

NPCI/IMPS/OC No.17 /2013-14

June 6th 2013

To,

All Member Banks/Prepaid Payment Instrument Issuers (PPIs) of IMPS

Dear Sir / Madam,

IMPS – Transactions initiated through Internet and ATM channel – Use of information

1. As per the current IMPS procedural guidelines and technical specifications, it is mandatory for remitting customers to register their mobile number for mobile banking with their respective banks. When the transaction is initiated by Remitter, Remitter Bank is required to send the Remitter Mobile Number and Remitter MMID through the IMPS network to the Beneficiary Bank. This is applicable to all transactions initiated through IMPS irrespective of channels viz., mobile phone, Internet, ATM
2. With IMPS now becoming channel agnostic money transfer system, member banks have been suggesting that for transactions initiated through Internet and ATM, the fields relating to Remitter's mobile number and MMID is no longer relevant. However, the old message format still continues with mobile number and MMID as mandatory fields. As a Remitter, the Internet Banking and ATM enabled customers are not able to use the facility unless they register for Mobile Banking as well. This has been acting as a limitation in the usage of IMPS facility.
3. Therefore, we proposed to do away with the requirement of customer mobile number and MMID information if IMPS transactions are initiated through Internet and ATM channels. Since the message format already includes the Remitter's name (Data Element 120) and account number (Data Element 102) apart from Remitter Bank details, requirements of money transfer transactions are met even without mobile number. This would simplify IMPS transactions and help with increased IMPS usage. The Internet and ATM channel customers can start transacting without waiting for MMID allotment. Customers would continue to have the option of remitting the transactions only with mobile number and MMID as before.
4. The above proposal has been approved by RBI
5. We request you to take steps towards implementation of the above.

Yours sincerely,

SD/-

Dilip Asbe
Chief Technology Officer