

NPCI/NFS/OC No. 302/2018 -19

03rd August, 2018

To,

All Members participating in NPCI Products

Madam / Dear Sir,

Sub: Goods and Services Tax (GST) – Monthly GST reports and NPCI Invoice in GST Portal

We refer to Operating Circular (OC) NPCI/NFS/OC No.269/2017-18 dated 05th October, 2017 and NPCI/NFS/OC No.280/2017-18 dated 28th December, 2017, on the above subject.

Currently GST reports and NPCI Invoice are shared to members at the beginning of the month for the transactions of previous month, through respective back office systems i.e. Dispute Management System (DMS), RuPay Global Clearing & Settlement (RGCS), Data Navigator (DN), Automated Clearing House (ACH), etc.

In our endeavour to make the GST portal a comprehensive solution and a single window for all GST related activities and enable members to efficiently use the GST portal, we will be sharing all the monthly GST reports i.e. Master Tax report, Bank wise Tax report, Day wise Tax report, Switching Fee Invoice, etc. in Excel & signed PDF format through the GST portal. Refer **Annexure A** for the complete list of back office systems and product wise reports that will be shared through GST Portal.

Since, for generation and sharing of invoices members are using the GST portal, sharing the Monthly GST reports through the GST portal will eliminate using different systems. However, NPCI will continue to provide the monthly GST reports in the respective application in addition to providing in the GST portal, as aforesaid, **till October, 2018**, thereafter the monthly GST reports will be provided only through the GST portal.

The sharing mechanism and folder architecture is given below in **Annexure B** for reference.

Detailed process for downloading GST reports through GST portal is given below:

A. Downloading of monthly GST reports:

- i. **Monthly GST reports:** Monthly GST reports will be made available by NPCI for members on 05th day of every month.
- ii. **Product wise folder:** We are continuing with the existing process of using 4 letter product codes as per **Annexure C** of **OC-280** dated 28th December, 2017. Product wise folders will be added in the Incoming folder where the monthly GST reports will be shared by NPCI. The monthly reports will be uploaded in the respective folder e.g. NFS reports will be uploaded in the NFS1 folder, RuPay (POS) reports will be available in RUPY folder, etc.

- iii. **Reports availability:** The Monthly GST reports will be available in the folders for a period of 6 months after which the data will be purged. Members are requested to download the report and save in their local system.

B. Training on GST portal:

We have already conducted many training programs giving information about the application that we have developed and process that has to be followed at the members end. The training calendar is published every month and is also available in DMS and RGCS applications.

We would like to reiterate that members who have still not taken access to the Invoice sharing tool are requested to obtain the access by submitting the duly signed Annexure D of OC 269 dated 5th October, 2017. After October, 2018, the monthly GST reports and NPCI Invoices will be provided only through the GST portal.

Please note that the GST reports and NPCI Invoices already generated up to July 2018, shall be made available in existing back office systems only. However the GST reports and NPCI Invoices generated for the period August, 2018 to October, 2018 shall be made available both in the GST portal and back office systems.

Please make a note of the above and disseminate the instructions contained herein to the officials concerned.

For any queries or clarification, please contact:

| Name | e-mail ID | Mobile Number |
|-----------------|--|---------------|
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Yours faithfully,



Ram Sundaresan
SVP & Head – Operations

List of Product wise Back office systems

| Product name | Back office systems |
|------------------------|--|
| NFS | Dispute Management System (DMS) |
| IMPS / UPI / RuPay PoS | RuPay Global Clearing & Settlement (RGCS) |
| RuPay International | International RuPay Global Clearing & Settlement (iRGCS) |
| NETC | ETC Global Clearing & Settlement (EGCS) |
| AePS | Data Navigator (DN) |
| NACH | Automated Clearing House (ACH) |
| CTS | Electronic Cheque Processing Image Exchange (ECPIX) |
| BBPS | Canvas |

List of Product wise GST report and NPCI Invoices

1. National Financial Switch (NFS)

| Report name | Description |
|--|--|
| InvoiceReport_<Bank Code>2018-19-01043004-04.pdf | Invoice Report of NPCI switching fee in signed PDF format |
| InvoiceReport_<Bank Code>2018-19-01043004-04.xls | Invoice Report of NPCI switching fee in Excel format |
| ACQUIRERSERVICETAX<Bank Code>010418.xls | Master Acquirer Tax Report with all transaction types and disputes in detail |
| ISSUERSERVICETAX<Bank Code>010418.xls | Master Issuer Tax Report with all transaction types and disputes in detail |
| <Bank Code>-ACQ-STI-2018-19-01043004-04.pdf | Date wise Acquirer Tax Report with summary of transactions, disputes and late reversals in signed PDF format |
| <Bank Code>-ACQ-STI-2018-19-01043004-04.xls | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |
| <Bank Code>-ISS-STI-2018-19-01043004-04.pdf | Date wise Issuer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| <Bank Code>-ISS-STI-2018-19-01043004-04.xls | Date wise Issuer Tax Report with Summary of transactions, disputes and late reversals in Excel format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04.pdf | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04.xls | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |
| B_<Bank Code>-ISS-STI-2018-19-01043004-04.pdf | Bank wise Issuer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| B_<Bank Code>-ISS-STI-2018-19-01043004-04.xls | Bank wise Issuer Tax Report with Summary of transactions, disputes and late reversals in Excel format |

2. Interoperable Cash Deposit (ICD)

| Report name | Description |
|--|---|
| InvoiceReport_<Bank Code>2018-19-01043004-04.pdf | Invoice Report of NPCI switching fee PDF |
| InvoiceReport_<Bank Code>2018-19-01043004-04.xls | Invoice Report of NPCI switching fee Excel |
| ACQUIRERSERVICETAX<Bank Code>010418_CD.xls | Master Acquirer Tax Report with all transaction types and disputes in detail |
| ISSUERSERVICETAX<Bank Code>010418_CD.xls | Master Issuer Tax Report with all transaction types and disputes in detail |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_CD.pdf | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals PDF |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_CD.xls | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals Excel |
| <Bank Code>-ISS-STI-2018-19-01043004-04_CD.pdf | Date wise Issuer Tax Report with Summary of transactions, disputes and late reversals PDF |
| <Bank Code>-ISS-STI-2018-19-01043004-04_CD.xls | Date wise Issuer Tax Report with Summary of transactions, disputes and late reversals Excel |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_CD.pdf | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals PDF |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_CD.xls | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals Excel |
| B_<Bank Code>-ISS-STI-2018-19-01043004-04_CD.pdf | Bank wise Issuer Tax Report with Summary of transactions, disputes and late reversals PDF |
| B_<Bank Code>-ISS-STI-2018-19-01043004-04_CD.xls | Bank wise Issuer Tax Report with Summary of transactions, disputes and late reversals Excel |

3. Discover Financial Service (DFS)

| Report name | Description |
|---|--|
| ACQUIRERSERVICETAX<Bank Code>010418_DFS.xls | Master Acquirer Tax Report with all transaction types and disputes in detail |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_DFS.pdf | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_DFS.xls | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_DFS.pdf | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_DFS.xls | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |

4. Japan Credit Bureau (JCB) and China Union Pay International (CUPI)

| Report name | Description |
|---|--|
| InvoiceReport_<Bank Code>2018-19-01043004-04.pdf | Invoice Report of NPCI switching fee in signed PDF format |
| InvoiceReport_<Bank Code>2018-19-01043004-04.xls | Invoice Report of NPCI switching fee in Excel format |
| ACQUIRERSERVICETAX<Bank Code>010418_JCB.xls | Master Acquirer Tax Report with all transaction types and disputes in detail |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_JCB.pdf | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| <Bank Code>-ACQ-STI-2018-19-01043004-04_JCB.xls | Date wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_JCB.pdf | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in signed PDF format |
| B_<Bank Code>-ACQ-STI-2018-19-01043004-04_JCB.xls | Bank wise Acquirer Tax Report with Summary of transactions, disputes and late reversals in Excel format |

5. Immediate Payment Service (IMPS)

| Report name | Description |
|--|---|
| <Bank Code> - GST invoice Report_2017-18-1013101.pdf | Invoice Report of NPCI switching fee in signed PDF format |
| <Bank Code> - B_PAY_GST_2017-18-01013101.xls | Bank wise inter change and switching fee paid to respective banks |
| <Bank Code> - B_REC_GST_2017-18-01013101.xls | Bank wise inter change and switching fee received from respective banks |
| <Bank Code> -PAY_GST_2017-18-01013101.xls | Date wise inter change and switching fee paid to respective banks |
| <Bank Code> -REC_GST_2017-18-01013101.xls | Date wise inter change and switching fee received from respective banks |
| PAYABLESERVICETAX<Bank Code>010118.xls | Transaction type wise inter change, Switching and dispute type wise fee along with GST paid to respective banks |
| RECEIVABLESERVICETAX<Bank Code>010118.xls | Transaction type wise inter change, Switching and dispute type wise fee along with GST received from respective banks |

6. Unified Payments Interface (UPI)

| Report name | Description |
|--|--|
| <Bank Code> - GST invoice Report_2017-18-1013101.pdf | Invoice Report of NPCI switching fee in signed PDF format |
| <Bank Code> - B_PAY_GST_2017-18-01013101.xls | Bank wise inter change fee, switching and Payer PSP fee paid to respective banks |
| <Bank Code> - B_REC_GST_2017-18-01013101.xls | Bank wise inter change, switching and Payer PSP fee received from respective banks |
| <Bank Code> -PAY_GST_2017-18-01013101.xls | Date wise inter change fee, switching and Payer PSP fee paid to respective banks |
| <Bank Code> -REC_GST_2017-18-01013101.xls | Date wise inter change, switching and Payer PSP fee received from respective banks |
| PAYABLESERVICETAX<Bank Code>010118.xls | Transaction type wise inter change, Switching, PSP fee and dispute type wise fee along with GST paid to respective banks |
| RECEIVABLESERVICETAX<Bank Code>010118.xls | Transaction type wise inter change, Switching, PSP fee and dispute type wise fee along with GST received from respective banks |

7. Aadhaar enabled Payment System (AePS)

| Report name | Description |
|---|---|
| invoiceReport_<Bank Code>2018-19-01063006-06-AEPS.xls | NPCI Switching Fee |
| invoiceReport_<Bank Code>2018-19-01063006-06-AEPS.pdf | Invoice Report of NPCI switching fee in signed PDF format |
| Payable_<Bank Code>GST010618.xls | Master report with GST Paid by Bank both as ACQ & ISS with all transaction types and disputes in detail |
| Receivable_<Bank Code>GST010618.xls | Master report with GST received by Bank both as ACQ & ISS with all transaction types and disputes in detail |
| B_<Bank Code>_PAY-GST-2018-19-01063006-06AEPS.xls | Bank wise GST Paid by Bank both as ACQ & ISS to other banks for both transactions and disputes |
| B_<Bank Code>_REV-GST-2018-19-01063006-06AEPS.xls | Bank wise GST received by Bank both as ACQ & ISS from other banks for both transactions and disputes |
| <Bank Code>_PAY-GST-2018-19-01063006-06AEPS.xls | Day wise GST Paid by Bank both as ACQ & ISS to other banks for both transactions and disputes |
| <Bank Code>_REV-GST-2018-19-01063006-06AEPS.xls | Day wise GST received by Bank both as ACQ & ISS from other banks for both transactions and disputes |
| B_<Bank Code>_PAY-GST-2018-19-01063006-06AEPS.pdf | Bank wise GST Paid by Bank both as ACQ & ISS to other banks for both transactions and disputes |
| B_<Bank Code>_REV-GST-2018-19-01063006-06AEPS.pdf | Bank wise GST received by Bank both as ACQ & ISS from other banks for both transactions and disputes |
| <Bank Code>_PAY-GST-2018-19-01063006-06AEPS.pdf | Day wise GST Paid by Bank both as ACQ & ISS to other banks for both transactions and disputes |
| <Bank Code>_REV-GST-2018-19-01063006-06AEPS.pdf | Day wise GST received by Bank both as ACQ & ISS from other banks for both transactions and disputes |

8. RuPay PoS (Domestic)

| Report name | Description |
|---|---|
| <PID>_GST Invoice Report_201806.pdf | NPCI GST Invoice for Fees Collected by NPCI (Switching, Platinum, Arbitration & Compliance) |
| <PID>_Acquirer Interchange Bankwise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in Excel Format |
| <PID>_Acquirer Interchange Datewise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in Excel Format |
| <PID>_Acquirer Interchange Bankwise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in signed PDF Format |
| <PID>_Acquirer Interchange Datewise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in signed PDF Format |
| <PID>_GST Invoice Report_201806.pdf | NPCI GST Invoice for Fees Collected by NPCI (Switching, Platinum, Arbitration & Compliance) |
| <PID>_Issuer Interchange Bankwise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in Excel Format |
| <PID>_Issuer Interchange Datewise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in Excel Format |
| <PID>_Issuer Interchange Bankwise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in signed PDF Format |
| <PID>_Issuer Interchange Datewise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in signed PDF Format |

9. RuPay International

| Report name | Description |
|--|--|
| <PID>_iRGCS GST Invoice Report_201806.pdf | NPCI GST Invoice for Fees Collected by NPCI (Switching, Platinum, Arbitration & Compliance) |
| <PID>_Acquirer Interchange_Retrieval Fees Bankwise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in Excel Format |
| <PID>_Acquirer Interchange_Retrieval Fees Datewise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in Excel Format |
| <PID>_Acquirer Interchange_Retrieval Fees Bankwise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in PDF Format |
| <PID>_Acquirer Interchange_Retrieval Fees Datewise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in PDF Format |
| <PID>_iRGCS GST Invoice Report_201806.pdf | NPCI GST Invoice for Fees Collected by NPCI (Switching, Platinum, Arbitration & Compliance) |
| <PID>_Issuer Interchange_Retrieval Fees Bankwise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in Excel Format |
| <PID>_Issuer Interchange_Retrieval Fees Datewise Report_201806.xls | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in Excel Format |
| <PID>_Issuer Interchange_Retrieval Fees Bankwise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Bankwise bifurcation Cr/Dr in PDF Format |
| <PID>_Issuer Interchange_Retrieval Fees Datewise Report_201806.pdf | Member Bank Interchange & Retrieval Fulfillment Fees with Datewise bifurcation Cr/Dr in PDF Format |

10. National Automated Clearing House (NACH)

| Report name | Description |
|---|-------------------------------|
| <Bank Code>-<Month>-BI-Invoice Towards NPCI For All product.pdf | BI invoice reports |
| <Bank Code>-<Month>-B06-Billing Summary Report for All Product.xlsx | B06 Billing scheduler reports |
| <Bank Code>-<Month>-B08-Billing Summary Report for Basis.xlsx | B08 Billing scheduler reports |
| <Bank Code>-<Month>-B06-Billing Summary Report for All Product.pdf | B06 Billing scheduler reports |
| <Bank Code>-<Month>-B08-Billing Summary Report for Basis.pdf | B08 Billing scheduler reports |

11. Bharat BillPay System (BBPS)

| Report name | Description |
|-----------------------------------|---|
| 86YYYYMM<Bank Code>YYYYMMDD00.csv | Monthly interchange paid by one BBPOU to other BBPOUs and or interchange received from other BBPOUs for all Payments , Refunds Force, Payment transactions etc. This report also includes the Switching fees paid to NPCI.This report is generated transaction date basis in CSV format . |
| 87YYYYMM<Bank Code>YYYYMMDD00.csv | Monthly invoice provided by NPCI to BBPOUs in CSV format for the switching fees paid by them to NPCI during the month based on the transaction date basis. |
| 86YYYYMM<Bank Code>YYYYMMDD00.pdf | Monthly interchange paid by one BBPOU to other BBPOUs and or interchange received from other BBPOUs for all Payments , Refunds Force, Payment transactions etc. This report also includes the Switching fees paid to NPCI.This report is generated transaction date basis in PDF format . |
| 87YYYYMM<Bank Code>YYYYMMDD00.pdf | Monthly invoice provided by NPCI to BBPOUs in PDF format for the switching fees paid by them to NPCI during the month based on the transaction date basis. |

12. Cheque Truncation System (CTS)

| Report name | Description |
|------------------------|--|
| CTS_Invoice_<MICR>.pdf | Monthly processing charge paid to NPCI |

13. National Electronic Toll Collection (NETC)

| Report name | Description |
|---|--|
| <Bank Code>_Daywise - Receivable_201807 | Day wise Service Fee & GST received during the month |
| <Bank Code>_Daywise - Payable_201807 | Day wise Service Fee & GST paid/reversed during the month - Payable against Disputes reversed |
| <Bank Code>_GST MonthlyReceivable_Report_201807 | Txn type wise Fee & GST received by the members during the |
| <Bank Code>_GST MonthlyPayable_Report_201807 | Txn type wise Fee & GST paid by the members during the month - Payable against Disputes reversed |

