NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2016-17/NACH/210

January 07, 2017

To,

All Members of NPCI

Refer to Circular no. 207 dated December 27, 2016 & Circular no. 209 dated January 02, 2017 on Lucky Grahak and Digi Dhan Vyapar Yojana, NPCI will be processing the merchant lucky draw winners from today. The merchant lucky draw winners will be derived on weekly basis therefore banks will be getting the merchant winner details weekly once on every Saturday / Monday.

The processing of merchant winner details will be on similar lines to customer winner details except the following areas

1. Merchant lucky draw is applicable only for UPI & Rupay products
    a. Rupay- member banks to extract the account number based on 15 digit terminal ID provided in NPCI identifier field (172 - 206)
    b. UPI - merchants account number will be provided by NPCI in the inward file at the NPCI identifier field (172 - 206)
2. The following details should be provided by the banks in the return/response files uploaded into NACH system.
    a. Merchant name
    b. Merchant Account number
    c. Branch IFSC code
    d. Mobile number of the merchant
    e. Year of account opening
    f. Type of business (Annexure V)
3. Annexures:
    a. Annexure I - Session Definition
    b. Annexure II - Inward & Return file format
    c. Annexure III - File naming
    d. Annexure IV - Transaction processing logic
    e. Annexure V - Type of business

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CIN : U74990MH2008NPL189067

Member banks to take note & ensure all the merchant transaction are processed, credit is given to end beneficiaries and return/response files are submitted on the same day with all the required details.

The transactions will be processed under separate products as detailed below:

Inward files will be generated separately product wise and can identified on the basis of file name (the file naming convention is provided in Annexure III)

Note that as the winners are derived based on actual transactions carried out therefore there should not be any returns.

1. In case the banks is not able to credit the merchant due to the reason of account closure or any such reason bank should issue DD/PO favouring the merchant and hand over the same either in person or through post.
2. In rare cases where the transaction need to returned the bank should isolate such transactions and upload only positive transactions. Banks should approach NPCI for deciding on further course of action.
3. NPCI will monitor the return/response data submitted by the banks, returned transactions without prior agreement with NPCI or transactions with in complete details will be rejected at NACH.
4. In case of rejections entire file will be rejected, banks should monitor, correct such rejected files and re-upload the data.

For any clarifications, please write back to ach@npci.org.in

With warm regards

Giridhar GM
VP & Head - CTS & NACH Operations