

NPCI/NFS/OC No. 419/2024-25

May 11, 2024

To,

All Members of National Financial Switch - NFS ATM Network

**Sub: Upgradation of NFS back-office system from "BCS NFS" to "BCS 2.0 NFS"**

Reference may be taken from our Operating Circular **NPCI/2023-24/NFS/073** dated **18<sup>th</sup> March 2024** on upgradation of NFS operational activities from BCS NFS to the new system BCS 2.0 NFS, we wish to inform you that the upgraded version of NFS back-office application BCS 2.0 shall be moved to production with effect from May 18, 2024.

Banks are advised to take note that BCS 2.0 NFS has been developed similar to BCS NFS, the file formats for all settlement reports and adjustments remain the same.

1. List of important changes that shall be implemented in the new version provided in **Annexure – I**.
2. Go live instructions with cut over activity timings are provided in **Annexure - II**.

Member banks are advised to take a note of the above and disseminate the instructions contained herein to all the stakeholders concerned. Should you need any further assistance, please feel free to contact the officials as per the contact details provided in **Annexure - III**.

Your Faithfully,



**Giridhar G M**  
Chief – Customer Success & Govt Relations

**Annexure I**

**The following changes shall be implemented in the upgraded version:**

1. Calculation of customer compensation amount in case of delayed credit / reversal with reference to harmonization of TAT guideline:
  - a) If a dispute is accepted before NFS 3<sup>rd</sup> settlement cycle cut off, the penalty will be calculated as (dispute acceptance date - transaction date - 5) \*100.
  - b) For disputes accepted thereafter the penalty will be calculated as (dispute acceptance date - transaction date-4) \*100 (This change is applicable to all the dispute lifecycles where customer compensation penalty is applicable)
2. Additional reports under ADHOC report download option:
  - a) FCQM inquiry report: With the help of this report the bank can verify the status of the transactions reported in FCQM.
  - b) Response code-wise analysis Report: This report contains a response code wise transactions summary.
3. List of reports that shall be discontinued in NFS 2.0 BCS are as follows:
  - a) Monthly Report
    1. ATMWISE\_FULL\_REVERSAL\_REPORT\_XXX\_DD-MM-YYYY\_to\_DD-MM-YYYY.XLS
    2. Bank wise monthly dispute report1.xls
    3. Response code wise analysis Acq rReport.xls
    4. Response code wise analysis report.xls
    5. TDR\_REPORT.xls
  - b) Daily Report
    1. Response code wise analysis Acq report.xls
    2. Response code wise analysislss report.xls
    3. VerafVerifXXXDDMMYY\_XC\_zip.pgp
4. NTSL report format:

NTSL file is used for "Final Settlement Amount" calculation and the individual dispute line items are provided in the "Adjustment Report", thus, this information is redundant in the NTSL report. In view thereof, in the BCS 2.0 NFS system, there is a change made in the NTSL report wherein the individual dispute line items shall not be provided. The consolidated value of disputes like "Total representment amount", "Total adjustment amount" etc., as only these are required for calculating the "final settlement amount", along with the respective total "No of Txns".



**Annexure II**

**System requirements, go live instructions, activity timings for cut over:**

**1. System Requirements:**

Member to take note of the System Specification Requirement for BCS 2.0 NFS. Please refer to the below specifications for easy reference.

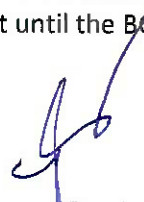
Particulars	Specifications
RAM	Minimum 1 GB RAM
Supported Browser	Microsoft Internet Explorer and Chrome version 112 & above
Screen Resolution	To make the best use of BCS 2.0 NFS, we recommend a monitor of 1024x768 pixels or higher, and 32-bit colour or higher
JavaScript	JavaScript is used in BCS 2.0 NFS to enhance the user experience and provide advanced functionality. BCS 2.0 NFS requires Java to be installed and turned on.
Cookies	BCS 2.0 NFS application requires cookies to be enabled in the browser.
Pop-up Control	BCS 2.0 NFS uses 'pop-up' windows to display some content. If you are using a browser that offers pop-up control or is running an add-on program to control pop-ups, you may need to take steps to allow pop-ups for this site.

**2. Go live instructions:**

- a) Identify resources who will be closely working with NPCI, to help upgrade the banks facility to the new clearing & settlement system, provide post go live support by monitoring and reporting any issue to NPCI for resolution.
- b) Banks shall use the same URL (currently used to access the existing back-office system).
- c) Once the new BCS 2.0 NFS URL is enabled at by all member banks, NPCI would decommission the URL of the old system.
- d) Admin checker user has been introduced in the new BCS 2.0 NFS in order to enhance security.
- e) The password would be set to "Admin@12345" for all the existing Member Bank Admins, Maker & Checker users. Upon first time login to the new BCS 2.0 NFS system, users must set the Secret questions and change their passwords immediately.
- f) Admin users can map the respective profile & permissions to the maker & checker users to perform their daily operations.
- g) The old reports and raw files (for last 3 months) shall continue to be available in the new system as the data and reports shall be migrated.

**3. Activity timings for cut over:**

- a) 13<sup>th</sup> May 2024:
  1. Member Bank administrators to ensure that no On boarding, BIN addition / modification / deletion, BIN / Bank migration is carried out until the BCS 2.0 NFS Upgradation.
- b) 17th May 2024, 22:00 Hrs.:



1. BCS NFS application will be decommissioned, and member banks will not have access to the portal.
- c) 17th May 2024, 22:00 Hrs.:
1. BCS 2.0 NFS application will be commissioned.
  2. Migration activities would be carried out between 17<sup>th</sup> May 22:00 hours & 18<sup>th</sup> May 17:00 hours. During this period all transactions / auth would continue to be pushed to the BCS 2.0 NFS system. During this time the URL will be down, i.e., banks won't be able to upload disputes during these 17 hours period (17<sup>th</sup> May 22:00 hours & 18<sup>th</sup> May 17:00 hours).
  3. All the settlement reports of 18<sup>th</sup> May 2024 Cycle 2 & there upon would be available in the new portal.

**Annexure III**

**Contact details:**

Operations		
Name	Email ID	Contact Details
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