NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2018-19/CTS/015

June 01, 2018

To,

All CTS Member banks

Centralised Clearing House (CCH)

NPCI is in the process of upgrading CHI infrastructure, one of the key elements that will be brought in upgrade process is that Banks will be provided with an alternate option, called Data Exchange Module (DEM), for CHI. DEM will be light weight in terms of hardware requirements when compared to CHI therefore it will bring in cost benefit to the banks.

The new set up will be a hybrid model in which both CHI and DEM will co-exist. A bank may either use CHI or DEM in a grid depending on their internal requirement. DEM will be with open specifications so that the ecosystem can develop their own DEM thereby removing dependency on a single vendor. The pre-requisite for a bank to move to DEM will be that they should have at least two DEMs (PR and DR) set up for each Grid.

The concept note and technical specification documents are attached (Annexure I & II).

As per the Project plan NPCI will upgrade the central application for one of the Grids by September, 2018 and the remaining Grids by October 2018. The banks may also plan for implementation of DEM accordingly, the banks who wish to continue with CHI in any of the Grids may do so as the central system upgrade will not have any impact on CHI set up.

The banks that wish to implement DEM need to undergo certification process. The member banks that are desirous of moving to DEM may submit their implementation plan to NPCI by June 15, 2018 for better coordination. We intend to migrate only a few bank to DEM in the initial phase therefore the banks will be considered for migration on the basis of their data of submitting the project plan.

Member banks are advised to take note and disseminate the information to all the concerned.

With warm regards,

Giridhar G M

SVP - NACH & CTS Operations