Write-up / Workflow
on
Interbank Mobile Payment Service (IMPS)

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What is IMPS?

- Interbank Mobile Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones.

- IMPS facilitates customers to use mobile instruments as a channel for remitting funds / receiving funds to/from other customers.

- The customers have to send SMS to 9444394443 to use the services of IMPS

Who is eligible for availing IMPS fund transfer facility?

- Our Bank Customer whose mobile number is registered with the Bank

- The customer needs to hold one or more active SB/CA with our bank. Each account will be identified by Mobile Money Identifier (MMID).

- The customer should have availed mobile banking with valid MPIN if he/she wants to remit funds through mobile. He can also receive funds from other remitters.

- The customer who has not availed mobile banking facility (Valid MPIN) can only receive funds.

How the accounts of the customer are identified?

- The customer should register for every account he wishes to have MMID by sending SMS to the bank.

- The bank will generate MMID to each account and reply to the customer's mobile.

- While requesting for funds transfer, the account of the remitter / beneficiary are identified by respective mobile number & MMID

- At any point of time the customer can cancel the MMID for one of his accounts or all accounts by sending SMS to the bank

How to generate MMID for the customer?

The customer should type "MMID <Account no>" and send SMS to 9444394443 from his/her registered mobile number. The customer will get a reply message with the MMID generated for the account number mentioned in the message

SMS Format: ***MMID 706751234***

Reply Message: ***Your MMID allotted for the A/C No. XXXXX1234 is 9019234.***

What does the customer do if he wants only to receive money through IMPS?

The customer, whose mobile number is registered with the bank, has to register for MMID for his/her account. The customer has to give the MMID to the intended remitters and start receiving credits from IB remitters/Other bank remitters.

How does the customer remit funds to other accounts?

The customer should send SMS in the following format to 9444394443:

IMPS <BENEFICIARY_MOBILE_NO> <BENEFICIARY_MMID> <AMOUNT> <MPIN> <REMITTER_MMID>

SMS Format: ***IMPS 9988776655 9015123 500 3344 9019467***

9988776655 - Beneficiary Mobile Number

9015123   - Beneficiary MMID

500   - Amount to be remitted

3344   - MPIN

9019467   - Remitter MMID

Note: The beneficiary may be IB account holder (or) Other bank account holder.

Reply Message: ***Your a/c no. XXXXX1234 is debited for Rs.500.00 on dd-mm-yy and a/c linked to mobile 9988776655 credited (IMPS Ref no 123456789012).***

Message received by beneficiary: ***Your a/c no. XXXXXXXX5155 is credited by Rs.500.00 on dd-mm-yy by a/c linked to mobile 9XXXXXX655 (IMPS Ref no 123456789012).***

How does the customer cancel all the registered MMIDs?

The customer should type "MMIDCANCEL" and send SMS to 9444394443 from his/her registered mobile number. The customer will get a reply message stating that all the MMIDs pertaining to his mobile number have been cancelled.

SMS Format: *MMIDCANCEL*

Reply Message: *All MMIDs registered with your mobile number are cancelled.*

How does the customer cancel the MMID registered for a particular account?

The customer should type "MMIDCANCEL <account no>" (or) "MMIDCANCEL <mmid>" and send SMS to 9444394443 from his/her registered mobile number.

The customer will get a reply message stating that the MMID registered for that particular account has been cancelled.

SMS Format: (i) *MMIDCANCEL 706751234* (or)

(ii) *MMIDCANCEL 9019234*

Where 706751234 - A/c no and

9019467 - MMID

Reply Message: *MMID 9019234 allotted for the A/C No. XXXX51234 is cancelled.*

If the MMID is lost (or) forgotten, how to retrieve it?

The customer should type "MMID <Account no>" and send SMS to 9444394443 from his/her registered mobile number. The customer will get a reply message giving the MMID generated for his/her account.

If customer has already registered MMID for the account, the existing MMID will be sent as message; else, new MMID will be generated and sent as message.

SMS Format: *MMID 706751234*

Reply Message: *Your MMID allotted for the A/C No. XXXXX1234 is 9019234.*

If the customer has more than one MMID, how does he find out the corresponding account?

The customer should type "MMID <mmid>" and send SMS to 9444394443 from his/her registered mobile number. The customer will receive reply message informing the Account number for the MMID.

SMS Format: **MMID 90191234**

Reply Message: **Your MMID allotted for the A/C No. XXXXX1234 is 9019234.**

How to get help about the SMS format for IMPS?

The customer should type "HELP IMPSENQ" and send SMS to 9444394443 from his/her registered mobile number. The customer will get a reply message giving the various SMS formats for IMPS facility.

SMS Format: **HELP IMPSENQ**

Reply Message:

Message format for:

MMID Generation: MMID <Account Number>;

MMID Enquiry: MMID <Account Number>;

MMID Cancellation: MMIDCANCEL <Account Number>;

Funds transfer: IMPS <BENEFICIARY_MOBILE_NO> <BENEFICIARY_MMID> <AMOUNT> <MPIN> <REMITTER_MMID>

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