Verif.ai Functional Document

Scope Enhancement wrt UPI Channel

1. Introduction: This document details out the first set of enhancement to be done to the Recon Application – UPI Process.

2. Functional Flow - Steps

   2.1. File Upload

   2.2. PGP Decryption

   2.3. File Validation

   2.4. Data Ingestion

   2.5. File Dashboard

   2.6. Run Recon

   2.7. Output (Reports) Generation

   2.8. TTUM Posting & Settlement

   2.9. GL Justification

   2.10. Dispute Management

3. List of Files required for UPI Reconciliation (3 - way Recon):

   3.1. NPCI / Network Files

   - NPCI Raw File – This is a system generated granular level file containing all the transaction data exactly processed by the NPCI. The Raw file will be provided separately for Remitter & Beneficiary transactions. The format of Raw File is included as **Annexure – I**

   - NPCI Merchant Transaction File - A filtered and formatted file derived from NPCI data, focused only on merchant transactions.

   - NTSL File/ DSR Report: is the final settlement file that specifies net debit / credit obligations of each participant (bank / PSP) for a given settlement cycle. NPCI will provide the DSR/NTSL file in an excel format containing net settlement position after netting the acquiring, issuing transactions disputes/adjustments, penalties, customer compensation amount, interchange, service tax, and switching fees.

   - Adjustment File/ Report:

     Outward Transactions:

     o Debit Reversal Confirmation (DRC): If any transactions settlement is claimed by NPCI earlier but has now reversed due to any of the below reasons,

       ▪ Remitter is debited but unable to credit to the beneficiary (RET cases)

       ▪ A transaction was timed-out / in dispute and later resolved in remitter's favor.

     In the above cases, the amount claimed by NPCI earlier is returned to the remitter Bank, and the information will be available in the Adjustment File. Remitter Bank has to return/ credit the amount back to the customer (remitter) and confirm to NPCI through DRC file (Annexure IV - Bulk Upload).

     Return Reversal Confirmation (RRC): Credit Adjustment raised by NPCI for full or partial refund of amount to the remitter. These transactions will be a part of Adj file. Remitter Bank refund/

return the amount to the remitter and provide a confirmation to NPCI through RRC file (Annexure IV - Bulk Upload).

Explained with an example below:

When you buy 5 items from an online shopping site and pay through UPI transaction, your bank (Remitter Bank) debits your account and the merchant account is credited. Suppose you return any of the 5 items (partial) or all 5 items (full), the merchant (beneficiary) bank raised the Credit Adjustment request to NPCI. NPCI debits the merchant Bank and credits the remitter bank with this amount. The status of these transactions is found in the Adjustment file, downloaded from NPCI portal. The remitter bank has to refund this amount to the remitter and provide a confirmation through RRC file upload. – Sample file: Annexure 4: Adjustment File – NPCI Bulk Upload Format

<u>Inward Transactions:</u>

Transactions with the RC as 'RB' – Deemed accepted to be identified and based on the status in the CBS (GL) to be categorized as 102 & 103.

o Transaction Credit Confirmation (TCC) 102 & 103 Adjustment File (To be uploaded onto the NPCI Portal): In inward transaction, due to certain network error, NPCI is unable to fetch the real-time response from the beneficiary bank. At such instances, NPCI marks such transactions with RC 'RB' which indicates that the transaction is considered to be a deemed success and NPCI would collect take the settlement against this transaction. In such scenarios, the reconciliation of inward transaction will have an additional step of identifying the 'RB' transactions in the Raw file, verifying it with the CBS and Switch File for the status with below Action points.

- If the Transaction is marked as RB in NPCI file and the CBS also has a successful credit entry, then such transactions must be categorized under TCC 102.
- If the Transaction is marked as RB in NPCI file and the CBS do not have a credit entry, then a TTUM for crediting the amount to the beneficiary must be prepared and post successful credit, such transactions must be categorized under TCC 103.

o Return (RET) Transactions: Transactions where Beneficiary Bank is unable to credit the transactions to the beneficiary account due to certain reasons line account inactive/ frozen etc., the RET file must be prepared and uploaded to NPCI. NPCI debits the amount of such transactions and returns back to the remitter bank as part of Adjustment file.

Sample file: Annexure 4: Adjustment File – NPCI Bulk Upload Format

3.2. Switch File: Bank's Transaction Switch Log: Single file with data dump of all the transactions (Fin + non-fin) processed by the Switch. (Sample File Attached. However, this file must be flexible for modifications).

3.3. CBS File:

- Core Banking System logs: 2 files one of Payable/ Outward GL and other one is for Receivable/ inward GL. (Sample file Attached However, this file must be flexible for modifications).

- CBS Closing Balance (Option to manually update the closing balance of data fetch provision through API).

3.4. File Count for UPI Reconciliation:

Cycle: 10 per day.

File Name	Inward	Outward	Total Count
NPCI Raw	10	10	20
NPCI Merchant	10	10	20
NTSL	10		10
DRC		10	10
RRC		10	10
Adjustment Report	10		10
CBS	1	1	2
Switch	1		1

4. Steps Defined:

4.1. **File Upload:**

This is the process of fetching the required files from various sources. The application must be equipped to pull the file from the source by any or multiple option given below. Manual Upload option from the application front-end can be provided as fall – back/ secondary option for file upload.

- SFTP + Auto Scheduler: Bank team dumps the files into the SFTP and the Application scheduler picks the files as per the defined timeline. The scheduler will also have the re-try option if the files are not found during the first attempt.

- DB Link: This is done using the API integration where the required fields are extracted from the source database.

- Robotic Process Automation (RPA): -> *On hold for now*

- Manual Upload: Front-end option given to the user to search & Upload File from Local PC/ SFTP.

4.2. **PGP Decryption:**

The Files shared by NPCI will be encrypted using PGP Encryption. The application must be capable enough to decrypt this file for utilization. -> *On hold for now.*

4.3. **File Validation:**

Validation/ Sanity Check Rules:

All files:

- Check the file format (Excel, CSV, txt etc).
- Check for the file structure. The availability of the fields configured by the User, for reconciliation must be present in the files/ data.
- Accuracy of data. Identify for junk, incomplete, missing fields and notify the user.
- Identify all **financial** transactions in Switch & NPCI files. Logic below;
  - (Both files) All transactions with the Tran Amt value > 0

- o Tran Type must be equal to 'U2' for Merchant Data (Issuer & Acquirer) and 'U3' for Raw data (Issuer & Acquirer).
- o Check if all the financial transactions have accurate Response Codes (RC) – RC List attached as <mark>Annexure</mark>

NPCI Files

- Validation with Raw & NTSL files – The summarized value of count & amount of transactions must be matched with the 'Approved Transaction Amount' in the NTSL File. Mismatch to be notified to the User. NTSL field for reference below. File attached in <mark>Annexure</mark>.

	A	B	C	D	E
1	National Payments Corporation of India				
2	Unified Payment Service				
3	Daily Settlement Statement for ABC BANK LTD-UPI as on 01-07-2025(1C 21:00:00 TO 00:00:00)				
4					
5	Description	No of Txns	Debit	Credit	
6	Remitter U2 Approved Fee				
7	Remitter U2 Approved Fee Gst				
8	Remitter U2 Approved Transaction Amount	XXXXXXX	XXXXXXX	XXXXXXX	
9	Remitter U2 Approved NPCI Switching Fee				
10	Remitter U2 Approved NPCI Switching Fee Gst				
11	Remitter U3 Approved Fee				
12	Remitter U3 Approved Fee Gst				
13	Remitter U3 Approved Transaction Amount	XXXXXXX	XXXXXXX	XXXXXXX	
14	Remitter U3 Approved NPCI Switching Fee				
15	Remitter U3 Approved NPCI Switching Fee Gst				
16	Remitter P2A Declined				
17	U2 Approved Payer PSP Fees - Received				
18	U3 Approved Payer PSP Fees - Received				
19	Beneficiary U3 Approved Fee				
20	Beneficiary U3 Approved Fee Gst				
21	Beneficiary U3 Approved Transaction Amount	XXXXXXX	XXXXXXX	XXXXXXX	
22	For Non-Financial Mandate/ OD TXNs				
23					

4.4. **Data Ingestion:**

The validated data is ingested into the application for further processing. Once the data is ingested into the application, the first set of reports must be generated which is called the **'Listing Reports'**

The data ingested must be available to the user to download and verify – if required. The reports are as below:

- CBS Beneficiary Listing (Inward)
- CBS Remitter Listing (Outward)
- Switch Listing (Inward)
- Switch Listing (Outward)
- NPCI Beneficiary Listing (Inward)
- NPCI Remitter Listing (Outward)

4.5. File Dashboard:

This is a real-time dashboard indicating the progress of each process individually with below list of values.

Cycle-wise visibility to be provided to the User.

- File Upload
- File Validation
- Data Ingestion

4.6. Run Recon

This is the process where actual matching of transactions happens between the files based on the pre-defined parameters called as Matching Parameters. If the transactions between all 3 files perfectly match, then they are considered to be **Matched Transactions**. If the transaction is present in CBS & Switch File but missing (partly or fully) in NPCI Raw, then such transactions are categorized as **Hanging Transactions**. Rest is categorized as **Unmatched Transactions.**

Recon Logics (Mentioned in sequence in which the logic must be applied):

Outward Transaction Recon:

1. Cut-off transaction in NPCI Files: Declined transactions where original leg is in the current Raw file. But due to the cut-off time, the reversal leg is logged into the next cycle. In such scenario, categorize these transactions (Both Original & reversal leg) as Hanging Transactions and wait for the next cycle's raw file to match the transaction.

2. Self-Matched Transactions in Switch, CBS & Raw File (Auto-reversed transactions): Where 2 entries – one with debit & another with credit leg, with same UPI Tran ID, RRN, Tran Date and Tran Amt. Such transactions are categorized under Matched Transactions.

3. Settlement Entries: Settlement entry of the previous batch in GL. (How to identify: -> The amount will be equivalent to the previous NTSL amount and there will be no RRN against this entry).

4. Double Debit or Credit: Same RRN with multiple Debit/ Credit entries. Keep the entire set of the transaction (Org & duplicate) as unmatched. User to take action on such transactions manually. If user prefers to reverse the duplicate entry, TTUM must be generated.

5. Normal Matching: After the above steps the remaining financial transactions are matched on one-to-one basis using the below matching rules (to be kept configurable). These matching will happen only to the transactions with the RC as '00'.

Matching Parameters:

Matching Type	Parameters
Best Match	UPI Tran ID, RRN, Tran Date, Tran Amt
Relaxed Match - I	UPI Tran ID, Tran Date, Tran Amt

6. Deemed Accepted Matching: After matching the success transactions, the system should check for the RC 'RB' transactions where NPCI has deemed accepted these transactions as success. If the corresponding debit

entry is already found in the CBS – remitter a/c, then categorize such transactions as TCC 102. If not, prepare a TTUM for debiting the remitter.

7. NPCI Declined Transactions: Now check for all the other transactions where amount > 0; and failed in NPCI raw file. There should not be any entry available in CBS file for such transactions. If available prepare a TTUM to reverse the transaction.

8. Failed Auto-credit reversal: Scenario where the NPCI file has both Dr & Cr leg but CBS has only one entry.

Once the recon process is complete, the second set of reports are generated by the application. Reports are as below:

Report Name	Process
GL vs Switch - Matched Transactions	Inward
GL vs Switch - Matched Transactions	Outward
Switch vs Network - Matched Transactions	Inward
Switch vs Network - Matched Transactions	Outward
GL vs Network - Matched Transactions	Inward
GL vs Network - Matched Transactions	Outward
GL vs Switch - Unmatched Transactions with ageing	Inward
GL vs Switch - Unmatched Transactions with ageing	Outward
Switch vs Network - Unmatched Transactions with ageing	Inward
Switch vs Network - Unmatched Transactions with ageing	Outward
GL vs Network - Unmatched Transactions with ageing	Inward
GL vs Network - Unmatched Transactions with ageing	Outward
Hanging Transactions	Inward
Hanging Transactions	Outward

Treatment of Unmatched transactions & TTUM Preparation:

1. Forced Matching: User intervention to forcefully match a transaction in 2 files. Application to allow such matching only if the amount in both the files is same.

2. Hanging Transactions: Transactions found in CBS & Switch file but is **missing** in NPCI Raw. Categorize such transactions as 'Hanging Transaction' and wait for the next cycle to get these transactions matched. If the transactions are not found in the next 2 cycles, then considered these transactions as NPCI – Failed and take necessary exception handling action as defined below.

3. Exception Handling: Action Items explained.

    a. Remitter Refund TTUM: Scenario in Outward Transactions where the Remitter account is debited with the transaction amount but the transaction is unsuccessful and not claimed by NPCI. TTUM to be generated for crediting the amount back to the Remitter. Accounting entries provided in the Annexure

    b. Remitter Recovery TTUM: Scenario in Outward Transaction where the remitter recovery has failed but the Transaction is successful and is claimed by NPCI. TTUM to be generated for debiting the customer account. Accounting entries provided in the Annexure

    c. Transaction Credit Confirmation (TCC) 102 & 103 Adjustment File (Inward Transactions only)

i. If the Transaction is marked as RB in NPCI file and the CBS also has a successful credit entry, then such transactions must be categorized under TCC 102.

ii. If the Transaction is marked as RB in NPCI file and the CBS do not have a credit entry, then a TTUM for crediting the amount to the beneficiary must be prepared and post successful credit, such transactions must be categorized under TCC 103.

d. Beneficiary Recovery TTUM: A particular inward transaction which is marked failed by the NPCI, but the credit is already passed on to the Beneficiary Account. A Beneficiary Recovery TTUM to be generated for reversing this transaction.

e. Beneficiary Credit TTUM: A particular inward transaction which is approved by NPCI but the amount is not credited to the Beneficiary. A beneficiary credit TTUM is generated in this scenario.

f. TTUM Reverse Feed – Once the TTUMs are posted onto the CBS, the CBS generates a reverse feed regarding the actual state of the exception handling which has been carried at the CBS level. Transaction wise 'Success' or 'Failed' response is generated. For failed scenarios, the Reverse feed also provides the reason – like inadequate fund, account frozen or blacklisted etc.

g. Switch Update File: This is an output generated from the recon application for uploading onto the Switch Portal for correcting / updating the status of the transactions from Failed to Success or vice-versa.

The TTUM & Adjustment File formats are attached below as Annexures.

The Accounting Entries indicating the Debit & Credit Accounts are attached as Annexures.

The Exception Handling scenarios are explained in brief in the below table.

CBS (GL)	Switch	NPCI (Raw)	Outward	Inward
Success	Success	Success	No Action -> Matched Transactions	1) No Action if the RC is 00 2) Generate TCC 102 File if RC is RB
Success	Success	Failed	Generate 1) Remitter Refund TTUM 2) Switch Update File	Generate 1) Beneficiary Recovery TTUM 2) Switch Update File
Success	Failed	Success	Generate Switch Update File	1) No Action if the RC is 00 2) Generate TCC 102 File if RC is RB 3) Generate Switch Update File (Post TTUM Reverse Feed)
Success	Failed	Failed	Generate Remitter Refund TTUM	1) Generate Beneficiary Recovery TTUM 2) Switch Update File
Failed	Success	Success	Generate 1) Remitter Recovery TTUM 2) Switch Update File	Generate 1) Beneficiary Credit TTUM 2) TCC 103 File Post TTUM Reverse Feed)
Failed	Success	Failed	Generate Switch Update File	Generate Switch Update File

Failed	Failed	Success	Generate 1) Remitter Recovery TTUM 2) Switch Update File	Generate 1) Beneficiary Credit TTUM 2) TCC 103 File Post TTUM Reverse Feed) 3) Switch Update File (Post TTUM Reverse Feed)
Failed	Failed	Failed	No Action -> Matched Transactions	No Action -> Matched Transactions

In the above table, Success = RC '00' Any other response other than RC '00' & RC 'RB' is treated to be Failed transactions.

Other TTUM Scenarios:

    a. RET File (To be uploaded onto the NPCI Portal): After receiving the reverse feed from the CBS, identify the TCC 103 transactions where Beneficiary Credit Transactions were posted through TTUM but the credit to the beneficiary account has failed due to reasons like account inactive, frozen etc. and categorize these transactions under RET (To be returned back to NPCI).

    b. Double Debit/ Credit Reversal TTUM: Reversal of duplicate transaction

    c. Failed Auto-credit/ reversal: Manually posting the transactions which has missed the transactions.

    d. NTSL Settlement TTUM: Verify the summarized value of Transaction count & amount in the Raw file with the NTSL data and prepare the TTUM for the fund movement from bank's internal a/c to NPCI Settlement A/c.

    e. DRC: Generate a TTUM for reversing the amount to the Remitter

    f. RRC: Generate a TTUM for reversing the amount to the Remitter

    List of TTUMs to be generated:

    a. Remitter Refund TTUM

    b. Remitter Recovery TTUM

    c. Failed Auto-credit/ reversal

    d. Double Debit/ Credit reversal

    a. Beneficiary Recovery TTUM

    b. Beneficiary Credit TTUM

Accounting entries:

Transaction/ TTUM	Debit	Credit	Execution Method
Outward Txn - Original Leg	Remitter Account	Outward/ Payable GL	Auto
Outward Txn - Auto Reversal Leg	Outward/ Payable GL	Remitter Account	Auto
Outward Txn - Failed Auto Reversal	Outward/ Payable GL	Remitter Account	TTUM
Inward Txn - Original Leg	Inward/ Receivable GL	Beneficiary Account	TTUM
Inward Txn - Auto Reversal Leg	NA	NA	TTUM
Remitter Refund TTUM	Outward/ Payable GL	Remitter Account	TTUM
Remitter Recovery TTUM	Remitter Account	Outward/ Payable GL	TTUM

Beneficiary Recovery TTUM	Beneficiary Account	Inward/ Receivable GL	TTUM
Beneficiary Credit TTUM	Inward/ Receivable GL	Beneficiary Account	TTUM
Double Debit (Reversal) - Outward Txn	Outward/ Payable GL	Remitter Account	TTUM
Double Credit (Reversal) - Outward Txn	Remitter Account	Outward/ Payable GL	TTUM
Double Debit (Reversal) - Inward Txn	Inward/ Receivable GL	Beneficiary Account	TTUM
Double Credit (Reversal) - Inward Txn	Beneficiary Account	Inward/ Receivable GL	TTUM
NTSL Settlement TTUM - Inward Txn	NPCI Settlement A/c	Inward/ Receivable GL	TTUM
NTSL Settlement TTUM - Outward Txn	Outward/ Payable GL	NPCI Settlement A/c	TTUM
DRC			
RRC			

The account numbers for NPCI Settlement A/c, Payable & Receivable Account with be provided by the Bank. This would be a 'one-time' configuration into the system. However the Remitter & Beneficiary details must be extracted from the NPCI raw file.

4.7. GL Justification: On hold for now

4.8. Dispute Management: On hold for now

NPCI – Raw File Format

Circular Ref: NPCI/UPI/2022-23/OC.157 dated 31st Oct 2022

			Domestic RAW Data format			
Prefix	NewFieldName	Field Description	Type	ActualLength	MaxLength (For Future Use)	Remark
TI	TIsubType	Transaction Type	AN	2	20	
	TItxnId	UPI Transaction ID	AN	35	100	
	TIrrn	RRN	AN	12	100	
	TIrespCode	Response Code	AN	2	20	
	TIDate	Transaction Date	N	6	6	
	TItime	Transaction Time	N	6	6	
	TIsetAmount	Settlement Amount	N	15,2	15,2	
	TIumn	UMN	AN	255	255	
	TIMapperId	Mapper Id	AN	16	16	
	TCinitiationMode	Initiation Mode	AN	2	10	
	TCpurpose	Purpose Code	AN	2	10	
PR	PRId	Payer Code	AN	3	3	
	PRmcc	Payer MCC	AN	4	20	
	PRvpa	Payer VPA	AN	255	255	
PE	PEId	Payee Code	AN	3	3	
	PEMCC	Payee MCC	AN	4	20	
	PEvpa	Payee VPA	AN	255	255	
RE	REId	Rem Code	AN	3	3	
	REifsc	REM IFSC CODE	AN	11	20	.
	REaccType	Remitter Account Type	AN	2	30	
	REaccountNo	REM ACCOUNT NUMBER	AN	30	30	
BE	BEId	Bene Code	AN	3	3	
	BEifsc	BENI IFSC CODE	AN	11	20	
	BEaccType	Bene Account Type	AN	2	30	
	BEaccountNo	BENE ACCOUNT NUMBER	AN	30	30	
	LRN	Lite Reference Number	AN	35	36	
	ResField1	ResField1				
	ResField2	ResField2				
	ResField3	ResField3				

NPCI – Merchant Raw Data Format:

Description	Max Length	Typ
Participant ID	3	A
Transaction Type	2	A
From Account Type	2	A
To Account Type	2	A
Transaction Serial Number	12	A
Response Code	2	A
BENEFICIARY NUMBER	19	A
REMITTER NUMBER	19	A
Member Number	1	A
Approval Number	6	A
System Trace Audit Number	120	S
Transaction Date	60	S
Transaction Time	60	S
Merchant Category Code	40	S
Card Acceptor Settl Date	60	S
Card Acceptor ID	15	A
Card Acceptor Terminal ID	8	A
Card Acceptor Term. Location	40	A
Aquirer ID	11	A
Acquirer Settlement Date	60	S
Transaction Currency Code	3	A
Transaction Amount	150	S
Actual Transaction Amount	150	S
Trans Activity Fee	150	S
Acquirer Stl Curr Code	3	A
Acquirer Settlement Amount	150	S
Acquirer Stl Fee	150	S
Acquirer Stl Proc Fee	150	S
Acquirer Stl Conv Rate	159	S
PAYMENT REFERENCE	50	A
CUSTOMER LOCATION	18	A
MERCHANT LOCATION	18	A
OTP INDICATOR	1	A
ORIGINATING CHANNEL	4	A
MCC	4	A
ERROR FREE TEXT	50	A
RESERVED	50	A
RESERVED	150	A
RESERVED	100	A
RESERVED	100	A

RESERVED	100	A
Payer PSP code	150	A
Payee PSP code	150	A
UPI Transaction ID	50	A
Customer refernce Number	50	A
UPI reference code	50	A

Annexure – II

Sample NPCI File Formats:

ACQUIRER MERCHANT RAW DATA V3

```
HT,Merchant Acq,30C,20220603,1
TX,U2,34a0362b604742e885cfbe1ad3c26414,215417617825,00,060322,170457,2500,rose@csbcash,1,11,1
9,ANB,0000,rose@csbcash,RNB,7221,Ram9345@andb,HDF,HDFC0000222,01,456456322233,CSB,CSBK0222456
,01,3453454385,
TX,U2,a05fbf45a3e449daacc0c77acd4be8cf,215417912058,RB,060322,170559,2500,rose@csbcash,1,11,1
9,ANB,0000,rose@csbcash,RNB,7221,Ram9345@andb,HDF,HDFC0000222,01,456456322233,CSB,CSBK0222456
,01,3453454385,
FT,2,RESERVED
```

ISSUER MERCHANT RAW DATA V3

```
HT,Merchant Iss,30C,20220603,1
TX,U2,34a0362b604742e885cfbe1ad3c26414,215417617825,00,060322,170457,2500,rose@csbcash,1,11,1
9,ANB,0000,rose@csbcash,RNB,7221,Ram9345@andb,HDF,HDFC0000222,01,456456322233,CSB,CSBK0222456
,01,3453454385,
TX,U2,a05fbf45a3e449daacc0c77acd4be8cf,215417912058,RB,060322,170559,2500,rose@csbcash,1,11,1
9,ANB,0000,rose@csbcash,RNB,7221,Ram9345@andb,HDF,HDFC0000222,01,456456322233,CSB,CSBK0222456
,01,3453454385,
FT,2,RESERVED
```

ACQUIRER RAW DATA V3

```
HT,ACQUIRER,30C,20220603,1
TX,U3,662f0c8db28643489e9bfcc814bb4035,215417814591,00,060322,170801,2500,,1,00,00,HDF,5411,n
arayanan0RESPAUTHXML9@hdfc,RNB,0000,vipindas@rbl,HDF,HDFC0000092,01,981000000138,CSB,CSBK0000
012,00,981000000137,
TX,U3,cb1307e770764d9c8a8a8e0818ddfd6d,215417409084,RB,060322,170847,1000,,1,00,00,ANB,5411,n
arayanan0RESPAUTHXML9@hdfc,RNB,0000,vipindas@rbl,HDF,HDFC0000092,01,981000000138,CSB,CSBK0000
012,00,981000000137,
TX,UC,aa69c4d0a4e04a2fb74ca337db2909ee,215417335440,00,060322,171225,2500,,1,00,00,ANB,0000,D
as@andb,,0000,919943069272@9047001.mmid.npci,HDF,HDFC0000008,00,981000000111,CSB,,00,91994306
9272,
TX,UC,f23f5724db7c483ab52cfbcb34d8570f,215417274670,RB,060322,171301,2500,,1,00,00,ANB,0000,D
as@andb,,0000,919943069272@9047001.mmid.npci,HDF,HDFC0000008,00,981000000111,CSB,,00,91994306
9272,
FT,4,RESERVED
```

ISSUER RAW DATA V3

```
HT,ISSUER,30C,20220603,1
TX,U3,662f0c8db28643489e9bfcc814bb4035,215417814591,00,060322,170801,2500,,1,00,00,HDF,5411,n
arayanan0RESPAUTHXML9@hdfc,RNB,0000,vipindas@rbl,HDF,HDFC0000092,01,981000000138,CSB,CSBK0000
012,00,981000000137,
TX,U3,cb1307e770764d9c8a8a8e0818ddfd6d,215417409084,RB,060322,170847,1000,,1,00,00,ANB,5411,n
arayanan0RESPAUTHXML9@hdfc,RNB,0000,vipindas@rbl,HDF,HDFC0000092,01,981000000138,CSB,CSBK0000
012,00,981000000137,
TX,UC,aa69c4d0a4e04a2fb74ca337db2909ee,215417335440,00,060322,171225,2500,,1,00,00,ANB,0000,D
as@andb,,0000,919943069272@9047001.mmid.npci,HDF,HDFC0000008,00,981000000111,CSB,,00,91994306
9272,
TX,UC,f23f5724db7c483ab52cfbcb34d8570f,215417274670,RB,060322,171301,2500,,1,00,00,ANB,0000,D
as@andb,,0000,919943069272@9047001.mmid.npci,HDF,HDFC0000008,00,981000000111,CSB,,00,91994306
9272,
FT,4,RESERVED
```

Adjustment Report (Format):

Data in blue share is the column header and the white section is the sample data.

Txnuid	Uid	Adjdate	Adjtype	Remitter	Beneficiery	Response	Txndate	Txntime	RRN	Terminalid	Ben_Mobile_No	Rem_Mobile_No
XXXXXXX	XXXXXXX	DD-MM-YYYY	Arbitration Raise	ABC	DEF	00	DD-MM-YYYY	HH:MM:SS	XXXXXXXXXXXX	XXXXX	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXX
Chbdate	**Chbref**	**Txnamount**	**Adjamount**	**Rem/PayeePSP_Fee**	**Ben_Fee**	**Ben_FeeSW**	**Adjfee**	**Npcifee**	**Remfeetax**	**Benfeetax**	**Npcitax**	**Adjref**
-	-	15000.00	15000.00	0.00	0.00	0	0	0	0	0	0	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Bankadjref	**Adjproof**	**Compensation amount**	**Adjustment raised time**	**No of Days for Penalty**	**SHDT73**	**SHDT74**	**SHDT75**	**SHDT76**	**SHDT77**	**Transaction_Type**	**Transaction Indicator**	**Beneficiary Account number**
	XXXXXXX	0		0						U2	PAY	XXXXXXXXXXXXXXXXXXX
Remitter Account number	**Aadhaar Number**	**Mobile Number**	**Payer PSP**	**Payee PSP**	**UPI Transaction ID**	**Virtual Address**	**Dispute Flag**	**Reason Code**	**MCC**	**Originating Channel**		
XXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXX	ABC	DEF	XXXXXXXXXXXXXXXXXX		AR	1100	5816	UMOB		

Currently for 'Adjtype' we will only consider 'Credit Adjustments', 'TCC & RET' Txns.

Sample File:

UPI Adjustment Report_XXX_2024-12·

Adjustment File – NPCI Bulk Upload Format

10.3 Bulk Upload file format

Header	Description	length	example
bankadjref	Bank Adjustment reffernce number	100(AN)	REM/BEN/CB/08013
Flag	B/R/TCC/A/RET	03(A)	B
shtdat	Transaction date	YYYY-MM-DD(AN)	2015-06-21
adjamt	Dispute Amount	18(N)	1000
shser	UPI REF NO	50(AN)	8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM
shcrd	1. Virtaul ID 2. Aadhar no 3. A/C no + IFSC 4. Mobile no + MMID	255(AN)	Eg: virtualID(bivek@xyz)
filename	.CSV filename	50(AN)	Remcbfile.CSV
reason	Reason Codes	5(AN)	1064
specifyother	Bank remarks	400(AN)	Beneficiary account not credited

Header	Description	length
Bankadjref	Bank Adjustment Reference Number	Length 100 (AN)
Flag	DRC/RRC/Cr Adj/ TCC/RET	Length-03 (A)
shtdat	Txn Date	YYYY-MM-DD (AN)
adjsmt	Dispute Amount	(N)
Shser	RRN	Length -50 (AN)
Shcrd	1. P2P - NBIN + Mobile Number (19 Digits)	Length-53 (AN)
	2. P2A - NBIN + Account Number (19 Digits)	
	3. P2U - NBIN + Aadhar Number (19 Digits)	
File Name	.CSV file name	Length-50(AN)
reason	Reason Codes	Length-05 (AN)
specifyother	Bank Remarks	Length-400 (AN)

Currently for 'Flag' Header, only consider DRC, RRC, Credit Adjustments, TCC & RET. Remaining are related to Dispute which we shall take up at the later stage.

Annexure V

NTSL File:

NTSL.xlsx

Annexure VI

1) CBS Sample Files:

CBS - Sample File for
Payable (Outward) GL

CBS - Sample File for
Receivable (Inward) G

TTUM Sample
File.xlsx

2) Switch Sample File

Switch Sample
File.xlsx

Please note that the Switch & CBS file structure to be kept configurable.