Transfer funds using format 47

Merchant Mobile Number:

Merchant MMID:

Please click on the Bank where you hold an account to know more about how to transfer funds using IMPS (Immediate Mobile Payment Service)

1. A.P Mahesh Co-Op Bank
2. Andhra Bank
3. Axis Bank
4. Bank Of Baroda
5. Bassein Catholic Co-Op Bank
6. Canara Bank
7. Corporation Bank
8. Dombivili Nagarik Sahakari Bank
9. Federal Bank
10. Greater Bombay Bank
11. Kotak Mahindra Bank
12. Mehsana Co-Op Bank
13. Oriental Bank Of Commerce
14. Punjab & Maharashtra Co-Op Bank
15. Punjab National Bank
16. State Bank Of India
17. Union Bank Of India
18. Yes Bank

A.P MAHESH CO-OP BANK

Through mobile banking application:
1. Select option IMPS.
2. Then select option IMPS - Merchant Payment.
3. Then the below mentioned fields need to be entered, and click on 'Transfer' to complete the transaction.
4. Merchant Mobile No
5. Merchant MMID
6. Merchant Amount
7. Payment Reference
8. Last three digits of your MMID
9. OTP (One Time Password)

Through SMS:

IMPS transactions can also be done by sending SMS to **9223173095** in the following Syntax

MIMPS <Merchant Mobile No> <Merchant MMID> <Amount>< OTP Pin + last three Digits of sender MMID> <Payment Reference>

ANDHRA BANK

Through mobile banking application

1. Log on to mobile banking application
2. Select option 'IMPS ' in the main menu
3. Select option 'Using MMID' and sub menu 'IMPS merchant payments'
4. Enter m-PIN
5. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
6. Transaction will be completed and status/reference number will be displayed on the screen.

Through SMS

The SMS Syntax for initiating an IMPS P2M transaction is given below:

MIMPS <Merchant mobile number> <Merchant MMID> <Amount> <mPIN> <Payment Reference> and send the same to **9223173924**.

AXIS BANK

Through mobile banking application

1. Login to Axis Mobile Application. Visit Banking>> Fund Transfer>> IMPS Account >> P2M IMPS Beneficiary
2. Provide merchant mobile number, merchant MMID and amount to be transferred
3. Enter payment reference Number
4. Enter 4 digit MPIN
5. Confirmation along with a reference number will be provided

BANK OF BARODA

Through mobile banking application

1. Go to M-Connect icon on your phone
2. Select "Immediate Payment Service (IMPS)"
3. Select "IMPS Merchant Payment"
4. Enter mPIN
5. Enter Merchant's Mobile Number
6. Enter Merchant's MMID
7. Enter Amount

8. Enter Payment Reference

BASSEIN CATHOLIC CO-OP BANK

Through mobile banking application
The Bank offers 'IMPS merchant payments' menu in the mobile banking application (this menu is available in 'IMPS' menu on the main menu of mobile application
Customer needs to enter the following parameters:
1. Merchant mobile number
2. Merchant MMID
3. Amount
4. Payment Reference (Payment Reference is an optional 50 characters field provided. This field will be used to enter the unique reference for the payment, and identifies the transaction to the merchant. The merchant decides what customer will enter in this field.)
5. M-PIN

Through SMS
Send a SMS to BCC Bank's number **9222272407** using the following keywords:
<MIMPS> <Merchant Mobile No> <Merchant MMID> <amount> <MPIN+ Last3digit of remitter MMID> <Payment Reference>

CANARA BANK

Through mobile banking application
1. Log on to mobile banking application using your user id
2. Select option 'IMPS – Immediate Payment Service' in the main menu
3. Select option 'IMPS Merchant Payment' in the sub-menu
4. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
5. Enter M-PIN
6. Transaction status will be displayed on the screen
7. Transaction status will also be sent as SMS alert on customer mobile

CORPORATION BANK

Through mobile banking application
1. Log on to mobile banking application using your MPIN
2. Select option 'IMPS – under Fund Transfer Menu.
3. Select option 'Person to Merchant transfer' in the sub-menu
4. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
5. Transaction status will be displayed on the screen
6. Transaction status will also be sent as SMS alert on customer mobile.

DOMBIVILI NAGARIK SAHAKARI BANK

Through SMS
MIMPS <Merchant mobile number> <Merchant MMID> <Amount> <OTPIN+ last three digits of customer's MMID> <Payment Reference> to **9225525002**.

FEDERAL BANK

Through Mobile Banking
Log in to https://mobile.federalbank.co.in/gprs from mobile phone or by logging into Fednet
In the GPRS application, customer can select the IMPS Transfer Menu by clicking on Funds Transfer Menu under the Main Menu. Proceed for IMPS P2M payment by selecting IMPS Merchant Payment.

Through SMS
The customer can initiate IMPS P2M push transaction using by sending SMS to contact number **9895088888** or **5676762** in the format below:
MIMPS <Ben. Mobile Number> <Beneficiary MMID> <Amount> <MPIN> <Reference Number>

GREATER BOMBAY BANK

Through mobile banking application
1. Customer can initiate transaction through the GB Mconnect application provided by the Bank.
2. For performing transactions customer has to enter following options in Application
    1) Merchant mobile number
    2) Merchant MMID
    3) Amount
    4) Payment Reference (Payment Reference is an optional field provided. This field will be used to enter the unique reference for the payment, and identifies the transaction decided by the merchant)
    5) MPIN
    6) Last 3 digit of Remitter's MMID

Through SMS
1. Customer has to generate OTP by sending txt as OTP <space> <MPIN>
2. After getting 6 digits OTP customer should initiate transaction by
    MIMPS <Merchant mobile number> <Merchant MMID> <Amount> <OTP+last three digits of customer's MMID> <Payment Reference> to **9223179977**

KOTAK MAHINDRA BANK

Through mobile banking application

1. Log on to mobile banking application using your user id
2. Select option 'IMPS – Immediate Payment Service' in the main menu
3. Select option 'IMPS merchant payments' in the sub-menu
4. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
5. Enter M-PIN
6. Transaction status will be displayed on the screen
7. Transaction status will also be sent as SMS alert on customer mobile

MEHSANA CO-OP BANK

Through mobile banking application

1. Log on to Mobile Banking Application
2. Select option 'Immediate Payment Service' (IMPS) in the main menu
3. Select option 'IMPS Merchant Payment' in the sub-menu
4. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
5. Select account to be debited
6. Enter OTP
7. Transaction status will be displayed on the screen
8. Transaction status will also be sent as SMS alert on customer mobile

Through SMS

Send a message to **+919227712345** using the following keywords:

MIMPS <merchant mobile no> <merchant MMID> <Transaction amount> <OTP+last three digits of MMID from which amount to be debited> <Remarks (Optional)>

ORIENTAL BANK OF COMMERCE

Through mobile banking application

1. In Mobile Banking Application Main Menu -> Select IMPS -> Select IMPS Merchant Payments.
2. Enter below Merchant details for initiating P2M transaction
3. Merchant Mobile Number, Merchant MMID, Amount, Payment Reference

PUNJAB & MAHARASHTRA CO-OP BANK

Through mobile banking application

From PMC Mobile Pay application enter following parameters to initiate P2M push transaction:

1. Merchant Mobile Number
2. Merchant MMID
3. Amount
4. Payment reference

5. MPIN

MIMPS <Merchant Mobile No> <Merchant MMID> < Transaction Amount> <MPIN + Last Three Digits of MMID> <Payment Reference No>

PUNJAB NATIONAL BANK

Through mobile banking application
1. Visit mobile banking site https://mobile.netpnb.com and choose Access thin client services
2. After entering credentials log into mobile banking. For making any P2M push transaction , generate OTP by clicking the link "Generate OTP "
3. Selects IMPS and clicks IMPS P2M option and enter the below details:
4. Select Account no.
5. Merchant Mobile No.
6. Merchant MMID
7. Amount
8. Payment Reference
9. After filling these details customers clicks "Transfer". Enter OTP and funds will be remitted to the merchant online.

STATE BANK OF INDIA

Through mobile banking application
1. Log on to mobile banking application using your user id
2. Select option 'IMPS – Immediate Payment Service' in the main menu
3. Select option 'IMPS merchant payments' in the sub-menu
4. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
5. Enter M-PIN
6. Transaction status will be displayed on the screen
7. Transaction status will also be sent as SMS alert on customer mobile

Through SMS
Send a message to **9223440000** using the following keywords:
<MIMPS> <Merchant Mobile No> <Merchant MMID> <amount> <User ID> <MPIN> <Payment Reference>

UNION BANK OF INDIA

Through mobile banking application

In Mobile Banking Application, Main Menu -> Immediate Payments Service (IMPS) -> IMPS Merchant Payments -> Enter M-PIN -> Enter Merchant Mobile Number, Merchant MMID, Amount, Payment Reference

Through SMS

MIMPS <Merchant's Mobile No.> <Merchant MMID> <Amount> <Mpin> <Payment Reference> to 9223173921

YES BANK

Through mobile banking application

1. Login to MobileBanking Application using your YES BANK Retail NetBanking login credentials
2. Select Banking Services and then select IMPS (Immediate Payment Service) option
3. Select the Account through which the transaction needs to be executed
4. In the sub-menu, select IMPS Merchant Payments option
5. Enter details: Merchant Mobile Number, Merchant MMID, Amount, Payment Reference
6. Confirm and then Enter M-PIN for execution of the transaction
7. Transaction status will be displayed on the screen
8. Transaction status will also be sent as an SMS alert on the customer's mobile number

Note: You can set your own MPIN on IVR as a part of registration process for Mobile Banking. You can also reset your MPIN by using "Secret Question Answer" using the Forgot MPIN option