

Circular: NPCI/2015-16/AEPS/06

28th September, 2016

To,

All the members of Aadhaar Enabled Payment System

Adherence to AePS XML specification


Respected Sir/Madam,

Aadhaar Enabled Payment System has matured and have witness exponential growth in the number of transaction over the period of time. It is very important for banks to adhere to specification to ensure standardisation across the AePS ecosystem.

In the Meeting with banks, held on 23rd September at NPCI BKC office, NPCI has informed banks that they need to be compliant to the AePS XML specification. In view of the above, banks have to perform one round of comfort testing, for test cases mentioned in Annexure for the services that bank has opted. Post successful test run, bank will be migrated to a new environment.

The schedule for this activity would be shared post discussion and consent of the bank. Member entities are requested to kindly take a note of the same.

With Warm Regards,



Pushpinder Singh

Head FI & New Business

Annexure 1

Transaction Type Onus

Case 1	Successful Balance Inquiry Transaction			
Balance Enquiry	1. Customer requests for Balance enquiry at Bank's BC 2. Initial level validation of Account and Aadhaar number mapping will be done at acquirer switch end. 3. If validation is successful; Authentication Request will be routed to NPCI. 4. NPCI routes the message to UIDAI for authentication and responds back to acquirer bank switch. 5. Bank performs balance enquiry and responds back to BC	Authentication should be successful.	00	in ret 'y'
Case 2	Successful Cash Withdrawal Transaction			
Onus Cash Withdrawal (Authentication Only)	1. Acquirer Customer requests for Cash Withdrawal. 2. Initial level validation of Account and Aadhaar number mapping will be done at acquirer switch end. 3. if validation is successful ;Authentication Request will be routed to NPCI. 4. NPCI routes the message to UIDAI for authentication and responds back to acquirer bank with the response from UIDAI. 5. Acquirer bank debits the customer account and route message to MicroATM.	Acquirer bank/UIDAI should approve	00	in ret 'y'
Case 3	Successful Cash Deposit Transaction			
Onus Cash Deposit (Authentication Only)	1. Customer requests for Cash Deposit at acquirer bank's BC 2. Initial level validation of Account and Aadhaar number mapping will be done at acquirer switch end. 3. if validation is successful ;Authentication Request will be routed to NPCI. 4. NPCI routes the msg to UIDAI for authentication and responds back to bank 5. Acquirer bank credits the customer account and responds back to BC.	acquirer bank/UIDAI should approve	00	in ret 'y'



Case 4	Successful Fund Transfer Transaction			
Onus Fund Transfer (Authentication Only)	1. Customer requests for Fund transfer at Remitter Bank's BC 2. Initial level validation of Account and Aadhaar number mapping will be done at remitter switch end. 3. if validation is successful ;Authentication Request will be routed to NPCI. 4. NPCI routes the message to UIDAI for authentication and responds back to remitter bank.	Remitter Bank/UIDAI /remitter Bank should approve	00	in ret 'y'

Transaction Type - Authentication

Transaction Type	Remark	Expected Result	NPCI Response Code	UIDAI Response Message
Scenerio 1	Successful Authentication			
	1. AUA enters the Customers Aadhaar number and captures the biometric data of the customer. 2. AUA sends the encrypted request of authentication containing biometric data to NPCI. 3. NPCI routes the message after digitally signing the request to UIDAI for authentication and responds back to respective AUA with the response from UIDAI. 4. AUA will receive successful authentication.	Authentication should be successful.	00	in ret 'y'

Transaction Type- BFD

Test Cases		Response code	RRN
BFD request with UID and FP of same person			
TC 1	1. Resident choose to do a BFD transaction. 2. Application prompt to take finger print of all 10 finger one after the other. 3. BFD Request will be routed to NPCI. 4. NPCI routes the message to UIDAI for BFD authentication and responds back to Customer with successful matching and ranking of each finger.		
TC 1.1	BFD initiated with 2 finger	00	
TC 1.2	BFD initiated with 3 finger	00	



Transaction Type_eKYC and OTP

Case 1	OTP Request (Successful)		
OTP Request	1.KUA enters the Customers Aadhaar number. 2.KUA sends the encrypted request of OTP to NPCI . 3.NPCI routes the message after digitally signing the request to UIDAI for authentication and responds back to respective KUA with the response from UIDAI . 4.Customer will receive OTP on his registered mobile number.	OTP should be received on customer's linked mobile number with Aadhaar number.	00/NA
Case 2	KYC request with OTP.		
KYC request with OTP	1.KUA enters the Customers Aadhaar number and OTP received on customer registered mobile number . 2.KUA sends the encrypted request of KYC containing OTP to NPCI . 3.NPCI routes the message after digitally signing the request to UIDAI for authentication and responds back to respective KUA with the response from UIDAI . 4.KUA will receive the demographic and KYC data including photograph of the respective customer.	Demographic and KYC details of the customer should be received by the respective KUA	00/NA
Case 3	KYC request with BIOMETRIC data .		
KYC request with BIOMETRIC	1.KUA enters the Customers Aadhaar number and captures the biometric data of the customer . 2.KUA sends the encrypted request of KYC containing biometric data to NPCI . 3.NPCI routes the message after digitally signing the request to UIDAI for authentication and responds back to respective KUA with the response from UIDAI . 4.KUA will receive the demographic and KYC data including photograph of the respective customer.	Demographic and KYC details of the customer should be received by the respective KUA	00/NA

Transaction Type - Demographic Authentication

Test case of Pi, Pa, Pfa, Pi & pa and Pi & pfa

