

NPCI/IMPS/OC No.116/2023-24

02<sup>nd</sup> June 2023

To,

All Members - IMPS

**Subject:** Sun-setting of ISO 8583 messaging specification on IMPS

Dear Sir/Madam,

NPCI issued NPCI/IMPS/OC No.102/2021-22 dated 28th July, 2021, whereby IMPS members were informed about changing the messaging structure of IMPS from ISO 8583 format to API based XML format before 31st March, 2022 which was further extended to 30th June, 2022 via operating circular NPCI/IMPS/OC No.109/2021-22 dated 31st March,2022 due to non-readiness of IMPS ecosystem partners.

NPCI has provided adequate support through multiple workshops, focused group sessions, individual discussions with Banks, Simplified Technical Specifications and supporting documents, dedicated support for certification etc. to IMPS ecosystem to complete the migration. However, there are many banks who are non-compliant on above mentioned circular till date.

Migrating to XML common code will help in utilizing features like Beneficiary Account Validation, to Check Transaction Status real time and to fetch banks live on IMPS before initiating the transactions. XML migration would also open new doors for new use cases with enhanced features on IMPS.

To expedite the movement to XML and allow the ecosystem possible benefits of API enabled XML messaging structure, NPCI will be providing timeline of 15<sup>th</sup> July 2023 for migrating to XML messaging format. NPCI will observe the transactions for some days and sun- set ISO 8583 messaging structure of IMPS on 30<sup>th</sup> July 2023. Banks will not be able to do transactions on IMPS platform unless they migrate to XML structure before the said date. Please align all your internal stakeholders (Technology, Operations, Risk and teams to whom so ever it may concern) for XML migration.

NPCI will provide all possible support to help banks complete this shift from ISO 8583 to XML. Please connect to respective NPCI RM's to complete the migration.

Yours Sincerely,

SD/-

Kunal Kalawatia

**Chief of Products**

Annexures

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

<https://www.npci.org.in/PDF/npci/imps/circular/IMPS-Circular-102-Migration-from-ISO-to-XML.pdf>

NPCI/IMPS/OC No.109/2021-22 (Extension)

<https://www.npci.org.in/PDF/npci/imps/circular/2022/IMPS-Circular-109-Revised-timeline-for-migration-of-IMPS-system-to-XML-messaging-specification.pdf>