

CPFIR – Payment Fraud Reporting

The data collection file format is a combination of a single Header row and one or more data rows. The Header row is used to collect the metadata information about the data submitted by the reporting entity and data row contains details of the payment fraud reported.

Header Format

| Field Name | Field Length | Comments | Example |
|-----------------------|--------------|--|----------|
| Return Code | 3 | Must be 'PFR' (Payment Fraud Reporting) | PFR |
| Flag | 1 | I – To identify the file has come for inserting the records for initial reporting U – To identify file has come for updating the records already reported | I or U |
| Reporting Entity Code | Upto 7 digit | As per the Centralised Information System for Banking Infrastructure (CISBI) of RBI | 010 |
| File Submission Date | 8 | Must be 'DDMMYYYY' | 21012020 |
| Record Count | 20 | Number of data rows present in the submitted file excluding header | 1 |

Note:

- All individual fields must be separated by a colon (:).
- Header record must end with semi-colon (;)

Example:

PFR:I:010:21012020:1;

Data Row Format

| Field Name | Field Length | Mandatory (M) / Optional (O) | Guidelines | Comments |
|--|--------------|------------------------------|--|--|
| Internal identifier used by bank / non-bank entity | 20 | O | Alphanumeric field that can be used by reporting entity for their internal reference, if required. | Only alphanumeric, underscore, hyphen and multiple spaces are allowed. |

| | | | | |
|---|----|--|---|--|
| Was the fraud reported by customer ? | 1 | M | If fraud reported by Customer – Y; If fraud detected by Bank / non-bank entity – N; | |
| Was it an attempted fraud ? | 1 | M | If attempted fraud – Y; Else – N; | |
| Payment transaction instrument used | 3 | M | Three digit code from the master data code list provided in Annex of this document. | |
| Payment system category | 3 | M | Three digit code from the master data code list provided in Annex of this document. | |
| System involved in the fraudulent transaction | 10 | M | System involved to be selected from the master data provided in Annex of this document. | |
| Payment channel used for fraudulent transaction | 3 | M | Three digit code from the master data code list provided in Annex of this document. | |
| Nature of fraudulent transaction | 3 | O | Three digit code from the master data code list provided in Annex of this document. | |
| Date of occurrence of the fraud as identified by the bank / non-bank entity | 8 | If Fraud Reported by Customer = No; M | Must be DDMMYYYY | |
| Date of detection of the fraud by bank / non-bank entity | 8 | | Must be DDMMYYYY | |
| Date of entering in the system | 8 | | Must be DDMMYYYY | |
| Date of occurrence of the fraud transaction reported by customer | 8 | If Fraud Reported by Customer = Yes; M | Must be DDMMYYYY | |
| Time of occurrence of the fraud | 8 | | Must be HH:MM:SS | |

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| transaction reported by customer | | | | |
| Reporting date of fraud by the customer to bank / PPI issuer / PSO | 8 | | Must be DDMMYYYY | |
| Date of entering the fraud by the bank / PPI issuer / PSO in the system | 8 | | Must be DDMMYYYY | |
| Unique Transaction Reference No. of the fraudulent transaction | 35 | M | Unique Transaction Reference No. generated by the payment system that has processed the payment transaction. For attempted frauds that do not have any UTR, entities may specify ATTEMPTEDXXXX where XXXX is a sequence number. | Only alphanumeric, underscore and hyphen are allowed. |
| Is the fraud a domestic transaction? | 1 | M | If domestic transaction - Y; else – N; | |
| Reporting customer name | 100 | If Fraud Reported by Customer = Yes; M | Name of the customer | Only alphabets, numbers, dot, parentheses, single quote / apostrophe, ampersand, comma, hyphen, forward slash, back slash, underscore and multiple spaces are allowed. |
| Reporting customer mobile no. | 15 | | | Only numeric, single space, plus (1st char) and hyphen are allowed. |
| Reporting customer e-mail | 50 | O | | Standard characters accepted in e-mail |
| Any other detail of the reporting customer | 100 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash |

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| | | | | and multi-spaces between them are allowed. |
| Was any PA / PG Involved ? | 1 | M | If PA / PG involved – Y; else – N; | |
| If PA / PG involved, the name may be provided | 100 | If PA / PG Involved = Y; M | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, parentheses, ampersand, back slash, @ sign, hash, + and multiple spaces are allowed. |
| Was any third party PSP involved ? | 1 | M | If third party PSP involved -Y; else N; | |
| If third party PSP involved, the name may be provided | 100 | If Third party PSP involved = Y; M | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, parentheses, ampersand, back slash, @ sign, hash, +, multiple spaces are allowed. |
| Amount involved (INR actuals) in the fraudulent transaction | 20 | If Attempted Fraud = N; M | Amount in rupees | Only numbers are allowed. |
| Amount recovered (INR actuals) in the fraudulent transaction | 20 | O | Amount in rupees | Only numbers are allowed. |
| Was insurance coverage available ? | 1 | O | If insurance coverage available – Y; else – N; | |
| Name of insurer and per transaction coverage amount | 2000 | If Insurance Coverage = Y; M | | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semicolon, parentheses, forward slash, dollar, euro, |

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| | | | | pound, rupee, krona, back slash, multiple spaces and line break are allowed. |
| Amount recovered due to Insurance cover | 20 | If Insurance Coverage = Y; M | | Only numbers are allowed. |
| Beneficiary name | 100 | O | Name of the Beneficiary | Only alphabets, numbers, dot, parentheses, single quote / apostrophe, ampersand, comma, hyphen, forward slash, back slash, underscore and multiple spaces are allowed. |
| Beneficiary mobile | 15 | O | | Only numeric, single space, plus (1st char) and hyphen are allowed. |
| Beneficiary e-mail | 50 | O | | Standard characters accepted in e-mail |
| Beneficiary account number | 50 | O | | Only numbers and alphabets are allowed. |
| Beneficiary bank | 7 | O | Bank Working Code from CISBI. For Non-Bank the code provided by DPSS | |
| Beneficiary branch (part 1 code) | 7 | O | Part 1 Code to be provided here as per the CISBI | |
| Beneficiary branch IFSC | 11 | O | IFSC for the Branch | Only numbers and alphabets are allowed. |
| Beneficiary PAN card no. | 10 | O | | Only numbers and alphabets are allowed. |
| Beneficiary debit / credit card no. | 16 | O | | Only numbers are allowed. |

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| Beneficiary PPI card / wallet no. | 50 | O | | Only alphabets, numbers, + and multiple spaces are allowed. |
| Beneficiary UPI ID | 50 | O | | Only alphabets, numbers, @ sign, dot and hyphen are allowed in standard pattern. @ is mandatory for UPI ID. In case the transaction is based on UPI Number that should be entered. (@ is not required) |
| Name of destination PPI issuer | 100 | O | | Only alphabets, numbers, hyphen, dot, single quote, colon, semi colon, forward slash, parentheses, ampersand, back slash, @ sign, hash, + and multiple spaces are allowed. |
| Destination merchant ID | 50 | O | | Only alphabets, numbers, forward slash, parentheses, dot, ampersand, comma, colon, star, hash, underscore, single quote / apostrophe, + and multiple spaces are allowed. |
| Destination merchant name | 100 | O | | Only alphabets, numbers, forward slash, parentheses, dot, ampersand, comma, colon, star, hash, underscore, single quote / apostrophe, + and multiple spaces are allowed. |
| Destination payment | 50 | O | | Only alphabets, numbers, hyphen, dot, comma, single |

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| gateway / aggregator | | | | quote, colon, semicolon, forward slash, parentheses, Ampersand, Back slash, @, hash, + and multiple spaces are allowed. |
| Destination ATM ID | 50 | O | | Only alphabets and numbers are allowed. |
| Suspect website used | 100 | O | Website address | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, hash and no spaces are allowed. |
| Suspect mobile app used | 100 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, hash and multiple spaces between them are allowed. |
| Suspect device ID | 50 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, hash and multiple spaces between them are allowed. |
| Suspect IP Address | 50 | O | | Only numbers, dot and colon are allowed. |
| Suspect IMEI number | 20 | O | | Only alphabets and numbers are allowed. |
| Suspect geotag ID | 50 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash and multiple spaces between them are allowed. |
| Any other details of suspect | 100 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, colon, semi colon, forward slash, hash and multiple |

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| | | | | spaces between them are allowed. |
| Initial inputs on modus operandi of fraud | 2000 | ○ | Fraud related information, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Modus operandi – update 1 | 2000 | ○ | Fraud related updates, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Modus operandi – update 2 | 2000 | ○ | Fraud related updates, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Modus operandi – update 3 | 2000 | ○ | Fraud related updates, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and |

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| | | | | multiple spaces between them are allowed. |
| Modus operandi – update 4 | 2000 | O | Fraud related updates, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Modus operandi – update 5 | 2000 | O | Fraud related updates, if any | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semi colon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| False alert – transaction was not a fraud | 1 | O | Must be Y/N, after investigation done | |
| Fraud was registered with Law Enforcement Agencies (LEA) / sub-judice | 1 | O | Y/N to be provided | |
| If fraud was registered with LEA, details of case reported | 500 | O | Details to be provided if the above field response is YES | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semicolon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces |

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| | | | | between them are allowed. |
| Has the fraud incident been closed? | 1 | M | Must be Y/N | |
| Date of closure of fraud | 8 | If Fraud Closed = Y; M | Details to be provided if the above field response is yes in DDMMYYYY format | Date should be lesser than or equal to current date and greater than or equal to occurrence date as well as detection date. |
| Justification for closure of fraud | 2000 | If Fraud Closed = Y; M | Details to be provided if the above field response is yes | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semicolon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Any other information pertaining to the fraud | 2000 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semicolon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |
| Steps taken to address / prevent such frauds in future | 2000 | O | | Only alphabets, numbers, hyphen, dot, comma, single quote, double quotes, ampersand, colon, semicolon, parentheses, forward slash, dollar, euro, pound, rupee, krona, line break and multiple spaces between them are allowed. |

Note:

- Mandatory fields once submitted cannot be modified (except for fraud closed which can be updated from No to Yes).
- Once a fraud is closed, no updates are permitted.
- The output file generated for successful records shall contain a Fraud Reference Number (FRN) assigned to all successfully inserted records. The FRN shall begin with 'F' for actual frauds and 'A' in case of attempted frauds. The same FRN must be used for reporting Updates.
- The format for reporting updates is same as the format for initial reporting (Insert). Only the FRN generated during initial (Insert) reporting must be appended at the start of the record followed by pipe (|).
- Although some fields are marked as optional, entities are advised to report maximum available data to facilitate analysis and strengthen the ecosystem.
- All data elements to be separated by pipe (|).
- No additional character to be included at the end of each record.

Example: Insert record

```
CAN15112022000043446|Y|N|DEC|CAN|VISA|POS|OTH|||16112022|07112022|14:15:03|1411  
2022|16112022|231108479433|Y|SANDEEP R  
PATEL|1234567890||N||N||18805.62||Y|National - 100000|0.00|||||||||||||||SUSPECTED  
FRAUD TRANSACTION|||||N||N|||
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Example: Update record

```
F010161120221|CAN15112022000043446|Y|N|DEC|CAN|VISA|POS|OTH|||16112022|0711202  
2|14:15:03|14112022|16112022|231108479433|Y|SANDEEP R  
PATEL|1234567890||N||N||18805.62||Y|National - 100000|0.00|||||||||||||||SUSPECTED  
FRAUD TRANSACTION|||||N||N|||
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Payment Transaction Instrument

| Payment Transaction Instrument Code | Payment Transaction Instrument |
|-------------------------------------|---|
| BNK | Bank Account |
| PAI | Paper Instruments |
| DEC | Debit Cards (including tokenised debit card or virtual debit card) |
| CRC | Credit Cards (including tokenised credit card or virtual credit card) |
| PPI | Pre-paid Payment Instruments (wallet or physical card) |
| OTH | Other |

Payment System Category

| Payment System Code | Payment System Involved |
|---------------------|--|
| ROP | RBI Operated Payment Systems (RTGS / NEFT) |
| NOP | NPCI Operated Payment Systems (IMPS, NACH, UPI, BBPS, NETC, CTS, AEPS, BHIM Aadhaar Pay) |
| CAN | Card Networks (VISA, Mastercard, Rupay, Diners, Amex) |
| ATM | ATM Networks |
| PII | Prepaid Payment Instrument Issuers |
| CMO | Cross-Border Money Transfer Operators |
| TRD | Trade Receivables Discounting System (TReDS) |
| IMO | Instant Money Transfer Operators |
| INB | Intra-Bank (Banks' Core Banking System) |
| OTH | Other |

| Payment System Involved : Payment System Involved | Name of Payment System | Payment System Code |
|--|-------------------------------------|---------------------|
| Based on input in 3C – Payment system category, the name of payment system used – RBI operated payment systems | Real Time Gross Settlement | RTGS |
| | National Electronic Funds Transfer | NEFT |
| NPCI Operated Payment Systems | Immediate Payment Service | IMPS |
| | National Automated Clearing House | NACH |
| | Unified Payments Interface | UPI |
| | Bharat Bill Payment System | BBPS |
| | National Electronic Toll Collection | NETC |
| | Cheque Truncation System | CTS |
| | Aadhaar enabled Payment System | AEPS |
| | BHIM Aadhaar Pay | BHIMAP |
| Card Networks (Visa, Mastercard, Rupay, Diners, Amex) | American Express Banking Corp., USA | AMEX |
| | Diners Club International Ltd., USA | DINERS |

| | | |
|--|--|----------|
| | MasterCard Asia / Pacific Pte. Ltd., Singapore | MASTER |
| | National Payments Corporation of India (RuPay) | NPCI |
| | Visa Worldwide Pte. Limited, Singapore | VISA |
| ATM Networks (list of authorised ATM networks); | Bank of India | BOIATM |
| | Euronet Services India Private Limited | EURATM |
| | National Payments Corporation of India (NFS) | NFSATM |
| | Punjab National Bank | PNBATM |
| | State Bank of India | SBIATM |
| | Other – On Us Transaction | ONUS |
| Prepaid Payment Instrument Issuers | Prepaid Payment Instrument Issuers – Not Applicable | PPI-NA |
| Cross-Border Money Transfer Operators (list of authorised MTSS Principals); | Bahrain Financing Company, BSC (C) | BFCBSC |
| | Continental Exchange Solutions Inc, USA | CESUSA |
| | Fast Encash Money Transfer Services Ltd. | FEMTSL |
| | Mastercard Transaction Services (Canada) Inc.(formerly Transfast Inc., Canada and Global Foreign Exchange Inc.) | TICCAN |
| | MoneyGram Payment Systems Inc, USA. | MGPUSA |
| | Muthoot Finserve USA Inc. {formerly Royal Exchange (USA) Inc.} | MUTUSA |
| | UAE Exchange Centre LLC, UAE | UAEECL |
| | Wall Street Exchange Centre LLC, UAE | WSEUAE |
| | Western Union Financial Services Incorporated, USA | WUFUSA |
| TReDS (list of authorised TReDS entities); | A.TREDS Limited | ATREDS |
| | Mynd Solutions Private Limited | MTREDS |
| | Receivables Exchange of India Limited (RXIL) | RTREDS |
| Instant Money Transfer Operators – Not Applicable; | Instant Money Transfer Operators – Not Applicable; | IMTP-NA |
| Intra-Bank – Not Applicable; | Intra-Bank – Not Applicable; | INTRA-NA |
| Others – Not Applicable; | Others – Not Applicable; | OTH-NA |

Payment Channel Used

| Payment Channel Code | Payment Channel Used |
|-----------------------------|-----------------------------|
| BRN | Branch |
| INT | Internet (Online) |
| MBL | Mobile |
| ITB | Internet Banking |
| MOB | Mobile Banking |
| ATM | ATM |
| POS | POS |
| BCA | BC Agent |
| IVR | IVR |
| MOT | MOTO |
| OTH | Others |

Nature of Fraud

| Fraud Nature Code | Nature of Fraud |
|--------------------------|---|
| ACH | Account Hacking / Compromise / Identity theft |
| PHH | Phishing |
| RMD | Remote Capture of Device |
| LSI | Lost / Stolen Device / Instrument |
| CRS | Card Skimming |
| VIS | Vishing |
| SMI | Smishing |
| SIS | SIM Swap |
| WBC | Website Cloning / Fraudulent Link |
| FRA | Fraudulent App |
| EHC | Email Hacking / Compromise |
| FMP | Forgery / Modification of Payment |
| MRC | Merchant Collusion |
| CLR | Collect Payment Request |
| OTH | Other |