

NPCI/IMPS/OC No. 10/2012-13

December 4, 2012

To,

All Member and Upcoming Banks of Interbank Mobile Payment Service (IMPS)

Dear Sir / Madam,

Default MMID

As per the feedback received from industry, the IMPS funds transfer process needs to be simplified. One of the items identified for simplification is MMID generation and usage.

Currently, in order to receive funds (using P2P or P2M PUSH process), or to send funds (using P2M PULL process), customer needs to provide the MMID.

As per the feedback received, customer should be able to send or receive funds using default MMID. Default MMID is pre-defined number that is associated with customer's primary account in the Bank. Customer may have multiple accounts, in which case, the primary account shall have default MMID, and the other accounts can have MMID as defined by the Bank.

The changes as envisaged at the Bank end for the same are detailed in the enclosed Annexure I.

We request the Banks to implement this change, as detailed in Annexure I. This shall help to simplify the process of send / receive money through IMPS and help in the adoption and usage of IMPS.

Once the Bank is ready with the change, they may inform NPCI for testing and certification.

Thanking You,

Yours Faithfully,


Ram Rastogi
Head- Mobile Payments

1. Default MMID generation

Default MMID that can be associated with the primary account of the customer shall be as follows:

NBIN + '000'

Bank shall generate the default MMID and link that with the primary account of customer at the back-end and inform customer regarding the same. The Remitter customer should be able to make payment to beneficiary using the default MMID or the real MMID of the Beneficiary.

If the customer uses the 'Generate MMID' process or 'Retrieve MMID' process, he shall get the default MMID for the primary account and other defined MMID for other accounts.

In case customer de-registers and registers another mobile number with his bank account, the default MMID generated shall still be in the format defined above for the primary account.

Changes at Remitter and Beneficiary Bank

- Changes required as explained above

2. Send money using default MMID of beneficiary

With default MMID implemented, even if the remitter doesn't know MMID of beneficiary explicitly, he can initiate fund transfer request with default MMID, in order to deposit funds to beneficiary's primary account.

Changes at Remitter Bank

- None

Changes at Beneficiary Bank

- Process transaction based on default MMID as well

3. Send money using IMPS merchant payments PULL option

Currently, in IMPS merchant payments PULL option, customer needs to enter mobile number, MMID and OTP at merchant application.

Changes at Beneficiary Bank

- None

Changes at Remitter Bank

- Process transaction based on default MMID as well

