

NPCI/IMPS/OC No. 38 /2014-15

June 2nd 2014

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

Dear Sir / Madam,

Subject: IMPS Facility through Bank Branches

IMPS was initially conceptualized as Mobile based, Person to Person (P2P) instant, 24*7 remittance solution. However, over a period of time, it has evolved into a multi-channel, multi-dimensional instant remittance platform. IMPS system allows customers of Banks and Prepaid Issuers (PPIs) to carry out transactions through mobile, Internet Banking and ATM Channels.

Bank branches are one of the most popular channels for initiating NEFT transactions and many customers give instructions to bank branches for NEFT transactions. Traditionally, branches have been the most preferred touch point for the customers to initiate transactions. In order to leverage the availability and spread of the branches, it has been decided to enable bank branch (or branch banking) as one of the additional channels for IMPS transactions. This will help member banks in offering the facility of Instant Fund transfer to their customers at the branches. This will also assist the bank branches which operate on weekends and after NEFT settlement hours. Currently only IMPS P2P (Mobile No & MMID), IMPS P2A (using Account no & IFS code) and Aadhaar Based Remittance Service (ABRS) shall be offered through Bank branches.

In order to identify IMPS transactions originating through the branch channel, the bank shall be required to populate "BRC" as the originating channel. The changes are mentioned in annexure enclosed.

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

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.

Please note that there will not be any change in daily settlement and dispute handling process. Existing process and procedures for P2P, P2A & ABRS shall be same for BRC transactions.

Channel	Description
BRC	From Bank Branches
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
WAP	From Internet on Mobile Phone

Kindly acknowledge receipt.

Yours sincerely,

SD/-

Dilip Asbe
Chief Operating Officer

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Annexure

Changes in Data Elements in ISO message

Data Element Field	Values
DE18 (Merchant Category Code)	4814
DE22 (POS Entry Mode)	012 01-Manual 2-No Pin Entry
DE25 (POS Condition Code)	05 05-Customer Present, Card not present 01-Customer not present
DE120 (TAG056)	BRC

NOTE: For Other than above data elements, bank has to follow the specification for which they are certificated for remaining data elements.