



भारतीय राष्ट्रीय भुगतान निगम

NATIONAL PAYMENTS CORPORATION OF INDIA

# IMPS Merchant Payments FAQ for Customers

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## **1. What is IMPS merchant payments service?**

IMPS Merchant Payments (P2M – Person-to-merchant) service allows customers to make instant, 24\*7, interbank payments to merchants or enterprises via mobile phone. IMPS enables mobile banking users a facility to make payment to merchants and enterprises, through various access channels such as Internet, mobile phone, IVR, SMS, USSD.

Customer can make payment to any kind of merchant using IMPS merchant payments service:

1. Mobile top-up / DTH top-up
2. Insurance premium payment
3. Online shopping
4. Over-the-counter payments
5. Fees payments to schools / colleges / universities
6. Utility Bill payments
7. Travel & Ticketing

The key features of IMPS merchant payments service are as follows:

1. Instant Interbank fund transfer
2. Merchant needs to get on-board IMPS network with one Bank. Customer of any Bank in the IMPS merchant network can make payment to merchant through IMPS
3. Convenient and time-saving
4. Anytime, anywhere service
5. Safe & secure
6. 24\*7\*365 availability
7. Instant confirmation to sender and receiver

This service is brought to you by National Payments Corporation of India (NPCI) in collaboration with Member Banks.

## **2. What are the pre-requisites for availing the service?**

Customer needs to be a mobile banking user of their respective Bank. Customer needs to do the following in order to get started:

1. Register mobile number with the account in the respective Bank
2. Get MMID. MMID stands for Mobile Money Identifier and is 7-digit number that is provided by Bank to customer. This number is used to identify customer Bank and is linked to the account number. The combination of mobile number and MMID is unique for the particular account, and customer can link same mobile number with multiple accounts in the same Bank, and get separate MMID for each account
3. Get M-PIN. M-PIN is Mobile PIN, a secret password that is provided by Bank to customer. Customer needs to authenticate transaction using M-PIN
4. Download mobile banking application or use SMS / USSD facility provided by the Bank. In order to perform IMPS transactions, customer needs to download mobile banking application or use SMS / USSD facility provided by the Bank
5. Perform transaction using mobile banking application or SMS / USSD facility

## **3. How does it work?**

There are two ways in which IMPS merchant payments (P2M – Person-to-Merchant) transaction can be performed:

1. Customer Initiated Transaction (P2M PUSH)
2. Merchant Initiated Transaction (P2M PULL)

### **3.1 Customer initiated transaction (P2M PUSH)**

In the customer initiated transaction (P2M PUSH), customer initiates transaction through the Bank's mobile banking application or SMS facility provided by the Bank. The Bank offers 'IMPS merchant payments' form in the mobile banking application (this form is available in 'IMPS' menu on the main menu of mobile application) or SMS syntax for performing P2M PUSH transaction. Customer needs to enter the following parameters:

1. Merchant mobile number
2. Merchant MMID
3. Amount
4. M-PIN
5. Payment Reference

Payment Reference is an optional 50 characters field provided. This field will be used to enter the unique reference for the payment, and identifies the transaction to the merchant. The merchant decides what customer will enter in this field. For e.g. for insurance premium payment, customer may need to enter policy number in the payment reference field; for electricity bill payment, it may be consumer number. The syntax and information to be input in the payment reference field will be decided by merchant, and communication of the same will be merchant ownership.

The SMS syntax for making P2M PUSH transaction through SMS is as follows:

MIMPS <Merchant mobile number> <Merchant MMID> <Amount> <M-PIN> <Payment Reference> to Bank's long code or short code number.

On initiating transaction as above, customer receives the confirmation SMS with status of transaction shortly.

For IMPS P2M PUSH transaction initiated through SMS, transaction limit is Rs 5,000/- per day (for most banks), and for transactions initiated through mobile banking application, transaction limit is as decided by the Bank (Rs 50,000/- for most banks)

### **3.2 Merchant initiated transaction (P2M PULL)**

In Merchant Initiated transaction (P2M PULL), the transaction is initiated through Merchant application (such as Merchant website, WAP site, IVR, mobile application). The typical steps to follow for making transaction through P2M PULL are as follows:

- a. Visit merchant application such as web site, mobile application, or WAP site
- b. Select product / service for which payment is to be made
- c. In the payment options available, choose IMPS
- d. Enter credentials as follows:
  - i. Customer mobile number
  - ii. Customer MMID
  - iii. OTP (One-Time Password)
- e. The transaction status is displayed on the screen

The customer needs to enter the credentials – Customer mobile number (as registered with the Bank), customer MMID (as generated by Bank) and OTP (One-Time Password, as generated by customer).

OTP needs to be generated by customer for each transaction. OTP can be generated by customer by using mobile banking application or SMS facility as provided by the Bank. The Bank offers 'Generate OTP' form in the mobile banking application (this form is available in 'IMPS' menu within main menu of mobile banking application) or SMS syntax for 'Generate OTP' transaction. Customer needs to enter the following parameters:

1. M-PIN

The SMS syntax for 'Generate OTP' through SMS is as follows:

OTP <M-PIN> to Bank's long code or short code number.

On initiating transaction as above, customer receives the confirmation SMS with status of transaction shortly.

The OTP generated as above has following characteristics:

1. OTP is valid for 1 hour from time of generation
2. If OTP is generated through SMS, the transaction limit is Rs 5,000/- and if OTP is generated through mobile banking application, the transaction limit is as decided by the Bank (Rs 50,000/- for most banks)
3. OTP is valid only for one transaction – Successful or Failure
4. Only one OTP (latest generated OTP) is valid at a time

#### **4. What are the services available on IMPS merchant payments?**

Various services are currently available on IMPS merchant payments, such as:

1. Mobile / DTH recharge
2. Bill payments
3. Travel & Ticketing
4. Credit card payments
5. Online shopping
6. And more...

More services are being added on IMPS merchant payments platform.

For list of all services available on P2M PUSH and how to avail the same, [click here](#)

For list of all services available on P2M PULL and how to avail the same, [click here](#)

#### **5. What are the participating banks on IMPS merchant payments?**

To get the list of participating banks on IMPS merchant payments, [click here](#)

This shows the list of banks that are live on IMPS merchant payments, those who are in the testing phase, and those who are in the development stage

## **6. How do I register for mobile banking and obtain MMID for my Bank account?**

For details on how to register for mobile banking and obtain MMID for your Bank account, please visit <http://www.npci.org.in/impsmerpay10.aspx>

## **7. How do I perform P2M PUSH transaction through my bank account?**

For details on how to perform P2M PUSH transaction through your bank account, please visit <http://www.npci.org.in/impsmerpay10.aspx>

## **8. How do I generate OTP for my Bank account?**

For details on how to generate OTP for your respective Bank, please visit <http://www.npci.org.in/impsmerpayotp.aspx>

The link <http://www.npci.org.in/impsmerpay10.aspx> also contains information on how to generate OTP for your respective Bank

## **9. Can I see demonstration of how to perform transactions using IMPS merchant payments?**

To check out demonstration of IMPS merchant payments transactions for your respective Bank, please visit <http://www.npci.org.in/impsmerpay10.aspx>. You shall find link for demonstration within your respective Bank page

## **10. What are the amount limits for transactions through IMPS merchant payments?**

For details on amount limits for IMPS merchant payments for your respective bank, please visit <http://www.npci.org.in/impsmerpay10.aspx>

## **11. What kind of issues could be faced by customer?**

Customer could face following issues while performing P2M transaction:

1. Customer account is debited but service not delivered
2. Customer account is debited, but merchant account is not credited

In the above situations, customer should check with the merchant. Merchant can check status of transaction immediately, and find whether credit has been received into merchant account or not.

If credit has been received into merchant account, merchant should deliver service to the customer, or take steps to refund payment to customer within stipulated time. Merchant should inform customer about the timeframe.

If credit has not been received into merchant account, customer can get in touch with their Bank, and request to provide refund of payment into customer account.

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