

Circular NPCI/2016-17/AEPS/04

30th May, 2016

To,

All the members of Aadhaar Enabled Payment System

Implementation of Debit BC account in AEPS Cash Deposit

Respected Sir/Madam,

In 12th AEPS Steering Committee Meeting held on 18th December at NPCI, Goregaon office, NPCI has informed member banks that for AEPS Cash deposit transactions the process flow has been suitably amended to include BC's account status validation.

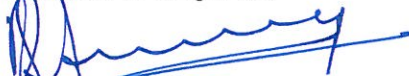
The amended transaction flow will be as under:

The Cash Deposit transaction will be initiated from Acquirer bank's MicroATM and will be sent to Acquirer switch, Acquirer Bank has to debit BC account first and if the BC account has been debited successfully then only bank should send request to NPCI AEPS switch.

In view of above, a separate email intimation on implementation of Debit BC account has been sent to all the member banks. We have received confirmation from few member banks on successful implementation at their end, however there are many banks who are yet to implement such account validation.

Member entities are hereby requested to kindly implement the same immediately but not later than 30th June 2016.

With Warm Regards,



Pushpinder Singh

Head FI & New Business