



RESERVE BANK OF INDIA
FETERS-CARDS RETURN USER MANUAL

Foreign Exchange Transactions -Electronic Reporting System-Cards
(FETERS-Cards)

भुगतान संतुलन सांख्यिकी प्रभाग
सांख्यिकी और सूचना प्रबंध विभाग
भारतीय रिजर्व बैंक
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1. Accessing BOP

The BOP is a web-based application. It can be accessed through the Internet or the Indian Financial Network (INFI-NET). To access the application go to <https://bop.rbi.org.in>.



Logging On to BOP

The screenshot shows the homepage of the Reserve Bank of India's Balance of Payments System. At the top, there is a header with the RBI logo and the text 'भारतीय रिज़र्व बैंक Reserve Bank of India India's Central Bank'. Below this, the title 'Balance of Payments System' is prominently displayed. On the left, there is a 'Preamble' section with text about the bank's functions. On the right, there is a 'Login' form with fields for 'User Name' and 'Password', a 'LOGIN' button, and a link for 'Forgot Password?'. At the bottom left, contact information for 'PETERS HelpDesk' is provided. A copyright notice 'Copyright 2015 | RBI' is at the bottom center.

Step1. Enter your user name and password.

Step2. Click Login. On successful login, the home page is displayed according to the user.

1.2 Changing Password

Step 1. Click Change Password in the application. The Change Password window is displayed.

Step 2. Enter your old password in the Old Password field and new password in the New Password field.

Step 3. Re-enter the new password to confirm it.

Step 4. Click Update. A message is displayed indicating that the password is changed successfully.

The screenshot shows a 'Change Password' form. At the top, a green message bar states 'Password changed successfully.' Below this, the form has three input fields: 'Old Password', 'New Password', and 'Confirm Password', each with a masked password (dots). At the bottom right of the form, there are two buttons: 'Update' and 'Cancel'.

2. Home page

After a successful login home page will appear. Quick links will be different for different user types. Card return administrator (admin), who has access to Credit card, Debit card and UPI returns will see all the three returns submission options under Quick links.

Commented [JDV1]: Do we need to include MCC master where banks have only view access rights

The screenshot shows the home page of the FET-ERS system. The header includes the Reserve Bank of India logo and navigation links. The main content area is titled "Reserve Bank Of India - Foreign Exchange Transaction -Electronic Reporting System (FET-ERS)". On the left, there is a "Quick Links" sidebar with buttons for "Credit Card Return Submission", "Debit Card Return Submission", "UPI Return Submission", and "Post Blog". The main dashboard area has a "DashBoard" section with links to "View Returns - Credit Card", "View Returns - Debit Card", and "View Returns - UPI Return". Below this is an "IMPORTANT!!!" notice and a "FET-ERS File Processing Procedure" diagram showing four steps: 1. Upload, 2. Verify, 3. Process, and 4. Download Acknowledgment and Receipt.

Bank admin can assign single or multiple return(s) access right(s) to bank users (For details see Section 5). A bank user who only has access to Debit card return will only see Debit card return submission link under Quick links.

The screenshot shows the home page of the FET-ERS system for a Global Master user. The header is similar to the previous screenshot. The main content area is titled "Reserve Bank Of India - Foreign Exchange Transaction -Electronic Reporting System (FET-ERS)". On the left, the "Quick Links" sidebar shows "Debit Card Return Submission", "Debit Card File Upload and Verify", and "Debit Card File Process". The main dashboard area has a "DashBoard" section with a link to "View Returns - Debit Card". Below this is an "IMPORTANT!!!" notice and a "FET-ERS File Processing Procedure" diagram. A table displays the following data:

Bank Code	Month End Date	File Name	Uploaded Date	Verified Date	Status	Download Acknowledg
650	062020	650_062020_DC.TXT	28/07/2020 05:11:17		Processed	

2.1. Bank's Dashboard

Bank Dashboard is specifically designed for Bank users. For a bank user, once their login is successful, the first screen displayed is the Dashboard screen. Dashboard shows the last three processed records by the bank. The application has a provision to process debit card, credit card and UPI files separately.

The screenshot shows the Bank User Dashboard for the Reserve Bank of India's FET-ERS system. The header includes the RBI logo, language options (English, Hindi), and user status (Logged in as 001sb). The main content area is titled "Reserve Bank Of India - Foreign Exchange Transaction -Electronic Reporting System (FET-ERS)". On the left, there are "Quick Links" for Credit Card Return Submission, Debit Card Return Submission, UPI Return Submission, and Post Blog. The main "DashBoard" section contains links to "View Returns - Credit Card", "View Returns - Debit Card", and "View Returns - UPI Return". Below these is an "IMPORTANT!!!" notice about email and mobile number verification. A "FET-ERS File Processing Procedure" flowchart shows four steps: 1. Upload (Bank User uploads RDP and/or QR file), 2. Verify (Verify Uploaded RDP and QR File), 3. Process (Process Successfully Verified Files), and 4. Download Acknowledgment and Receipt (Download Acknowledgment and Receipt).

3. Debit card/ Credit card/ UPI Return - File Upload

Banks may download '**Utility to convert Excel file to text file**' tool to convert the excel files to text files (See Section 4) before uploading. To upload, a user needs to click on the Credit Card/Debit Card/UPI Return submission link (available on the left hand side of the Homepage under Quick Links). After clicking on the aforementioned link, the following web page will appear.

The screenshot shows the "Credit Card File Upload and Verify" page within the FET-ERS system. The header is identical to the dashboard. The "Quick Links" section on the left includes "Credit Card Return Submission", "Credit Card File Upload and Verify", "Credit Card File Process", "Debit Card Return Submission", and "UPI Return Submission". The main content area has a section titled "Credit Card File Upload and Verify" with a text input field for "Credit Card File", "Upload" and "Clear" buttons, and a "Browse" button. Below this is a section titled "Credit Card File Processing".

Card returns can be uploaded using this screen on a monthly basis. The user needs to click on **Browse** to open the window for selecting the file from a local drive. **Banks are allowed to upload the file in the .txt format only.** If wrong file gets selected then the user may click on **Clear** to clear the selected file. After successfully selecting the proper file, it will appear on the screen as below.

The screenshot shows the 'Credit Card File Upload and Verify' interface. On the left, there's a 'Quick Links' sidebar with options: 'Credit Card Return Submission', 'Credit Card File Upload and Verify' (selected), 'Credit Card File Process', and 'Debit Card Return Submission'. The main area has a text input for 'Credit Card File' containing '000_012020_CC.txt'. To the right of the input are three buttons: 'Upload', 'Clear', and 'Browse'.

Then the user may click on **Upload** to upload the file. After uploading the file it will be verified and if the file does not contain any error, the following screen will appear.

The screenshot shows the 'Credit Card File Processing' interface. A yellow banner at the top right says 'Verified Successfully'. The 'Quick Links' sidebar is the same. The main area has a text input for 'Credit Card File'. To the right of the input are three buttons: 'Upload', 'Clear', and 'Browse'.

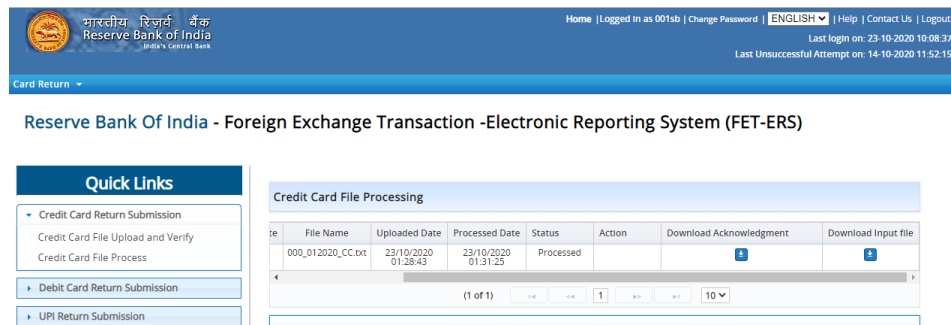
After a successful verification the user may click on **Debit Card/Credit Card/UPI file process** link to process the file in the portal.

The screenshot shows the 'Credit Card File Processing' interface. A yellow banner at the top right says 'Verified Successfully'. The 'Quick Links' sidebar is the same. The main area has a table with the following data:

Bank Code	Month End Date	File Name	Uploaded Date	Processed Date	Status	Action	Download Acknowled
000	012020	000_012020_CC.txt	23/10/2020 01:28:43		Verified	Process Cancel	

At the bottom of the table, there is a pagination bar showing '(1 of 1)' and a dropdown menu set to '10'.

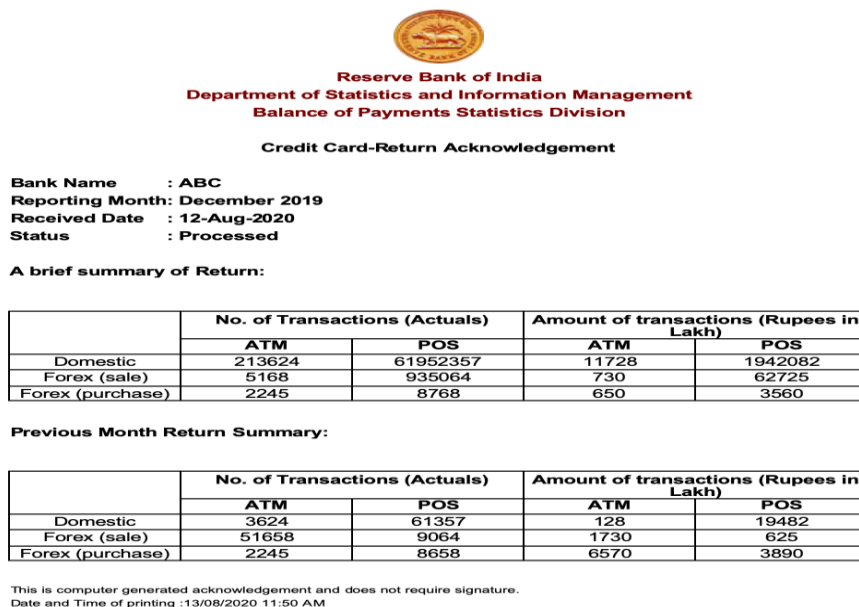
The user will get the option to clear the file one last time in case he uploaded wrong file at the previous stage. The user may accordingly click on **Process** to process the file or click on **Cancel** to remove the file from the server. After clicking on **Process** user needs to wait for a while and then refresh the page. Once the file is processed the status will be changed from **Scheduled** to **Processed**. After processing the file, user cannot upload the data again for the same month. Subsequently, banks need to get RBI's approval to reupload the correct file.



The screenshot shows the Reserve Bank of India's Foreign Exchange Transaction - Electronic Reporting System (FET-ERS) interface. The top header includes the RBI logo, navigation links (Home, Logged In as 001sb, Change Password, ENGLISH, Help, Contact Us, Logout), and login/logout details. The main section is titled "Reserve Bank Of India - Foreign Exchange Transaction -Electronic Reporting System (FET-ERS)". On the left, there are "Quick Links" for Credit Card Return Submission, Debit Card Return Submission, and UPI Return Submission. The central area is "Credit Card File Processing", which displays a table with columns: File Name, Uploaded Date, Processed Date, Status, Action, Download Acknowledgment, and Download Input file. A single row is shown with the file "000_012020_CC.txt", uploaded on 23/10/2020, processed on 23/10/2020, and status "Processed". Below the table, there are pagination controls showing "(1 of 1)" and a download icon.

After successfully processing the file user may click on **Download** to download the Acknowledgement file.

Acknowledgement File:



The screenshot shows the "Credit Card-Return Acknowledgement" document from the Reserve Bank of India, Department of Statistics and Information Management, Balance of Payments Statistics Division. The document includes the following information:

- Bank Name** : ABC
- Reporting Month**: December 2019
- Received Date** : 12-Aug-2020
- Status** : Processed

A brief summary of Return:

	No. of Transactions (Actuals)		Amount of transactions (Rupees in Lakh)	
	ATM	POS	ATM	POS
Domestic	213624	61952357	11728	1942082
Forex (sale)	5168	935064	730	62725
Forex (purchase)	2245	8768	650	3560

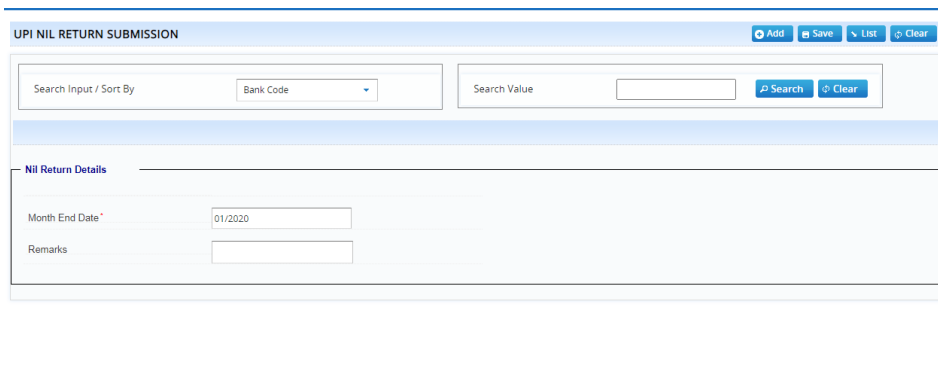
Previous Month Return Summary:

	No. of Transactions (Actuals)		Amount of transactions (Rupees in Lakh)	
	ATM	POS	ATM	POS
Domestic	3624	61357	128	19482
Forex (sale)	51658	9064	1730	625
Forex (purchase)	2245	8658	6570	3890

This is computer generated acknowledgement and does not require signature.
Date and Time of printing :13/08/2020 11:50 AM

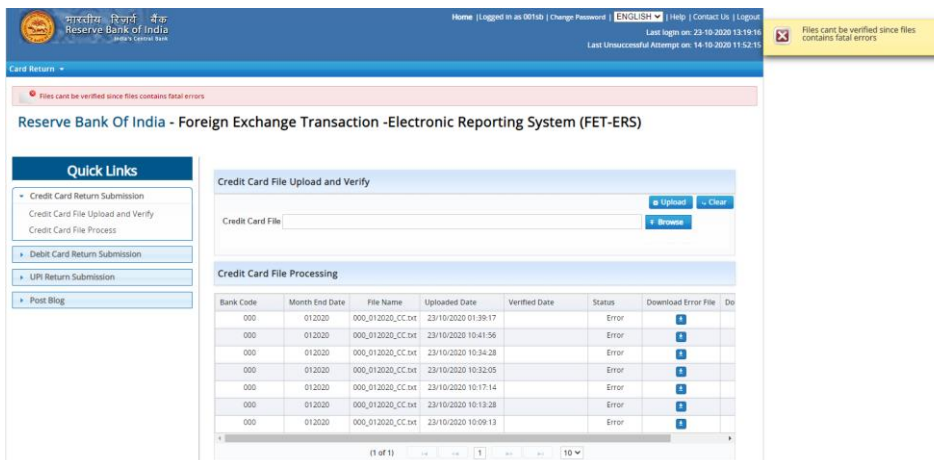
3.1. Nil reporting for UPI return

If banks do not have any UPI forex transaction during a month, they need to submit NIL return for that month. NIL return submission page can be accessed from [Home page - > Card Return -> UPI Nil Return Submission](#). Then user needs to click on [Add](#) to enter the month and year in MM/YYYY format accordingly. After specifying the month user needs to click on [Save](#) to submit the NIL return for that month. After submitting the NIL return banks cannot upload UPI return file for that month. To upload the UPI return file, they need to get approval from RBI.



3.2. Error handling

If the file contains any error an error message will appear on top left corner of the web page.



Bank Code	Month End Date	File Name	Uploaded Date	Verified Date	Status	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 01:39:17		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:41:56		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:34:28		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:32:05		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:17:14		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:13:28		Error	Download Error File
000	01/2020	000_012020_CC.txt	23/10/2020 10:09:13		Error	Download Error File

In that case, the user may download the error file by clicking on [Download Error File](#) under 'Download Error File' heading. The error file will contain all the transactions where errors have occurred along

with the error messages (See Annex). Banks may upload the revised file after correcting the error(s). Note that **if even a single record in the file contains error the entire file gets rejected**.

Error File:

```
BankCode|MonthEndDate|RecordType|MccCode|CountryCode|CurrencyCode|NoOftransaction|Amount|CardPresent|Error Description|Status
000|012020|02|6011|US|INR|45652815|45376000|N|MCC X Currency Code X Country Code X Card Present X Positive Amount entry is not unique|
000|012020|02|4457|US|INR|9126|45466752|N|MCC X Currency Code X Country Code X Card Present X Positive Amount entry is not unique|
000|012020|02|6011|US|INR|45652815|45376000|Y|MCC X Currency Code X Country Code X Card Present X Positive Amount entry is not unique|
000|012020|02|4457|US|INR|9126|45466752|Y|MCC X Currency Code X Country Code X Card Present X Positive Amount entry is not unique|
null|null|03|null|null|Record type 03 is Mandatory|
000|012020|01|6011|IN|USD|45652815|45376000|N|Success|
000|012020|01|6011|IN|SGD|45652815|45376000|N|Success|
000|012020|01|6012|IN|SGD|45652815|45376000|N|Success|
000|012020|01|6051|IN|USD|45652815|45376000|N|Success|
000|012020|01|6533|IN|USD|31936437|-22688000|N|Success|
000|012020|01|4812|IN|USD|9126|45421376|N|Success|
000|012020|01|5039|IN|USD|9126|45421376|N|Success|
000|012020|01|5044|IN|USD|9126|45421376|N|Success|
000|012020|01|5051|IN|SGD|9126|45421376|N|Success|
000|012020|01|4457|IN|USD|9126|45466752|N|Success|
000|012020|01|4457|IN|SGD|9126|45466752|N|Success|
000|012020|01|4411|IN|USD|27378|45512128|N|Success|
000|012020|01|3000|IN|USD|27378|45512128|N|Success|
000|012020|01|3001|IN|USD|27378|45512128|N|Success|
000|012020|01|4011|IN|USD|27378|45512128|N|Success|
000|012020|01|4784|IN|SGD|27378|45512128|N|Success|
000|012020|01|4111|IN|USD|27378|45648256|N|Success|
000|012020|01|4112|IN|USD|27378|45648256|N|Success|
000|012020|01|4215|IN|USD|433485|45693632|N|Success|
000|012020|01|4468|IN|USD|848718|45739008|N|Success|
000|012020|01|3501|IN|USD|209898|45784384|N|Success|
```

Please check List of Error messages at page 16 for further details.

4. Utility to convert Excel file to text file

Java utility is an executable Java file for validating and converting Debit card, Credit card and UPI excel files to text files. Offline validator accepts excel as input, validates the data file and generates text file as output in a separate folder. Text file will be generated if all transactions are successfully validated; in case of failure an Error file with reason for failure will be provided in excel format for correction.

- Java5 or above is required to be installed in your local PC for running this validator.
- This can be downloaded from the **Home page -> Quick Links -> Downloads-Validator**.

Commented [JDV2]: We need to incorporate Offline validator used to validate text file

Quick Links

- Return Submission
- Return Submission
- Return Submission
- Credit Card Return Submission
- Credit Card File Upload and Verify
- Credit Card File Process
- Debit Card Return Submission
- Debit Card File Upload and Verify
- Debit Card File Process
- Post Blog
- Downloads-Validator
- FET-ERS Java Offline Validator
- FET-ERS Excel Offline Validator
- Java Utility to convert Excel File to TXT File

DashBoard

View Returns - FET-ERS
View Returns - BAL

View Returns - Credit

Bank Code	Month End Date	File Name	Uploaded Date	Verified Date	Status	Download Acknowledg
650	05/20/20	650_052020_CC.TXT	19/06/2020 02:42:50		Processed	4
650	03/20/20	650_032020_CC.TXT	29/06/2020 07:33:07		Processed	6

View Returns - Debit

IMPORTANT!!!
Please make sure you have correct Email ID and mobile number against your profile. These details are important and will be used for all communications.
To update the details, please contact the administrator

FET-ERS File Processing Procedure

For further details on Excel file format please refer to Offline Java validator manual, which can be downloaded from <https://bop.rbi.org.in>.

5. User Master

User master page can be accessed from **Home page -> Global Master -> User Master**. Card return admin user can create users with CREDIT/DEBIT/UPI return submission access.

Role ID	Role	Description
<input type="checkbox"/>	UPI	UPI USER
<input type="checkbox"/>	CREDIT	CREDIT USER
<input type="checkbox"/>	DEBIT	DEBIT USER

While creating users, the admin must provide the **User Name** and **Email** in the corresponding fields. **The user type will be "Bank User" as default and it is not editable**. The admin may select any of the roles from UPI/CREDIT/DEBIT from Roles list by clicking on ☐ right before the role name and it will be added. Each bank admin can create a maximum number of 3 active users. The new user will only have access to the assigned return(s) submission.

6. Reports for Cards Return

After submitting the Card returns, banks will be able to download 3 reports from **Home page -> Card Return -> Cards & UPI Reports**. Banks will be able to generate Monthly, Quarterly, Yearly reports for domestic and foreign transactions submitted by it.

Report Type	Aggregation Period	Month	Year	Transaction Type	Aggregation Type
ATM and PoS Report	Monthly	January	2000	Domestic	<input type="radio"/> Expenditure - Gross <input type="radio"/> Expenditure - Net (Refund)

The table formats for various report-types are as follows:

1. ATM & PoS transactions Report

Reserve Bank of India											
Report Name : ATM & PoS transactions report (Domestic)											
Date and Time : 10/11/2020 16:16:27											
January 2020											
Sr. No.	Bank Name	Credit Cards					Debit Cards				
		No. of outstanding cards as at the end of the	No. of Transactions (Actuals)		Amount of transactions (INR in Lakh)		No. of outstanding cards as at the end of	No. of Transactions (Actuals)		Amount of transactions (INR in Lakh)	
			ATM	POS	ATM	POS		ATM	POS	ATM	POS
1	ABC	63735	10005	4468629	1	69324	5341	232	2615306	8	47773

2. ATM, PoS and Online transactions Report

Reserve Bank of India													
Report Name : ATM, PoS and Online Transactions Report(Domestic)													
Date and Time : 10/11/2020 16:16:24													
January 2020													
Sr. No.	Bank Name	Credit Cards						Debit Cards					
		No. of Transactions (Actuals)			Amount of transactions (INR in Lakh)			No. of Transactions (Actuals)			Amount of transactions (INR in Lakh)		
		ATM	POS(on-site)	Online	ATM	POS(on-site)	Online	ATM	POS(on-site)	Online	ATM	POS(on-site)	Online
1	ABC	10005	2182236	2286393	1	63674	5650	232	2011498	603808	8	53216	443

3. Domestic ATM & PoS Report

Reserve Bank of India														
Report Name : Domestic ATM and PoS Report														
Date and Time : 10/11/2020 16:16:15														
January 2020														
Sr. No.	BANK NAME	ATMs		POS	No. of outstanding cards as at the end of the month	Credit Cards				No. of outstanding cards as at the end of the month	Debit Cards			
		On-site	Off-site	On-line		No. of Transactions (Actuals)		Amount of transactions (INR in Lakh)			No. of Transactions (Actuals)		Amount of transactions (INR in Lakh)	
						ATM	POS	ATM	POS		ATM	POS	ATM	POS
1	ABC	63735	2344	2344	63735	10005	4468629	1	69324	5341	232	2615306	8	47773

4. UPI Report

Reserve Bank of India					
Report Name : UPI report (Foreign (Sale))					
Date and Time : 10/11/2020 16:12:40					
January 2020					
Sr. No.	Bank Name	No. of Transactions (Actuals)		Amount of transactions (INR in Lakh)	
		Merchant Transaction		Merchant Transaction	
		Fund Transfer	Merchant Transaction	Fund Transfer	Merchant Transaction
1	ABC	258	98538	24	6165

A. Credit Card File format:

File name - Bankcode_MMYYYY_CC.TXT		
Field	Format	Remarks (structure of Record type 01 and 02)
Bank code	Char (5)	Bank Code <E.g. For Commercial banks, Payment Banks and Small Finance Banks (3 Char), Scheduled Urban Co-operative Banks (5 Char)> (Max length is 5 Char)
Month-end date	MMYYYY	E.g. December 2019 – 122019 < (reporting Month) >
Record type	Char (2)	01 – Payment by resident – to be <i>reported by card issuing bank</i> (both domestic and Foreign exchange transactions)
		02– Payment by Non-resident (Foreigner) – to be reported by the <i>acquiring bank</i>
		03 – Infrastructure details
MCC	Char (4)	Merchant category code <Banks should use MCC 6011 for Cash Disbursements at ATMs>
Country code	Char (2)	Country code (ISO 3166) (country code of the card holder) < For Record type 01 - country code should be IN and for Record type 02 - country code should be other than IN >
Currency code	Char (3)	Currency code (ISO 4217) – currency code of transaction
		< Record type 01 - For domestic transaction, the currency code should be INR and for international transaction , currency code should be the transaction currency , other than INR>
		<Record type 02 - currency code should be INR>
No. of transactions	Num (10)	
Amount	Num. (15,2)	Amount (in Billing currency) (INR) <For example, the number 1234.56 has a precision of 6 and a scale of 2. So, to store this number, you need NUM (6,2)> (Max length 15 digit)
Card present	Char (1)	“Y” for Card Present Transactions and “N” for card not present Transactions

Field	Format	Remarks (Structure of Record type 03)
Bank code	Char (5)	Bank Code <E.g. For Commercial banks, Payment Banks and Small Finance Banks (3 Char), Scheduled Urban Co-operative Banks (5 Char)> (Max length is 5 Char)
Month-end date	MMYYYY	E.g. December 2019 – 122019
Record type	Char (2)	03
Currency code	Char (3)	INR
Credit outstanding	Num. (15,2)	Outstanding Credit at month end
Card outstanding	Num (9)	No. of outstanding Credit Cards at the end of month
PoS outstanding	Num (9)	No. of PoS terminal at month end

B. Debit card File format:

File name - Bankcode_MMYYYY_DC.TXT		
Field	Format	Remarks (structure of Record type 01 and 02)
Bank code	Char (5)	Bank Code <E.g. For Commercial banks, Payment Banks and Small Finance Banks (3 Char), Scheduled Urban Co-operative Banks (5 Char)> (Max length is 5 Char)
Month-end date	MMYYYY	E.g. December 2019 – 122019 < (reporting Month) >
Record type	Char (2)	01 – Payment by resident – to be <i>reported by card issuing bank</i> (both domestic and Foreign exchange transactions)
		02– Payment by Non-resident (Foreigner) – to be reported by the <i>acquiring bank</i>
		03 – Infrastructure details
MCC	Char (4)	Merchant category code <Banks should use MCC 6011 for Cash Disbursements at ATMs>
Country code	Char (2)	Country code (ISO 3166) (country code of the card holder) < For Record type 01 - country code should be IN and for Record type 02 - country code should be other than IN >
Currency code	Char (3)	Currency code (ISO 4217) – currency code of transaction.
		< Record type 01 - For domestic transaction, the currency code should be INR and for international transaction , currency code should be the transaction currency , other than INR> <Record type 02 - currency code should be INR>
No. of transactions	Num (10)	
Amount	Num. (15,2)	Amount (in Billing currency) (INR) <For example, the number 1234.56 has a precision of 6 and a scale of 2. So, to store this number, you need NUM (6,2)> (Max length 15 digit)
Card present	Char (1)	“Y” for Card Present Transactions and “N” for card not present Transactions

Field	Format	Remarks (Structure of Record type 03)
Bank code	Char (5)	Bank Code <E.g. For Commercial banks, Payment Banks and Small Finance Banks (3 Char), Scheduled Urban Co-operative Banks (5 Char)> (Max length is 5 Char)
Month-end date	MMYYYY	E.g. December 2019 - 122019
Record type	Char (2)	03
Card outstanding	Num (9)	No. of outstanding Debit Cards at the end of month
ATM_Onsite_outstanding	Num (6)	No. of outstanding ATM (on site) at month end
ATM_Offsite_outstanding	Num (6)	No. of outstanding ATM (off site) at month end

C. UPI File Format:

File name - Bankcode_MMYYYY_UPI.TXT		
Field	Format	Remarks (file format for Record type 01 and 02)
Bank code	Char (5)	Bank Code <E.g. For Commercial banks, Payment Banks and Small Finance Banks (3 Char), Scheduled Urban Co-operative Banks (5 Char)> (Max length is 5 Char)
Month-end date	MMYYYY	E.g. December 2019 - 122019
Record type	Char (2)	01 – Payment by resident – to be reported by UPI transaction issuing bank (Foreign exchange transactions)
MCC	Char (4)	02– Payment by Non-resident (Foreigner) – to be reported by UPI transaction acquiring bank
Country code	Char (2)	Country code (ISO 3166) (country of the UPI ID holder) < For Record type 01 - country code should be IN and for record type 02 - country code should be other than IN >
Currency code	Char (3)	Currency code (ISO 4217) – currency code of transaction.
		< Record type 01 - currency code should be the transaction currency , other than INR> <Record type 02 - currency code should be INR>
No of transactions	Num (10)	
Amount	Num. (15,2)	Amount (in Billing currency) (INR)
QR code scan	Char (1)	“Y” for QR code Scan transactions and “N” for Non-QR code Scan transactions

Commented [JDV3]: This is to be included in Record type column

Note:

- Record type 01 and 03 are mandatory for Debit card and Credit card returns for all banks.
- Banks should aggregate refunds/returns in the respective Merchant category codes (MCC) in the reporting month for card & UPI returns. **These entries should be reported in negative.**
- MCC X Country Code X Currency Code X Amount (Payment/Refund) X Card Present (Y/N) combination should be unique for Card Returns.*
- MCC X Country Code X Currency Code X Amount (Payment/ Refund) X QR Code (Y/N) combination should be unique for UPI Return.*

E.g. instead of reporting MCC 1520 4 times as in the table below,

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
999	072020	01	1520	IN	USD	1	10000	Y
999	072020	01	1520	IN	USD	2	1000	Y
999	072020	01	1520	IN	USD	5	-700	Y
999	072020	01	1520	IN	USD	9	-500	Y

banks should merge these 4 entries as follows:

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
999	072020	01	1520	IN	USD	3	11000	Y
999	072020	01	1520	IN	USD	14	-1200	Y

The List Of MCC, Country (ISO 3166) and Currency codes (ISO 4217) may be downloaded from the web-portal <https://bop.rbi.org.in>.

FAQ

1. How to change password?

Step 1: Click Change Password on the top right hand side of homepage. The Change Password window is displayed.

Step 2. Enter your old password in the Old Password field and new password in the New Password field.

Step 3. Re-enter the new password to confirm it.

Step 4. Click Update. A message is displayed indicating that the password is changed successfully.

2. Who can create new user?

Each bank admin/Card admin can create a maximum number of 2 active users. At a time, there can be at most of 3 active users.

3. How to give Credit card/ Debit card/ UPI access rights to the bank users?

While creating new user from user master screen, Bank admin can assign single or multiple return(s) access right(s) to bank users. A bank user who only has access to Debit card return will only see Debit card return submission link under Quick links.

4. How can bank admin/Card admin reset password/ block/ unblock/ activate/ deactivate bank users?

Bank admin can /Card admin can do the same from [User manual screen](#). Bank admin can /Card admin may click on [List](#) to view all active users. The active user table will appear at the bottom of the page. Necessary changes can be made from the table.

Commented [JDV4]: User manual screen is to be changed as User master screen

5. In which currency Amount should be reported?

Amount should be reported in **billing currency**.

6. Which currency should be reported by the banks for Currency variable?

Banks should report transaction currency for the **Currency** variables. For **Dynamic currency conversion** (DCC) transactions where transaction currency is also INR, Banks are requested to provide the Currency of Merchant's country using **Acquirer Country code**. Also for Rupay card transactions in Bhutan banks may submit the currency code using Acquirer Country code (value 064 for Bhutan).

7. For Debit card/ Credit card return which record type is mandatory?

For Debit card/ Credit card return Record type 01 and Record type 03 are mandatory.

8. We do not have any UPI foreign transaction for a month. What should be done?

In case banks do not have any UPI foreign transaction for a month, banks need to submit Nil UPI return for that month. For details see Nil UPI return submission in user manual.

9. Which bank code should be used while submitting the returns?

Banks should use only the bank code prescribed by RBI FETERS team.


10. Which variables have fixed lengths?

Bank code (3 or 5), Month End date (6), MCC(4), Country (2), Currency (3), QR Scan/Card Present (1) have fixed lengths.

11. How to check monthly card and UPI reports?

After submitting the returns banks have the option to download Cards and UPI return reports from Card return tab.

12. How to verify a successful return file upload?

After processing the return file user may click on  to download the Acknowledgement file to make sure that the return has been uploaded successfully.

13. What is meant by “MCC X Country Code X Currency Code X Amount (Payment/Refund) X Card Present (Y/N) combination should be unique”?

Instead of reporting MCC 1520 4 times as in the table below,

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
999	072020	01	1520	IN	USD	1	10000	Y
999	072020	01	1520	IN	USD	2	1000	Y
999	072020	01	1520	IN	USD	5	-700	Y
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banks should merge these 4 entries as follows:

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
999	072020	01	1520	IN	USD	3	11000	Y
999	072020	01	1520	IN	USD	14	-1200	Y

14. From where can we download The List of MCC, Country (ISO 3166) and Currency codes?

The List of MCC, Country (ISO 3166) and Currency codes (ISO 4217) may be downloaded from the web-portal <https://bop.rbi.org.in>.

15. While submitting the return we faced some errors. Where can we get the detailed error list?

The detailed error list is given in the User manual.

16. How to report the return/ return transactions?

Banks should aggregate refunds/returns in the respective Merchant category codes (MCC) in the reporting month for card & UPI returns. These entries should be reported in **negative**.

17. Which Card Present transaction status should be given for **Samsung Pay or any such card transactions using **Near Field Communication (NFC)** or **Magnetic Secure Transmission (MST)**?**

Banks should report such transactions as Card Present (“Y”).

18. Which Card Present transaction status should be given for **Bharat QR or any such **QR scan enabled card transactions**?**

Banks should report such transactions as Card Not Present (“N”).

19. Our bank does not have Record type 02 transactions for Credit card/Debit card. Should we only report Record type 01 and Record type 03 transactions?

If any bank accepts card payments by Non-residents (Foreigners) (i.e. **acquiring banks**) then they should report Record type 02 details. If a bank does not accept card payments by Non-residents (Foreigners) (i.e. **non-acquiring banks**) then they should report Record type 01 and 03 transactions only.

20. Should we report Gross credit outstanding or Net credit outstanding for a particular month?

Banks should report Net credit outstanding at the end for a particular month.

21. Should we report total number of active Debit cards/Credit cards/PoS or total number of issued Debit cards/Credit cards/PoS?

Banks should report total number of issued Debit cards/Credit cards/PoS.