NEW000029-RTN.xml
Sender	KCOBDL1334172 (KANG0000001)
Receiver	(NPCIINBB)
User Number	
Total Item Count	1
Returned Item Count	1
Currency	INR
Total Amount	1,953.00
Total Returned Amount	1,953.00
Business Date	18/09/2014
Creation date	2014-09-18 14:29:45.0
Status	Accepted

15. My Inward / Response Text File are not visible for download. What to do?

If the expected file is for today's value date, then check whether the session is ended (Refer Question 3 under File Upload & Acknowledgement).

If, however, an earlier generated file is to be downloaded, file information regarding no. of records, amount, session tagged/ processed, transaction details etc. can be seen from front end under Routing->Files->List.

Text Files can be downloaded from Upload/Download tab. However, files older than 7 days, if required in text format, kindly contact NACH Helpdesk.

16. Response File for an Input File uploaded and validated as Accepted earlier, is not visible in the front end. What to do?

First step is to check whether the concerned Return session has been ended, as Response Files are generated only after Return Session closure (Refer Question 3 under File Upload & Acknowledgement).

However, if the Input File is Accepted/Partial, the return session is ended and response file is not visible in front end, then check whether transactions have been cancelled and whether DEL files have been generated (Refer Question 7 under File Upload & Acknowledgement)

17. Can I get Inward File in xml format (under Upload/Download tab)?

Yes. The Inward File format can be configured to be either in txt or in xml for each participant. By default, txt will be chosen as the format. If this is modified to xml, then the Inward File sent to the destination bank will be in xml format.

However, it should be noted that the above mentioned formats will be applicable across products. i.e. A destination bank cannot choose to receive APB Credit Inward Files in txt format and ACH Credit Inward Files in xml format. In this scenario, a bank can choose to receive all files in txt format. Required files in xml format can still be downloaded through ACH front end.

18. Can destination bank upload only the return records for the Inward received?

Destination Bank can create a Return File for the Inward received in either of the following two methods:

Option 1: Return File can be created for all the records received in the Inward File.

In the Return File, only the transactions that are to be returned will be marked as return with the appropriate reason code. In this method, the header of the return file need not be modified at all. The only modification will be the addition of reason code wherever required.

Option 2: Return File can be created only for the records that are to be returned.

In the Return File, only the transactions that are to be returned can only be there and the remaining accepted records need not be present. However, in this scenario, the total count and total amount fields in the header will have to be modified accordingly.

19. Can a destination bank change the order of the transactions received in the inward, while uploading the returns?

Destination Bank can change the order. But, care should be taken to ensure that the entire row of the transactions is moved and not part of the records. In case part of the record is modified, the records would get rejected.

20. I have received two Inward Files – an APB Credit & an ACH Credit File. What to do?

EBT is a type of product in NACH, wherein Sponsor Bank will upload in a csv format. Transactions routed based on Aadhaar will be sent to the Destination Bank in an APB Inward File and the ACH Credit File will have the transactions routed based on Account Number. Hence Destination Bank **can** receive two Inward Files.

21. Can I combine APB Credit Return & EBT_APB Credit Return transactions in a single file?

No.

APB Credit transactions should be uploaded as a separate return file and APB Credit (from EBT session) should be uploaded as a separate return file.

This is because both the products are entirely different and they have their separate individual sessions (even though both the files use the APB Return file format)

22. Can I combine ACH Credit Return & EBT_ACH Credit Return transactions in a single file?

No.

ACH Credit transactions should be uploaded as a separate return file and ACH Credit (from EBT session) should be uploaded as a separate return file.

This is because both the products are entirely different and they have their separate individual sessions (even though both the files use the ACH Credit Return file format). This can be identified by the different product type values (Product Type Field) at transaction level in the ACH Credit Inward Files received by the Destination Bank. ACH Credit Inward File will have '10 ' at transaction level, whereas EBT_ACH Credit Inward File will have 'EBT' at transaction level.

Annexure A – File Naming Convention

The Following will be the file naming conventions for various products uploaded through NACH

<Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-INP.txt/xml

<Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-INP-ACK.xml

<Process Name>-<Tran Type>-<Bank Identifier>-<Date>-<nnnnnn>-INW.txt/xml

<Process Name>-<Tran Type>-<Bank Identifier>-<LoginId>-<Date>-<nnnnnn>-RTN.txt/xml

<Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-RTN-ACK.xml

<Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-RES.txt/xml

Where:

- Process Name – ACH/ECS/EBT/APB
- Trans Type –
  - CR – Credit file (APB/EBT/ECS/ACH)
  - DR – Debit file (ECS/ACH)
- Bank Identifier – 4 Char Unique Bank Identifier in System
- Login Id - User Login Id (Maker Login user ID through which file is uploaded to NACH)
- Date –ddmmyyyy (Date of Upload)
- nnnnnn – 6 digit running sequence number
- INP/INW/RTN/ACK/RES – Input/Inward/Return/Acknowledge/Response

Annexure B – Circulars

Important circular is given below. Complete list of circulars are available at the NACH landing page or in the NPCI website (www.npci.org.in)

S.NO	CIRCULAR NO.	DATE	CIRCULAR NAME
1	1	22-Feb-13	Return Reason Codes
2	92	09-Mar-15	Change In Non DBTL Session
3	86	30-Jan-15	Product Based Return Reason
4	85	28-Jan-15	Change In Transaction Code For Apb Transaction
5	82	08-Jan-15	Return Under Reason
6	68	08-Dec-14	Change In APBS Session Timings
7	66	04-Dec-14	DBTL Transactions Identifier For Banks
8	53	24-Jun-14	Revised Reject Reason Code
9	49	10-Jun-14	Return File Upload
10	47	21-May-14	Revised Reject Reason Code