

NPCI/IMPS/OC No.102/2021-22

July 28th, 2021

To,
All Members of IMPS

Dear Madam/Sir,

Subject: IMPS 2.0: Migration from ISO to XML

IMPS platform has been enabling safe, secured and instant payments 24x7 since its inception in November 2010. IMPS currently operates on ISO 8583 platform to relay messages between participating banks through NPCI IMPS switch. With the ever increasing demand for a secure and stable digital payments platform in the current situation, there is a need for making IMPS platform more scalable and future ready.

To realize this vision, it is imperative to migrate to the next generation IMPS which is more versatile with customizable API based XML messaging. This will help in enabling new features and allow faster modifications to meet ecosystem's requirements. This new XML platform will allow for more data carrying capacity to capture originator details for domestic and FIR transactions. It will also allow Banks to have a common code for multiple NPCI platforms, enabling optimization of resources and making the ecosystem future ready through API based solutions. XML platform will also provide flexibility to add digital signatures, which will allow members to be compliant as per the IT Act.

All IMPS member banks and ecosystem partners will need to migrate their systems to the new XML messaging specifications. The core functionality will remain the same except for the following additions.

Member banks to ensure;

- a)** Additional remitter details like IFSC and MMID are captured
- b)** Update the correct response codes as per the scenarios
- c)** Credit FIR transactions directly with due screening, now that originator details will be available

All Members are requested to migrate to the XML platform before 31st March, 2022 with the specifications and supporting documents that will be shared with the members as we will be sun-setting the ISO-8583 platform.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Product