NPCI/2024-25/NACH/010   March 26, 2025

To,

All NACH Member Banks

Subject: Implementation of New Product Type and Transaction Code for ACH/APB CR

Refer to our Circular No: NPCI/2024-25/NACH/004 dated November 16, 2024, regarding the introduction of new transaction codes and product codes for processing DBT transactions. There have been certain proposals being discussed with government and regulators which require new transaction codes to be introduced. In order to get the eco system prepared for this, we are communicating the new codes that will be introduced shortly.

Product 1 : BDC

1. APBS: Transaction code '83' with header code as '33'

2. ACH CR: Product type 'BDC'

Product 2 : LAU

1. APBS: Transaction code '84' with header code as '33'

2. ACH CR: Product type 'LAU'

Product 3 : COR

1. ACH CR: Product type 'COR'

The destination banks shall receive the inward transactions as per the transaction code (for APBS) and product type (for ACH CR) as defined above. The inward file naming convention will be updated accordingly. The technical specifications for the new product code are provided in **Annexure I.**

The implementation of these transaction types will commence from **April 1, 2025**. The purpose of the new codes shall be communicated once crystalized, before going live. All member banks are advised to modify their systems accordingly to enable processing of transactions with the new transaction code and product type as defined above.

This information may please be disseminated to all concerned parties for preparedness well before **March 31, 2025**. For any queries, banks may use CRM or contact the NACH support team.

With warm regards,

SD/-
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Chief – Customer Succes

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Annexure I:

- **Product Type – "BDC"**
  - Applicable for ACH Credit only
  - Input file – Length: 262 to 264 at record level
  - Inward file – Length: 266 to 268 at record level
- **Transaction Code – "83" (APBS)**
  - Header Code: 33
  - Input file – Length: 01 to 02 at record level
  - Inward file – Length: 01 to 02 at record level
- **Inward File Naming Convention:**
  - **APB Credit: APB-CR---TPZBDC-INW.txt**
  - **ACH Credit: ACH-CR---TPZBDC-INW.txt**

- **Product Type – "LAU"**
  - Applicable for ACH Credit only
  - Input file – Length: 262 to 264 at record level
  - Inward file – Length: 266 to 268 at record level
- **Transaction Code – "84" (APBS)**
  - Header Code: 33
  - Input file – Length: 01 to 02 at record level
  - Inward file – Length: 01 to 02 at record level
- **Inward File Naming Convention:**
  - **APB Credit: APB-CR---TPZLAU-INW.txt**
  - **ACH Credit: ACH-CR---TPZLAU-INW.txt**

- **Product Type – "COR"**
  - Applicable for ACH Credit only
  - Input file – Length: 262 to 264 at record level
  - Inward file – Length: 266 to 268 at record level

- **Inward File Naming Convention:**
  - **ACH Credit: ACH-CR---TPZCOR-INW.txt**

For any further clarifications, please reach out via CRM or contact the NACH support team.