

NPCI/NFS/OC No.325/2018-19

11th February, 2019

To,

All Members of National Financial Switch (NFS)

Madam/ Dear Sir,

Sub: NFS ATM Network – Standardisation of minimum information to be captured in Electronic Journal (EJ)

We refer to the discussions in the NFS Steering Committee (SC) meeting held on 18th September, 2018 in respect of capturing information contained in EJ for ATM transactions. Members informed that it is not feasible to standardise EJ format for all make of ATMs / banks. Hence it was agreed to capture minimum transaction details in the EJ to bring in clarity about the status of transaction. NPCI was requested to issue an Operating Circular (OC) recommending the minimum information to be captured in EJ for ATM cash withdrawal transactions.

In many cases, EJ only contains the transaction data sent by the ATM Switch and exceptions/error conditions, if any occurred at the ATM. The detailed EJ helps to understand the time and sequence of each event at the ATM. Capturing detailed information in the EJ shall facilitate better handling of ATM complaints. It would also help the Banks and Panel for Resolution of Disputes (PRD)/any other forum to take informed decision on disputed ATM transaction. However, we observed that the detailed transaction information including sequence of events at the ATM is captured in EJs by some of the Acquirers.

In view of the above, it is recommended to capture the following information that EJ should capture for ATM cash withdrawal transactions:

1. Card Entry (Masked Card number and time of transaction)
2. Amount Entry (Transaction amount and time)
3. Pin Entry (Time of entering the PIN)

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4. Request send to Switch (Transaction request time sent to Switch)
5. Response received from Switch (Time of getting the response from Switch)
6. Cash Stacked status
7. ATM transaction number
8. Switch RRN number
9. Cassette Configuration details
10. Switch Data containing the complete transaction details from switch end (e.g. Card number masked, transaction date & time, transaction type, response code, etc)
11. Counters Information
12. Cash Presented (time)
13. Cash Taken/Timeout (time)
14. Other ATM messages (if any)

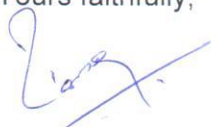
Members are requested to work towards capturing the above mentioned contents in the EJ for their ATMs at the earliest. For ATMs where changes are not feasible immediately, members can plan to do so along with other changes being implemented at the ATMs like EMV, OS/application upgrade, etc.

You may please make note of the above and disseminate the information contained herein to the officials concerned.

For any queries or clarification, please contact:

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Yours faithfully,



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