

NPCI/IMPS/2019-20/92

July 24, 2019

To,

All IMPS Members

Madam / Dear Sir,

Sub: IMPS –Encrypted file exchange in back office system between NPCI & Members

We refer to our Circular no. NPCI/IMPS/OC No. 90/2019-20 dated 26th April 2019, Sub: PGP – File Encryption for file exchange between NPCI and Member bank - wherein the process of file encryption/decryption was explained in detail. Copy attached herewith for ready reference.

The PGP tool and corresponding key are already available with member banks. Going ahead, files shared by NPCI will be encrypted and banks need to download the files from back office system, decrypt using the existing PGP tool and then take it for further processing internally.

NOTE: Currently Banks encrypt dispute files before uploading in back office system. The PGP encryption will also be done for file staged by NPCI.

Implementation date July 31, 2019

We request you to take note of the above and disseminate the information contained herein to officials concerned.

For any further clarification, please send in your query to the following officials:

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Narinder Kaur	narinder.kaur@npci.org.in	8297027000
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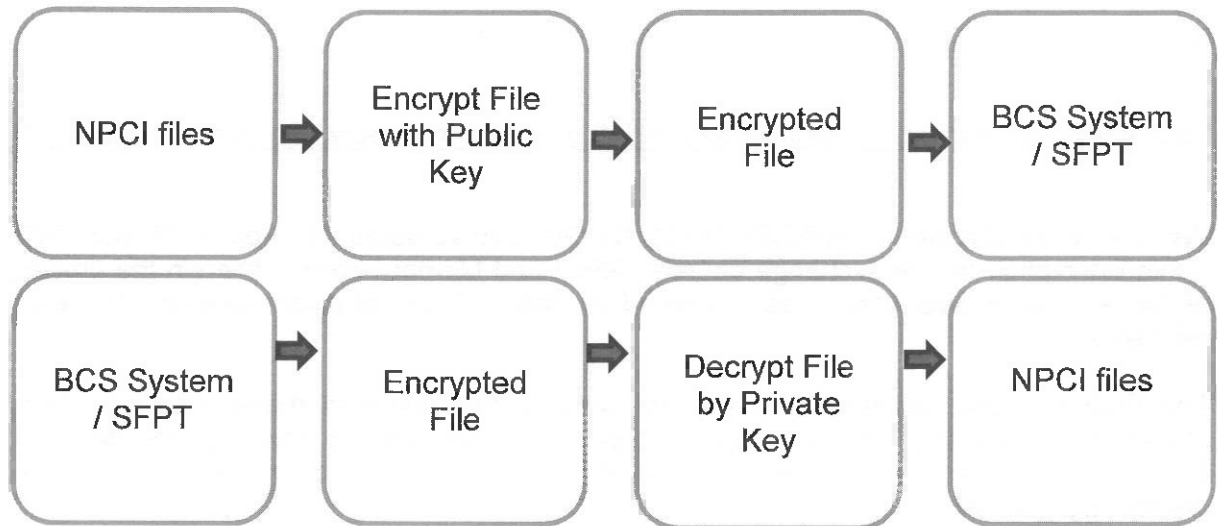
Yours faithfully,



Ram Sundaresan
Chief Operations & Run Technology

Encl: 1. Process of File Encryption / Decryption - Annexure A
2. List of PGP encrypted reports – Annexure B

Encryption / Decryption process - Annexure A



List of PGP Encrypted Reports - Annexure B

Sr No	Report Name	Report Nomenclature Example
1	Acquirer RAW data	ACQRPRMG230719_1C.mRMG
2	Issuer RAW data	ISSRPRMG230719_1C.mRMG
3	Adjustment Report	IMPS Adjustment Report_RMGCycle_1C.xls
4	Late Response file	REVRPRMG230719_1C.mRMG
5	Time out Report	TimeOutCasesReport_RMG1_1C
6	Monthly Adjustment Report	RMG - ADJUSTMENT_2019-01063006.xls