

NPCI/IMPS/OC No 58/2015-16

May 27, 2015

To,

All Members of Immediate Payment Services (IMPS)

Dear Sir / Madam,

Sub: IMPS - Continuation of Verification Request (VR)

We refer to our Operating Circular (OC) NPCI/IMPS/OC No 56/2015-16 dated 30-03-2015 (copy attached for ready reference) on the subject of generation of Advice Message by NPCI.

We are informed by some of the banks that they would not be ready with the Advice Message functionality by 31st May 2015. In view thereof and to reduce timed out transactions, we give below the process to handle both **Verification Request (VR) & Advice Message (AM)**. In this connection, may we draw your attention to Annexure – 2, Scenario – 1 of the above referred OC.

1. IMPS members as Remitting banks/PPIs

Remitting bank/PPI should continue sending VR to NPCI, as per the existing process i.e. when there is no response received (or) time out response is received from NPCI.

On receiving VR from remitting bank, NPCI will check whether the particular bank is enabled with AM functionality. The action taken by NPCI for VR is as follows:-

- a) **Beneficiary bank is not enabled with AM functionality:** NPCI will forward the VR to beneficiary bank and update the status of OR. Accordingly, settlement will be processed as per the response received from beneficiary bank.
- b) **Beneficiary bank is enabled with AM functionality:** NPCI will send time out response to Remitter/PPI and will send AM to beneficiary bank. NPCI will update the status of OR and process the settlement as per the response received from beneficiary bank.

Note: Response received from Beneficiary on Advice Message will not be forwarded to Remitting banks/PPIs.

(P.T.O)

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2. IMPS members as Beneficiary bank

On receiving VR or AM, as the case may be, the following action should be taken by the beneficiary bank:

- a) **Beneficiary bank is not enabled with AM functionality:** NPCI will forward VR which the Beneficiary bank has to be check with the status of OR and send the response to VR in online message as per the existing practice.
- b) **Beneficiary bank is enabled with AM functionality:** NPCI will send AM which the beneficiary bank should check the status of the OR and send response to NPCI in online message within the response time.

All members are requested to adhere to the instructions contained herein without fail.

The instructions contained herein will come in to effect from 1st June 2015.

Should you need any further assistance, please contact following officials:

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Yours faithfully,

SD/-

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