

NPCI/NFS/OC No.346/2019-20

30th September, 2019

To,

All Members participating in NFS ATM Network

Madam / Dear Sir,

Sub: NFS ATM Network – Encrypted exchange of files in DMS between NPCI and members

NPCI and members exchange files through back office system (i.e. DMS) for reconciliation, settlement and dispute processing. NPCI will use PGP encryption standards to encrypt files (containing PII data) exchanged between NPCI and NFS members, so as to ensure that data is protected.

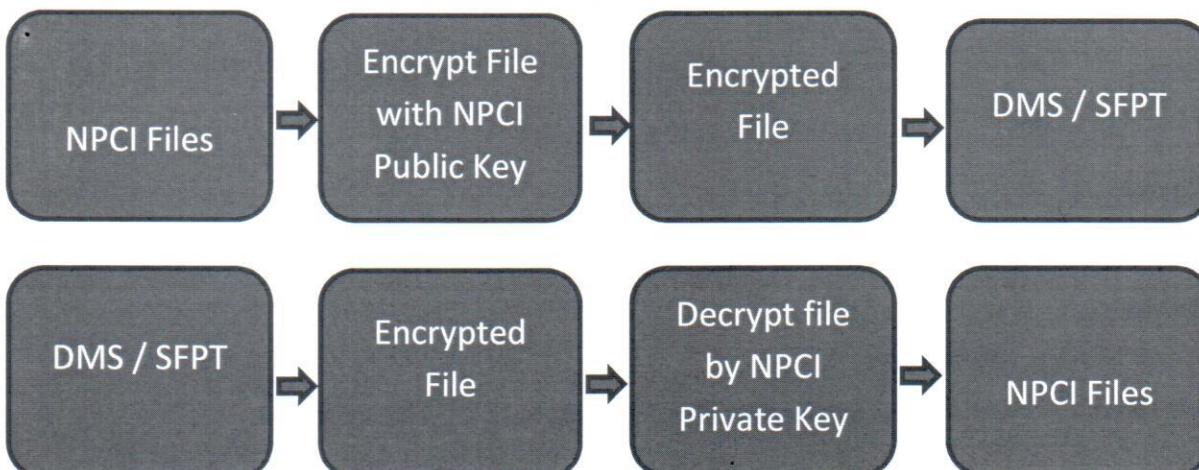
PGP Encryption Overview

PGP is an encryption program that provides cryptographic privacy and authentication for data communication. PGP is used for encrypting and decrypting files which will be shared between NPCI and members.

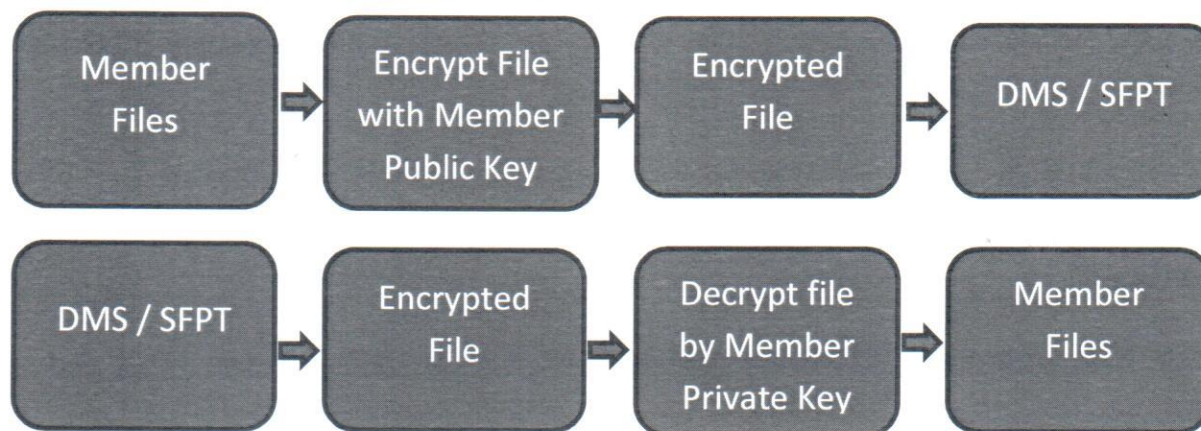
Public and Private keys play a vital role in PGP to encrypt and decrypt the data. Public key is used to encrypt the data and private keys are used to decrypt the data. NPCI will share the tool for PGP encryption / decryption.

The following diagrams show the encryption and decryption process:

Sharing of settlement files / adjustment reports



Uploading of dispute files by Members



Changes applicable to Members

The PGP tool for file encryption / decryption will be placed in respective member's folder in DMS system under the path **Info >>> Important documents** with the URL - **<Bank code>_PGP_Encryption_Tool.zip**. Members shall download and access the exe format file - **PGPEncryption.exe** to encrypt / decrypt the settlement and disputes/adjustment files.

NPCI will be sharing files with PII data encrypted under PGP algorithm. Members need to download the files from DMS, decrypt using the PGP tool and then take it for further processing internally. Similarly, members will encrypt the files containing PII data with PGP tool and then upload the file into DMS in case of uploading dispute/adjustment files.

This change is applicable for Interoperable Cash Deposit (ICD), DFS & JCB/CUPI settlement reports also. Please refer to Annexure A for list of files generated in DMS which will be encrypted.

Implementation date:

The process of PGP encryption will be implemented from 16th October, 2019.

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

For any queries or clarification, please contact:

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Yours faithfully,

Saiprasad Nabar

Chief Online Product Operations

Encl: 1. Annexure A - List of NFS settlement files / reports to be PGP encrypted

Annexure A

List of NFS settlement files / reports to be PGP encrypted

NFS

File Description	File name
Raw Data	NFSRawData<BANK CODE><DDMMYY>_1C_zip.pgp
STL File	NFSStl<BANK CODE><DDMMYY>_1C_zip.pgp
NTSL File	NTSL<BANK CODE><DDMMYY>_1C_xls.pgp
Late Reversal File	VerifReversalTrans<BANK CODE><DDMMYY>_zip.pgp
Veraf/Verif	Veraf&Verif<BANK CODE><DDMMYY>_1C_zip.pgp
Adjustment reports	as per report generated
FCQM Bulk Upload	as defined by User
Dispute Bulk Upload	as defined by User
SDMT Bulk Upload	as defined by User

ICD

File Description	File name
Raw Data	NFSRawData<BANK CODE><DDMMYY>_CD_zip.pgp
STL File	NFSStl<BANK CODE><DDMMYY>_CD_zip.pgp
NTSL File	NTSL<BANK CODE><DDMMYY>_CD_xls.pgp
Adjustment reports	as per report generated
Dispute Bulk Upload	as defined by User

DFS

File Description	File name
Raw Data	DFSRawData<BANK CODE><DDMMYY>_zip.pgp
STL File	DFSSStl<BANK CODE><DDMMYY>_zip.pgp
NTSL File	DFSS<BANK CODE><DDMMYY>_xls.pgp
Adjustment reports	as per report generated

JCB/UIP

File Description	File name
Raw Data	JCBRawData<BANK CODE><DDMMYY>_zip.pgp
STL File	JCBStl<BANK CODE><DDMMYY>_zip.pgp
NTSL File	UPIS<BANK CODE><DDMMYY>_xls.pgp
Adjustment reports	as per report generated
Dispute Bulk Upload	as defined by User