NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

## Transaction processing logic

Please process credit to the winner-customers' account and upload response file as explained below:

1. **Once you get the inward file, bank can identify the winner-customer's account with the help of following key fields made available in winner transaction details file.**

   Product wise identifiers are given below (Refer Annexure II for field placement):

   **A. RuPay**

| S.No | Field name | Description |
|---|---|---|
| 1 | Transaction date + RRN (Separated by space) | Transaction Date |
| | | RRN |
| 2 | Merchant ID | Merchant code |
| 3 | Terminal code (Terminal ID) + Card last 4 digit | Terminal ID |
| | | Last 4 digit of the card number |

   **B. UPI**

| S.No | Field name | Description |
|---|---|---|
| 1 | Transaction date + RRN (Separated by space) | Transaction Date |
| | | RRN |
| 2 | Merchant account number | Merchant account number |
| 3 | User reference number (Merchant ID) | Merchant ID |

2. **Once the customer's account has been identified and credited, Banks need create a Returns file and upload in the NACH system.**

   Following information should be sent as part of Returns file (Refer Annexure II for field placement):

| S.No | Field name | Description |
|---|---|---|
| 1 | Merchant Name (15) | Name of the merchant |
| 2 | Account number (17) + IFSC code (11) + Mobile number (10) | Merchant account number |
| | | Branch IFSC code |
| | | Merchant mobile |
| 3 | Year of account opening (4) + Doing business as (2) | Year of account opening |
| | | Type of business (as per master code) |