

NPCI/IMPS/OC No. 125/2025-26

Apr 11, 2025

To,

All Members of Immediate Payment Service (IMPS)

Sub:

- **Reset Password & Unblock User ID Process for IRCS.**
- **System checks to block identical email IDs and Mobile numbers in maker & checker IDs.**

It may be noted that quite often IMPS participant banks officials are forgetting passwords for IRCS by entering incorrect passwords in all attempts and ending up with user lock issues. In such cases member banks are sending emails/CRM tickets for NPCI to reset the passwords and unblock the user IDs. According to analysis it is observed that about 52% of the CRM complaints pertain to this category.

In view of the above, we are pleased to announce that the reset password and unblock user ID process has been automated with three different options as mentioned below. This will help member banks to reset passwords and unblock user ID issues on their own without any dependency on NPCI.

Three options to reset the password & unblock the user IDs

- i) Answer secret question
- ii) OTP
- iii) MFA – Multi Factor Authentication

Refer attached Annexure – 1 for User Manual for the above three options to reset the password and unblock the user IDs.

System checks to block identical email IDs and Mobile numbers in maker & checker IDs

It has been observed that member banks have identical email IDs and mobile numbers for maker and checker user IDs. Maker and Checkers must have unique credentials to avoid errors which may lead to financial impact. In this connection, we have kept a check to identify such duplications and block the users. Hence, we are requesting banks to update unique email IDs & mobile numbers, otherwise OTP & MFA cannot be sent to the old identical users.

This functionality will be made available to the member banks with effect from Apr 15, 2025.

Please disseminate the information contained herein to the officials concerned.

With warm regards,

SD/-
Giridhar G M
Chief – Customer Success

Enclosed: Annexure -1 (User Manual for Reset & Unblock User ID).