

NPCI/2016-17/AEPS/023

20th Oct, 2016

To,

All the members of Aadhaar Enabled Payment System & eKYC

Availability of Mini Statement transaction to member bank

1. At present Aadhaar Enabled Payment System provides only four basic transaction types viz. (a) Cash Withdrawal (b) Cash Deposit (c) Balance Enquiry and (d) Aadhaar to Aadhaar fund transfer. In line with our constant efforts to introduce new services as per the requirements of our member entities NPCI has introduced Mini Statement service as new transaction type in AePS OFFUS Platform. Inclusion of Mini statement as a transaction type will enable the customer to retrieve statement of last 10 transactions. The addition of this transaction type will help in expanding AePS services and will enrich the customer experience to a great extent.
2. Mini-statements provide a brief & recent transaction history of the customer's account. This new service will lead to more confidence amongst AePS users. It will empower them to monitor their account related transactions and repose more confidence on the Business Correspondent ecosystem.
3. NPCI provides facility for Mini Statement to member entities which allows an entities customer to track his previous transactions. It is expected from banks to also display customer actual balance on the receipt. Intra-bank mini statement transaction will be same as other transaction wherein only authentication request shall come to NPCI with transaction code 10. We request you to start the certification process so as to pass on the benefits of this service.
4. The switching fee applicable for this service will be as applicable to AePS OFFUS transactions. Member entities are requested to kindly take a note of this and initiate the necessary process for certification of the new service. For further clarification in the matter you may contact Mr Anup K Nair (anup.nair@npci.org.in) and / or Ms Anjali Rawat (anjali.rawat@npci.org.in)


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