

NPCI/IMPS/OC No – 83/ 2017-18

Date: 30rd Oct, 2017

To,

All Members of IMPS – Immediate Payment Service

Sub: IMPS - Discontinuation of Advice Message

We refer to operating circular NPCI/IMPS/OC No 56/2014-15 dated 30th March, 2015 on the subject “**Generation of Advice Message (AM) by NPCI in place of Verification Request**”. The objective of implementing operating circular - 56 was to reduce time out cases and to eliminate issues arising out of VR (Verification Request) preceding OR (Original Request) and Remitter switch sending VR without OR. OC – 56 required implementation by all member banks in the system; however, only few banks went live on this. Hence, to fix the aforesaid issue, NPCI issued OC-74 with following recommendations:-

Bank as Remitter: Should ensure to send OR first and VR later.

Bank as Beneficiary: To send time out/deemed approved response of VR received without OR.

Most of the issues have been resolved with the implementation of OC-74. Further, we have evaluated whether to continue advice message and the discussion in the SCM meeting in this regard are given below:-

- Advice Message enabled banks cannot send VR (as remitter) to NPCI and all their time out transactions will result to deemed approved transactions. Such banks (as remitter) will have to wait for TCC/RET. This delays the response to customer complaints.
- Issue of VR preceding OR was rectified by implementing operating circular – 74 & 76.

In view of the above, to reduce the Deemed Approved transactions and delay in responding to customer complaints by remitting banks, the Steering Committee approved to discontinue the Advice Message in IMPS - in the Meeting held on 27th September, 2017.

All the member banks which are live on Advice Message are requested to get certified on Verification Request (VR) messaging system by 31st Dec 2017. In this regard, please refer to IMPS technical specification document V2.5 for P2A, TSD V1.6 for P2P & TSD V3.3 for P2U.

For any further clarification, please contact the following official:-

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Thanking you and looking forward to your continued support.

Yours faithfully,



Ram Sundaresan
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