



**Department of Posts  
Automated Teller Machine (ATM)  
Accounting procedure**

**ATM Accountings procedure- Nodal Office and other Post Offices.**

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## **1. Introduction**

ATM is one of the self-servicing channels of CBS used by POSB customers to carry out the CBS transactions independently. DOP has established 1000 ATMs in various post offices as a part of FSI IT Modernization 2012 project. All these ATMs are co-located with post office and mapped to SOL ID of concerned PO in CBS. Post CBS-CSI GL integration for all POSB intra DOP ATM transactions are automatically accounted at account SOL level and ATM cash account SOL level. All POSB interbank ATM transactions are accounted at account SOL level and NFS Pool account of Nodal accounting office. All other bank transactions initiated at DOP ATM will be accounted at ATM cash account SOL level and NFS Pool Account of Nodal accounting office. Later all interbank transactions are settled and accounted through current account of Nodal Office, Bengaluru GPO by NPCI. Payment Channels Division located at Bengaluru does overall monitoring and coordinates between various stakeholders involved in ATM operations with guidance of FS Section of Postal Directorate and PA Wing of Postal Directorate respectively. All dispute management, customer grievances related to ATM operations by PCD and its settlement accounting by Nodal Office, Bengaluru GPO shall be done based on the approval of competent authority.

## **ROLE OF ATM PO**

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### **1. ATM Cash Management at ATM PO level**

Identified managed service provider will send indent for cash to each ATM PO for ATM cash requirement on previous day. ATM PO will provide cash to authorized custodians of the ATM with indented cash and custodian will in turn load the cash inside the ATM in the presence of identified PO staff.

#### **a. ATM Cash Indent from Managed Service Provider (MSP) and handing over to Cash replenishment Agency (CRA)/custodian**

MSP/ First Level Maintenance (FLM) is the outsourced cash loading agency who are assigned to replenish cash in DOP ATMs by ensuring proper cash forecasting based on cash withdrawal pattern in the specific attached PO ATMs. Centrally located outsourced cash team of MSP will send indent for each PO ATM location on the previous day for replenishing the cash on periodical basis. Such indented cash will be provided by concerned PO to the custodian and custodian in the presence of the PO staff will load such cash inside the ATM. PO should handover the cash with due acknowledgement and shall maintain register of ATM cash disbursed to MSP as accounting entry in CSI will be flowing on T+1-day basis.

#### **b. ATM cash loading and accounting in CBS**

Immediately after cash is loaded inside the ATM each ATM PO shall make debit entry in CBS to their respective ATM cash account using CTM menu- cash withdrawal option for the amount paid to custodian and as loaded in the ATM. The accounting entries as in CBS and CSI F&A are as under:

	Debit Account	Credit Account	Remarks
CBS	SOL ID + 0006 (ATM Cash Account)	Teller Cash (POS Cash)	ATM Cash loaded on date--
CSI	4867100030	4867100011	System Posted Document on T+1 basis against ATM PO Profit Center

**c. ATM cash removal and accounting in CBS**

Whenever ATM is nonfunctional for long time or custodian is getting changed or any other occasions, it is essential to remove physical cash in the ATM and hand it over to the concerned ATM PO. Following accounting entries need to be posted in CBS using CTM menu ,deposit function to corresponding ATM cash account which in turn will flow to CSI F&A as under:

	Debit Account	Credit Account	Remarks
CBS	Teller Cash (POS Cash)	SOL ID + 0006 (ATM Cash Account)	ATM cash removed on date --
CSI	4867100011	4867100030	System Posted Document on T+1 basis against ATM PO Profit Center

**2. Onus and Acquirer Transaction Accounting at PO level:**

Transactions initiated using DOP cards for withdrawal in DOP ATMs are known as onus transactions. Transactions initiated using other bank cards for withdrawal in DOP ATMs are known as acquirer transactions. Both onus and acquirer transactions will lead to reduction of ATM cash balance in concerned ATM PO.

**a. ATM Cash withdrawal (Onus and Acquirer) accounting at ATM PO level**

ATM cash balance in each ATM PO is represented under ATM cash account (SOL ID + 0006) in CBS as debit balance and during any onus ATM transactions this balance will get reduced by corresponding debit to POSB account at account SOL. If the POSB account SOL and ATM PO SOL are different then there will be automated RSAO adjustment entry as detailed below. All the below ATM transactions are system posted and automated and no manual intervention is required.

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- i. Onus Transaction Accounting when POSB account SOL and ATM PO SOL are same.

	Debit Account	Credit Account	Remarks
CBS	POSB Account	SOL ID + 0006 (ATM Cash Account)	ATM Onus withdrawal
CSI	4800100010	4867100030	System Posted Document on T+1 basis against ATM PO Profit Center

- ii. Onus Transaction Accounting when POSB account SOL and ATM PO SOL are different

	Debit Account	Credit Account	Remarks
CBS	POSB Account	SOL ID (ATM + 0006 PO SOL)	ATM Onus Withdrawal
	SOL ID + 0021 of ATM PO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (Account Profit Center)	4867100030 (ATM PO Profit Center)	System Posted Document on T+1
	4878200012 (RSAO Inter SOL of ATM PO Profit Center)	8878200012 (RSAO Inter SOL of Account Profit Center)	

- iii. Acquirer transactions accounting when initiated in any DoP ATM other than nodal office Bengaluru GPOATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	SOL ID + 0006 (ATM PO SOL)	ATM Acquirer withdrawal
	SOL ID + 0021 of ATM PO SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390 (Bengaluru Profit GPO Center)	4867100030 (ATM PO Profit Center)	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL of ATM PO Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	

- iv. Acquirer transactions accounting when initiated in ATM of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	560001000006 (ATM Cash Account)	ATM Acquirer withdrawal
CSI	4866102390 (Bengaluru GPO Profit Center)	4867100030 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**3. Checks by PO for ATM transactions postings in CSI DTR with CBSGL**

Each ATM located PO has to generate CBS GL extract for the previous day and compare accounted figure with CSI DTR. Individual transactions report can be referred using ATM Onus and Acquirer transactions report available in HFINRPT menu of CBS.

**4. Checks and balances to be carried out at ATM PO/Division level:**

Whenever ATM cash loading is being performed by the custodian and designated PO staff, physical cash shall be compared with Switch Balance, ATM Counter and CBS ATM cash account (SOL ID + 0006) for correctness. On Monthly basis Divisional Head shall also perform cash auditing with reference to C3R report, which will be shared by PCD.

**5. ATM Physical Cash Balance check with CBS GL and discrepancy reporting**

In case of any discrepancy observed between physical cash balance and ATM cash account balance same needs to be reported to PCD in prescribed format as codified in ATM operational handbook. Account personnel (AO/AAO) shall check the nature of discrepancy and obtain administrative approval for accounting excess and short cash balances as under

- i. In case shortage of physical cash in Bengaluru GPO ATM, FSI recon vendor will provide TTUM and accounting entries as under:

CBS	Debit Account	Credit Account	Remarks
	56000100ATMSH	560001000006	Short Cash ATM
CSI	4867100031	4867100030	System Posted Document on T+1 basis against ATM PO Profit Center

ii. In case of shortage of physical cash in other than Bengaluru GPO ATM, recon vendor will provide TTUM and accounting entries as:

	Debit Account	Credit Account	Remarks
CBS	560000100ATMSH	SOL ID + 0006 (ATM Cash Account)	Short Cash ATM
	SOL ID + 0021 of ATM PO SOL	SOL ID+ 0021 of BENGALURU GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100031	4867100030	System Posted
	4878200012 (RSAO Inter SOL of ATM PO Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	Document on T+1 basis against ATM PO Profit Center

Whenever such shortages are parked under ATM short cash account, MSP will make good of such amounts by passing funds to CPM, Bengaluru GPO Account after due process. Following accounting entries shall be made in CBS (Manual posting) and CSI (System posting) under Bengaluru GPO profit center. Accounts personnel (AO/AAO) shall ensure credit and proper accounting.

	Debit Account	Credit Account	Remarks
CBS	56000100RMTBK	56000100ATMSH	Short Cash ATM credited by vendor
CSI	4867701004	486710031	System Posted Document on T+1 basis against ATM PO Profit Center

iii. In case of excess physical cash found in ATM of Bengaluru GPO, following accounting entries will be made in CBS (Manual posting) and CSI (System Posting) under Bengaluru GPO profit centre.

	Debit Account	Credit Account	Remarks
CBS	560001000006	56000100ATMEX	Excess Cash found in ATM
CSI	4867701004	486700031	System Posted Document on T+1 basis against ATM PO Profit Center

iv. In case of excess physical cash found in ATM of other than Bengaluru GPO, following accounting entries will be in CBS (Manual posting) and CSI(System Posting)

	Debit Account	Credit Account	Remarks
CBS	SOL ID + 0006 ATM Cash Account)	56000100ATMEX	Excess Cash found in ATM
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	486710032	System Posted
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	Document on T+1 basis against ATM PO Profit Center

In case of any confirmed dispute for such found excess; amount will bereversed from parked funds of excess cash account, with administrative approval under supervision of AO/AAO.

## ROLE OF NODAL OFFICE-BENGALURU GPO

### 1. Issuer Transactions Accounting at Bengaluru GPO level:

Transactions initiated using DOP cards for withdrawal in other bank ATMs are known as issuer transactions. All issuer transactions are initiated in CBS at Bengaluru GPO SOL only. DoP is liable to pay, applicable interchange fee and GST to acquiring bank for each settled financial and non-financial transactions. DoP also has to pay switching fee to NPCI for each settled issuer transactions.

As, DoP has to pay interchange fee for each issuer transaction to acquiring bank, POSB customers can perform monthly free issuer ATM transactions in other bank ATMs, 3 times in metro location and 5 times in non-metro locations as per current RBI guidelines. Any transactions done beyond this limit, POSB customer will be auto debited charges of Rs 20 + applicable GST (18%) for each such transaction which may be amended from time to time. Hence, while accounting issuer transactions, DoP has to incur expenditure in the form of interchange fee given to acquiring bank and switching fee given to NPCI. Charges collected for non-free issuer transactions have to be shown as revenue received for ATM inter-operable transactions by ATM accounting nodal office Bengaluru GPO.



- i. For Issuer ATM transactions accounting, transaction initiated by the POSB customer of Bengaluru GPO SOL, following will be the accounting entry.

CBS	Debit Account POSB Account	Credit Account 56000100NFSPL	Remarks ATM Issuer withdrawal
CSI	4800100010 (Bengaluru GPO Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

- ii. For Issuer ATM transactions accounting, transaction initiated by the POSB customer of other than Bengaluru GPO SOL, following will be the accounting entry.

CBS	Debit Account POSB Account	Credit Account 56000100NFSPL	Remarks ATM Issuer withdrawal
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB account ProfitCenter)	POSB Account standing PO

- iii. Charges collected for non-free issuer transactions initiated by POSB customers of Bengaluru GPO will be accounted as given below:

CBS	Debit Account POSB Account	Credit Account 56000100NFSIF	Remarks ATM Charges Collected
	POSB Account	56000100NFSST	GST on ATM Charges collected.
	4800100010 (Bengaluru GPO Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM

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CSI	4800100010 (Bengaluru GPO Profit Center)	8866102650 (Bengaluru GPO Profit Center)	PO Profit Center
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- iv. Charges collected for non-free issuer transactions initiated by POSB customers of other than Bengaluru GPO are accounted as given below

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	SOL ID + 0021 of BengaluruGPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	POSB Account	56000100NFSST	GST on ATM charges collected.
	SOL ID + 0021 of BengaluruGPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	
	4800100010 (POSB account Profit Center)	8866102650 (Bengaluru GPO Profit Center)	
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	

**2. NFS Settlement accounting at Nodal office:**

ATM settlement accounts will be done through NFS settlement account (Current account of CPM Bengaluru GPO) and all such transactions which have been figured in the NPCI statement being received by CPM Bengaluru GPO need to be brought to CBS accounts manually and thereafter such transactions shall automatically flow to CPM Bengaluru GPO CSI F&A accounts at T+1 day basis. CPM Bengaluru GPO shall make such entries in the CBS on day to day basis and

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ensure the correctness of ATM accounts as well as reconciliation of NFS settlement account for which detailed procedure is enumerated in the next paras. NPCI settles inter-operable ATM transactions for 2 settlements may changes as 4 settlement cycles as mentioned below and as amended from time to time.

Settlement Cycle number	Cutover time – From	Cutover time – To
1 <sup>st</sup> Cycle	1900 hrs	2300 hrs
2 <sup>nd</sup> Cycle	2300 hrs	1200 hrs
3 <sup>rd</sup> Cycle	1200 hrs	1600 hrs
4 <sup>th</sup> Cycle	1600 hrs	1900 hrs

**a. Acquirer Transactions Settlement & Accounting:**

i. NPCI NFS Team will provide settlement report statement for all the settlement cycles separately as defined by NPCI . Based on this report, all settled acquirer transactions have to be brought in the books of CPM Bengaluru GPO.

For all acquirer transactions both transaction amount and accompanying interchange fee will be settled by NPCI in CPM Bengaluru GPOs settlement current account. For Settled Acquirer transactions, ATM cash withdrawal amount has to be accounted as mentioned below.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSPL	ATM Acquirer withdrawal tran Amount
CSI	4855300101 (Bengaluru GPO Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

i. For each settled acquirer financial and non-financial transactions DoP will receive applicable interchange fee and GST.. Same has to be accounted in CPM Bengaluru GPOs books as given below

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

**b. Issuer Transactions Settlement & Accounting:**

NPCI NFS Team will provide settlement report statement for all the settlement cycles separately as defined by NPCI. Based on this report, all settled issuer financial and non-financial transactions have to be brought in the books of CPM Bengaluru GPO. DoP has to pay as applicable interchange and GST. DoP also has to pay switching fee plus applicable GST to NPCI for each settled issuer transactions (for both financial and non-financial transactions)

Issuer transaction amount settled will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	ATM Issuer withdrawal tran Amount
CSI	4866102390 (Bengaluru GPO Profit Center)	8855300101 (Bengaluru GP O Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Issuer interchange fee expenditure is shown in books of CPM Bengaluru GPO as given below

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862801	8855300101	

Issuer switching fee expenditure is shown in the books of CPM Bengaluru GPO as given below

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSE	56000100NFSSB	Switching Fee Amount
	56000100NFSTW	56000100NFSSB	GST on Switching Fee
CSI	3032862806	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862807	8855300101	

**3. CBS GL integration with CSI –Mapping:**

One to one mapping of CBS GL with CSI F&A is as under which can be used for daily preparation of settlement accounting of NFS transactions. Designated official of Bengaluru GPO will prepare accounting data from NFS settlement report which is being received from NPCI and cause posting of such transaction after reconciliation in the CBS books of CPM Bengaluru GPO under supervision of AAO/AO which will automatically flow into CSI F&A GLs on T+1 basis. **A copy of the accounting statement should be submitted PAO Bengaluru on a daily basis after accounting.** The CBS and CSI GL mapping sheet are attached as **Table-1**.

**4. Classification of various transactions in respective account heads:**

For each acquirer financial and non-financial transactions DOP will receive Interchange Fee as revenue along with GST component from issuing bank. Similarly, for all issuer transactions DOP has to incur expenditure in the form of interchange fee and its GST component which needs to be given to acquiring bank. In addition to this for all issuer transactions DOP has to pay Switching Fee to NPCI. The format for preparation of daily accounting sheet is annexed in **Table-2**.

**5. NFS Settlement account reconciliation:**

For the purpose of NFS settlement of ATM interoperable transactions CPM Bengaluru GPO has opened current account with a corpus and all acquirer and issuer transactions shall impact current account balance and thus there is a need for reconciliation of current account balance. After classification, all settlement transactions as in NFS Settlement report, shall be ensured that opening balance + total receipts – total payments is equal to actual balance of CPM current account. The reconciliation would be done under following format and reconcile the current account balance on daily basis.

Description	Amount
Current Account Opening Balance	
Total Receipts	
Total Payments	
Current Account Closing Balance	

**6. GST accounting and Reconciliation:**

For the acquirer transactions, DOP will receive interchange fee along with GST components for which classification will be given by NPCI in the monthly report. CPM Bengaluru GPO shall arrange for digitally signed GST invoices for the various issuing banks based on the interchange fee received from issuer bank through NFS settlement account. It shall be the responsibility of CPM Bengaluru GPO for submission of such invoices and also to pay GST collected amount on account of interchange fee, switching fee etc. to GST authorities on due dates and to file GST periodic returns accordingly.

Based on Monthly GST reports shared by NPCI, classification of GST amount should be done in Finacle. The GST amount received are being parked in Office account 56000100STCOL which in turn has to be classified as under by Nodal Office Bengaluru GPO :

	Debit Account	Credit Account	Remarks
CBS	56000100STCO L	56000100CCGST (CGST Office Account)	The amount pertaining to the two office accounts mentioned in the credit column are CGST and SGST should be posted accordingly. The amount pertaining to IGST should be retained in 56000100STCOL.
		56000100CSGST (SGST Office Account)	
CSI	8866102650	8866102590	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
		8866102610	

For all the GST expenses incurred on payment of issuer interchange and NPCI switching fee, invoices need to be taken from concerned recipients and accordingly input tax credit has to be availed. TDS on GST also has to be submitted to GST department as per the prescribed procedure.

#### 7. Role of AO/AAO at Bengaluru GPO/PCD

- a. The AO/AAO posted at Bengaluru will ensure that accounting of all ATM transactions is happening on daily basis in Bengaluru GPO in SAP.
- b. Ensure that balances in Current Account maintained at GPO for ATM purpose should be within the prescribed limit at the end of the day and agreed on reconciliation.
- c. Will prepare the accounting statement based on the NPCI settlement report daily and send one copy to PAO Bengaluru.
- d. Will verify the balances in Current account with NPCI settlement report.
- e. Ensure that all revenues / expenses related to ATM transactions are reflected properly in the books of accounts of Bengaluru GPO.
- f. All the cash loading entries happening in ATMs should be verified with FINACLE on a daily basis as per CSI book of accounts.
- g. Ensure that all the financial payments of PCD are in order and checked as well as audit perspective before obtaining the approval from competent authority.

- h. Ensure that all the sanctions received from Payments Channels Division for BO advisory, EMV Chargeback etc are accounted in correct GL accounts in GPO and proper sanction is available thereof.
- i. Whenever shortages are parked under ATM short cash account, MSP will make good such amounts by passing funds to CPM, Bengaluru GPO Account after due process. AO/AAO shall ensure proper accounting and credit of amount by the vendor.
- j. AO/AAO should check the daily process of Dispute Management system at PCD, Bengaluru as per NFS Operating and Settlement guidelines which is revised time to time by NPCI.
- k. All payments pertaining to BO advisory, cards cloned, frauds etc should be checked by AAO at PCD Bengaluru before obtaining approval from competent authority.
- l. Monitoring of all financial transactions and payments related to PCD.

#### Role of Payment Channel Division Bengaluru for operations and Nodal office Bengaluru GPO for Accounting

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Payment Channel Division located at Bengaluru does overall monitoring and coordinates between various stakeholders involved in ATM operations with guidance of FS Section of Postal Directorate and PA Wing of Postal Directorate respectively. All dispute management, customer grievances related to ATM operations shall be done based on the approval of competent authority.

##### **1. ATM cash discrepancies reported by Circle/Divisions:**

PCD shall supply physical ATM cash loading report received from MSP(C3R) in soft copy on monthly basis to Circle PAOs and Circle SPOCs, who shall in turn forward the report to all ATM located divisions and get a confirmation of correctness. Each division needs to segregate ATM cash loading details pertaining to their ATM POs and compare the cash loading entry in CBS and CSI F&A Module and any discrepancies including negative balances shall be reported to PCD. PCD will perform this activity and shall take necessary action to rectify the discrepancies in consultation with relevant stakeholders.

##### **2. Dispute Management and transactions reversal at PCD:**

Since, ATM transactions are network dependent there may be instances where transactions might fail and auto reversal to CBS GL also may fail. In such instances based on the reconciliation activity and customer complaints manual reversals has to be processed with the approval of competent authority on daily basis. NPCI has provided online Dispute Management Solution to PCD Bengaluru for settling disputed acquirer and issuer transactions for further reversals to customers. For onus transactions based on the FSI reconciliation vendor's recommendation dispute will be accepted or rejected.

### **3. Transaction Disputes Complaint Registering**

DOP customers as and when their ATM transaction fails either in DOP ATM or in other bank ATMs will report to PCD Customer care for settlement of amount. Dispute Management System Team of PCD shall consolidate such complaints and raise charge backs with acquiring banks for all settled issuer transactions. For onus transactions consolidated data of such disputes will be referred to ATM reconciliation vendor and based on the recommendation from the vendor dispute will be processed or rejected.

### **4. NFS Dispute Management System handling**

DMS Team of PCD will receive charge backs from issuing banks for disputed acquirer transactions in NPCI BCS Module. All such acquirer transaction disputes will be consolidated and shared with reconciliation vendor. Based on the recommendation of the reconciliation vendor chargeback will be accepted or represented.

Any dispute in NPCI BCS System has following cycle for both acquirer and issuer transactions

- Chargeback from issuing bank
- Good faith chargeback
- Chargeback Acceptance or deemed as accepted
- Good faith chargeback acceptance
- Good faith representment
- Chargeback Representment
- Good faith chargeback representment accept
- Good faith chargeback representment reject
- Pre-arbitration from issuing bank
- Pre-arbitration acceptance
- Pre-arbitration rejection
- Arbitration from issuing bank
- Arbitration settlement
- Credit adjustments
- Debit adjustments
- Good faith debit adjustment
- Debit Adjustment acceptance
- Debit Charge back
- Debit Charge back acceptance
- Good faith debit charge back
- Debit Chargeback representment



- Debit Chargeback representment acceptance
- Good faith debit chargeback representment
- Good faith debit chargeback representment accept
- Good faith debit chargeback representment reject
- Pre-arbitration on Debit Chargeback representment
- Pre-arbitration on Debit Chargeback acceptance
- Pre-arbitration on Debit Chargeback rejection
- Arbitraiton on Debit
- Penalty amount settlement

All the above dispute details are available in daily NFS settlement report which needs to be posted manually in CBS of books of Bengaluru GPO by Nodal accounting Office Bengaluru GPO. On T+1- day basis transactions posted in CBS will automatically get posted to CSI F&A module. AAO/AO has to check the correctness of the data and proper accounting.

#### **Onus Disputes and its accounting**

Based on complaints received from POSB customers or based on proactive reconciliation results failed ATM transactions will be reversed to POSB customers by raising respective ATM cash account GL balance.

If such onus failed transactions originated from Bengaluru GPO ATM for the customer of Bengaluru GPO, then following accounting entries will be posted:

CBS	Debit Account	Credit Account	Remarks
	560001000006	Customer's POSB Account	Disputed Tran Amount
CSI	4867100030 (Bengaluru GPO Profit Centre)	8800100010 (Bengaluru GPO Profit Centre)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If such onus failed transactions originated from other than Bengaluru GPO DoP ATM by the customer of Bengaluru GPO, then following accounting entries will be posted:

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006 of ATM PO SOL	Customer's POSB Account	Disputed Tran Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 (ATM PO Profit Center)	8800100010 (Bengaluru GPO profit centre)	System Posted Document on T+1 basis

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4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	
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If such onus failed transactions originated from Bengaluru GPO ATM by the customer of other than Bengaluru GPO SOL, then following accounting entries will be posted:

CBS	Debit Account	Credit Account	Remarks
	560001000006	Customer's POSB Account	Disputed Tran Amount
	SOL ID + 0021 of Customer's account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 (Bengaluru GPO Profit Centre)	8800100010 (Customer's account profit centre)	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of customer's account Profit Centre)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Centre)	

If such onus failed transactions originated from other than Bengaluru GPO DoP ATM by the customer of other than Bengaluru GPO SOL, then following accounting entries will be posted:

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006 of ATM PO SOL	Customer's POSB Account	Disputed Tran Amount
	SOL ID + 0021 of Customer's account SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 (ATM PO Profit Center)	8800100010 (Customer's account profit centre)	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of customer's account Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Acquirer Disputes and its accounting:**

**Charge back from Issuing Bank:** Whenever other bank customers attempt for withdrawal in DOP ATM and such transaction fails but amount is settled by NPCI with DOP, issuing banks will raise chargeback for such disputed transactions with DOP in NPCI BCS system. Such charge backs received from

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issuing banks will be debited from DOP settlement account and credited to issuing banks on T+2 basis. Following accounting entries will be passed in the books of CBS at nodal accounting office Bengaluru GPO **manually** based on the NFS settlement report shared by NPCI.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	56000100NFSSB	Chargeback Tran Amount
CSI	4866102390	8855300101	SystemPosted Document onT+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

CBS	Debit Account	Credit Account	Remarks
	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100 8866102650	8855300101 8855300101	SystemPosted Document on T+1 basisagainst Bengaluru GPO Profit Center

DMS Team of PCD will have TAT (Turnaround time) to accept above chargeback or represent such chargebacks with valid evidence as defined by NPCI.

**Charge back Acceptance or deemed as accepted:** Based on recommendation received from reconciliation vendor failed ATM transactions will be accepted by the vendor. Same will be shown in NPCI BCS module by DMS Team of PCD.

If such accepted chargeback transactions are initiated in Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSPL	Chargeback transaction Amount to be posted, if original transaction exists in CBS GL

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CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
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If such accepted chargeback transactions are initiated in other than Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account, then following accounting entries will be posted manually in CBS books of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006 of ATM PO SOL	56000100NFSPL	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8866102390 8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	System Posted Document on T+1 basis

**Good faith representment:** This scenario occurs after the chargeback deemed as accepted and acquiring bank later represents within 60 days for the deemed as accepted chargeback cases.

**Good faith representment Accept:**

(i) The following entries required to be passed in CBS

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	56000100NFSSB	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

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After passing the entries of point (i), and if such accepted Good faith representment are initiated in Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSPL	Chargeback transaction Amount to be posted, if original transaction exists in CBS GL
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

After passing the entries of point (i), and if such accepted Good faith representment are initiated from other than Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account, then following accounting entries will be posted manually in CBS books of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006 of ATM PO SOL	56000100NFSPL	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8866102390 8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	System Posted Document on T+1 basis

**Good faith representment rejection:** In this scenario, there is no need to do any accounting entries.

**Chargeback Representment:** Based on recommendation received from the reconciliation vendor charge backs received for successful transactions will be represented in NPCI BCS module by DMS Team of PCD. Following accounting entries will be posted manually in CBS books of Bengaluru GPO

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	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

**Pre-Arbitration from issuing bank:** If the issuing banks or their customers are not satisfied with chargeback representment, they may raise pre-arbitration for disputed transaction in NPCI BCS module. Such pre-arbitration received from issuing banks will be adjusted in next settlement cycle. Accounting entries which have to be posted in books of CBS in Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100	8855300101	System Posted document on T+1 basis against Bengaluru GPO Profit Center
	8866102650	8855300101	

**Pre-arbitration Acceptance:** Based on recommendation received from reconciliation vendor failed ATM transactions will be accepted by the vendor. Same will be shown in NPCI BCS module by DMS Team of PCD.

If such accepted pre-arbitration transactions are initiated in Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account and ATM Cash balance needs to be raised, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSPL	Chargeback Tran Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If such accepted pre-arbitration transactions are initiated in other than Bengaluru GPO ATM and there is reduction in GL balance of ATM cash account and ATM Cash balance needs to be raised, then following accounting entries will be posted manually in CBS books of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006 of ATM PO SOL	56000100NFSPL	Chargeback transaction amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030 4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8866102390 8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	System Posted Document on T+1 basis

**Pre-arbitration rejection:** Based on recommendation received from the reconciliation vendor charge backs received for successful transactions will be rejected in NPCI BCS module by DMS Team of PCD in pre-arbitration stage. Following accounting entries will be posted manually in CBS books of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	56000100NFSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

**Arbitration from issuing bank - NRP (NPCI internal Review Panel) /PRD (Panel for Resolution of Disputes)** :If issuing bank is not satisfied with dispute resolution then they can raise arbitration (NRP) for a particular dispute which will be handled by the said panel for resolution of disputes appointed by NPCI.

**Arbitration settlement:** Based on the decision given by NPCI Panel for resolution for disputes, disputed transaction status will be decided. If decision is given in favor of DoP (acquiring bank) then there will not be any further accounting entry. If the decision is given in favor of issuing bank, then disputed transaction amount will be settled with issuing bank along with arbitration fee and associated GST.

Following accounting entries will be made in system in the CBS books of Bengaluru GPO.

If the disputed transactions originated from Bengaluru GPOATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Arbitration Tran Amount
	560001000006	56000100NFSPL	
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4867100030	8866102390	
CBS	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	8866102650	8855300101	



Entries for Arbitration Fee and GST in the CBS books of Bengaluru GPO ATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSE	56000100NFSSB	Switching Fee Amount
	56000100NFSTW	56000100NFSSB	GST on Switching Fee
CSI	3032862806	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862807	8855300101	

If the disputed transactions originated from other than Bengaluru GPO ATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Arbitration Tran Amount
	SOL ID + 0006 of ATM PO SOL	56000100NFSPL	
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390	8855300101	System Posted Document on T+1 basis
	4867100030	8866102390	
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	
CBS	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100	8855300101	System Posted Document on T+1 basis
	8866102650	8855300101	

Entries for Arbitration Fee and GST in the CBS books of Bengaluru GPO ATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSE	56000100NFSSB	Switching Fee Amount
	56000100NFSTW	56000100NFSSB	GST on Switching Fee
CSI	3032862806	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Good faith Chargeback** :If issuing bank raises charge back after 60 days from the date of transaction and within 120 days, such charge backs are Good faith charge backs.

If Good faith Chargeback is accepted by the acquiring bank below transaction entries required to be passed.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Debit Adjustment transaction Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

After passing the entries of point (i) and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, then following accounting entries needs to be posted:

	Debit Account	Credit Account	Remarks
CBS	560001000006	56000100NFSPL	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

After passing the entries of point (i) and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, then following accounting entries needs to be posted:

	Debit Account	Credit Account	Remarks
CBS	SOL ID + 0006	56000100NFSPL	Debit Adjustment transaction Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	4867100030	8866102390	System Posted Document on T+1

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CSI			basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**In case if Good faith is represented, no accounting entries are required.**

**Credit adjustments (Acquirer):** Based on the recommendation from the recon vendor, failed settled acquirer transactions amount are reversed to issuing bank without waiting for the mtoraisea dispute in NPCIBCS System. All such transactions have to be accounted in CBS books of Bengaluru GPO. Following accounting entries will be made.

If the failed acquirer transactions originated from Bengaluru GPO ATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Failed Tran Amount
	560001000006	56000100NFSPL	
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4867100030	8866102390	
CBS	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	8866102650	8855300101	

If the failed acquirer transactions originated from other than Bengaluru GPO ATM:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Failed Tran Amount
	SOL ID + 0006 of ATM PO SOL	56000100NFSPL	
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	
CSI	4866102390	8855300101	System Posted Document on T+1 basis
	4867100030	8866102390	
	4878200012(RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of	

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		ATMPO Profit Center)	
CBS	56000100NFSII	56000100NFSSB	Interchange Fee Amount
	56000100STCOL	56000100NFSSB	GST on Interchange Fee
CSI	1200160100	8855300101	System Posted Document on T+1 basis

**Debit Adjustment:** Based on the recommendation from the recon vendor, successful acquirer transactions for which amount is not settled by NFS due to technical fault at DoP end, DoP will raise debit adjustment with issuing bank with valid EJ to get funds back. Accounting entries will be as given below.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Adjustment Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

**Debit adjustment acceptance or deemed as accepted:**

In case the debit adjustment is accepted and CBS GL entry exists for the original transaction, no further action is required.

In case the debit adjustment is accepted and CBS GL entry does not exist for the original transaction, the following accounting entries needs to be passed in CBS GL for transactions originated from Bengaluru GPO ATM.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	560001000006	Debit Adjustment transaction Amount

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CSI	4866102390	4867100030	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
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In case the debit adjustment is accepted and CBS GL entry does not exist for the original transaction, the following accounting entries needs to be passed in CBS GL for transactions originated from other than Bengaluru GPO ATM.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	SOL ID + 0006 of ATM PO SOL	Debit Adjustment transaction Amount
	SOL ID + 0021 of ATM PO SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390 4878200012 (RSAO Inter SOL account of ATM PO Profit Center)	4867100030 8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	System Posted Document on T+1 basis

**Good faith debit chargeback:** In case the debit adjustment is deemed as accepted, issuer may raise good faith debit chargeback. There will not be any accounting entries.

**Good faith debit chargeback acceptance:**

The following entries are to be passed

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	56000100NFSSB	Debit Adjustment transaction Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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After doing the entries as per point (i) and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSP	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

After doing the entries as per point (i) and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006	56000100NFSP	Debit Adjustment transaction Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Good faith debit chargeback Rejection:** There will be no accounting entries.

**Debit Charge back:** If issuing bank rejects the debit adjustment raised by acquiring bank, the following accounting entries needs to be passed in CBS GL.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSP	56000100NFSSB	Debit Adjustment transaction Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Debit Chargeback Acceptance or deemed as accepted.:**

If debit chargeback is accepted by acquiring bank, and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSPL	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If debit chargeback is accepted by acquiring bank, and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006	56000100NFSPL	Debit Adjustment transaction Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Debit Chargeback Representation:** If debit chargeback is represented by the acquiring bank, the following entries are to be passed in CBS GL by Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	56000100NFSB	56000100NFSPL	Adjustment Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

**Good faith Debit Chargeback Representment:** If debit chargeback is deemed as accepted, the acquiring bank can proceed with Good faith Debit charge back Representment, there will not be any accounting entries.

**Good faith Debit Chargeback Representment Acceptance:** If Good faith Debit Chargeback Representment Accepted by the issuing bank, then the following accounting entries needs to be passed by Bengaluru GPO in CBS

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Adjustment Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	



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If, Good faith Debit Chargeback Representment Accepted by the issuing bank, and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	560001000006	56000100NFSPL	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If Good faith Debit Chargeback Representment Accepted by the issuing bank and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
	SOL ID + 0006	56000100NFSPL	Debit Adjustment transaction Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Pre-arbitration on Debit Chargeback :**

If issuing bank raises pre-arbitration on debit chargeback, the following accounting entries needs to be passed in CBS GL.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	56000100NFSSB	Debit Adjustment transaction Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Pre-arbitration on Debit Chargeback acceptance :**

If pre-arbitration on debit chargeback is accepted by acquiring bank, and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, and then following accounting entries needs to be posted:

	Debit Account	Credit Account	Remarks
CBS	560001000006	56000100NFSP	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If pre-arbitration on debit chargeback is accepted by acquiring bank, and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, and then following accounting entries needs to be posted:

	Debit Account	Credit Account	Remarks
CBS	SOL ID + 0006	56000100NFSP	Debit Adjustment transaction Amount
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Pre-arbitration on Debit Chargeback Rejection:**

If pre-arbitration on debit chargeback is rejected by the acquiring bank, the following entries are to be passed in CBS GL by Bengaluru GPO

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSP	Adjustment Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSII	Interchange Fee Amount
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted
	4855300101	8866102650	Document on T+1 basis against Bengaluru GPO Profit Center

#### Arbitration (Debit Adjustment)

If arbitration is in favour of Acquiring bank (DoP), then no further action is required.

- (i) In case arbitration is given in favour of Issuing bank, then below entries needs to be passed

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Debit Adjustment transaction Amount
CSI	4866102390	8855300101	System Posted Document on T+1basis against Bengaluru GPO Profit Center

- (i) After passing the entries at point (i), and if original transaction entry is already posted in CBS GL and transaction initiated from Bengaluru GPO ATM, then following accounting entries needs to be posted:

	Debit Account	Credit Account	Remarks
CBS	560001000006	56000100NFSPL	Debit Adjustment transaction Amount
CSI	4867100030	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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- (i) After passing the entries at point (i) , and if original transaction entry is already posted in CBS GL and transaction initiated from other than Bengaluru GPO ATM, then following accounting entries needs to be posted:

CBS	Debit Account	Credit Account	Remarks
		SOL ID + 0006	56000100NFSPL
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of ATM PO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4867100030	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of ATM PO Profit Center)	

**Good faith Debit Adjustment:** No accounting entries are required.

**Good faith Debit Adjustment acceptance:**

- (i) The following entries needs to be passed if good faith debit adjustment is accepted.

CBS	Debit Account	Credit Account	Remarks
		56000100NFSSB	56000100NFSPL
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

CBS	Debit Account	Credit Account	Remarks
		56000100NFSSB	56000100NFSII
	56000100NFSSB	56000100STCOL	GST on Interchange Fee
CSI	4855300101	1200160100	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	8866102650	

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- (i) After completing the entries of point (i), In case the good faith debit adjustment is accepted and CBS GL entry does not exist for the original transaction, the following accounting entries needs to be passed in CBS GL for transactions originated from Bengaluru GPO ATM.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	560001000006	Debit Adjustment transaction Amount
CSI	4866102390	4867100030	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

- (ii) After completing the entries of point (i), in case the good faith debit adjustment is accepted and CBS GL entry does not exist for the original transaction, the following accounting entries needs to be passed in CBS GL for transactions originated from other than Bengaluru GPO ATM.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	SOL ID + 0006 of ATM PO SOL	Debit Adjustment transaction Amount
	SOL ID + 0021 of ATM PO SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390	4867100030	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of ATM PO Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	

**Good faith Debit Adjustment rejection:** No accounting entries are required.

**Penalty amount settlement:** As per RBI guidelines if any failed transactions not reversed to issuing bank within 5<sup>th</sup> calendar day from the date of transaction, then DoP as acquirer has to bear the penalty for such delayed reversals. All such penalties levied by NPCI which are associated with credit adjustments, chargeback acceptance, Good faith charge back acceptance, pre-arbitration acceptance, arbitration decision against DoP have to be accounted in CBS books of Bengaluru GPO. Accounting entry as follows:

CBS	Debit Account	Credit Account	Remarks
		56000100NFSPE	56000100NFSSB
CSI	8844601524	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Issuer Disputes and its accounting:**

**Chargeback to Acquiring Bank:** Whenever DoP customers attempt for withdrawal in other bank ATM and such transaction fails but amount is settled by NPCI with other bank, DoP (Issuing bank) will raise chargeback for such disputed transactions with acquiring bank in NPCI BCS system. Such charge backs raised with acquiring banks will be settled with DOPs settlement account on T+2 basis. Following accounting entries will be passed in the books of CBS at nodal accounting office Bengaluru GPO **manually** based on the NFS settlement report shared by NPCI.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	3032862801	

**Chargeback Acceptance or deemed as accepted by acquiring bank:**

If such accepted chargeback transactions are initiated by the POSB customer of Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

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	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	POSB Customer Account	Transaction Amount to be posted.
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If such accepted chargeback transactions are initiated by the POSB customer of other than Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	POSB Customer Account	Chargeback Transaction Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390 4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8800100010 8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	System Posted Document on T+1 basis

**Good faith representation:** This scenario occurs after the chargeback deemed as accepted and acquiring bank later represents within 60 days for the deemed as accepted chargeback cases. No accounting entries are required.

**Good faith representation Acceptance:**

In case the amount is already reversed to the customer, the following entries to be made to reverse the amount, if the POSB customer belongs to Bengaluru GPO SOL.

	Debit Account	Credit Account	Remarks
CBS	POSB Customer Account	56000100NFSPL	Transaction Amount to be posted.
CSI	4800100010	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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In case the amount is already reversed to the customer, the following entries are to be to reverse the amount, if the POSB customer is other than Bengaluru GPO SOL.

	Debit Account	Credit Account	Remarks
CBS	POSB Customer Account	56000100NFSPL	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Customer account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010	8866102390	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL account of Customer Account Profit Center)	

After reversing from the customer the below settlement entries are to passed in CBS

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSB	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

**Good faith Representment rejection:** In this scenario, there is no need to do any accounting entries.

**Chargeback Representment:** Following accounting entries will be posted manually in CBS books, if acquiring bank represents the chargeback



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	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862801	8855300101	

**Pre-Arbitration from DoP:** If DoP or their customers are not satisfied with chargeback representment, pre-arbitration for disputed transaction in NPCI BCS module will be raised. Such pre-arbitration raised will be adjusted in next settlement cycle. Accounting entries will be as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Pre-arbitration Acceptance:**

If such accepted pre-arbitration transactions are initiated by the customer of Bengaluru GPO, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer account	Chargeback Tran Amount
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If such accepted pre-arbitration transactions are initiated by the customer other than Bengaluru GPO, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390 4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8800100010 8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	System Posted Document on T+1 basis

**Pre-arbitration rejection:** Following accounting entries will be posted manually in CBS books of Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	56000100NFSB	Chargeback Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862801	8855300101	

**Arbitration raised from DoP - NRP (NPCI internal Review Panel) /PRD (Panel for Resolution of Disputes) :** If DoP is not satisfied with dispute resolution then DoP can raise arbitration (NRP) for a particular dispute which will be handled by the said panel for resolution of disputes appointed by NPCI.

Entries for Arbitration Fee and GST in the CBS books of Bengaluru GPO ATM

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSE	56000100NFSSB	Arbitration Fee Amount
	56000100NFSTW	56000100NFSSB	GST on Arbitration Fee
CSI	3032862806	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862807	8855300101	

**Arbitration settlement:** Based on the decision given by NPCI Panel for resolution for disputes, disputed transaction status will be decided. If decision is given in favor of other bank (acquiring bank) then there will not be any further accounting entry.

If the decision is given in favor of DoP, then disputed transaction amount will be settled with DoP along with arbitration fee and associated GST.

Following accounting entries will be made in system in the CBS books of Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Arbitration Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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If the POSB account belongs to customer of Bengaluru GPO, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer account	Chargeback Tran Amount
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB account belongs to customer of other than Bengaluru GPO SOL, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390 4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8800100010 8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	System Posted Document on T+1 basis

If Arbitration is decided in favour of DoP then, below entries for Arbitration Fee and GST are to be posted in the CBS books of Bengaluru GPO

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSSE	Arbitration Fee Amount
	56000100NFSSB	56000100NFSTW	GST on Arbitration Fee
CSI	4855300101	3032862806	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	3032862807	

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**Good faith Chargeback:** If DoP raises charge back after 60 days from the data of transaction and within 120 days, such charge backs are Good faith charge backs and there will not be any accounting entry.

If Good faith Chargeback is accepted by the acquiring bank below transaction entries required to be posted in CBS by Bengaluru GPO

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSPL	Debit Adjustment transaction Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB account belongs to customer of Bengaluru GPO, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer account	Chargeback Tran Amount
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB account belongs to customer of other than Bengaluru GPO SOL, then following accounting entries will be posted manually in CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390	8800100010	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	

In case if Good faith is represented, no accounting entries are required.

**Credit adjustments (DoP):** If acquiring bank provides credit adjustments for failed transactions of DoP customer, following accounting entries will be made.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Failed Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	3032862801	8855300101	

If the transactions are initiated by the POSB customer of Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	POSB Customer Account	Transaction Amount to be posted.
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the transactions are initiated by the POSB customer of other than Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

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	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390	8800100010	System Posted
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	Document on T+1 basis

**Penalty amount settlement:** As per RBI guidelines if any failed transactions not reversed to issuing bank within prescribed TAT from the date of transaction, then the acquiring bank has to bear the penalty for such delayed reversals.

All such penalties levied by NPCI which are associated with credit adjustments, chargeback acceptance, Good faith charge back acceptance, pre-arbitration acceptance, arbitration decision against acquiring bank have to be accounted in CBS books of Bengaluru GPO and same has to be reversed to the customers POSB account.

**Penalty parking accounting entries are as follows**

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100PENRC	Penalty amount
CSI	4855300101	8844601524	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Penalty re-credit to Bengaluru GPOs customer account entries are as follows**

	Debit Account	Credit Account	Remarks
CBS	56000100PENRC	POSB Customer SB Account	Penalty amount
CSI	8844601524	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Penalty recredit to the POSB customer of other than Bengaluru GPOs account are as follows

CBS	Debit Account	Credit Account	Remarks
	56000100PENRC	POSB Customer SB Account	Penalty amount
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	8844601524	8800100010	System Posted
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	Document on T+1 basis

**Reversal of charges during final reversal Issuer Disputed Transaction**

Charges collected for non-free issuer transactions initiated by POSB customers of Bengaluru GPO has to be reversed during final reversal and accounted as given below:

CBS	Debit Account	Credit Account	Remarks
	56000100NFSIF	POSB Customer Account	ATM Charges Collected
	56000100NFSST	POSB Customer Account	GST on ATM Charges collected.
CSI	1200160100 Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	8866102650 (Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)	

Charges collected for non-free issuer transactions initiated by POSB customers of other than Bengaluru GPO have to be reversed during final reversal and accounted as given below:



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	Debit Account	Credit Account	Remarks
CBS	56000100NFSIF	POSB Customer Account	ATM Charges Collected
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	56000100NFSST	POSB Customer Account	GST on ATM charges collected.
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	1200160100 Bengaluru GPO Profit Center)	8800100010 (POSB Account SOL Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	
	8866102650 (Bengaluru GPO Profit Center)	8800100010 (POSB Account Profit Center)	
	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	

**Debit Adjustment:** Acquiring bank will raise debit adjustment for unsettled successful issuer transactions. Accounting entries will be as given below.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Adjustment Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted
	3032862801	8855300101	Document on T+1 basis against Bengaluru GPO Profit Center

**Debit adjustment acceptance or deemed as accepted:**

For Issuer debit adjustment acceptance and deemed accepted, transaction initiated by the POSB customer of Bengaluru GPO SOL, following will be the account ingentry.

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSPL	ATM Issuer withdrawal
CSI	4800100010 (Bengaluru GPO Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

For Issuer debit adjustment acceptance and deemed accepted, transaction initiated by the POSB customer other than Bengaluru GPO SOL, following will be the accounting entries

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSPL	ATM Issuer withdrawal
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against POSB Account
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB account Profit Center)	standing PO

Charges collected for non-free issuer debit adjustment acceptance transactions

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initiated by POSB customers of Bengaluru GPO will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	POSB Account	56000100NFSST	GST on ATM Charges collected.
CSI	4800100010 (Bengaluru GPO Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4800100010 (Bengaluru GPO Profit Center)	8866102650 (Bengaluru GPO Profit Center)	

Charges collected for non-free issuer debit adjustment acceptance transactions initiated by POSB customers of other than Bengaluru GPO will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	POSB Account	56000100NFSST	GST on ATM charges collected.
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	
	4800100010 (POSB account Profit Center)	8866102650 (Bengaluru GPO Profit Center)	

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4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)
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**Good faith debit charge back :**In case the debit adjustment is deemed as accepted, DoP may raise good faith debit chargeback with acquirer. There will not be any accounting entries.

**Good faith debit chargeback acceptance or deemed as accepted:**

The following entries are to be passed

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

CBS	Debit Account	Credit Account	Remarks
	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Good faith debit chargeback rejection:** There will be no accounting entries.

**Debit Chargeback:** If issuing bank rejects the debit adjustment raised by acquiring bank, the following accounting entries needs to be passed in CBS GL.

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The following entries are to be passed

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Debit Chargeback Acceptance or deemed as accepted:** There will not be any accounting entries.

**Debit Chargeback Representment:** If debit chargeback is represented by the acquiring bank, the following entries are to be passed in CBS GL by Bengaluru GPO

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Adjustment Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Good faith Debit Chargeback Representment:** If debit chargeback is deemed as accepted, acquiring bank can proceed with Good faith Debit charge back Representment, there will not be any accounting entries.

**Good faith Debit Chargeback Representment Acceptance or deemed as accepted:** If Good faith Debit Chargeback Representment Accepted by DoP, then the following accounting entries needs to be passed by Bengaluru GPO in CBS

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Adjustment Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

For Good faith Debit Chargeback Representment accepted and transaction initiated by the POSB customer of Bengaluru GPO SOL, following will be the accounting entry.

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CBS	Debit Account	Credit Account	Remarks
	POSB Account	56000100NFSPL	ATM Issuer withdrawal
CSI	4800100010 (Bengaluru GPO Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

For Good faith Debit Chargeback Representment accepted and transaction initiated by the POSB customer other than Bengaluru GPO SOL, following will be the accounting entries

CBS	Debit Account	Credit Account	Remarks
	POSB Account	56000100NFSPL	ATM Issuer withdrawal
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB account Profit Center)	POSB Account standing PO

Charges collected for non-free issuer Good faith Debit Chargeback Representment accepted transaction, initiated by POSB customers of Bengaluru GPO will be accounted as given below:

CBS	Debit Account	Credit Account	Remarks
	POSB Account	56000100NFSIF	ATM Charges Collected
POSB Account	56000100NFSST	GST on ATM Charges collected.	
CSI	4800100010 (Bengaluru GPO Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM
	4800100010 (Bengaluru GPO Profit Center)	8866102650 (Bengaluru GPO Profit Center)	PO Profit Center

Charges collected for non-free issuer Good faith Debit Chargeback Representment accepted transaction, initiated by POSB customers of other than Bengaluru GPO will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	POSB Account	56000100NFSST	GST on ATM charges collected.
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	
	4800100010 (POSB account Profit Center)	8866102650 (Bengaluru GPO Profit Center)	
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	

**Pre-arbitration on Debit Chargeback :**

If DoP raises pre-arbitration, the following accounting entry needs to be passed in CBS GL.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center



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Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Pre-arbitration on Debit Chargeback acceptance:**

If pre-arbitration on debit chargeback is accepted by acquiring bank, no accounting entries are required.

**Pre-arbitration on Debit Chargeback Rejection:**

If pre-arbitration on debit chargeback is rejected by the acquiring bank, then following entries have to be passed in CBS GL by Bengaluru GPO

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSPL	56000100NFSSB	Adjustment Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Arbitration (Debit Adjustment)**

If arbitration is decided in favour of DoP (issuer), then below entries needs to be passed

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if reversed should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

**Good faith Debit Adjustment:** No accounting entries are required.

**Good faith Debit Adjustment acceptance:**

Acquiring bank will raise debit adjustment for unsettled successful issuer transactions. If DoP accepts then, following accounting entries will be posted.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSPL	56000100NFSSB	Adjustment Tran Amount
CSI	4866102390	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

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Interchange fee, if adjusted

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIE	56000100NFSSB	Interchange Fee Amount
	New Office account to be created in CBS	56000100NFSSB	GST on Interchange Fee
CSI	3032862800	8855300101	System Posted
	3032862801	8855300101	Document on T+1 basis against Bengaluru GPO Profit Center

For Good faith issuer debit adjustment acceptance and deemed as accepted, transaction initiated by the POSB customer of Bengaluru GPO SOL, following will be the accounting entry.

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSPL	ATM Issuer withdrawal
CSI	4800100010 (Bengaluru GPO Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

For Good faith issuer debit adjustment acceptance and deemed accepted, transaction initiated by the POSB customer other than Bengaluru GPO SOL, following will be the accounting entries

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSPL	ATM Issuer withdrawal
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	8866102390 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB account Profit Center)	POSB Account standing PO

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Charges collected for non-free Good faith issuer debit adjustment acceptance transactions initiated by POSB customers of Bengaluru GPO will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	POSB Account	56000100NFSST	GST on ATM Charges collected.
CSI	4800100010 (Bengaluru GPO Profit Center)	1200160100 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4800100010 (Bengaluru GPO Profit Center)	8866102650 (Bengaluru GPO Profit Center)	

Charges collected for non-free Good faith issuer debit adjustment acceptance transactions initiated by POSB customers of other than Bengaluru GPO will be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	POSB Account	56000100NFSIF	ATM Charges Collected
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	POSB Account	56000100NFSST	GST on ATM charges collected.
	SOL ID + 0021 of Bengaluru GPO SOL	SOL ID + 0021 of POSB Account SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4800100010 (POSB account Profit Center)	1200160100 (Bengaluru GPO Profit Center)	
	4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center

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4800100010 (POSB account Profit Center)	8866102650 (Bengaluru GPO Profit Center)
4878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	8878200012 (RSAO Inter SOL of POSB Account Profit Center)

**Good faith Debit Adjustment rejection :**No accounting entries are required.

**Unsettled Issuer Transaction (Not settled between banks by NPCD):**

Whenever DoP customer transacts in other bank ATM and transaction fails, reversals will be initiated by the acquiring bank and if those reversals are not posted to customer's POSB account, the following accounting entries needs to be posted.

If such unsettled issuer transactions are initiated by the POSB customer of Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer Account	Transaction Amount to be posted.
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If such unsettled issuer transactions are initiated by the POSB customer of other than Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100NFSPL	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	4866102390	8800100010	System Posted

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CSI	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	Document on T+1 basis
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If the unsettled issuer transaction is non-free, the below entries are to be posted:

Charges collected for unsettled non-free issuer transactions initiated by POSB customers of Bengaluru GPO have to be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIF	POSB Customer Account	ATM Charges Collected
	56000100NFSST	POSB Customer Account	GST on ATM Charges collected.
CSI	1200160100 Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	8866102650 (Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)	

Charges collected for unsettled non-free issuer transactions initiated by POSB customers of other than Bengaluru GPO have to be accounted as given below:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSIF	POSB Customer Account	ATM Charges Collected
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	56000100NFSST	POSB Customer Account	GST on ATM charges collected.
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	1200160100 Bengaluru GPO Profit Center)	8800100010 (POSB Account SOL Profit Center)	

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CSI	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	8866102650 (Bengaluru GPO Profit Center)	8800100010 (POSB Account Profit Center)	
	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	

**EMV Liability Chargeback**

**Issuing bank (DoP) as Issuer** : If DoP Customer cards are cloned and transacted in Non-EMV compliant other bank ATM, EMV liability chargeback will be raised against the acquiring bank.

Following accounting entries will be posted in CBS

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSPL	Chargeback Tran Amount
CSI	4855300101	8866102390	System Posted Document on T+1 Basis against Bengaluru GPO Profit Center

Interchange fee, if adjusted should be accounted as under:

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	56000100NFSIE	Interchange Fee Amount
	56000100NFSSB	New Office account to be created in CBS	GST on Interchange Fee
CSI	4855300101	3032862800	System Posted Document on T+1 basis against Bengaluru GPO Profit Center
	4855300101	3032862801	

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If the POSB customer is of Bengaluru GPO, Reversal to POSB customer account is as under:

CBS	Debit Account	Credit Account	Remarks
		56000100NFSPL	POSB Customer Account
CSI	4866102390	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB customer is of other than Bengaluru GPO, Reversal to POSB customer account is as under:

CBS	Debit Account	Credit Account	Remarks
		56000100NFSPL	POSB Customer Account
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4866102390	8800100010	System Posted Document on T+1 basis
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	8878200012 (RSAO Inter SOL account of Bengaluru GPO Profit Center)	

Charges collected for issuer EMV Liability transactions initiated by POSB customers of Bengaluru GPO have to be accounted as given below:

CBS	Debit Account	Credit Account	Remarks
		56000100NFSIF	POSB Customer Account
	56000100NFSST	POSB Customer Account	GST on ATM Charges collected.
CSI	1200160100 Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center



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8866102650 (Bengaluru GPO Profit Center)	8800100010 (Bengaluru GPO Profit Center)
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Charges collected for issuer EMV Liability transactions initiated by POSB customers of other than Bengaluru GPO have to be accounted as given below:

	<b>Debit Account</b>	<b>Credit Account</b>	<b>Remarks</b>
CBS	<b>56000100NFSIF</b>	POSB Customer Account	ATM Charges Collected
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
	<b>56000100NFSST</b>	POSB Customer Account	GST on ATM charges collected.
	SOL ID + 0021 of POSB account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	1200160100 Bengaluru GPO Profit Center)	8800100010 (POSB Account SOL Profit Center)	System Posted Document on T+1 basis against ATM PO Profit Center
	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	
	8866102650 (Bengaluru GPO Profit Center)	8800100010 (POSB Account Profit Center)	
	4878200012 (RSAO Inter SOL of POSB Account Profit Center)	8878200012 (RSAO Inter SOL of Bengaluru GPO Profit Center)	

**Acquiring bank (DoP) as acquirer :**

If other bank cloned cards are transacted in DoPs Non-EMV compliant ATM, EMV liability chargeback will be raised against DoP by concerned issuing bank.

Following accounting entries will be posted:

	Debit Account	Credit Account	Remarks
CBS	56000100ATMCC	56000100NFSSB	Transaction Amount to be posted.
CSI	4855300104	8855300101	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

### RBI Ombudsman orders and reversal Processing

If RBI ombudsman issues advisory against DoP for acquirer transactions for any reason like non-availability of CCTV footage, Non-EMV compliant ATM etc, the following accounting entries should be posted in CBS and NEFT has to be initiated to the respective bank by creating liability in CSI for GL 4855300104.

If RBI ombudsman issues advisory in favour of DoP customer for issuer transactions for any reason like non-availability of CCTV footage, Non-EMV compliant ATM etc, the following accounting entries should be posted in CBS.

If the POSB customer belongs to Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	POSB Customer Account	Transaction Amount to be posted.
CSI	4855300101	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB customer belongs to other than Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

	Debit Account	Credit Account	Remarks
CBS	56000100NFSSB	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS

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CSI	4855300101	8800100010	System Posted
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	(RSAO Inter SOL account of Bengaluru GPO Profit Center)	Document on T+1 basis

**Card cloning cases of DoP Customers:** If cloned cards of DoP customers are used in non-EMV compliant DoP or other bank ATMs and TAT for EMV liability charge back is completed or cases pertaining to prior to EMV liability shift mechanism, then such instances DoP has to reverse the transaction amount to customer based on the recommendation of card closing reversal committee. The following accounting entries have to be posted;

If the POSB customer belongs to Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100ATMCC	POSB Customer Account	Transaction Amount to be posted.
CSI	4855300104	8800100010	System Posted Document on T+1 basis against Bengaluru GPO Profit Center

If the POSB customer belongs to other than Bengaluru GPO, then following accounting entries will be posted manually in the CBS books of Bengaluru GPO.

CBS	Debit Account	Credit Account	Remarks
	56000100ATMCC	POSB Customer Account	Chargeback Tran Amount to be posted, if original transaction exists in CBS GL
	SOL ID + 0021 of Customer account SOL	SOL ID + 0021 of Bengaluru GPO SOL	RSAO inter SOL system generated transactions posted automatically in CBS
CSI	4855300104	8800100010	System Posted
	4878200012 (RSAO Inter SOL account of Customer account Profit Center)	(RSAO Inter SOL account of Bengaluru GPO Profit Center)	Document on T+1 basis

5. ROLE OF NODAL PAO-BENGALURU

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The following activities will be carried out in PAO Bengaluru in respect of ATM transactions

1. **Reconciliation of ATM cash loading and removal transactions of Karnataka Circle**

The ATM cash loading entries in respect of Karnataka Circle should be verified with the C3R report provided by PCD Bengaluru, FINACLE report and CSI data. The discrepancies noticed in the cash loading activities should be reported to PCD Bengaluru for further rectification. The transactions under the GL-4867100030 should be monitored strictly and ensure that no voucher postings are happening in the above GLs by the post offices.

2. **Verification of accounting of Inter operable transactions**

The transactions posted to CSI should be verified with the accounting statement received from Bengaluru GPO and ensure that the same is pushed to PFMS on T+3 basis. The wrong bookings if any may be rectified immediately. It should be ensured that accounting is happening at Bengaluru GPO on a daily basis without fail.

3. **Reconciliation of NFS Pool Head of account- 866100140260000**

Proper record should be maintained for reconciliation of balances under suspense head of account 866100140260000 (GL-4866102390 & 4866102390) for ensuring proper accounting of transactions. The balances under these GLs should be monitored strictly and ensure that no voucher postings are happening in the above GLs by the post offices.

4. **Accounting of defrauded amounts**

Proper register should be maintained for settlement of defrauded amount which is happening through HOA-855301101010000 (GL-4855300102, 4855300103, 4855300104).The credit and debits under the above HOA should be monitored. The bookings under the above HOA should be verified with the sanctions received from PCD Bengaluru.

5. **Internal Audit of PCD Bengaluru and ATM nodal accounting unit Bengaluru**

PAO Bengaluru will carry out internal audit of PCD Bengaluru and ATM nodal accounting unit Bengaluru GPO (Questionnaire to be prepared and supplied by Directorate)

6. **ROLE OF OTHER PAOs**

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**1. Reconciliation of ATM cash loading and removal transactions**

The ATM cash loading entries should be verified with the C3R report provided by PCD Bengaluru, FINACLE report and CSI data. The discrepancies noticed in the cash loading activities should be reported to PCD Bengaluru for further rectification. The transactions under the GL-4867100030 should be monitored strictly and ensure that no voucher postings are happening in the above GLs by the post offices.

**2. Proper monitoring of GLs related to ATM transactions.**

It should be ensured by PAOs that no voucher postings are happening in the ATM related GLs by the Post offices. If any voucher postings are noticed the same may be intimated to CPMGs concerned for further verification.