

NPCI/AePS/2020\_21/006

August 24, 2020

To,

All AePS Member Banks

Dear Madam / Sir,

#### Sub: Supporting functionality of multiple Issuer Ports in round robin manner

AePS have experienced multi-fold increase in transaction volume. Considering the future growth in AePS volume and to enable banks to handle the further increase in volume effectively, AePS Technical Task Force Committee at the meeting held on 2<sup>nd</sup> July, 2020 has recommended to have the functionality extended to all member banks to process the transactions in multiple ports with round-robin functionality. This has been approved in 29<sup>th</sup> AePS Steering Committee meeting held on 16<sup>th</sup> July, 2020.

The number of Ports Issuing banks need to implement will depend on the basis of the member bank's volume and processing capacity. Member banks are expected to Go Live on this functionality by 31<sup>st</sup> October, 2020 as decided in the aforesaid Steering Committee meeting.

Please refer **Annexure A** for details on implementation of multiple issuer ports in round robin manner.

All member banks are requested to take a note of the above and ensure to put in place processes to be future ready.

For any further clarification, please send in your query to the following officials:

Name	E-mail
Bunty Godhwani	bunty.godhwani@npci.org.in
Nayan Bhandarkar	nayan.bhandarkar@npci.org.in

Yours faithfully,

Saiprasad Nabar

S. M. Mal

Chief – Online Products Operations

**Encl: Annexure-A** 

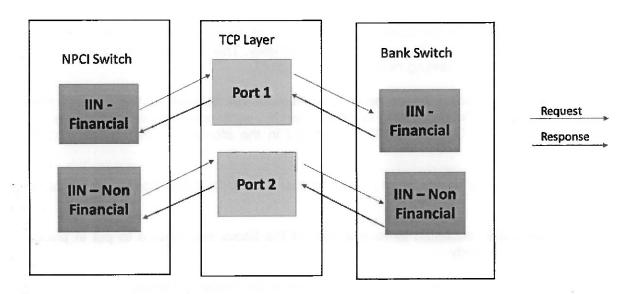
#### Annexure A

#### **Issuer Round Robin**

## 1. Requirement:

In the view of increasing volumes in AEPS transactions and to process the same more effectively and without any issues, Issuer Banks need to implement issuer round robin. In this way transaction load will be distributed by all the Ports connected to the corresponding banks as issuer.

## 2. Current Architecture (IIN wise load sharing):

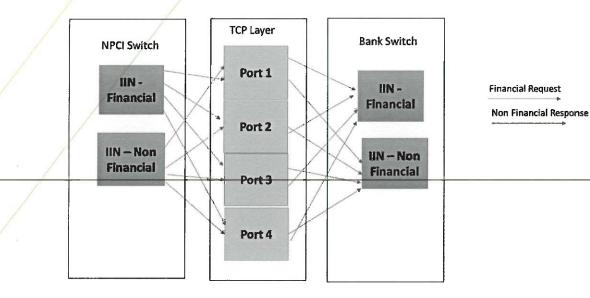


# 3. Multiple Ports with Round Robin Solution:

- > Bank connects to NPCI with multiple ports to process issuer transactions.
- > NPCI to implement load balancing mechanism through round robin logic.
- NPCI will route the issuer transactions of respective bank through any Port based on the band width availability of port.

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#### A. Advantages:

- Bank will receive equal traffic on all Ports(all network connections)
- > Bank status will be turned to offline only if all Port connections dropped.
- > Cut over message is sent to all the ports connected or to only one Port based on the bank requirement.
- ➤ The original request and subsequent communications (reversals) need not to be port specific. It can be routed through any Port. If original transaction sent to Port 1, reversal may go to Port 1,2 or 3 and bank has to process the reversal and respond to NPCI

#### B. Implementation:

- > Basic flow of the transaction remains intact after implementation on new logic.
- Bank should not validate IIN and Port combination.
- Network messages (0800) should be port specific to maintain the heartbeat.

## C. Certification:

Banks would be on boarded after successful completion of certification.