

NPCI/2020-21/CTS/003

September 20, 2020

To

All the CTS member banks,

Disaster Recovery setup and Active- Active setup (DEM)

Please refer to various RBI circulars on disaster recovery set up for banks and also our circular No. NPCI/2019-20/CTS/38 dated 23rd January, 2020 on the captioned subject. As per RBI Guide lines banks shall have PR & DR Setup in place and banks should conduct disaster recovery (DR) drills on a periodic basis.

Centralised Clearing House (CCH) and Data Exchange Module (DEM) architecture supports multiple DEMs processing the transactions in active, active mode. The DEM architecture provides for

- I. Connecting to CCH in active, active mode with primary and disaster recovery sites.
- II. Utilizing the redundant MPLS link efficiently.

In light of above all the member banks are advised to ensure that disaster recovery site is in place and if the bank is using DEM the DR site should be in active mode. The Banks should ensure that

- I. Data is replicated between the sites and they are always in sync (CHI & DEM).
- II. Presentation volume is logically segregated and routed through the respective DEMs so that both the set ups are in ready state (DEM).
- III. Each set up is capable of handling the entire volume of the bank independently (CHI & DEM).
- IV. Building capability to change the routing of transactions to any DEM or CHI.

It is mandatory for all the banks to have DR set up and execute drills on periodic basis. All banks using DEM should have the DR set up in active state as detailed above so that the bank will always be in ready state for DR and the infrastructure provided for DR set up can be optimally utilised. Banks may refer to DEM specifications and other related circulars for further information.

Member banks are advised to ensure compliance to DR requirements. The information herein may please be disseminated to all the concerned.

With warm regards,


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