

Circular: NPCI/2017-18/AEPS/004

May 31<sup>st</sup>, 2017

To

All Members of Aadhaar enabled Payment System

**BHIM AADHAAR PAY - MANDATORY GUIDELINES**

“BHIM Aadhaar Pay” was launched by Honorable Prime Minister Sh. Narendra Modi on 14th April, 2017. The Aadhaar enabled Payment System (AePS) forms the backbone for BHIM Aadhaar Pay. This platform allows a customer to purchase goods and services at the merchant establishment using his/ her Aadhaar number linked to his/ her bank account.

NPCI is working towards an optional common BHIM Aadhaar app and would announce its availability in due course. However, Members Bank may have their own version irrespective of the optional common app. If the bank has chosen to have their own BHIM Aadhaar app, then it is requested to ensure the following:

1. **Naming Convention:** The naming convention of the application on Google Play Store should be as follows: BHIM Aadhaar <SHORT\_BANK\_NAME>. However, if a Bank is integrating BHIM Aadhaar into an existing/ new integrated Omni-channel app i.e. app with multiple products then Bank may chose or continue with their own brand name
2. **Processing Code:** The correct processing code “00” is to be used for the transactions performed through BHIM Aadhaar Pay.
3. **Per Transaction Limit:** The steering committee has fixed the per transaction limit as Rs. 2000/- for BHIM Aadhaar Pay transactions.
4. **BHIM Aadhaar Pay Logo:** Member Banks to ensure the usage of correct BHIM Aadhaar Pay logo as unveiled by Honorable PM.

Member banks are requested to make a note of the above and present a merchant transaction on BHIM Aadhaar and BC transactions of AePS in its originality.

Best Regards,



Navneet Kumar  
VP - FI & AePS