

FAQ Note for CTS Banks Onboarding Process

Q1: Where to raise in NPCI for CTS New Banks onboarding/Membership Upgradation/Change of Sponsor Bank/Change of DEM Bank.

A: Banks must raise a request in the Cflow Portal with the required documents.

Login into the Cflow Bank Portal:

1. Please login into the URL <https://ap.cflowapps.com/npcicflow/npcientry>
2. Enter your Cflow Bank User account login credentials and click "Login."
3. Once you enter the login credentials and click login, you will be taken to your dashboard, Right side of the dashboard **Quick links** options will appear. Click on the option "Initiate CTS".

Q2: Where to raise the request in NPCI for CTS 2010 Testing & Certification?

A: Banks must raise a request in the Cflow Portal and send 500 sample cheques to NPCI's Chennai or Mumbai office through Courier.

Path in Cflow for raising the request for NPCI **for CTS 2010 Testing & Certification.**

Cflow Login → Initiate CTS → Category: CTS 2010 Testing.

NPCI address to send the Cheques Lots to NPCI:

Chennai Address:

National Payments Corporation of India, Plot No. 6/D6, Siruseri IT Park, Navaloor Post, Kanchipuram, Chennai - 603103.

Mumbai Address:

National Payments Corporation of India, Raheja Titanium, Unit No.301/302, 3rd Floor, Off western Express Highway, Goregaon(E), Mumbai - 400063.

Reference: NPCI Circular - CTS-OC001-FY-25-26-Revision-of-CTS-2010-Testing-Process

CTS 2010 testing fees & NPCI account details: Circular-no.015-Revision-Testing-Fee-Certification-CTS-2010-Sample-cheques

Q3: How to get the Cflow User ID?

A: Banks can raise a request in the CRM Portal using the following path:

- Add ticket → Department: Certification → Product: Onboarding → Category: Cflow → Subcategory: User Creation

Note: ERP ID is mandatory for applying for new Cflow Users.

B. For all Cflow User Access /Account Reactivation/Password Reset related requests please raise CRM Ticket under Department Certification -> Onboarding -> Cflow and related Subcategory

NPCI CRM Portal URL: (<https://www.npcisupport.org.in/portal/en/home>)

Q4: What is an ERP ID?

A: It is mandatory for all banks new to NPCI that require Cflow Users. The following documents must be submitted to the NPCI CTS Ops team:

- Copy of RBI Banking License
- GST Registration Certificate
- PAN Card of the Bank

Q5: How to get a CRM User?

A: Banks can raise a request for a new CRM user using the [MS Form] (<https://forms.office.com/r/NCaPWUF9Zt>).

- The request will be routed to the CRM Admin for user creation.
- The bank user will receive an auto-email with the CRM user credentials.

Q6: What is a Direct Member Bank?

A: A bank participating in the CTS National Grid with its own DEM, settlement, and MICR codes.

The following are the process to onboarding a CTS Direct Member bank in NPCI.

Step 1: MPLS Network Connectivity with NPCI: Must approach the NPCI network delivery team for procurement of NPCI network and its necessary infrastructure.

Step 2: IP whitelisting process: All the banks must whitelist their DEM IPs at NPCI by raising the request through the Cflow Portal.

Cflow Login → Select: IP Whitelisting → Initiate IP Whitelisting

Step 3: Bank must raise the request in Cflow portal with the following required documents to Onboard in CTS National Grid as Direct Member.

CTS Portal Login → Workflows → CTS → Initiate → Category: Onboarding → Type of Bank: New Bank/Entity → Direct Member

1. Clearing Arrangement Letter from RBI
2. RBI Account Confirmation
3. GST Certificate
4. MICR Allotment Letter
5. NPCI 2010 Certification

And submit the following details to Register the DEMs:

1. Class III certificate with Key Alias Name
2. DEM IP address
3. DEM Vendor and Type (Small/Medium/Large)
4. DEM Name

Q7: What is an Indirect Bank?

A: A bank participating in the CTS National Grid with its own settlement and MICR codes but using another bank's DEM services.

Bank may raise the onboarding request in Cflow portal by choosing following path:

CTS Portal Login → Workflows → CTS → Initiate → Category: Onboarding → Type of Bank: New Bank/Entity → Indirect Member

Documents Required:

1. Clearing Arrangement Letter from RBI
2. RBI Account Confirmation
3. GST Certificate
4. MICR Allotment Letter
5. Sponsor Bank Letter
6. Indirect Bank Letter
7. NPCI 2010 Certification

Q8: What is a Sub Member Type-2 Bank?

A: A bank lacking its own DEM and RBI settlement account but having its own MICR codes.

Bank may raise the onboarding request in Cflow portal by choosing following path:

CTS Portal Login → Workflows → CTS → Initiate → Category: Onboarding → Type of Bank: New Bank/Entity → Sub Member Type-2

Documents Required:

1. Clearing Arrangement Letter from RBI
2. MICR Allotment Letter
3. Sponsor Bank Letter
4. Indirect Bank Letter
5. Confirmation Letter from Sponsor Bank on day-to-day settlement and Monthly billing
6. NPCI 2010 Certification

Q9: What is the process for shifting the Sponsor Bank?

A: Banks must approach RBI-DPSS Chennai to obtain a Change of Clearing Arrangement letter and raise the request in NPCI Cflow portal in the following path.

CTS Portal Login → Workflows → CTS → Initiate → Category: Onboarding → Type of Bank: Existing Bank/Entity → Shifting of sponsor Bank

Documents Required:

1. Change of Clearing Arrangement Letter from RBI
2. Sponsor Bank Letter
3. Indirect Bank Letter
4. Confirmation Letter from Sponsor Bank on day-to-day settlement and Monthly billing
5. NOC from existing Sponsor Bank
6. MICR Allotment Letter

Q10: What is Shifting of DEM?

A: A Member Bank wishes to shift their DEM Bank from the existing Bank.

Bank may raise the onboarding request in Cflow portal by choosing following path:

CTS Portal Login → Workflows → CTS → Initiate → Category: Onboarding → Type of Bank: Existing Bank/Entity → Shifting of DEM Bank.

Documents Required:

1. Sponsor Bank Letter
2. Indirect Bank Letter
3. NOC from existing DEM Bank

Q11: What is the Clearing Arrangement Letter?

A: It is a letter issue by RBI-DPSS Chennai to participate in the CTS Clearing.

Reference: All the banks must approach the RBI-DPSS Chennai to obtaining this letter.

Q12: What is RBI Account Confirmation (11/07 Digit)?

A: This detail is required by NPCI to add the account to the CTS system before onboarding the bank as a Direct Member with its own settlement for CTS day-to-day settlement and Monthly Billing.

Q13: Why is a GST Certificate required?

A: The GST number is required by NPCI for updating monthly CTS invoices.

Q14: What is the MICR Allotment Letter?

A: A 9-digit MICR code provided by RBI-Regional Offices to banks for participation in clearing:

- a. First 3 digits: City code
- b. Middle 3 digits: Bank short code
- c. Last 3 digits: Branch-specific number

Q15: What is the Sponsor Bank Letter?

A: A confirmation letter from the Sponsor Bank confirming the completion of legal agreements for clearing arrangements with their Indirect/Sub Member bank.

Q16: What is the Indirect Bank Letter?

A: A letter from the Indirect Bank confirming the completion of legal agreements for clearing arrangements with their DEM/Sponsor Bank

Q17: Why is an NOC required from the existing Sponsor Bank/DEM Bank?

A: It is mandatory requirement at NPCI for banks shifting their Sponsor bank/DEM Bank from one bank to another.