



भारतीय राष्ट्रीय भुगतान निगम  
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/NFS/OC No.51/2011-12

Feb 03, 2012

To

All Member Banks of National Financial Switch (NFS)

Dear Sir / Madam,

**Sub: Addition of reason code in bulk upload file format.**

The present facility of uploading Dispute Data through files (which is referred to as Bulk upload file option) has been amended additionally with the feature of capturing the reason codes along with the Dispute Details. The Bulk upload file option with type of disputed and reason codes has been listed in the Annexure- I.

We request Banks to adopt the amended file structure at the earliest that will facilitate NFS Member Banks in understanding the reason for which a dispute has been raised or rejected in NFS Dispute Management system.

The existing file format (of Bulk upload without reason codes) and new file format (Bulk upload with reason codes) can be carried out till **March 31, 2012.**

However we would like to bring to your notice that the existing file format (Bulk upload without reason codes) will not be supported on the DMS system from **April 01, 2012.** Hence we request you to amend your internal Software, processes by implementing the changes at your end by the above date that will assist us in sending the reason codes for each of the Disputes.

Please note that there is no Bulk dispute option available for any Good Faith cases.

For any clarifications, please contact us as per the escalation matrix listed in Annexure-II given below.

Yours faithfully,

M. Balakrishnan

Chief Operating Officer

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### Annexure-I

#### 1) Reason codes with disputes flag & description

Reason Code	Reason Code Description	Dispute Flag	Dispute Description
1	Cash Retract at ATM	A	Chargeback Accepted
2	Presenter Error	A	Chargeback Accepted
3	Power Down before cash is presented	A	Chargeback Accepted
4	Communication error at ATM	A	Chargeback Accepted
5	Hardware Fault	A	Chargeback Accepted
6	Partial Dispense	A	Chargeback Accepted
7	Message Reject at ATM	A	Chargeback Accepted
8	Communication error at Acquirer Switch	A	Chargeback Accepted
9	Deemed Acceptance	A	Chargeback Accepted
1	Account debited but cash not dispensed	B	Chargeback
2	Partial amount dispensed	B	Chargeback
3	Customer Failed to Collect Cash	B	Chargeback
4	Chargeback based on reconciliation	B	Chargeback
5	Single Dispute Multiple Transactions	B	Chargeback
1	Found Cash Overage at ATM	C	Credit Adjustment
1	Settlement not Received	D	Debit Adjustment
2	Settlement Partially Received	D	Debit Adjustment
1	Incomplete Evidence	DB	Debit Chargeback
2	No Evidence Provided	DB	Debit Chargeback
3	Invalid Evidence	DB	Debit Chargeback
4	Transaction Denied by customer	DB	Debit Chargeback
1	Additional Proof Submitted	DR	Debit Re-Presentation
1	Customer Denying Transaction	P	Pre-Arbitration
2	Invalid Evidence	P	Pre-Arbitration
1	Valid Evidence Submitted	PR	Pre-Arbitration Rep.
2	Others	PR	Pre-Arbitration Rep.
1	Full Amount Dispensed-Proof Attached	R	Re-presentation
2	Partial Amount Dispensed-Proof Attached	R	Re-presentation



**2) Bulk file format with description**

Bulk header	Field Description	Type	Remarks
bankadjref	Bank Adjustment Reference	Character	Banks reference Number for Dispute
flag	Dispute flag	Character	Refer Table 1 of Annexure
shtdat	Date	Date	Transaction date
adjamt	Amount	Numeric	Dispute Amount
shser	RRN	Numeric	Retrieval Reference Number
shcrd	Card Number	Numeric	Card Number
filename	Filename	Character	Name of the file
reason	Reason code	Numeric	Refer Table 1 of Annexure

**3) Specimen format file with reason code**

bankadjref, flag, shtDat, adjamt, shser, shcrd, filename, reason  
ACQ/ISS/RRN/DD/MMM/YY, B, YYYY-MM-DD, 50, 132913824424, 999999\*\*\*\*\*0224, filename, 1  
ACQ/ISS/RRN/DD/MMM/YY, B, YYYY-MM-DD, 50, 132913824427, 999999\*\*\*\*\*0224, filename, 2  
ACQ/ISS/RRN/DD/MMM/YY, B, YYYY-MM-DD, 100, 132913824430, 999999\*\*\*\*\*0224, filename, 3

**Please note, except addition of reason code, bulk file format will remain same**



**Annexure-II**

**Contact Details of NFS DMS Team**

NFS Contact Details	
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NFS DMS	
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