

NPCI/2019-20/CTS/038

January 23, 2020

To,

All CTS Member banks

Active - Active Set up (DEM)

Refer to our circular no. NPCI/2019-20/CTS/ dated November 14, 2018 037 on CCH roll out and implementation of Data Exchange Module (DEM) as an alternative to CHI. The CCH and DEM architecture supports multiple DEMs connecting to the clearing house in active, active mode allowing the banks to have Primary and Disaster recovery set ups in active mode simultaneously.

Banks planning to implement DEM have to mandatorily have minimum two DEMs in active, active mode and ensure processing through both the DEMs simultaneously. This will be a precondition for migrating any bank to DEM, NPCI will not on board any bank without compliance to this.

Member banks may please note and plan accordingly for DEM migration.

With warm regards,

Giridhar G M

Chief-Offline product operations & technology