



## Frequently Asked Questions- RTGS

### 1. What are Threshold limits to initiate RTGS payments from Straight2Bank NextGen?

**Min Threshold:** From 200K NPR transactions, client can choose RTGS as one of the payment options to process in real time.

**Max Threshold:** Above 2Million NPR, Client need to select only RTGS as applicable payment option as per the regulatory rules.

### 2. What are the applicable RTGS charges?

As stipulated by NRB,

**Morning exchange:** NPR 10

**Afternoon exchange:** NPR 20

### 3. Can client use existing/Registered beneficiary/payee(s) to initiate the RTGS payments?

No, Client need to ensure valid bank code is provided in existing payees and accordingly need to amend the bank code information.

### 4. Can Same Registered payee can be used for ACH/PAY and RTGS?

No, Clients need to maintain separate beneficiary records for ACH/PAY and RTGS payments. Local bank code is used for ACH/PAY transactions and Swift code is used for RTGS Payments.

### 5. Beneficiary Banks that are currently supporting RTGS payments?

Please refer to below bank code list currently supporting RTGS payments.

CTRYCD	CLR_SYSTEM	CCY_CODE	PMTTP	ROUTING_CODE	INST_NAME
NP	NP RTGS	NPR	RTGS	SIDDNPKAXXX	Siddhartha Bank Ltd.
NP	NP RTGS	NPR	RTGS	EVBLNPKAXXX	Everest Bank Ltd.
NP	NP RTGS	NPR	RTGS	PCBLNPKAXXX	Prime Commercial Bank Ltd.
NP	NP RTGS	NPR	RTGS	NIBLNPKTXXX	Nepal Investment Bank Ltd.
NP	NP RTGS	NPR	RTGS	CCBNNPKAXXX	Century Commercial Bank Ltd.
NP	NP RTGS	NPR	RTGS	NMBBNPKAXXX	NMB Bank Ltd.
NP	NP RTGS	NPR	RTGS	RBBANPKAXXX	Rastriya Banijya Bank Ltd.
NP	NP RTGS	NPR	RTGS	PRVUNPKAXXX	Prabhu Bank Ltd.



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NP	NP RTGS	NPR	RTGS	KMBLNPKAXXX	Kumari Bank Ltd.
NP	NP RTGS	NPR	RTGS	NARBNPKAXXX	Nabil Bank Ltd.
NP	NP RTGS	NPR	RTGS	NICENPKAXXX	NIC Asia Bank Ltd.
NP	NP RTGS	NPR	RTGS	CTZNNPKAXXX	Citizens Bank International Ltd.
NP	NP RTGS	NPR	RTGS	SNMANPKAXXX	Sanima Bank Ltd.
NP	NP RTGS	NPR	RTGS	ADBLNPKAXXX	Agriculture Development Bank Ltd.
NP	NP RTGS	NPR	RTGS	NEBLNPKAXXX	Nepal Bank Ltd.
NP	NP RTGS	NPR	RTGS	LXBLNPKAXXX	Laxmi Bank Ltd.
NP	NP RTGS	NPR	RTGS	GLBBNPKAXXX	Global IME Bank Ltd.
NP	NP RTGS	NPR	RTGS	NBOCNPKAXXX	Nepal Credit and Commerce Bank Ltd.
NP	NP RTGS	NPR	RTGS	SCBLNPKAXXX	Standard Chartered Bank Nepal Ltd.
NP	NP RTGS	NPR	RTGS	BOKLNPKAXXX	Bank of Kathmandu Ltd.
NP	NP RTGS	NPR	RTGS	HIMANPKAXXX	Himalayan Bank Ltd.
NP	NP RTGS	NPR	RTGS	SRBLNPKAXXX	Sunrise Bank Ltd.
NP	NP RTGS	NPR	RTGS	MBLNNPKAXXX	Machhapuchhre Bank Ltd.
NP	NP RTGS	NPR	RTGS	CIVLNPKAXXX	Civil Bank Ltd.
NP	NP RTGS	NPR	RTGS	NSBINPKAXXX	Nepal SBI Bank Ltd.
NP	NP RTGS	NPR	RTGS	MBNLNPKAXXX	Mega Bank Nepal Ltd.
NP	NP RTGS	NPR	RTGS	NPBBNPKAXXX	Nepal Bangladesh Bank Ltd.

### 6. Is there any change in client file format while uploading the transactions?

Yes, For ACH & PAY transactions client using Payee bank local clearing code(P17) place holder in specification and for RTGS client need to use Payee Bank Code(P16) place holder with valid Swift codes.