



## RESERVE BANK OF INDIA

### FETERS-CARDS RETURN JAVA OFFLINE CONVERTER PLUS VALIDATOR (FOR EXCEL FILE) MANUAL

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## 1. Introduction

*FETERS-Card Return Java offline converter plus validator for excel file* is an executable Java file for validating and converting Debit card, Credit card and UPI International excel files to txt files. It accepts excel as input, validates the data file and generates a txt file as output in a separate folder. Txt file will be generated if all transactions are successfully validated by the validator; 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 and convertor.
- It can be downloaded from [Home page -> Quick Links -> Download- Card Return Validator](#) as per the below **screenshot** after logging in.

User Profile ▾ Global Master ▾ BAL ▾ FET-ERS ▾ FET-ERS Reports ▾ Card Return ▾ Maker-CheckerStatus ▾

### Reserve Bank of India - Foreign Exchange Transaction - Electronic Reporting System (FET-ERS)

#### Quick Links

- R - Return Submission
- Nil R - Return Submission
- BAL Return Submission
- Credit Card Return Submission
- Debit Card Return Submission
- Post Blog
- Download – FETERS Validator
- Download – Card Return Validator

#### DashBoard

View Returns – FETERS	▸
View Returns – BAL	▸
View Returns – Credit Card	▸
View Returns – Debit Card	▸
View Returns – UPI International Return	▸

**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

```
graph LR; User[Bank User] --> Step1((Step 1: Upload  
Upload BOP and/or QE  
File for the fortnight)); Step1 --> Step2((Step 2: Verify  
Verify Uploaded BOP  
and QE File)); Step2 --> Step3((Step 3: Process  
Process Successfully  
Verified Files)); Step3 --> Step4((Step 4: Download  
Acknowledgment and  
Receipt));
```

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## 2. Excel File format for Credit card, Debit card and UPI International

Excel files for credit card/ debit card/UPI International return are to be provided with separate sheets for each record type.

In the above file,

Sheet1 contains data of Record type 01

Sheet2 contains data of Record type 02.

### 2.1. Header of the Excel files

Headers are to be defined in the excel files as below:

#### A. Credit card:

- For Record type 01 and 02:

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
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#### B. Debit Card:

- For Record type 01 and 02:

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	cardPresent
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#### C. UPI International:

- For Record type 01 and 02:

bankCode	monthEndDate	recordType	mcc	country	currency	noOfTransactions	amount	QRCode
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### Note

1. If any bank accepts cards issued by foreign entity for payments by non-residents, then the **acquiring bank** should report transactions in Record type 02 in Sheet2 of the excel file.
2. Banks should aggregate refunds/returns in the respective Merchant Category Codes (MCC) in the reporting month for cards & UPI International return. **These entries should be reported in negative.**
3. *MCC X Country Code X Currency Code X Amount (Payment/Refund) X Card Present (Y/N)* combination should be unique for Card Returns.

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	N
999	072020	01	1520	IN	USD	2	1000	N
999	072020	01	1520	IN	USD	5	-700	N
999	072020	01	1520	IN	USD	9	-500	N

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	N
999	072020	01	1520	IN	USD	14	-1200	N

4. MCC X Country Code X Currency Code X Amount (Payment/ Refund) X QR Code (Y/N) combination should be unique for UPI International return.
5. The List of MCC, Country (ISO 3166) and Currency codes (ISO 4217) may be downloaded from the web-portal <https://bop.rbi.org.in>.

### 3. Steps to follow

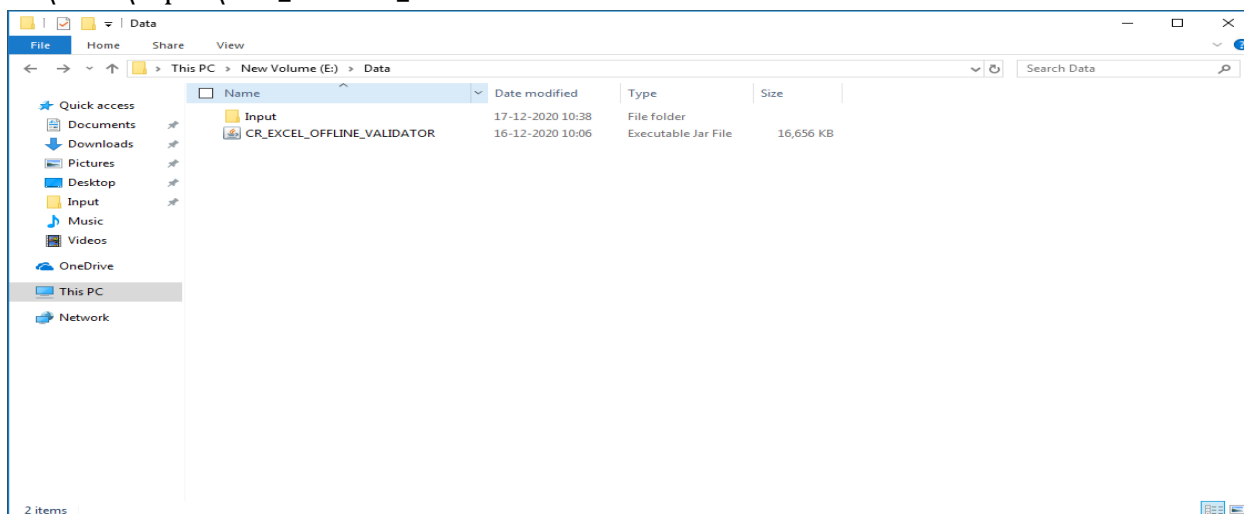
To convert the excel file to .txt file a user needs to go through the following steps

#### Step 1

After downloading the Jar file from *Home page -> Quick Links -> Download- Card Return Validator*, downloaded 'jar' file can be placed in any local drive. The Excel file should be placed in a folder called **Input** inside the path where the 'jar' file is located.

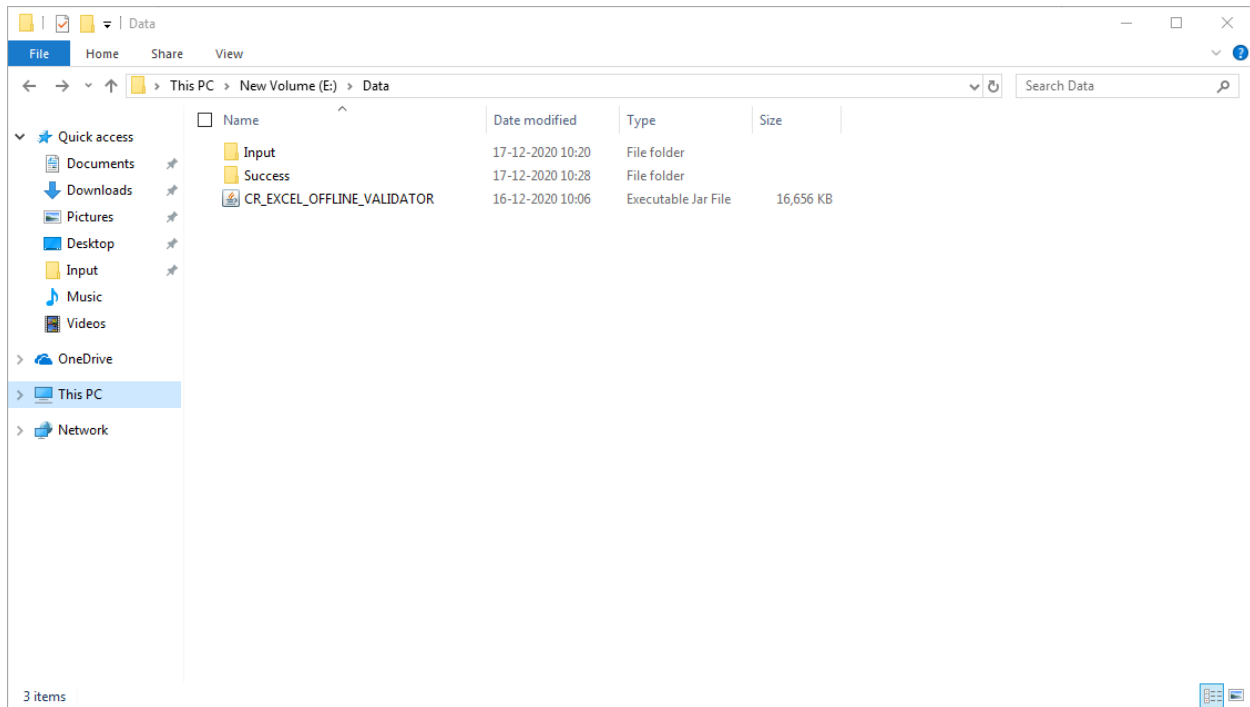
E.g. E:\Data\CR\_EXCEL\_OFFLINE\_VALIDATOR.jar

E:\Data\Input\666\_012020\_CC.xls

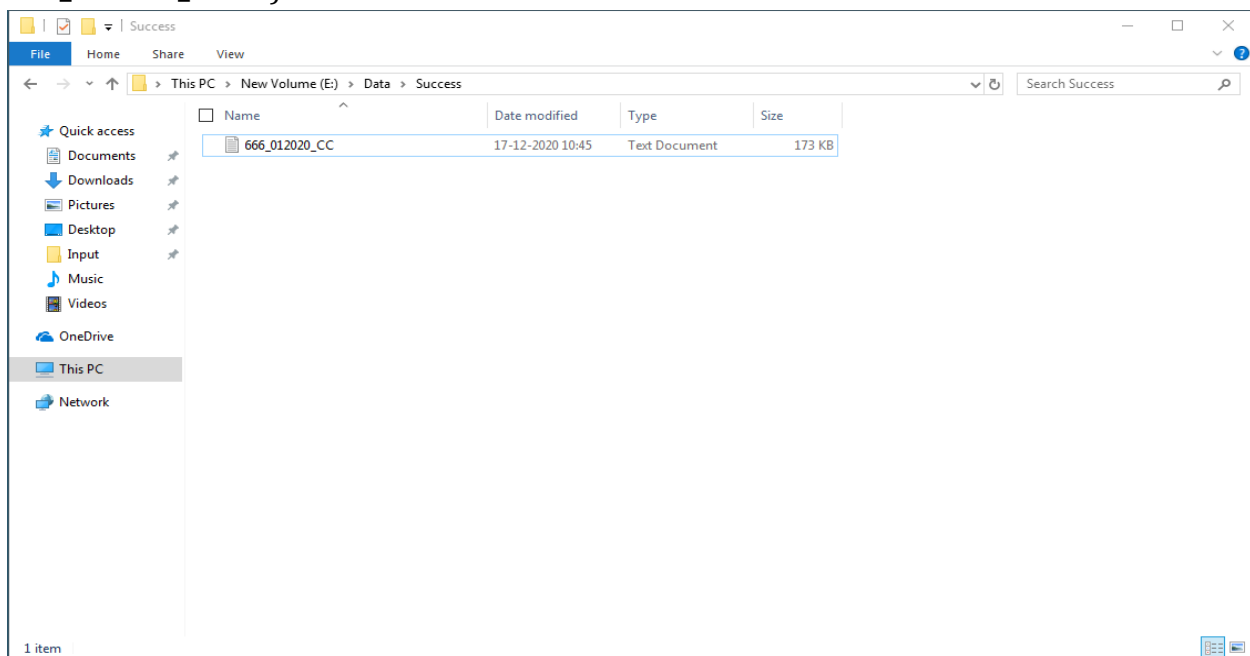


#### Step 2

After completing **Step 1** the 'jar' file is needed to be executed to validate and convert the data file. When there is no error, the file will be validated successfully and '**Success**' folder will be created (e.g. E:\Data\Success).

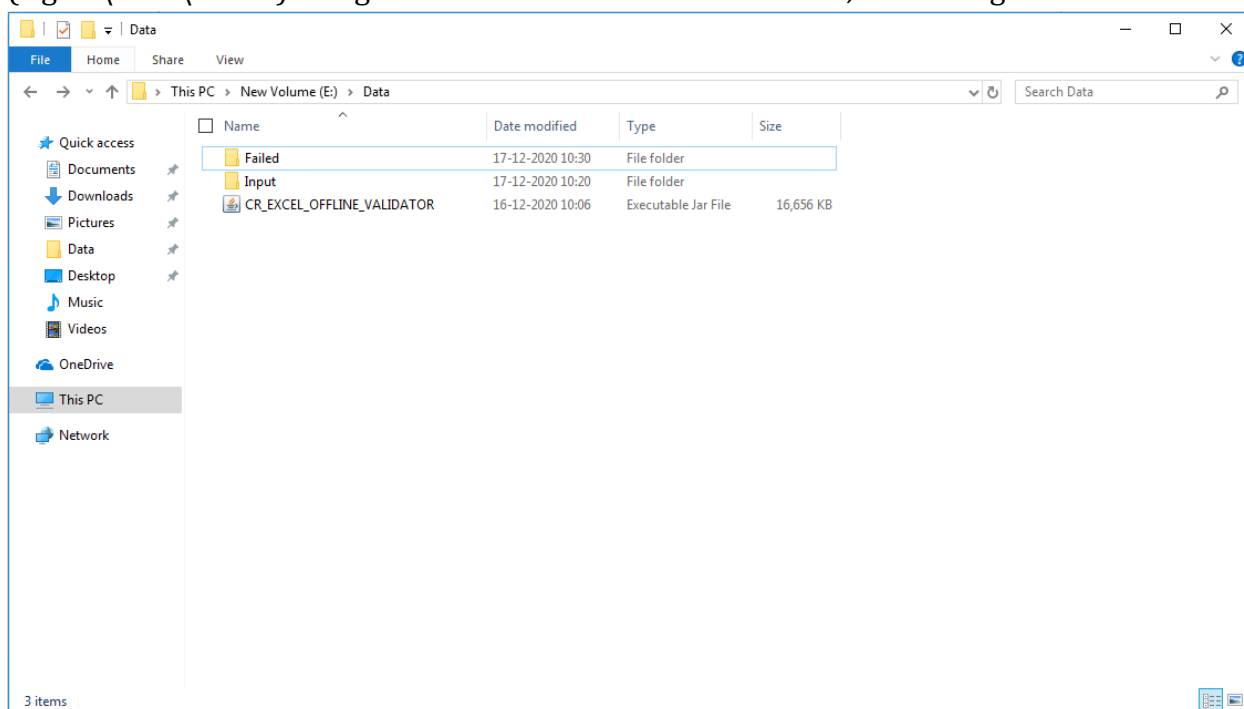


The corresponding .txt file will be created inside the Success folder (e.g. E:\Data\Success\666\_012020\_CC.txt).



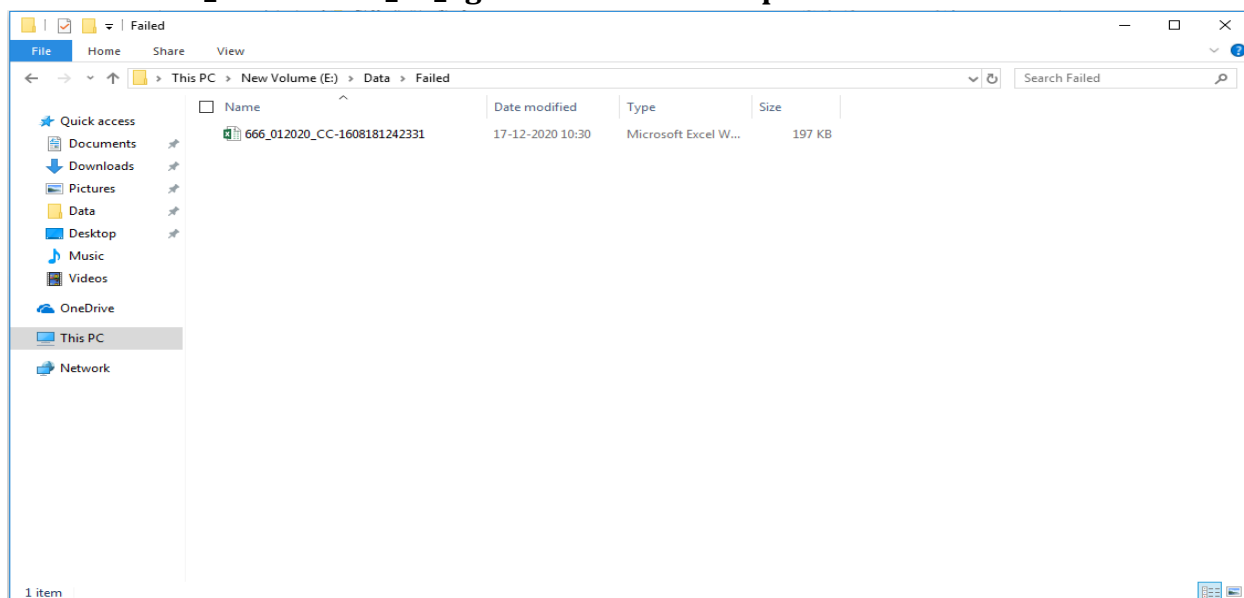
The 'Success' folder will contain the following file:  
<Bank code>\_<MMYYYY>\_CC.txt

When there are errors in the return files, execution of the jar file will create '**Failed**' folder (e.g. E:\Data\Failed) along with the excel file inside the folder, containing the error details.



E.g. if the Credit card return file contains error the error file will be created in the Failed Folder in the following format.

**<Bank code>\_<MMYYYY>\_CC\_<generated timestamp>.xls**



Excel file will contain the reasons for failure in a separate column.

1. 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 < Payment by resident – to be <i>reported by card issuing bank</i> > <for international transactions >
		= 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) – <b>transaction currency</b> = 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 ( <b>Billing currency</b> ) < Max length 15 digit with two decimal places >
Card present	Char (1)	= “Y” < for Card Present > = “N” < for Card Not Present >

## 2. 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 5 Char)
Month-end date	MMYYYY	Reporting Month and Year <e.g. 122019 (for December 2019) >
Record type	Char (2)	= 01 < Payment by resident – to be reported by card issuing bank> < for international transactions >
		= 02 < Payment by non-resident – to be reported by the acquiring bank >
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) – <b>transaction currency</b> = 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 ( <b>Billing currency</b> ) < Max length 15 digit with two decimal places >
Card present	Char (1)	= “Y” < for Card Present > = “N” < for Card Not Present >



### 3. 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 < Payment by resident – to be <i>reported by UPI transaction issuing bank</i> (for international transactions) >
		= 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) – <b>transaction currency</b> = 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 ( <b>Billing currency</b> ) < Max length 15 digit with two decimal places >
QR code scan	Char (1)	= “Y”   < for QR code Scan > = “N”   < for Non-QR code Scan >