NPCI/2017-18/CTS/003 May 16, 2017

To

All CTS Member Banks

Cheque Truncation System (CTS)
National Archival Services – API (Applications Program Interface)

Refer to our letter # NPCI/2-13-14/CTS/2755 on National Archival Services (NAS). As on date 222 banks are availing this facility. We are further extending the value added services by allowing the banks to retrieve the CTS cheque images from NAS using API. In the first phase, banks connected through NPCInet will be allowed to connect through API.

The technical specification document (TSD) *"Archival Content Services IFS – Rev F5"* is provided in Annexure I. Banks can build APIs as per the TSD and use the images retrieved for internal use as well as for displaying the image to the end customer that are using internet banking. Banks should authenticate the customer on the internet banking channel or by any other means before displaying the images to them. Please note that

1. Using API one image can be retrieved at a time.
2. Bank should send all mandatory fields as per technical specification document along with UDK in the retrieval request. For this purpose banks should start storing unique identification number (UDK) along with the instrument number and other details so that retrieval will become seamless. Bank need to frame UDK for both outward and inward instruments. Specification for framing UDK is provided in Annexure 1, also may please refer to Appx 4.1.3.3 of CHI specification document version 2.5 Page no.82.
3. In any instance duplicate entries (cheque number, payor branch routing number, amount are the validation fields) are found then bank should not display any image to the customer, the API should provide appropriate text expressing inability to show the image. To avoid such scenario of duplicate images retrieval banks should necessarily provide UDK in all the retrieval request initiated by the customers.
4. Only for internal usage, i.e. retrieval of image by staff for resolution of queries/complaints, the bank may display all the images retrieved from NAS. It is advised to use UDK for internal retrieval request as well.
5. The facility will be made available only to the banks that have executed the SLA with NPCI.

Banks are advised to strictly adhere to the work flow of not displaying duplicate images to the customer (refer to point 3 above). Banks will be solely liable for costs and consequences of any breach by way of providing the images of cheque issued/deposited by one customer to another.

In the second phase, banks connecting through internet will be allowed to retrieve images through API. A separate communication will be sent to the banks on this. All the member banks are advised to use the facility and provide value added service to the customer. If any further clarification is required you may reach out to:

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Thanks & Regards

Giridhar G M
(VP & Head Operations - CTS and NACH)

Encl: Archival Content Services IFS - Rev F5
       Annexure 1 - UDK specification with example

Annexure I

Unique Document Key (UDK) for that item and consists of

<PresentmentDate><PresentingBankRoutNo>< CycleNo><ItemSeqNo>

Attributes of Items

Attribute name	Description/ Format	Type	Size	Usage
PresentmentDate	Date of capture of checks	Date	8	M
PresentingBankRoutNo	Routing number of the presenting bank	NS	9	M
CycleNo	Capture cycle no.	NS	2	M
ItemSeqNo	This is a unique identifier for the bank for a "PresentmentDate" Suggested combination:<SorterID(6)><Run No(2)><Sequence No(6)>	NS	14	M

Example:

Presentment Date   :   16052017
PresentingBankRoutNo :   600002000
CycleNo   :   17
ItemSeqNo   :   21272112123456

If any outward/inward instrument received with above details, then UDK for this cheque number should be derived as below

UDK   :   16052017600002000171721272112123456