

NPCI:OC No. 22: IMPS:2013-14

August 1, 2013

To,

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

Dear Sir / Madam,

**Subject: Regarding the IMPS – Technical Issues**

**1. Frequent Time-out Issues**

The IMPS transaction volumes are increasing day-by-day. We observe that the number of transactions with “Time-out” response have also increased to the extent 0.82% of total transaction in the month of July 13. In the case of ‘Time-out’ response, the transaction may eventually go into a Dispute Redressal Process and such disputes will take maximum 5 days resolution period. This may result in customer dissatisfaction.

In view of the above, we suggest that remedial steps need to be taken by Member Banks to take care of this time-out issue. We give below some of the indicative measures the member banks can adopt:

- a. The member banks are requested to ascertain infrastructure capabilities to support the additional load of transaction volumes. We request member banks to check the hardware, network and application capabilities to handle increased volumes so as to avoid time-out cases.
- b. The utilization levels of hardware, application and network need to be continuously monitored. Ideally if the utilization level exceeded by 50% then bank can start the up gradation process.
- c. Software patches released by the switch vendor should be tested in the test environment before applying to the production system. All schedule activities need to be carried out only between 00:00Hrs and 06:00Hrs on any day. Member Banks to avoid any maintenance activity during the high volume time/days.
- d. Planned DR drill should be carried out during the night time between 00:00Hrs to 06:00Hrs to ensure that the customer impact is minimized.
- e. Bank should have strong reconciliation system in place. Three way settlement need to be done with NPCI data, Mobile banking server data and CBS data.

**Member Banks are requested to initiate necessary action to take care of this issue and work towards reducing the instances of ‘Time-out’ Issues.**

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## **2. Duplicate RRN**

We have observed an issue in IMPS transactions due to 'Duplicate RRN'.

- a. The Beneficiary Bank receives transactions from various Remitter Banks, and can receive multiple transactions with same RRN, if these transactions are getting generated at same time at the respective Remitter Banks. In this case, the Beneficiary Bank identifies these transactions as 'Duplicate', and does not credit into the Beneficiary account for these transactions.
- b. To solve this issue, Member Banks are requested to identify the transaction as 'Duplicate' only if NBIN+RRN combination is duplicate, otherwise the transaction may be considered as 'Unique' and processed accordingly.

We request you to take steps towards implementation of the above at the earliest.

## **3. Originating Channel**

We have observed that the Initiating Bank is not populating 'Originating Channel' correctly at their end.

- a. The IMPS Specifications for P2P, P2A and P2M specify the value that can be populated in 'Originating Channel' field, depending on the channel that was used for originating the channel.

Channel	Description
ATM	From ATM channel
INET	From Internet Banking Channel
SMS	From SMS mode
IVR	From IVR channel
USDC	From NUUP (on *99#)
USDB	From bank provided USSD channel (bank's own USSD code)
POS	From Point of Sale Device
MOB	From Mobile Banking Application
MAT	From Micro- ATM
WAP	From Internet on Mobile Phone

Member Banks are requested to populate the same as per the specifications. We request you to take steps towards implementation of the same, at the earliest.

Yours sincerely,

SD/-

**Dilip Asbe**  
Chief Operating Officer