

Immediate Payment Service (IMPS)

Immediate Payment Service enables our customers to use their mobile device as channel for inter bank transfers. It involves fund transfer to other bank's accounts via P2A and P2P.

Phone To Account(P2A)

Using P2A, a customer can remit money to other bank's accounts using account number of the beneficiary & IFSC code of the branch where beneficiaries account reside.

Phone To Phone (P2P)

Using P2P, a customer can send/receive money using MMID & Phone number.

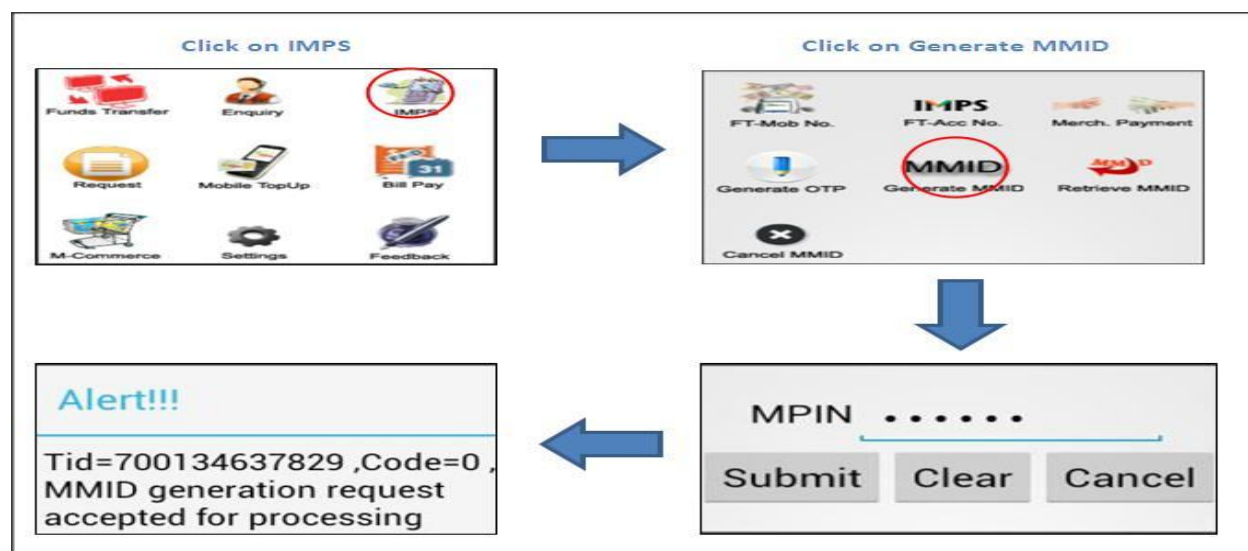
- **MMID(Mobile Money Identifier):** It is a 7 digit number assigned to account of the customer that enables him to receive funds. Customer needs his MMID for receiving funds ONLY. To send funds to a beneficiary, MMID & phone no. of the beneficiary are needed.
- MMID can be generated by going to **IMPS→Generate MMID**, MMID of each registered A/C will be delivered via SMS.

How to use IMPS?

To use IMPS (either P2P or P2A) a user has to generate MMID.

Generating MMID

On the main menu, click on **IMPS→Generate MMID**, enter mPIN. You'll get a conformational message & MMID of each registered account will be received as SMS.



MMID of each registered A/C is received as SMS. If customer has multiple linked accounts, he'll receive an MMID for each one of them as shown in the pic.

Your MMID allotted for the A/C No. XXXXXXXXXXXXXXX1911 is 9051. You can Send and Receive Money through IMPS option in Mobile Banking.
3:46 PM

MMID generation request accepted for processingTid=700134637829J&K BANK
3:46 PM

Making a P2P Transaction(Sending funds to A/C of a beneficiary)

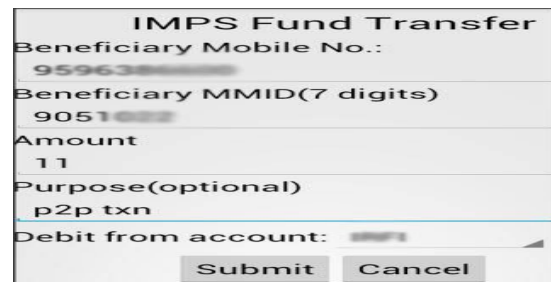
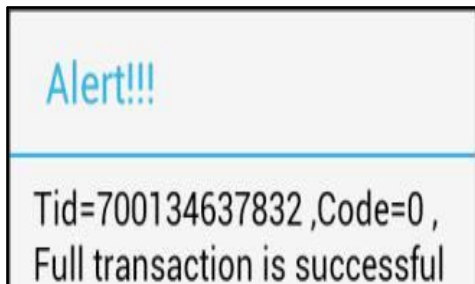
Making a P2P transaction involves the following steps:

1. Click on **IMPS**
2. Go to **FT-Mob No.** (Fund Transfer – Mobile No.)
3. Provide all the necessary details like Mobile number of **beneficiary**, MMID of the **beneficiary**, amount to be send, A/C of the customer to be debited.
4. Then enter your **mPin** .

Click on IMPS



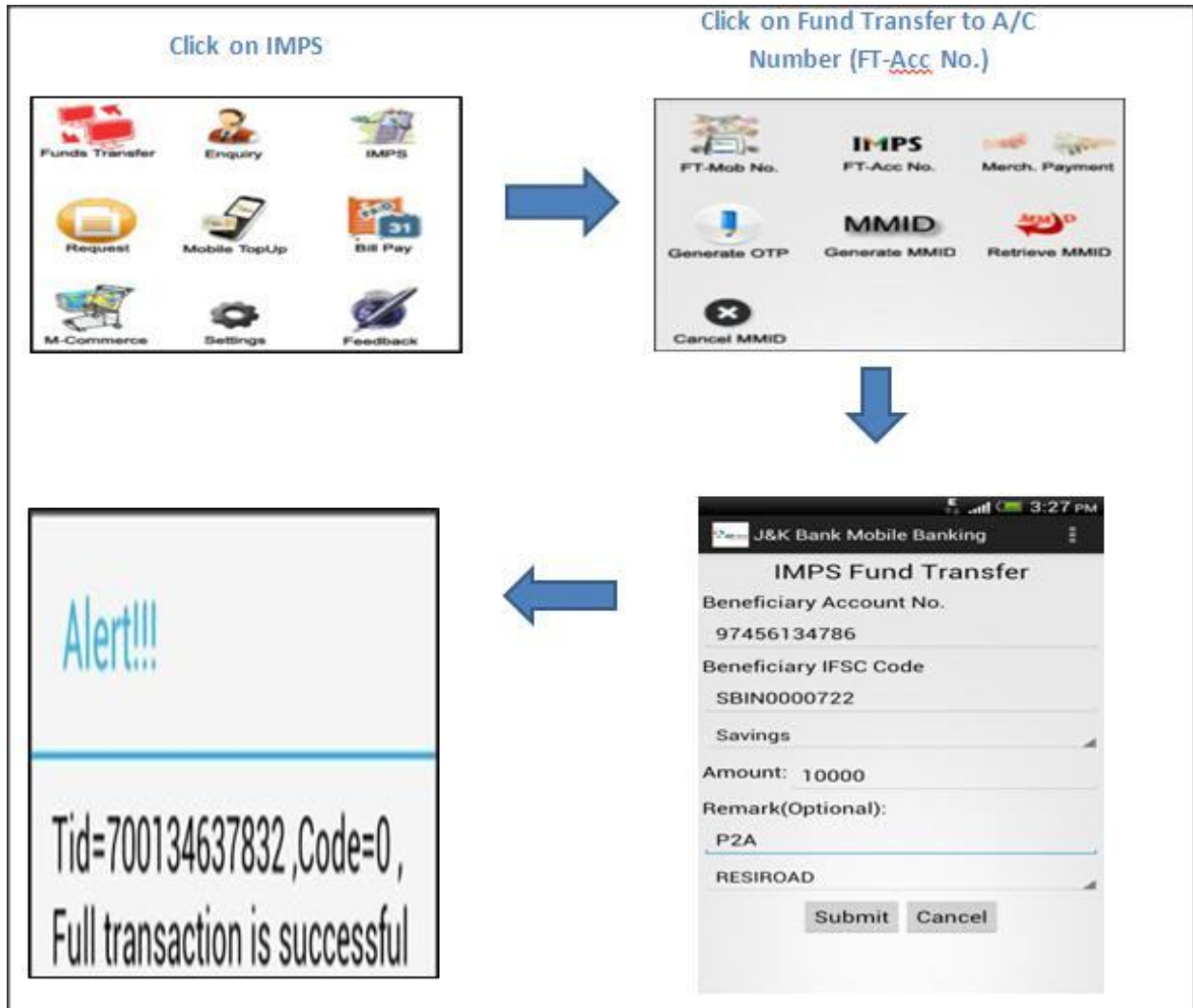
Click on Fund Transfer to Mobile Number (FT-Mob No.)



Making a P2A Transaction

To make a P2A transaction, follow the steps:

1. Click on **IMPS**
2. Go to **FT-A/C No.** (Fund Transfer – A/C No.)
3. Provide all the necessary details like A/C no. of **beneficiary**, IFSC Code of the **beneficiaries bank**, amount to be send, A/C of the customer to be debited.
4. Enter mPin.



Phone To Merchant(P2M)

Using P2M, a customer can make payments at shops & other commercial establishments. **It will be available for J&K Bank customers soon.**

Cancel MMID

If a customer intends to change his contact no., he must first Cancel MMID on his current no. by going to **IMPS→Cancel MMID**, & then visit the branch where his primary account resides to make the contact change in mobile banking application.

After availing our application on the new phone no., he has to again Generate MMID, the which for which has been explained above.