

NPCI/IMPS/OC No. 72/2016-17

22nd June, 2016

To,

All Members of IMPS (Immediate Payment Service)

Dear Sir/Madam,

Sub: IMPS – Mandating Remitter & Beneficiary Name and Account Number in IMPS P2A

IMPS P2A (Person to Account) fund transfer through Account Number & IFSC product is a major contributor towards the growth of IMPS.

NPCI has received various suggestions from the user community to improve the user experience of IMPS. One of the important suggestions from various members of IMPS was to make the Remitter & Beneficiary Name and Account Number in IMPS specifications mandatory.

During the 23rd Steering Committee Meeting (SCM) of IMPS held on 26th February, 2016, NPCI has proposed mandating remitter and beneficiary name and account number in the specifications and the SCM members had approved this changes in IMPS P2A specification.

Please find below IMPS P2A specification pertaining to Remitter & Beneficiary Name and Account Number:

Earlier Specification:

| MTID | TAG | Data Element | 0200 | 0210 | Length | P2A |
|------|-----|---------------------------------------|------|------|--------|-----|
| 102 | | Account1 identification(From Account) | C | C+ | Max:19 | Yes |
| 103 | | Account2 identification (To Account) | C | C | Max:19 | Yes |
| 120 | 45 | Remitter Name | M | M+ | Max:20 | Yes |
| | 46 | Beneficiary Name | | M | Max:20 | Yes |
| | 62 | Beneficiary A/c | M | M+ | Max:30 | Yes |

Revised Specification:

| MTID | TAG | Data Element | 0200 | 0210 | Length | P2A |
|------|-----|---------------------------------------|------|------|--------|-----|
| 102 | | Account1 identification(From Account) | M | M+ | Max:19 | Yes |
| 103 | | Account2 identification (To Account) | | C | Max:19 | Yes |
| 120 | 45 | Remitter Name | M | M+ | Max:20 | Yes |
| | 46 | Beneficiary Name | | M | Max:20 | Yes |
| | 62 | Beneficiary A/c | M | M+ | Max:30 | Yes |

C: Only in case of successful transaction

The above changes are made in IMPS P2P specification changes for P2A (version 1.6) for P2A & FIR product and IMPS PPI specification (version 1.4) for P2A product. Revised specification are enclosed for your reference.

IMPS Members are requested to implement these changes as mentioned above and confirmed back by 31st August, 2016.

Should you need any further assistance, please send your query to Ms. Sudha Rani at sudharani.kommu@npci.org.in and Mr. Saivineeth at saivineeth.kothuri@npci.org.in.

Yours faithfully,



Dilip Asbe
Chief Operating Officer

Encl.:

- a. IMPS P2P specification changes for P2A (v 1.6)
- b. IMPS PPI specification (v.1.4)