

Immediate Payment Service (IMPS)

What is IMPS?

- Immediate Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones.
- IMPS facilitates customers to use mobile instruments/Netbanking as a channel for remitting funds / receiving funds to/from other customers.

Who is eligible for availing IMPS fund transfer facility?

- Our Bank Customer whose mobile number is registered with the Bank
- The customer who is registered for Net Banking or Mobile Banking can send Money to any account in any bank.
- The customer who has not availed mobile banking facility (Valid MPIN)/ Net Banking can only receive funds.

How the accounts of the customer are identified?

- The Accounts will be identified by IFSC Code and Account Number or by MMID and Mobile Number
- The Customer can generate MMID by sending SMS to 9444394443. The bank will generate MMID to each account and reply to the customer's mobile.
- 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

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 give the Account Number and IFSC Code or MMID to the intended remitters and start receiving credits from IB remitters/Other bank remitters.

What are all the channels available for using IMPS?

- Netbanking
- Mobile Banking
 - IndPay (Mobile Application for Android, iOS and Android)
 - SMS
 - USSD

User Guide for IMPS

IMPS using Netbanking - [Click here for user guide](#)

IMPS using IndPay - [Click here for user guide](#)

IMPS using SMS - [Click here for user guide](#)

IMPS using USSD - [Click here for user guide](#)