

FINANCIAL INCLUSION

Operational Manual

IMPS (Immediate Payment Service)



26-Sep-2014

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1. INTRODUCTION:

National Payments Corporation of India (NPCI) is set up to build a state-of-the-art central payment system infrastructure which would be used by all the bank/financial institutions/intermediaries in India in a cost effective manner and would help the banks provide superior payment services to their customers.

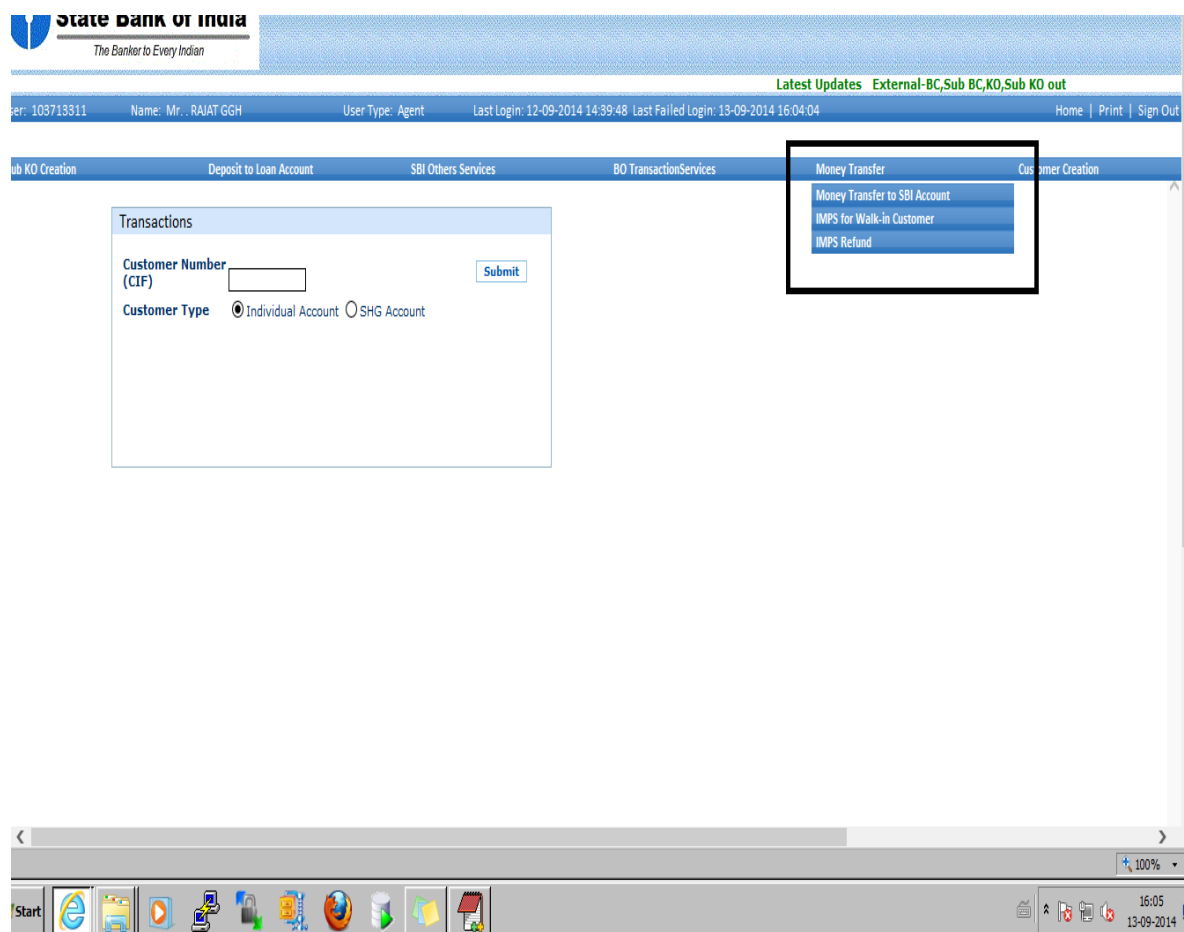
Currently, person-to-person payments are enabled via IMPS (Immediate Payment Service). Facilitating Transfer of money to Other Bank Accounts through KIOSK channel using IMPS facility rendered by NPCI Interface.

IMPS module in SBI Kiosk Banking is used to transfer money to an account with other bank.

2. PROCEDURE FOR WALK-IN CUSTOMER:

STEPS:

1. Login through KO/SUBKO Id
2. Find the link for IMPS for walk-in-customer in the Menu bar > Money Transfer



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Latest Updates External-BC,Sub BC,KO,Sub KO out

User: 103713311 Name: Mr. RAIAT GGH User Type: Agent Last Login: 13-09-2014 16:05:55 Last Failed Login: 13-09-2014 16:04:04 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

Other Bank Funds Transfer

Depositor Name : *

Address1 : *

Address2 : *

Address3 :

Mobile number :

Identification Type

Identification Number :

Beneficiary Name : *

Bank Name : *

IFSC CODE : *

Beneficiary Account Number : *

Confirm Account Number : *

Amount : *

Fields marked with * are mandatory

3. Key in all the details.
4. IFSC should be of 11 digits.
5. Click on Submit button.
6. Select Bank name from dropdown, Corresponding IFSC code will be selected automatically
7. Repeat the beneficiary account number in 'Confirm Account Number' field. This will be masked. Account number mentioned at both field should match.

https://10.4.255.90/?parameter=VERIFY - KIOSK - Windows Internet Explorer

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Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

Deposit by Cash

Account Number : * XXXXX9776542
 Transaction Amount : 100.0
 Commission Amount : 0.0
 Amount : 100.0

Denominations In			Denominations Out		
1000 X	<input type="text"/>	= <input type="text"/>	1000 X	<input type="text"/>	= <input type="text"/>
500 X	<input type="text"/>	= <input type="text"/>	500 X	<input type="text"/>	= <input type="text"/>
100 X	<input type="text"/>	= <input type="text"/>	100 X	<input type="text"/>	= <input type="text"/>
50 X	<input type="text"/>	= <input type="text"/>	50 X	<input type="text"/>	= <input type="text"/>
20 X	<input type="text"/>	= <input type="text"/>	20 X	<input type="text"/>	= <input type="text"/>
10 X	<input type="text"/>	= <input type="text"/>	10 X	<input type="text"/>	= <input type="text"/>
5 X	<input type="text"/>	= <input type="text"/>	5 X	<input type="text"/>	= <input type="text"/>
2 X	<input type="text"/>	= <input type="text"/>	2 X	<input type="text"/>	= <input type="text"/>
1 X	<input type="text"/>	= <input type="text"/>	1 X	<input type="text"/>	= <input type="text"/>
Coins	<input type="text"/>	= <input type="text"/>	Coins	<input type="text"/>	= <input type="text"/>
Amount (INR)	<input type="text"/>		Amount (INR)	<input type="text"/>	
Total Amount (INR)			<input type="text"/>		

100%

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 User: 103713311 Name: Mr. RAJAT GGH User Type: Agent Last Login: 13-09-2014 16:05:55 Last Failed Login: 13-09-2014 16:04:04 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

Confirmation Page

Customer Name : EWR
 Remitter Reference number : 00002516188
 Account number : XXXXX9776542
 Amount : 100.0
 Transfer Charges : 0.0
 Total amount : 100.0
 Ko Id : 103713311

100%

8. Click on confirm button.
9. If the transaction is successful receipt will be generated. CSP prints the receipt and accepts cash.

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Latest Updates External-BC,Sub BC,KO,Sub KO out

User: 103713311 Name: Mr. RAJAT GGH User Type: Agent Last Login: 11-09-2014 12:39:45 Last Failed Login: 03-09-2014 15:01:35 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

SBI - KIOSK BANKING IMPS RECEIPT

Service Name	:IMPS MONEY TRANSFER
Beneficiary Bank Name	:BNP Paribas
Beneficiary Account Number	:108879776542
Transaction Amount(Principal Amount)	:Rs.10.0
Charges	:Rs.0.0
Date	:09/11/2014
Time	:16:36:55
System Trace Audit number	:3270427512948293
IMPS Retrieval Reference Number	:425416000263
KO ID	:103713311
KO Name	:RAJAT GGH
Device Identifier	:00002516

Signature Of Agent Signature Of Customer

100%

Start | 16:37 | 11-09-2014

10. For failed transaction: Corresponding error message will be displayed. (For list of errors please refer to the last page of the manual)

Invalid Beneficiary AccountNumber/IFS Code
Transaction Failed. Please check balance.

Other Bank Funds Transfer

Depositer Name : *

Address1 : *

Address2 : *

Address3 :

Mobile number :

Identification Type :

Identification Number :

Beneficiary Name : *

Bank Name : *

IFSC CODE : *

Beneficiary Account Number : *

Confirm Account Number : *

Amount : *

Fields marked with * are mandatory

Deemed Success:

When the transaction status cannot be confirmed (i.e neither Success nor Failed) the transaction is to be taken as 'Success' and marked as 'Deemed success' in system. For all such transactions CSP **must:**

- ✓ **Accept Cash from Customer**
- ✓ **Capture Finger Print (for refund if required on later date)**

11. For Deemed Successful Transaction:

In case of Deemed success scenario system prompts to capture fingerprint of customer. After fingerprints are captured receipt will be generated and KO will collect cash from the customer.

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Latest Updates External-BC,Sub BC,KO,Sub KO out

User: 103713311 Name: Mr. RAJAT GGH User Type: Agent Last Login: 25-09-2014 15:01:55 Last Failed Login: 24-09-2014 17:30:48 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

Finger Print Capturing Process

Instructions

Step 1: Please click on a finger in the image
Step 2: Click on Capture button
Step 3a: For Optical Fingerprint Devices, Place the Finger once light is displayed on the Scanner
Step 3b: For Non-optical Fingerprint Devices, Swipe the Finger once Popup is displayed on the Screen
Step 4: Repeat the same for the rest of the required fingers to be captured



Capturing fingerprints
for Walkin Customer Reference Number 00002516259

javascript:finger_select(0)

https://10.4.255.90/?parameter=VERIFY - KIOSK - Windows Internet Explorer

User: 103713311 Name: Mr. RAJAT GGH User Type: Agent Last Login: 11-09-2014 12:39:45 Last Failed Login: 03-09-2014 15:01:35 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services BO TransactionServices Money Transfer Customer Creation

Transaction is made deemed successful due to transaction timeout.
Please contact KO for actual status of transaction after few days
Walkin Customer Fingerprint Captured Successfully For 00002516186

SBI - KIOSK BANKING IMPS RECEIPT

Service Name	:IMPS MONEY TRANSFER
Beneficiary Bank Name	:BNP Paribas
Beneficiary Account Number	:108879776542
Transaction Amount(Principal Amount)	:Rs. 30.0
Charges	:Rs. 0.0
Date	:09/11/2014
Time	:16:44:49
System Trace Audit number	:3270761352505928
IMPS Retrieval Reference Number	:425416000268
KO ID	:103713311
KO Name	:RAJAT GGH
Device Identifier	:00002516

Signature Of Agent _____ Signature Of Customer _____

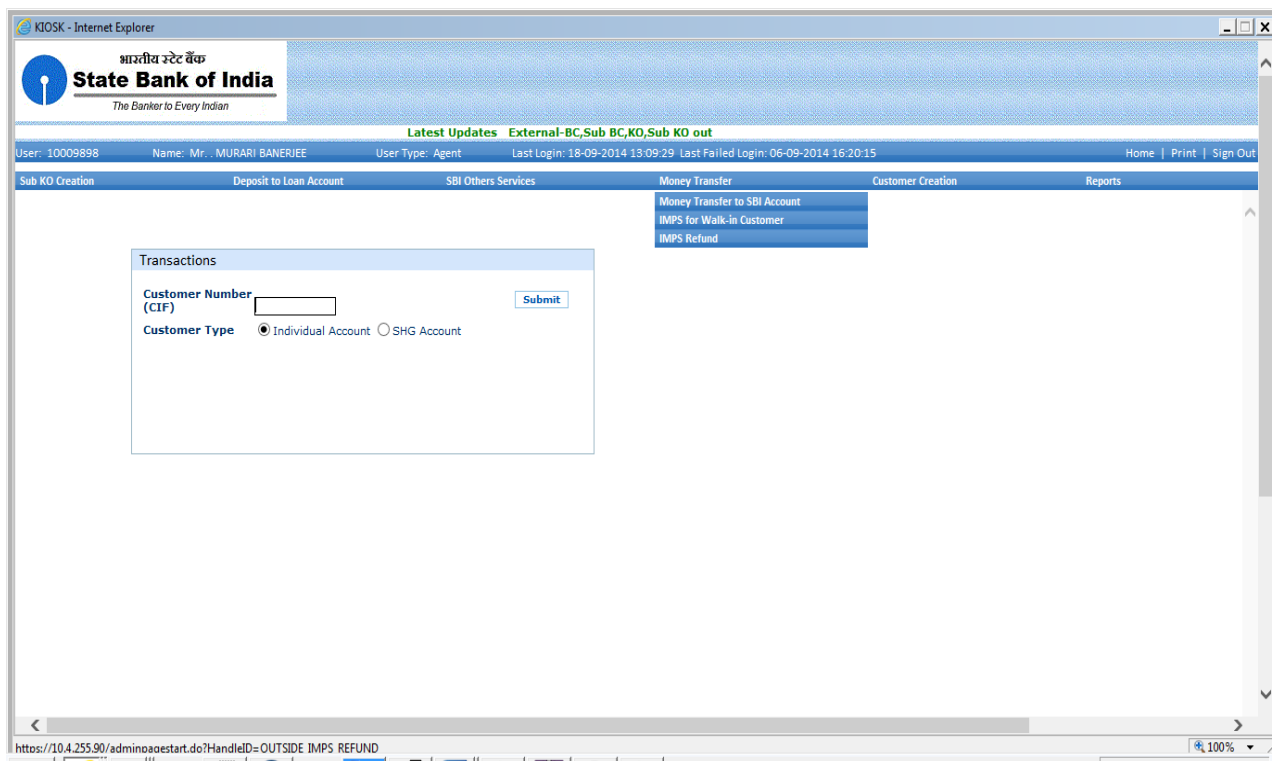
Do you wish to continue?

3. IMPS for KIOSK Customers (Funds transfer to other Bank Account:

1. The same procedure will be followed for KIOSK Customer.
2. Service will be available as a drop down in existing customer Login
3. For performing Funds transfer first Customer has to add a Other Bank Beneficiary through existing ADD Beneficiary service

4. REFUND PROCEDURE:

1. Once Transaction status is marked as eligible for refund by Bank Admin (will happen at T+1 day), KO/SUBKO can refund the amount to the customer through IMPS Refund menu using Transaction reference number.



KIOSK - Internet Explorer

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User: 10009898 Name: Mr. MURARI BANERJEE User Type: Agent Last Login: 18-09-2014 15:09:29 Last Failed Login: 06-09-2014 16:20:15 Home | Print | Sign Out

Sub KO Creation Deposit to Loan Account SBI Others Services Money Transfer Customer Creation Reports

Refund IMPS

Transaction Reference Number *

Fields marked with * are mandatory

Submit Clear

https://104.255.90/adminoastart.do?HandleID=OUTSIDE IMPS REFUND

- For refund customer presents the receipt to CSP
- CSP puts the Transaction reference number in designated field
- If eligible for refund, System prompts to capture Customer Finger Print
- If FP validation is successful then cash drawer opens up. CSP can make cash payment.
- All such refunds will be for actual transaction amount. Commission / Charges are not refundable.
- Note : **For Kiosk Customers** (IMPS transfer), in case of return the amount will be directly refunded to the Kiosk customers account.

ACCOUNTING ENTRY:

A. IMPS For Walk in Customer(cash):

a. Debit BC / KO settlement a/c with principle amount, Credit Intermediate BGL a/c (Parking Account)(CBS Txn)

b. IMPS transaction to NPCI(if first leg is successful)

c. Debit Intermediate BGL a/c, Credit Outward IMPS remittance a/c (on success of transaction message from NPCI, the amount will be transferred from intermediate BGL a/c(a/c maintained for NPCI).

If above leg successful, then the following commission legs will be posted in near real time by scheduler:

i) Debit BC / KO settlement a/c with Bank's share of commission, Credit respective link branch commission account(CBS Txn)

ii) Debit BC / KO settlement a/c with BC's share of commission, Credit BC commission account.(CBS Txn)

d. If NPCI transaction is failure, reversal of 1st leg will be posted to CBS

e. If NPCI transaction timed out, verification request will be hit to NPCI. If Verification also timed out, 3 times verification will be retried. If after 3 times retry also, timed out, then transaction will be marked as “deemed to be successful” .

f. If deemed to be successful, page will be redirected to FP capture screen and 3 FPs of the Walk – in Customer will be captured and stored in a separate table in DB, with the remitter Reference Number, for verification in future, in case of refund cases of the transaction.

g. In success/failure/deemed success transactions, receipt will be displayed. In deemed success receipt, there will be a separate note saying 'Transaction is deemed successful. Please contact KO for confirmation after few days'.

h. For All success and deemed success transaction NPCI fee defined by Bank Admin will be posted as per following accounting entry :

DR BC/KO settlement account->CR NPCI Fee collection account.

i. NPCI Fee can be recovered from Customer/BC/Bank/Others depending on plan configured by Bank admin.

B) IMPS for Kiosk Customers (Non Cash):

- a. Debit cust acct credit MC/KO settlement acct
 - b. Debit BC / KO settlement a/c with principle amount, Credit Intermediate BGL a/c .(Parking Account)(CBS Txn)
 - c. IMPS transaction to NPCI(if above leg is successful)
 - d. Debit Intermediate BGL a/c, Credit Outward IMPS remittance a/c (on success of transaction message from NPCI, the amount will be transferred from intermediate BGL a/c(a/c maintained for NPCI).
- If above leg successful, then the following commission legs will be posted in near real time by scheduler:
 - a. Debit BC / KO settlement a/c with Bank's share of commission, Credit respective link branch commission account(CBS Txn)
 - b. Debit BC / KO settlement a/c with BC's share of commission, Credit BC commission account.(CBS Txn)
 - If NPCI transaction is failure, reversal of 1st and 2nd leg will be posted to CBS
 - If NPCI transaction timed out, verification request will be hit to NPCI. If Verification also timed out, 3 times verification will be retried. If after 3 times retry also, timed out, then transaction will be marked as “deemed to be successful”
 - In success/failure/deemed success transactions, receipt will be displayed. In deemed success receipt, there will be a separate note saying 'Transaction is deemed successful. Please contact KO for confirmation after few days'
 - Accounting entries in refunds will be as under for walk in remitter
 - a. Debit Outward remittance a/c and Credit BC / KO settlement a/c
 - Accounting entries in refunds will be as under for kiosk customer

Debit BC / KO settlement a/c and Credit remitter's a/c
 - In the case of time-out transactions where the amount could not be credited to beneficiary's account, charges collected from remitter at the time of remittance will not be refunded.
 - For All success and deemed success transaction NPCI fee defined by Bank Admin will be posted as per following accounting entry :

DR BC/KO settlement account -> CR NPCI Fee collection account.
 - NPCI Fee can be recovered from Customer/BC/Bank/Others depending on plan configured by Bank admin.

List of Error codes:

Error codes corresponding to the error messages defined by NPCI are the following:

M0=Verification successful but original credit transaction declined

M1=Invalid Beneficiary AccountNumber/IFS Code

M2=Daily allowed amount limit for the beneficiary is exceeded.

M3=Beneficiary account blocked/Frozen

M4=Beneficiary account is NRE account

M5=Beneficiary account is closed

M6=Limit exceeded for the SBI bank

M7=APPLICATION NOT ACTIVE

08=Issuer node offline

12=Invalid transaction/transaction type

20=Invalid response code

38=Suspect/Duplicate transaction

91=Issuing bank CBS or node offline

92=Invalid NBIN

96=Unable to process

MP=Beneficiary Bank not yet enabled for IMPS Service

ERR0=Not able to decode response

ERR1=Not able to decode response in verification process