



## Frequently asked questions in IMPS (Immediate Payment Service) fund transfer

### ? 1. **My account is debited but Beneficiary's account is not credited.**

#### Scenario:

You have initiated an IMPS transaction, your account has been debited (amount is deducted from your account), but beneficiary account is not credited (fund has not reached the intended party).

Message received by you will be 'your last transaction has been timed out'

#### Background:

As per NPCI's policy, in such scenario, beneficiary bank will give manual credit to beneficiary's account on T+1 basis (next day of transaction), after carrying out reconciliation process.

#### Remedy:

- Please wait for -1- day (ideally fund has to reach the intended Beneficiary through manual credit)
- If beneficiary do not receive the fund even after -1- day, please e mail to [imps.ops@bankofbaroda.com](mailto:imps.ops@bankofbaroda.com) / Please call 022-6759-2719 (IMPS department of Bank of Baroda)
- After checking the status, IMPS department will charge back against beneficiary bank. Your account will be refunded after -3- days (subject to, if beneficiary bank will not represent our Bank's charge back within -3- days by giving manual credit)

### ? 2. **My account was debited but fund was reversed back**

#### Scenario:

You have initiated an IMPS transaction, your account has been debited (amount is deducted from your account), and again reversed in your account.

Message received by you will be 'Technical problem' (or) 'Your fund transfer is declined'

#### Background:

There may be some technical difficulty, due to which transaction was not successful.

#### Remedy:

- Please wait for half an hour
- Check your mini statement
- After ensuring that the amount is reversed back, initiate a fresh IMPS transaction.



### 3. I did transaction, but my account was not Debited

Scenario:

You have initiated an IMPS transaction, your account is not debited at all (amount is not deducted from your account).

Message received by you will be 'We are facing some technical issue, please try again later'

Background:

There may be some technical difficulty, due to which transaction was not successful.

Remedy:

- Please wait for half an hour
- Check your account balance / mini statement
- After ensuring that the amount is not yet debited, initiate a fresh IMPS transaction.



For IMPS related queries, please contact:-

IMPS department

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