

Circular NPCI/2016-17/AEPS/02

28<sup>th</sup> April, 2016

To,  
All members of AePS & eKYC

**Sub: Must do activities for participating banks**

We have highlighted some must to do activities for Aadhaar Enabled Payment System participating Banks.

- 1) Bank nodes should be up and running 24\*7 as lot of business correspondents are working at late hours as per the convenience of the customers and the availability of power.
- 2) Banks need to comply with NPCI specification and should not make any changes in application post completion of certification. In case bank wants to make changes they should inform NPCI and again perform one round of sanity check through NPCI to ensure that the new changes in software has not impacted existing specifications.
- 3) Banks need to perform daily reconciliation. Delay in reconciliation may lead to customer not getting money in timely manner or may lead to monetary loss for the Bank depending on a cash withdrawal or a cash deposit scenario respectively. The Bank needs to log in to the NPCI DMS system on a daily basis to extract the raw data files and carry out the reconciliation at their end.

With Warm Regards,



Pushpinder Singh

**Head FI & New Business**