

NPCI/IMPS/ OC No. 3/2011-12

3<sup>rd</sup> May 2011

To,  
All current and upcoming Member Banks of Interbank Mobile Payment Service (IMPS)

**Sub: Interbank Mobile Payment Service (IMPS) for Merchant Payments and IMPS activation from other channels**

NPCI has received the approval from Reserve Bank of India for extending the capabilities of IMPS and to add the following additional services:

**1. Merchant Payments**

This would facilitate making Person to Merchant (P to M) payments like Utility bill payments, payments at shop floor, payment of fees to various institutions, donation payments etc. irrespective of with which bank the merchant maintains banking relationship. Merchants can also pull the transactions from the registered subscribers with subscriber confirming the payment requests.

**2. Initiation of IMPS transaction through ATM and Internet channel.**

With this approval, customers can initiate IMPS transactions from ATM and Internet Banking Channel. This additional capability to initiate transactions through alternate channels would indeed provide the necessary impetus for increasing the transactions through IMPS. The customers, who are not in the position to download the mobile banking client application on the mobile handset, can make use of the ATM/Internet Banking to effect the payment. The destination account would be identified by the mobile number and MMID. Thus, the features of real time payment and 24X7 availability would be extended to payments initiated from ATM and Internet Banking channel.

The copy of the approval letter from RBI vide letter No DPSS.CO.PD.2463/02.17.001/2010-2011 dated April 27, 2011 is enclosed.

NPCI will conduct a pilot with 4 to 6 banks with 2 to 3 merchants. IMPS through ATM and Internet Banking channels would also be tested through 4 to 6 banks.

IMPS member banks which are keen to participate in the pilot run may contact Shri Dilip Asbe, CTO, NPCI at mobile number: +91 810810 8606.

Thanking you,

SD/-

A P Hota  
Managing Director & CEO

Encl: as above



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

DPSS.CO.PD.2463/02.17.001/2010-2011

April 27, 2011

The Managing Director & CEO  
National Payments Corporation of India  
C-9, 8<sup>th</sup> floor  
RBI Premises  
Bandra-kurla Complex  
Bandra East  
Mumbai- 400 051

Dear Sir,

**Interbank Mobile Payment Service (IMPS) - Approval for adding Merchant Payments and IMPS activation from other channels**

Please refer to your letter NPCI:2010-11:IMPS: 2946 dated March 22, 2011 on the subject.

2. We accord approval to you for the following:

- a. Extension of mobile based transactions through IMPS platform to additional acceptance modes like web/IVR and merchant handholding.
- b. Extension of IMPS for (P2P) fund transfer initiated using the mobile number and the MMID from ATM and Internet Banking channels.

Please acknowledge receipt.

Thanking you,

Yours faithfully,

SD/-

(K Sivaraman)  
General Manager

भुगतान और निपटान प्रणाली विभाग, केन्द्रीय कार्यालय, 14 वीं मंजिल, केन्द्रीय कार्यालय भवन, सहिद भगतसिंह मार्ग, मुम्बई - 400 001, भारत  
फोन : (91-22) 2264 4995 फैक्स : (91-22) 2265 9566 / 2269 1557 ई-मेल : helpdpss@rbi.org.in  
Department of Payment & Settlement Systems, Central Office, 14<sup>th</sup> Floor, Central Office Building, S.B.S. Marg, Mumbai - 400 001, India  
Tel. : (91-22) 2264 4995 Fax : (91-22) 2265 9566/2269 1557 E-mail : helpdpss@rbi.org.in

हिंदी आसन है, वाक्य प्रयोग बढ़ाएँ