

## **IMPS Business Resiliency Statement**

The objective of this Business Resiliency Statement is to place the commitment of National Payments Corporation of India (NPCI) to the stakeholders (Members Banks and Customers at large) to operate the Immediate Payment Service (IMPS) on a 24x7 basis with near zero downtime and zero tolerance to data loss. The commitment is established with the following operational framework:

1. IMPS is an additional module in the existing NFS. At the Primary Data Centre in Mumbai, critical components like Server, Storage, Network, Power supply have been provided with adequate redundancy thus keeping fall back arrangements readily invocable at times of failure of any one or more of these components.
2. The redundancy provided at the primary Data Centre is regularly tested to ensure that they are functional at any point of time.
3. The offsite Data Centre located in Chennai is in a different seismic zone.
4. The Primary and the Disaster Recovery Data Centres are connected with each other by means of one lease line with a bandwidth of 100 MBPS. Data replication between Primary and Disaster Recovery Servers takes place on a real time basis.
5. The Offsite DR Data Centre can be brought up anytime to provide business continuity within 2 hours, without loss of any transactional data, in case of non-availability of the High Availability server at the Primary Data Centre.
6. The information systems at Both the Primary and DR Data Centres periodically undergo Information System Security Audit by experienced Information System Auditing firms.
7. All our member banks connect to NFS using NPCI data communication network known as NPCINET. Our Migration from Primary to DR and back from DR to Primary Data Centres is transparent to the member Banks.
8. There is Operation support Team available at both the Primary and DR sites so that recovery operations are resumed immediately when there is a need for bringing up the DR site.
9. There are technical support teams available at both Primary and DR sites so that technical support is available immediately when there is a need for activating the DR site.