

NPCI/IMPS/OC No. 76/2016 – 17

Sep 28, 2016

To,

All Members of Immediate Payment Service (IMPS)

Dear Sir / Madam,

**Sub: IMPS – Process to handle Original Request (OR) & Verification Request (VR) messages**

Objective: The objective of this circular is to explain the process to handle the Original Request (OR) & Verification Request (VR) messages for IMPS transactions by both remitting & beneficiary banks.

**REMITTING BANKS**

**Original Request Message:** Remitting banks **should not reverse** their customer's account if the online response received for OR is RC - 00 Approved & 08 (ISO-91) – Timed out (treated as Deemed Approved for IMPS settlement purpose). For any Response Code other than - 00 & 08 (ISO-91), the remitting bank should reverse the transaction amount online.

**Verification Request Message:** When remitting banks send verification request message and the response received is RC-MO **ONLY** then the customer account should be reversed online.

**IF THE REMITTING BANK RECEIVES ANY RESPONSE OTHER THAN RC-MO FOR VR, REMITTING BANK SHOULD NOT REVERSE THE CUSTOMER ACCOUNT ONLINE. REMITTING BANK SHOULD HOLD THE FUNDS IN THE POOL ACCOUNT AND INITIATE SUITABLE ACTION POST RECONCILIATION.**

***NOTE: Other than RC-MO, NPCI will settle funds for transactions for any response codes received for VR since it is treated as deemed approved.***

**BENEFICIARY BANK**

**Original Request Message:** Beneficiary members are expected to send valid response codes. If beneficiary bank receives VR without OR, the beneficiary bank should send time out response i.e. ISO RC-91 AND NOT RC - MO (please refer OC NPCI/IMPS/OC No 74/2014-15 for details).

**Verification Request Message:** For verification request message, beneficiary banks are expected to send only following three response codes, as the case may be:-

RC -IMPS	RC - ISO 8583	Description
00	00	Approved
08	91	No response received from beneficiary bank/Response Timeout / Deemed Approved
M0	M0	Original transaction is unsuccessful, instructing remitting bank to reverse their customer a/c online

All IMPS members are requested to take up the matter with the technology team/service providers and ensure that above process is in place.

For Verification Request, any response code other than RC-00 & M0, NPCI will treat as deemed approved. Hence it is strongly recommended to follow the above said process to avoid any out of fund situation. Please refer to the following table for details:-

TRANSACTION TYPE	IMPS RESPONSE CODES			
<b>OR Response</b>	<b>08</b>	<b>08</b>	<b>08</b>	<b>08</b>
VR Response (VR - 1,2,3)	00	08	M0	Other than 00, 08, M0
Status update in Raw file after VR response	00	08	M0	08
<b>Approve/Decline</b>	<b>Approved</b>	<b>Deemed Approved</b>	<b>Declined</b>	<b>Deemed Approved</b>
<b>Settlement of funds:- (Remitter Bank Debit - Beneficiary Bank Credit)</b>	<b>YES</b>	<b>YES</b>	<b>NO</b>	<b>YES</b>

Should you need any further clarification/information, please contact following officials:

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Yours faithfully,

SD/-

**Ram Sundaresan**  
**Head – Operations**