

NPCI/IMPS/OC No. 94/2020-21

August 25, 2020

To,
 All Members of Immediate Payment Service(IMPS)

Dear Sir /Madam,

Sub: Identification of customer segments in IMPS

IMPS switching system (IMPS Bharat Switch) supports P2P, P2A and FIR based transactions. Also, IMPS is widely used across various channels as well as initiated by different types of customers like Individual, Corporate entity and Assisted/Business Correspondents (BC).

There is a need to identify and recognize transactions initiated across different customer segments, from Risk management perspective and/ or to extend any enhanced features to targeted customer base in future.

With this purpose, we have therefore assigned the following MCCs for specified business purposes;

| DE-18 | Description | Purpose / Use Case |
|--------------|--|--|
| 4814 | Financial institutions providing mobile banking service and transaction initiated from Branch. | Retail user initiating from Branch |
| 4829 | Transaction initiated from Internet channel | Retail user initiating from Internet Channel |
| 6011 | Transaction initiated through ATM Channel | Retail user initiating through ATM Channel |
| 6012 | Transaction initiated through Micro ATM Channel | Transaction initiated through Assisted/Business Correspondents(BC) |
| 6010 | Transaction initiated through POS Channel | Transaction initiated through Assisted/Business Correspondents(BC) |
| 4512 | Corporate initiated from Branch | Corporate user initiating from Branch |

| | | |
|-------------|---|---|
| 4513 | Corporate initiated from Internet Channel | Corporate user initiating from Internet Channel |
|-------------|---|---|

We request members Banks to take steps towards implementation of the above for their Corporates & Partners by 30th September 2020 and confirm compliance.

Yours Sincerely,

SD/-

Praveena Rai
Chief Operating Officer

Annexure I



**BMPS Online
Switching Specificat**