

NPCI/IMPS/OC No 67/2015-16

Feb 17, 2016

To,

All Members of IMPS (Immediate Payment Service)

Dear Sir/Madam,

Sub: IMPS Operations Process -

Migration from DMS to RGCS w.e.f. 27th Feb 2016

Presently, all IMPS members are accessing DMS application for IMPS related operational activities (viz. clearing & settlement, dispute management, downloading settlement files, reports, raising disputes, service tax reports, etc.).

We are pleased to inform that NPCI will be migrating from DMS to RGCS **w.e.f. 27th Feb 2016**.

After migrating from DMS to RGCS (scheduled on 27th Feb 2016), NPCI will decommission the IMPS DMS. Since raw data and other settlement file formats are same in RGCS, there should not be any impact in reconciliation process.

Training to all IMPS members

NPCI has given training on RGCS to all IMPS members with demo on test system. There are no changes required at bank end because RGCS has been developed similar to DMS and file formats for all settlement reports and adjustments are same.

RGCS user manual has been sent to all participants who have attended RGCS training program and the same has also been uploaded in DMS application (Service tax folder).

Changes between DMS & RGCS (IMPORTANT)

- A. **Admin Access:** In DMS, admin access for the bank is with NPCI. In RGCS, NPCI will give one admin access which will allow banks to create, modify, delete, user ID & reset or create password.
- B. **Maker & Checker Concept:** There is no maker & checker concept in DMS. RGCS has Maker & Checker Concept – Refer note 1 below.
- C. **Encryption of bulk file:** In DMS, bulk file is not having encryption option. In RGCS, bulk file has to be encrypted using PGP tool as mandatory process (PGP tool has been uploaded in DMS under service tax menu) – Refer note 2 below.

Once we migrate the settlement & dispute management process from DMS to RGCS, following are the benefits:-

- Increased processing speed.
- Members will be provided with admin IDs. Admin can create/delete user IDs and reset the passwords.
Members can view transaction and corresponding adjustments (if any) in single window.

NOTE:

1. All IMPS members should ensure to raise adjustments using maker id and approve the same through checker ID. Adjustments will not be processed/settled in RGCS if checker does not approve the adjustments raised by maker either thru front end or thru bulk option.
2. IMPS members who raise the adjustments through bulk option should ensure to encrypt the bulk file (.CSV) using PGP tool. This is mandatory. RGCS will reject the bulk file and will not process it further if the .CSV file is not encrypted. Once the encrypted bulk file is uploaded by maker and authorised by checker in RGCS, status of these disputes has to be viewed in adjustment report. If a particular adjustment is not available in adjustment report, it means adjustment is not successfully raised. Members should check Rejection File Report, which contains the rejected adjustment with reasons. Suitable action should be initiated to raise adjustment again with different bulk file (.CSV) name through RGCS.
3. Banks should ensure to integrate PGP tool for encrypting the bulk file as per the process defined in Annexure -1 F, otherwise RGCS will reject bulk upload file (.csv).

Please refer to Annexure – 1 which details -

- A. Accessing IMPS RGCS
- B. System Requirements for accessing IMPS RGCS
- C. IMPS RGCS Access White listing of Banks PC IPs
- D. Download Public & Private keys
- E. RGCS User Manual
- F. PGP Tool
- G. Public & Private Key
- H. Process for downloading RGCS user manual/PGP Encryption Tool etc.

Effective Date:

The above process will be implemented with effect from 27 - Feb - 2016.

All members of IMPS are requested to take a note of the above and disseminate the information contained herein to the officials concerned.

Should you need any further assistance, please contact our **RGCS SERVICE DESK:-**

- ↓ IMPS RGCS Service Desk: 022- 40508317 – 40508318
- ↓ Mr. Soumyajit Roy at soumyajit.roy@npci.org.in Mobile: 08879754970
- ↓ Mr. Siddhesh Ghadi at siddhesh.ghadi@npci.org.in Mobile: 8108122854
- ↓ Mr. Piyush Kant at piyush.kant@npci.org.in Mobile: 8108186567
- ↓ Mr. Bablu Vishwakarma baba at Bablu.vishwakarma@npci.org.in Mobile: 8879772727

For Escalations:

Mr Saktiswar Rao at saktiswar.rao@npci.org.in Mobile: 08108122856.

Yours faithfully,

SD/-

Ram Sundaresan
Head – Operations

Process to connect NPCI IMPS RGCS Application

Annexure – 1

A. How to access IMPS RGCS

For accessing IMPS RGCS, members has to use the below given RGCS URL/link
<https://192.168.171.6/RGCSIMPS/>

Currently banks are using below link to access DMS application
<https://192.168.171.6/>

NPCI WILL PROVIDE ADMIN USER ID THROUGH E-MAIL AND PASSWORD IN SEPARATE E-MAIL. IMPS MEMBERS HAS TO LOGIN IN TO RGCS USING ADMIN USER ID. ONCE ADMIN LOGS IN TO RGCS SUCCESSFULLY, ADMIN HAS TO CREATE MAKER & CHECKER USER ID & PASSWORDS. MAKER & CHECKER HAS TO LOGIN TO RGCS. KINDLY KEEP NPCI INFORMED ON CREATION OF IDs & PASSWORDS.

B. System Requirements for accessing IMPS RGCS

RGCS IMPS is a web-based application that can be used on any desktop having following specifications:

RAM	Minimum 1 GB RAM
Operating System	Microsoft Windows 2003 onwards
Supported Browser	Microsoft Internet Explorer 7.0 or upper. If you are using an older browser, some aspects of the RGCS IMPS site may not function properly.
Screen Resolution	To make best use of RGCS IMPS, we recommend a monitor of 1024x768 pixels or greater, and 32 bit colour or greater.
JavaScript	JavaScript is used in RGCS IMPS to enhance the user experience and provide advanced functionality. RGCS IMPS requires that Java is installed and turned on.
Cookies	RGCS IMPS application requires cookies enabled within your browser.
Pop-up Control	RGCS IMPS uses 'pop-up' windows to display some content. If you are using a browser that offers pop-up control or are running an add-on program to control pop-ups, you may need to take steps to allow pop-ups for this site.

C. Accessing RGCS application

Banks can start accessing RGCS application using existing PCs which are used to access DMS (Please enter the RGCS URL instead of DMS). This does not required any changes at bank/PPIs end.

D. Download Public & Private keys

NPCI has placed public & private keys in DMS portal in service tax folder for accessing RGCS application, please download the same from DMS and connect to RGCS.

E. RGCS User Manual

RGCS User Manual document has been uploaded in DMS. This can be downloaded from DMS under service tax menu.

F. PGP Tool

Banks have to download the PGP tool from DMS application (from service tax folder) and save it on your PC to encrypt the bulk adjustment file (.CSV) before uploading in RGCS.

G. Public & Private Key:

This is one time activity where IMPS members have to save the folder in any of the desired drive in computer (example: C drive/D drive etc.).

Steps to be performed for setting up PGP encryption tool on PC are as follows,

1. Copy and paste the zip file in the desired location
2. Unzip the file
3. **Enter password (NPCI will provide password through e-mail)**
4. Select location to extract and store the unzip file
5. Open and double click the PGPEncryption.exe file and follow the instructions as prompted.

PRE REQUISITES TO ACCESS RGCS	
IMPS Members should ensure to implement below specified software to access RGCS as mandatory process	
S. No	List of Software
1	Silver light 4.1.1.329 and above
2	.Net Framework 4.0 and above
3	Internet Explorer Version 7 and above

H. Process for downloading RGCS user manual/RGCS PPT/ Process manual to integrate RGCS – Public and Private Keys/ PGP encryption tool:

