



NPCI/IMPS/OC No. 21/2013-14

24th July 2013

To,

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

Dear Sir / Madam,

IMPS – OTP Generation through SMS or IVR

For IMPS Merchant Payments transaction, one of the credential to be entered by customer for authentication at Merchant application is OTP (One-Time Password).

IRCTC has recently launched Railway ticket booking using SMS, and is using IMPS as a payment option. In order for IMPS merchant payments service to be successful, it is imperative that customer is able to generate OTP in a simplified manner.

2. Proposal is to offer OTP generation through SMS or IVR. For second factor of authentication for OTP generation, Bank can use either M-PIN or last 6-digits of account number, or any such parameter, as deemed appropriate by Bank Risk and Security Team.

We request you to take steps towards implementation of simplification of process of retrieval of OTP at the earliest.

Yours sincerely,


Dilip Asbe
Chief Operating Officer