NPCI/IMPS/OC No. 48/2014-15   December 05, 2014

To,

All Members, Immediate Payment Service (IMPS)

Dear Sir/Madam,

Sub: Increasing the timer for 'Timeout transactions' between NPCI and Beneficiary Bank from 20 Seconds to 30 Seconds

Currently in IMPS system the timeout parameter between NPCI and Beneficiary Bank is 20 seconds i.e. if NPCI does not receive response from the beneficiary bank in 20 seconds, NPCI times out the transaction and sends the time-out response - (NPCI-08, ISO-91) to Remitter bank. The Remitter Bank, upon getting timeout response or 'No response' raises up to 3 verification requests at the defined interval after the original transaction is timed out.

In the recent times, IMPS has witnessed an increase in the time out responses from the beneficiary banks with the growing volumes. For the month of October 2014 and November 2014 Volume, the timeout cases have been in the range of 1% of the total IMPS transactions. The matter, as highlighted earlier has been discussed consistently in the recent IMPS Steering Committee meetings as well. One of the suggestions to minimize the time-out transactions has been to increase the 'response timer' between NPCI and Beneficiary Bank from existing 20 seconds.

NPCI had called for a meeting of few member banks on 1st of December 2014 to discuss the IMPS architecture and propose plausible solutions in IMPS Architecture to reduce the time-out response transactions in the ecosystem. The members deliberated the proposals and a unanimous view was taken on one of the proposals, i.e. to increase the timer of the time-out transactions between NPCI and beneficiary banks from 20 seconds to 30 seconds

In view thereof, it has been decided to increase the timer between NPCI and beneficiary banks to 30 seconds from the present value of 20 seconds. Beneficiary banks on IMPS will be required to accordingly change the timer at their end to accommodate the corresponding increase from 20 seconds to 30 seconds. The value at beneficiary end should be set to a value which is lesser than 30 seconds and more than 20 seconds. The value at remitter end should be set for more than 30 seconds and verification request should be generated after Timeout and the processing of sending subsequent verification request remains unchanged.

Effective Date: The effective date of implementation for the above will be 10th of Dec, 2014. All are requested to take a note of the above and ensure compliance to the requirements.

Should you need any further assistance, please contact Mr N Sailesh Kumar at nsailesh.kumar@npci.org.in Mobile: 08108122816 / Mr Ashutosh Gupta at ashutosh.gupta@npci.org.in Mobile: 09873883393.

Yours faithfully,

SD/-

Dilip Asbe
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