



NPCI/10-11/IMPS/Circular 2

March 25, 2011

The Nodal Officers of IMPS Member Banks of IMPS.

Dear Sir / Madam,

**Subject: Interbank Mobile Payment Service (IMPS) – Customer Education**

Interbank Mobile Payment Service (IMPS) is one more payment system product that the banks in India have started offering (in addition to RTGS, NEFT and ECS).

16 banks are currently "Live" on IMPS and many more are in the pipeline. Member banks are in a position to offer Person-to-Person remittance service on a real time 24x7 basis. NPCI is also working on enabling the merchant payments and utility payments through IMPS shortly.

On a review, we observe that daily average transactions is very few though more than 6.5 million customers have already been issued MMIDs by these 16 banks. We gather that it is mainly due to the challenges faced by the customers to download the mobile payment software on their mobile handset and initiate remittance transactions.

Recently one of member banks had organized a workshop for their employees at the head office. Nearly 300 staff members attended the workshop and were trained on how to download the software and make use of the mobile payment service. The usage has gone up significantly from this bank. This workshop has proved beyond doubt that the best place to start customer education is to educate the employees.

We request that your bank may conduct such workshops wherever there are more than 100 employees and NPCI is ready to be associated. NPCI will work with your Technology Department to ensure that the employees of the bank are fully convinced that IMPS is a next generation game changing payment system. Once employees see the power of the product, customer education by them would be simpler.

Yours faithfully,

**A P Hota**  
**Managing Director & CEO**