

NPCI/2019-20/RuPay/033

January 27, 2020

To,
All Member Banks – RuPay

Madam/Dear Sir,

Sub: RuPay – Automated Compensation Calculation “Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions”

Background:

We refer to RBI circular DPSS.CO.PD. No.629/02.01.014/2019-20 dated 20th September, 2019 towards harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorized Payment Systems.

Further we refer to the RuPay circular NPCI/2019-20/RuPay/022 dated 16th October, 2019, where Annexure E expects the Acquiring members to initiate a Fund Disbursement on compensation to the extent of delay beyond T+5 calendar days on credit adjustment/refund to the customer. (Where T is the transaction date @ INR 100/- per day). Changes to the BCS RuPay functionalities have been carried out to automate compensation calculation and settlement between the Acquiring and Issuing members. Also, as per Annexure D and Annexure E, the designated chargeback reason codes have been revised.

Changes to the RuPay Guidelines and Specifications

The following changes have been incorporated to the BCS RuPay system to accommodate automated compensation computation and settlement on possible adjustments against a failed transaction.

1. **Introduction of Chargeback “Reason Code 1065 – Account debited but confirmation not received at merchant location”:** Issuing members to exercise a chargeback where the customer disputes a settled transaction as failed. The existing chargeback life cycles will be applicable for resolution. The system will automatically compute the compensation amount and settle the

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equivalent of INR 100 per day beyond 5 calendar days from the transaction date to the date of dispute resolution when in favour of the Issuer. Please refer **Annexure A** for details.

2. **Failed Transaction Identifier on “Good Faith” (Issuer):** Issuing members to exercise a good faith where the customer disputes a settled transaction as failed and chargeback option is disabled in the BCS RuPay application owing to non-availability of chargeback time frames for chargeback reason code 1065. Issuing members will have an option to exercise a Good Faith for such transactions. Issuing members to identify the Good Faith request on a failed transaction by selecting the message reason code “1065 - Account debited but confirmation not received at merchant location” in BCS RuPay application. The system will automatically compute the compensation and settle the equivalent of INR 100 per day beyond 5 calendar days from the transaction date to the settlement date of Good Faith acceptance where applicable. Please refer **Annexure B** for details.
3. **Failed Transaction identifier on “Credit Adjustment”:** Acquiring members to identify the credit adjustments against a failed transaction by selecting the message reason code “1065 - Account debited but confirmation not received at merchant location” in BCS RuPay application. The system will automatically compute the compensation and settle the equivalent of INR 100 per day beyond 5 calendar days from the transaction date to the settlement date of Credit Adjustment as applicable. Please refer **Annexure C** for details.
4. **Failed Transaction identifier on “Refund”:** Acquiring members to identify refunds against a failed transaction by selecting the message reason code “1065 - Account debited but confirmation not received at merchant location” in BCS RuPay application. The system will automatically compute the compensation and settle the equivalent of INR 100 per day beyond 5 calendar days from the transaction date to the settlement date of Refund as applicable. Please refer **Annexure D** for details.
5. **Failed Transaction Identifier on “Presentment Reversal”:** Acquiring members to identify Presentment Reversals against a failed transaction by selecting the message reason code “1065 - Account debited but confirmation not received at merchant location” in BCS RuPay application. The system will automatically compute the compensation and settle the equivalent of INR 100 per day

beyond 5 calendar days from the transaction date to the settlement date of Refund as applicable. Please refer Annexure E for details.

6. **Introduction of Compensation Report:** A separate settlement cycle wise XML report will be provided to the member banks with details of compensation's settled on failed transactions. Please refer Annexure F for details.
7. **Changes to the Incoming (01) files for Issuers:** For all function codes where compensation calculation is initiated as detailed above, the "Fee Block" of the transaction as part of the incoming files (01) for the settlement cycle applicable shall carry a new fee type code (<nFeeTpCd>) "3040". This fee block will contain the compensation equivalent for the transaction cycle as applicable. Please refer Annexure G for details.
8. **Changes to the Acknowledgement (02 and 03) files for Acquirers:** For all function codes where compensation calculation is initiated as detailed above, the "Fee Block" of the transaction as part of the acknowledgement files (02 and 03) for the settlement cycle applicable shall carry a new fee type code (<nFeeTpCd>) "3040". This fee block will contain the compensation equivalent for the transaction cycle as applicable. Please refer Annexure H for details.
9. **Changes to the Daily Settlement Report (DSR):** The DSR summary report shall carry two additional columns namely "Customer Compensation Dr" and "Customer Compensation Cr" for both Issuing and Acquiring members. The fields shall contain the compensation equivalent credits and debits for each settlement cycle. Corresponding values will be populated against applicable function codes where compensation is applicable. Please refer Annexure I for details.

Note :

1. The compensation value calculated does not attract GST.
2. The compensation will not be applied on Credit Card transaction cycles.
3. This is applicable only on Domestic Transactions.

The above changes will be effective **10th February 2020**.

Annexures:

Please do refer to the following annexures for guidance.

- Introduction of Chargeback "Reason Code 1065 – Account debited but confirmation not received at merchant location" and compensation computation on dispute life cycles (**Annexure A**)
- Changes to the "Good Faith" life cycle (**Annexure B**)
- Changes to "Credit Adjustment" functionality (**Annexure C**)
- Changes to "Refund" functionality (**Annexure D**)
- Changes to "Presentment Reversal" functionality (**Annexure E**)
- Introduction of Compensation Report (**Annexure F**)
- Changes to the Incoming (01) files for Issuers (**Annexure G**)
- Changes to the Acknowledgement (02 and 03) files for Acquirers (**Annexure H**)
- Changes to the Daily Settlement Report (DSR) (**Annexure I**)

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

For any queries or clarification, please contact:

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Yours faithfully,

S. M. Nabar

Saiprasad Nabar
Chief – Online Products Operations

ANNEXURE A

Introduction of a new Chargeback “Reason Code 1065 – Account debited but confirmation not received at merchant location”

A new chargeback reason code 1065 is introduced to cater to customer complaints for reason “Failed Transaction”.

1. The chargeback arises under one of the following conditions:

- 1.1. The customer disputes that the transaction failed at the merchant location as the terminal did not receive a successful response. As a result of the failure, goods and services could not be provided to the customer though the customer’s account was debited.
- 1.2. The customer disputes that the transaction failed at the merchant location as the terminal did not receive a successful response. The customer subsequently availed the goods/services by paying for the service through alternate means though the customer’s account was debited.
- 1.3. The customer disputes that the transaction failed at the merchant location as the terminal did not receive a successful response. The customer subsequently attempted another transaction using the same card which was successful though the customer’s account was debited twice.

2. Retrieval Request: Not required.

3. Chargeback Time frames: 220 calendar days from the central processing date of the transaction.

4. Chargeback Amount:

- 4.1. Chargeback amount should not exceed original transaction amount.
- 4.2. Chargeback amount can be partial only when the merchant has processed a partial refund/Credit adjustment to the customer’s account.
- 4.3. In case of partial amount chargeback, the issuing institution must select/populate the partial amount indicator field.

5. Improper Use of Issuing Institutions Chargeback:

5.1. Chargeback is invalid where the transaction is successful at the merchant terminal and where the customer is disputing non receipt of services or merchandise.

6. Member Message Text:

6.1. For chargeback condition 1.1: NA.

6.2. For chargeback condition 1.2: "services paid by <mode of alternate payment>"

6.3. For chargeback condition 1.3: "services paid vide <ARN> <Date> <RRN>"

7. Supporting Documents:

7.1. For Chargeback condition 1.1, 1.2 and 1.3 :

7.1.1. The Issuing Institution must supply a written complaint from the cardholder, un-edited electronic mail (e-mail) from the cardholder or an Issuer certification which must state:

7.1.1.1. Cardholder was engaged in the transaction and a brief description of the goods or services from the merchant establishment.

7.1.1.2. The reasons why the customer is disputing the transaction as failed.

7.2. For Chargeback condition 1.2:

7.2.1. In addition to the documentation as in section 7.1 above, the Issuing institution must supply evidence of payment by alternate means.

8. Time line to submit Supporting documents by Issuing Institution: Issuing institution must provide copy of all relevant documents to the Acquiring institution within 5 calendar days from the chargeback processing date.

9. Re-Presentation Time Frame: 15 calendar days from the Chargeback processing date.

10. Proper use for Acquiring institutions Re-Presentation:

10.1. Acquiring institution can demonstrate that the transaction was successful.

10.2. Credit or reversal was processed.

10.3. Issuing institution did not meet the applicable chargeback conditions.

10.4. Document received from the Issuer at the chargeback stage was illegible.

10.5. Non receipt of required documentation to support the chargeback.

11. Re-presentment Supporting Documents

- 11.1. For chargeback condition 1.1 documents to prove that the transaction was successful (transaction chargeslip etc) and not failed.
- 11.2. For chargeback conditions 1.2 merchant documents to prove that the transaction was successful (transaction chargeslip etc) and proof of service provided/goods delivered on both payments.
- 11.3. For chargeback condition 1.3 merchant documents to prove that the transaction was successful (transaction chargeslip etc) and proof of service provided/goods delivered on both transactions.

12. Time lines to submit Supporting documents by Acquiring Institution: Acquiring institution must provide copy of all relevant documents to the Issuing institution within 5 calendar days from the chargeback processing date.

Note: Member banks to take note that the chargeback amount can be partial only if a partial Refund/Credit adjustment from the Acquiring bank is available for the transaction prior to the date of Chargeback. Members are not allowed to change the dispute amount on subsequent life cycles like Re-presentment, Pre-arbitration etc.

Compensation Computation on dispute life cycles:

- 1. For a dispute life cycle under chargeback reason code 1065, compensation will be computed by the system automatically and settled between the members @ Rs 100 per day (Debit Acquirer and Credit Issuer), provided the settlement date of the resolution life cycle is beyond 5 calendar days from the transaction date and in favour of the Issuer.
- 2. Applicability of compensation computation on Chargeback life cycle is tabulated below for reference.

Chargeback Life Cycle - Reason Code 1065	
Stage of Dispute	Compensation Applicable
Chargeback	NA
Re-presentment	NA
Chargeback Acceptance	Applicable
Chargeback Deemed Acceptance	Applicable
Pre-Arbitration	NA
Pre-Arbitration Acceptance	Applicable
Pre-Arbitration Decline	NA

Pre-Arbitration Deemed Acceptance*	Applicable
Arbitration	NA
Arbitration Acceptance	Applicable
Arbitration Withdrawal	NA

* Subject to introduction of lifecycle in BCS RuPay application.

3. Sample scenarios tabulated below for illustration.

Compensation Illustration (Chargeback reason code 1065)						
Transaction Date	Life Cycle	Raised Date	Settlement Date	Days	Debit Acquirer	Credit Issuer
01-Jan-20	Chargeback	02-Jan-20	03-Jan-20	NA	NA	NA
01-Jan-20	Chargeback Acceptance	05-Jan-20	06-Jan-20	NA	NA	NA
01-Jan-20	Chargeback Acceptance	09-Jan-20	10-Jan-20	4	400	400
01-Jan-20	Chargeback Deemed Acceptance	17-Jan-20	18-Jan-20	12	1,200	1,200
01-Jan-20	Re-Presentation	16-Jan-20	17-Jan-20	NA	NA	NA

BCS RuPay Chargeback Screen

The New chargeback reason code “1065” is grouped under Reason Subtype “Goods and Services related Issues”. A sample screen from BCS RuPay is displayed below for guidance.

Create Chargeback

* Amount, Transaction	<input type="text"/>	* Reason Subtype	Goods and services related I ▾
* Full / Partial	Full Partial	* Message ReasonCode	1065 - Account debited but c ▾
Internal Tracking Number	<input type="text"/>	-- Select -- 1061 - Credit not processed for cancelled or returned goods and services 1062 - Goods and Services not as described / defective 1063 - Paid by alternate means 1064 - Goods or Services Not Provided / Not Received 1065 - Account debited but confirmation not received at merchant location	
* Member Message Text	<input type="text"/>		

ANNEXURE B

Changes to the Good Faith Life cycle

1. A new reason code 1065 is introduced to the Good Faith screen in BCS RuPay for the Issuing members.
2. Issuing members to select message reason code "1065" for disputes on failed transactions and "2360" for others.
3. There are no screen level changes for the Acquiring members on Good Faith.

Create Good Faith - Issuer

* Amount, Transaction	<input type="text"/>	* Document Indicator	Yes No
* Full / Partial	Full Partial	Message ReasonCode	2360 - Others (default)
Internal Tracking Number	<input type="text"/>		-- Select --
* Member Message Text	<input type="text"/>		1065 - Account debited but confirmation not received at merchant location
			2360 - Others (default)

Cancel Clear OK

Compensation Computation on Good Faith:

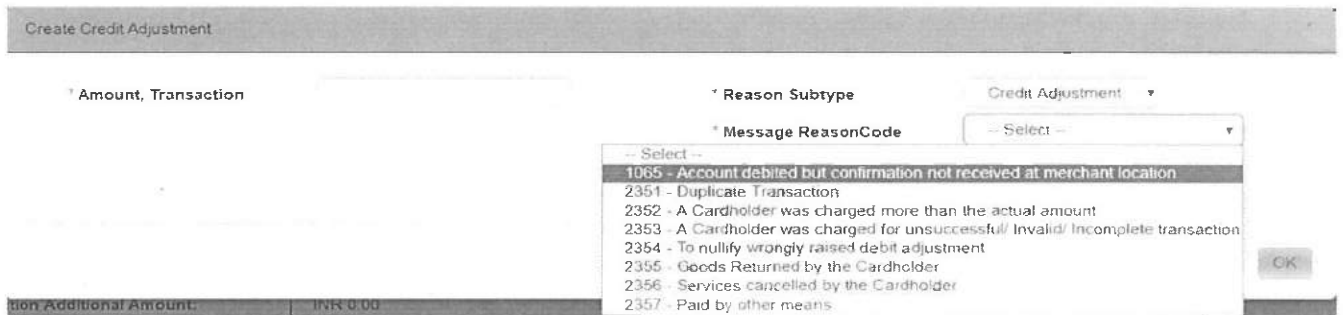
1. For an Issuers Good Faith request under reason code 1065, compensation will be computed by the system automatically and settled between the members @ Rs 100 per day (Debit Acquirer and Credit Issuer), provided the settlement date of the Good Faith Acceptance life cycle is beyond 5 calendar days from the transaction date and is in favour of the Issuer.
2. Applicability of compensation computation on Good Faith is tabulated below for reference.

Good Faith Initiated by the Issuer - Reason Code 1065	
Stage of Dispute	Compensation Applicable
Good Faith	NA
Good Faith Acceptance	Applicable
Good Faith Decline	NA
Good Faith Deemed Decline	NA
Good Faith Deemed Acceptance*	Applicable

* Subject to introduction of lifecycle in BCS RuPay application.

Changes to “Credit Adjustment” functionality

1. A new reason code 1065 is introduced to the Credit adjustment screens in BCS RuPay for the Acquiring members.
2. Acquiring members to select the message reason code “1065” in the credit adjustment screens where the adjustment entry to the Issuer/customer is on account of a transaction surplus on a failed transaction with the Merchant/Acquirer.
3. It is recommended that credit adjustments under reason code 1065 are processed in a timely manner to ensure the adjustments are settled within 5 calendar days from the transaction date.



Compensation Computation on Credit Adjustments:

Compensation will be computed by the system automatically and settled between the members @ Rs 100 per day (Debit Acquirer and Credit Issuer), where the settlement dates of Credit adjustment initiated by the Acquirer under reason code 1065 is beyond 5 calendar days from the original transaction date.

File upload formats for Credit Adjustments:

```
<nMTI>1740</nMTI>
<nFunCd>762</nFunCd>
<nRecNum>00000002</nRecNum>
<nDtTmLcTxn>191212112354</nDtTmLcTxn>
<nPAN>1234560000000000</nPAN>
<nARD>65432193519351112284359</nARD>
<nAcqInstCd>654321</nAcqInstCd>
<nApprvlCd>033424</nApprvlCd>
<nCrdAcptTrmId>88000035</nCrdAcptTrmId>
<nAmtTxn>300000</nAmtTxn>
<nCcyCdTxn>356</nCcyCdTxn>
<nTxnOrgInstCd>ABCD2290001</nTxnOrgInstCd>
<nMsgRsnCd>1065</nMsgRsnCd>
```

—————> **New Message reason code 1065**

Changes to “Refund” functionality

1. A new reason code 1065 is introduced to the Refund screens in BCS RuPay for the Acquiring members.
2. Acquiring members to select message reason code “1065” in the Refund screens where the adjustment entry to the Issuer/customer is on account of a transaction surplus on a failed transaction with the Merchant/Acquirer.
3. It is recommended that Refunds under reason code 1065 is processed in a timely manner to ensure the adjustments are settled within 5 calendar days from the original transaction date.

Compensation Computation on Refunds:

Compensation will be computed by the system automatically and settled between the members @ Rs 100 per day (Debit Acquirer and Credit Issuer), where the settlement dates of Refunds initiated by the Acquirer under reason code 1065 is beyond 5 calendar days from the transaction date.

File upload formats for Refunds:

```
<nMTI>1240</nMTI>
<nFunCd>262</nFunCd>
<nRecNum>00000002</nRecNum>
<nDtTmLcTxn>191212112354</nDtTmLcTxn>
<nPAN>1234560000000000</nPAN>
<nARD>65432193519351112284961</nARD>
<nAcqInstCd>654321</nAcqInstCd>
<nApprvlCd>033485</nApprvlCd>
<nCrdAcptTrmId>FSM02616</nCrdAcptTrmId>
<nAmtTxn>300000</nAmtTxn>
<nCcyCdTxn>356</nCcyCdTxn>
<nTxnOrgInstCd>ABCD2290001</nTxnOrgInstCd>
<nFulParInd>F</nFulParInd>
<nMsgRsnCd>1065</nMsgRsnCd>
```

→ **New Message reason code 1065**

Changes to “Presentment Reversal” functionality

1. A new reason code 1065 is introduced to “Presentment Reversal” screens in BCS RuPay for the Acquiring members.
2. Acquiring members to select message reason code “1065” in the Presentment Reversal screens where the adjustment entry to the Issuer/customer is on account of a transaction surplus on a failed transaction with the Merchant/Acquirer.
3. It is recommended that Presentment Reversals under reason code 1065 is processed in a timely manner to ensure the adjustments are settled within 5 calendar days from the original transaction date.

Create Presentment Reversal

Amount, Transaction	<input type="text" value="2000.00"/>	
Amounts, Additional	<input type="text" value="1000.00"/>	
Message ReasonCode	<input type="text" value="2360 - Others (default)"/> <div style="border: 1px solid #ccc; padding: 2px; margin-top: 2px;"> -- Select -- 1065 - Account debited but confirmation not received at merchant location 2360 - Others (default) </div>	<input type="button" value="Cancel"/> <input type="button" value="Clear"/> <input type="button" value="OK"/>

Compensation Computation on Presentment Reversal:

Compensation will be computed by the system automatically and settled between the members @ Rs 100 per day (Debit Acquirer and Credit Issuer), where the settlement dates of Presentment Reversals initiated by the Acquirer under reason code 1065 is beyond 5 calendar days from the transaction date.

File upload formats for Presentment Reversal:

```

<nMTI>1420</nMTI>
<nFunCd>420</nFunCd>
<nRecNum>00000002</nRecNum>
<nDtTmLcTxn>190923145705</nDtTmLcTxn>
<nPAN>1234560000000000</nPAN>
<nARD>30000092669266142266582</nARD>
<nAcqInstCd>300000</nAcqInstCd>
<nApprvlCd>027726</nApprvlCd>
<nCrdAcptTrmlId>88000035</nCrdAcptTrmlId>
<nTxnOrgInstCd>ABCD2290001</nTxnOrgInstCd>
<nMsgRsnCd>1065</nMsgRsnCd>
    
```

→ **New Message reason code 1065**

ANNEXURE F

Customer Compensation Report

A new PGP encrypted XML report is introduced in BCS RuPay application to provide a transaction wise break up of customer compensations on failed transactions. This report will be generated on all settlement cycles for RuPay subject to availability of adjustments where compensation is applicable.

The compensation reports will be available under the “Members→ File Download → Reports” folder in BCS RuPay application.

Member File Download

- Incoming
- RawDataFile
- Reports
 - 201901
 - 201902
 - 201903
 - 201904
 - 201905
 - 201906
 - 201907
 - 201908
 - 201909
 - 201910
 - 201911
 - 201912
 - 2019-12-02
 - Cycle1
 - Cycle2

File Name	Size	Creation Date
891CHIS98600011935400_.xml.pgp	0.91 KB	20/12/2019 01:41:29 PM
DSRSummaryReport_Sponsor_Chennai Issuer Bank_2019-12-20-1.xls	9.36 KB	20/12/2019 01:41:37 PM
InterchangeSummaryReport_Chennai Issuer Bank-2019-12-20-1.xls	6.46 KB	20/12/2019 01:41:34 PM
NPCIBillingSummary_SponsorBank_Chennai Issuer Bank2019-12-20-1.xls	6.37 KB	20/12/2019 01:41:36 PM
NetSettlementReport_SponsorBank_Chennai Issuer Bank_2019-12-20-1.xls	6.07 KB	20/12/2019 01:41:36 PM

Showing 5 of 5 records

XML File Naming Convention

Sample file name : 891ABCD22900011933600.xml where

File Name	89	1	ABCD2290001	19336	00	xml
Nomenclature	File Type	Clearing Cycle	PID	Julian date	File counter	File extension

XML File Format

The Customer Compensation report XML file will contain the following TAGS.

Tags	Description
nMTI	MTI
nFunCd	Function code of the original adjustment which attracts compensation. Eg Chargeback Acceptance.
nRecNum	Record Number

nDtTmLcTxn	Date and time of transaction
nPAN	Permanent Account Number
nAcqInstCd	Acquirer Institution code
nApprvlCd	Approval Code of the transaction
nCrdAcptTrmld	Card Acceptor Terminal ID
nAmtTxn	Transaction Amount of the original adjustment which attracts compensation
nCcyCdTxn	Currency code of the transaction
nTxnOrglInstCd	Transaction Originator Institution code
nTxnDesInstCd	Transaction Destination Institution code
nDtSet	Settlement date
nAmtSet	Settlement Amount
nCaseNum	Case number
nARD	ARD
nProcCd	Processing Code
nPosEntMode	Pos Entry Mode
nCrdAcpNm	Card acceptor Name
nPnltd	Number of days on which compensation calculated
Fee	Fee block start
nFeeDCInd	Debit/Credit Indicator of Compensation
nFeeAmt	Compensation amount
nFeeCcy	Compensation Currency
nFeeTpCd	Fee Type code. The value will be 3040 to identify compensation
/Fee	Fee block end

Specification of new tag <nPnltd> as below:

Component	Description
Xml tag	<nPnltd>
Type	N5
Format	Variable (Max value will be N5)
Possible Values	1-99999

A sample XML record on chargeback acceptance life cycle where compensation was applied is displayed below for reference.

```
<nMTI>1442</nMTI>
<nFunCd>465</nFunCd>
<nRecNum>00000002</nRecNum>
<nDtTmLcTxn>191124184052</nDtTmLcTxn>
```

<nPAN>7788990000000000</nPAN>
<nAcqInstCd>300012</nAcqInstCd>
<nApprvlCd>033162</nApprvlCd>
<nCrdAcptTrmld>880000035</nCrdAcptTrmld>
<nAmtTxn>200000</nAmtTxn>
<nCcyCdTxn>356</nCcyCdTxn>
<nTxnOrgInstCd>ABCD2290001</nTxnOrgInstCd>
<nTxnDesInstCd>CHIS9860001</nTxnDesInstCd>
<nDtSet>191202</nDtSet>
<nAmtSet>200000</nAmtSet>
<nCaseNum>NPCI3978698413</nCaseNum>
<nARD>30001293339333112279116</nARD>
<nProcCd>010000</nProcCd>
<nPosEntMode>021</nPosEntMode>
<nCrdAcpNm>POS 19 </nCrdAcpNm>
<nPnltd>3</nPnltd> ← Number of days where Compensation Applicable
<Fee>
<nFeeDCInd>D</nFeeDCInd>
<nFeeAmt>30000</nFeeAmt>
<nFeeCcy>356</nFeeCcy>
<nFeeTpCd>3040</nFeeTpCd> ← New Fee type code to identify Compensation.
</Fee>

Changes to the Incoming (01) files for Issuers

A new fee type code "3040" is added to the fee block of a transaction to identify settlement of compensation on failed transactions. The fee block will be appended to a transaction block on function codes where compensation is applicable. A sample record is displayed below for reference.

```
<nMTI>1442</nMTI>
<nFunCd>465</nFunCd>
<nRecNum>00000003</nRecNum>
<nDtTmLcTxn>191124184052</nDtTmLcTxn>
<nPAN>7788990000000000</nPAN>
<nAcqInstCd>300012</nAcqInstCd>
<nApprvlCd>033162</nApprvlCd>
<nCrdAcptTrmId>88000035</nCrdAcptTrmId>
<nAmtTxn>200000</nAmtTxn>
<nCcyCdTxn>356</nCcyCdTxn>
<nTxnOrgInstCd>ABCD2290001</nTxnOrgInstCd>
<nTxnDesInstCd>CHIS9860001</nTxnDesInstCd>
<nDtSet>191202</nDtSet>
<nOrgSetDt>191203</nOrgSetDt>
<nFulParInd>P</nFulParInd>
<nMemMsgTxt>Deemed Case</nMemMsgTxt>
<nCaseNum>NPCI3978698413</nCaseNum>
<nMsgRsnCd>1065</nMsgRsnCd>
<nARD>30001293339333112279116</nARD>
<nCrdAcpBussCd>5999</nCrdAcpBussCd>
<nCrdAcpNm>POS 19 </nCrdAcpNm>
<Fee>
<nFeeDCInd>C</nFeeDCInd>
<nFeeAmt>30000</nFeeAmt>
<nFeeCcy>356</nFeeCcy>
<nFeeTpCd>3040</nFeeTpCd>
</Fee>
<Fee>
```

Tags of transaction cycle attracting compensation.

← New fee type code 3040 to identify compensation

ANNEXURE H

Changes to the Acknowledgement (02 and 03) files for Acquirers

A new fee type code "3040" is added to the fee block of a transaction to identify settlement of compensation on failed transactions. The fee block will be appended to the transaction blocks on function codes where compensation is applicable. A sample record is displayed below for reference.

```
<Txn>
<nMTI>1442</nMTI>
<nFunCd>465</nFunCd>
<nRecNum>00000006</nRecNum>
<nDtTmLcTxn>191124184052</nDtTmLcTxn>
<nPAN>7788990000000000</nPAN>
<nAcqInstCd>300012</nAcqInstCd>
<nApprvlCd>033162</nApprvlCd>
<nCrdAcptTrmlId>88000035</nCrdAcptTrmlId>
<nAmtTxn>200000</nAmtTxn>
<nCcyCdTxn>356</nCcyCdTxn>
<nTxnOrgInstCd>ICIC2290001</nTxnOrgInstCd>
<nTxnDesInstCd>CHIS9860001</nTxnDesInstCd>
<nDtSet>191202</nDtSet>
<nOrgSetDt>191203</nOrgSetDt>
<nFulParInd>P</nFulParInd>
<nMemMsgTxt>Deemed Case</nMemMsgTxt>
<nCaseNum>NPCI3978698413</nCaseNum>
<nMsgRsnCd>1065</nMsgRsnCd>
<nARD>30001293339333112279116</nARD>
<nCrdAcpBussCd>5999</nCrdAcpBussCd>
<nCrdAcpNm>POS 19 </nCrdAcpNm>
<nUnFINm>031ICIC22900011933600</nUnFINm>
<nProcSts>S</nProcSts>
<Fee>
<nFeeDCInd>D</nFeeDCInd>
<nFeeAmt>30000</nFeeAmt>
<nFeeCcy>356</nFeeCcy>
<nFeeTpCd>3040</nFeeTpCd>
</Fee>
```

Tags of transaction cycle attracting compensation.

← New fee type code 3040 to identify compensation

ANNEXURE I

Changes to Daily Settlement Report (DSR)

Two new columns have been added to the Daily Settlement Report (DSR). The column headers are as below.

1. **Customer Compensation Dr:** This column captures the debit equivalent of the customer compensation against the applicable transaction cycle.
2. **Customer Compensation Cr:** This column captures the credit equivalent of the customer compensation against the applicable transaction cycle.

The placement of these additional columns will follow the column "Mem Inc Fee Amt CR" and precede the column "Oth Fee Amt DR" as below.

Transaction Cycle	Transaction Type	Channel	TXNCD UNT	TXN CCY	Txn Amt DR	Txn Amt Cr	SET CCY	SETAM TDR	SETAM TCR	Int Fee Amt DR	Int Fee Amt CR	Mem Inc Fee Amt DR	Mem Inc Fee Amt CR	Customer Compensation Dr	Customer Compensation Cr	Oth Fee Amt DR	Oth Fee Amt CR	Oth Fee GST DR	Oth Fee GST CR	Final Sum Cr	Final Sum Dr	Final Net	
Chargeback Raise	Cash at POS	POS	1	356	0.00	2000.00	356	0.00	2000.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2010.00	0.00	2010.00
Presentment Reversal	Purchase	POS	1	356	0.00	2000.00	356	0.00	2000.00	3.33	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	2300.00	3.33	2296.67
Chargeback Deemed Acceptance	Cash at POS	POS	1	356	0.00	0.00	356	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	325.00	0.00	325.00