

Annex to A.P. (DIR Series) Circular No.13 dated March 25, 2021

1. The FETERS-Cards data files should be in ASCII format with one record per line. All fields in each file should be delimited with the delimiter "|". The web-portal provides a downloadable Java-based validator for converting data from MS-excel file to generate the prescribed ASCII format file, if required.
2. ADs are encouraged to generate the prescribed format data file from their internal system, validate/upload it in the web-portal and get acknowledgment. The portal enables downloading reports based on their own data submitted in the past.
3. Naming Convention: The file name should be "BANKCODE_MMYYYY_CC" for credit card, "BANKCODE_MMYYYY_DC" for debit card and "BANKCODE_MMYYYY_UPII" for UPI international transactions. For example, if bank code is XXX, the file name should be:
 - XXX_MMYYYY_CC.txt for credit card file
 - XXX_MMYYYY_DC.txt for debit card file
 - XXX_MMYYYY_UPII.txt for UPI international transactions

4. Credit Card File format for International Transactions: Structure of Record type 01 and 02

File name - Bankcode_MMYYYY_CC.TXT		
Field	Format	Remarks
Bank code	Char (5)	AD Bank Code (Max length is 5 Char)
Month-end date	MMYYYY	Reporting Month and Year <e.g. 122019 (for December 2019) >
Record type	Char (2)	= 01 < International Payment by resident – to be reported by <i>card issuing bank</i> > = 02 < Payment by non-resident – to be reported by the <i>acquiring bank</i> >
MCC	Char (4)	Merchant Category Code < e.g. <i>MCC 6011 for Cash Disbursements at ATMs</i> >
Country code	Char (2)	Country code (ISO 3166) (country code of the card holder) = IN < for Record type 01 > = Other than IN < for Record type 02 >
Currency code	Char (3)	Currency code (ISO 4217) – <i>transaction currency</i> = Other than INR < for international transaction by a resident under Record type 01 > = INR < for transaction by a non-resident under Record type 02 >
No. of transactions	Num (10)	Count in actuals < Max length 10 >
Amount	Num (15,2)	Amount in INR (Billing currency) < Max length 15 digit with two decimal places >
Card present	Char (1)	= "Y" < for Card Present > = "N" < for Card Not Present >

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5. Debit Card File Format for International Transactions: Structure of Record type 01 and 02

File name - Bankcode_MMYYYY_DC.TXT		
Field	Format	Remarks
Bank code	Char (5)	AD Bank Code (Max length is 5 Char)
Month-end date	MMYYYY	Reporting Month and Year <e.g. 122019 (for December 2019) >
Record type	Char (2)	= 01 < International Payment by resident – to be reported by <i>card issuing bank</i> >
		= 02 < Payment by non-resident – to be reported by the <i>acquiring bank</i> >
MCC	Char (4)	Merchant Category Code < e.g. MCC 6011 for Cash Disbursements at ATMs>
Country code	Char (2)	Country code (ISO 3166) (country code of the card holder) = IN < for Record type 01 > = Other than IN < for Record type 02 >
Currency code	Char (3)	Currency code (ISO 4217) – transaction currency = Other than INR <for international transaction by a resident under Record type 01> = INR <for transaction by a non-resident under Record type 02 >
No. of transactions	Num (10)	Count in actuals < Max length 10 >
Amount	Num (15,2)	Amount in INR (Billing currency) < Max length 15 digit with two decimal places >
Card present	Char (1)	= “Y” < for Card Present > = “N” < for Card Not Present >

6. UPI International File Format: Structure of Record type 01 and 02

File name - Bankcode_MMYYYY_UPII.TXT		
Field	Format	Remarks
Bank code	Char (5)	AD Bank Code (Max length is 5 Char)
Month-end date	MMYYYY	Reporting Month and Year <e.g. 122019 (for December 2019) >
Record type	Char (2)	= 01 < International Payment by resident - to be reported by <i>UPI transaction issuing bank</i> >
		= 02 < Payment by non-resident - to be reported by <i>UPI transaction acquiring bank</i> >
MCC	Char (4)	Merchant Category Code
Country code	Char (2)	Country code (ISO 3166) (country of the UPI ID holder) = IN < for Record type 01 > = Other than IN < for Record type 02 >
Currency code	Char (3)	Currency code (ISO 4217) – transaction currency = Other than INR < for Record type 01 > = INR < for Record type 02 >
No. of transactions	Num (10)	Count in Actuals < Max length 10 >
Amount	Num (15,2)	Amount in INR (Billing currency) < Max length 15 digit with two decimal places >
QR code scan	Char (1)	= “Y” < for QR code Scan > = “N” < for Non-QR code Scan >

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Sample file - Credit Card International Transactions- 639_122019_CC.TXT

639|122019|01|2222|IN|USD|111|1116.44|Y
639|122019|01|2222|IN|USD|83|111128.4|N
639|122019|02|2222|KE|INR|1|5579|Y
639|122019|02|2222|KE|INR|3|1070|N

Sample file - Debit Card International Transactions - 639_122019_DC.TXT

639|122019|01|2222|IN|USD|1|11179.37|Y
639|122019|02|2222|KE|INR|4|93868|Y

Sample file – UPI International Transactions – 639_122019_UPII.TXT

639|122019|01|1520|IN|SGD|8273|544328.7|Y
639|122019|02|2222|US|INR|9073|948328.7|N
