

NPCI/IMPS/OC No. 18/2013-14

24th July 2013

To,

All Member Banks / Prepaid Payment Instrument Issuers (PPIs) of IMPS

Dear Sir / Madam,

IMPS – MMID Simplification

IMPS P2P (Person-to-Person) and P2M (Person-to-Merchant) transactions have not picked up as per expectations.

One of the reasons identified is that customer needs to get and know his MMID in order to do transaction, and MMID is not known to many customers.

Proposal is to enable transactions without need for customer to enter MMID. Customer can initiate transaction by selecting Bank name or entering IFSC (first 4-digits). In this case, the initiating Bank shall populate NBIN+'000' in the MMID field. The Receiving Bank can credit / debit into the primary account linked with the mobile number.

2. If there is only single account linked with the mobile number, that account can be considered as primary account and credited / debited. Most customers have single mobile number associated with single account.

3. If single mobile number is linked to multiple accounts with the Bank, in that case, Bank may take measures to identify primary account, and credit / debit based on that. If primary account is not identified, the Receiving Bank can take the decision to decline the transaction with RC M1 – 'Invalid customer mobile number / MMID'. Customer shall need to initiate transaction with full MMID in this particular case.

We request you to take steps towards implementation of the above at the earliest.

Yours sincerely,



Dilip Asbe
Chief Operating Officer

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