

NPCI:2018-19:AEPS:OC 007

Oct 16, 2018

To,
All Members of AEPS

Madam/ Dear Sir,

Sub: Alignment of member bank switches towards AEPS Online Technical Specification

AEPS switching system (AEPS Bharat Switch) supports ISO and XML based transactions. AEPS Online Technical Specifications mandates certain compliances on the online messages exchanged between member switch and AEPS Online switching platform. Currently in AEPS Online Switching System, it was observed that many of the member banks are not fully compliant with AEPS Online Technical Specifications.

For e.g., Though some of the fields are mentioned as mandatory fields in the response message from member switch OR to be echoed back with value as received in the request message OR to be populated with allowed values specified for the field, it was observed that some of the member switches are not strictly complying as a result of which AEPS switch at NPCI is made to ignore or accommodate such non-compliances. Such scenarios lead to mismatch in data elements handling across the ecosystem with cascading effect onto other banks and subsequent clearing & settlement and dispute processing.

In order to establish compliance for online messages with AEPS Online Switching Specifications, NPCI has initiated IMPS specification alignment activity with member banks.

It is to be noted that NPCI is NOT introducing any new compliance rules but ONLY enforcing the compliance rules as per the already existing AEPS specifications in order to align the member bank online switching platform.

NOTE:

- 1. The mandate is only for ISO services member banks and is not applicable for XML services member banks.**
- 2. All acquirer compliances will be declined with Invalid Format (RC-30). Transaction will not be declined in case of Issuer compliance.**

In this regard, NPCI has issued a circular - NPCI/2018-19/AEPS/002 dated 18th Apr 2018 for member banks to certify using BOSS simulator and comply by 16th Aug 2018. Subsequently, another circular – NPCI/2018-19/AePS/011 dated 27th Aug 2018 had also been sent as a reminder with deadline extended to 30th Sep 2018. Though few of the members are certified and enabled in production, others are yet to certify.

We are extending the deadline upto **31st Dec 2018** for pending banks to certify and comply in production. Beyond this date, **NPCI switch would start declining the non-compliant online request messages** from acquirer member bank switch.

Those who have already certified and enabled the compliance in production, kindly ignore this circular.

Kindly make a note of the above and disseminate the instructions contained herein to the officials concerned in order to verify the compliance of your online switching application.

For any queries or clarification, please contact:

Name	e-mail ID	Mobile Number
Krishna Chaitanya	krishna.chaitanya@npci.org.in	8978720088
Nayan Bhandarkar	nayan.bhandarkar@npci.org.in	8108122829

Yours faithfully,



Dr. N. Rajendran
Chief Technology Officer

- Encl:** 1. Alignment of ISO member bank switches to AEPS online specs (Circular no. 002 dtd.18.04.2018)
2. Aignment of ISO member bank Switches to AePS online specs (Circular no. 011 dtd.27.08.2018)

NPCI/2018-19/AEPS/002

To,

All Members of Aadhaar Enabled Payment System (AePS)

Madam/ Dear Sir,

Sub: Alignment of ISO member bank switches towards AEPS Online Technical Specification

AEPS switching system (AEPS Bharat Switch) supports ISO and XML based transactions. AEPS Online Technical Specifications mandates certain compliances on the online messages exchanged between member switch and AEPS Online switching platform. Currently in AEPS Online Switching System, it was observed that many of the member banks are not fully compliant with AEPS Online Technical Specifications. E.g. though some of the fields are mentioned as mandatory fields in the response message from member switch OR to be echoed back with value as received in the request message OR to be populated with allowed values specified for the field, it was observed that some of the member switches are not strictly complying as a result of which AEPS switch at NPCI is made to ignore or accommodate such non-compliances. Such scenarios lead to mismatch in data elements handling across the ecosystem with cascading effect onto other banks and subsequent clearing & settlement and dispute processing.

At a high level, this mandate addresses the following key aspects:

Request / Response received from member bank switch must contain all the mandatory fields, conditional data and valid values in fields as per AEPS Online Switching Specifications. Member bank switch must not reject transactions basis the absence of optional fields in the message received from NPCI AEPS Switch. Response from member bank switch must echo back certain fields (as per AEPS Online Switching Specifications) with values as sent by NPCI AEPS Switch in the request.

In order to establish compliance for online messages with AEPS Online Switching Specifications, NPCI has initiated AEPS specification alignment activity with member banks. It is to be noted that NPCI is NOT introducing any new compliance rules but ONLY enforcing the compliance rules as per the already existing AEPS specifications in order to align the member bank online switching platform.

NOTE: The mandate is only for ISO services member banks and is not applicable for XML services member banks. All acquirer compliances will be declined with Invalid Format (RC-30). Transaction will not be declined in case of Issuer compliance.

Please refer the matrix as per Annexure A attached herewith for the AEPS online mandates to be implemented by 16th August 2018. Member banks must share the mandate document with their ASPs/Product vendors for their perusal and necessary action in order to make their switch compliant with the mandate.

Introduction of Bharat Online Switching Simulator (BOSS):

In order to simplify the certification process, NPCI will be providing banks with Bharat Online Switching Simulator which is a Windows based standalone simulator. The member banks will be able to install the same at their own premises (in case of banks served by ASPs, it will be installed by ASPs in their premises) and connect with their switch. Member bank (in liaison with their vendor/ASP) has to perform the online transaction by connecting their switch to simulator for the applicable test scripts and submit the logs (generated from simulator) to NPCI. NPCI certification team will verify the logs and confirm the compliance to Member Bank.

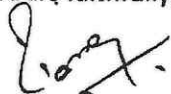
Activity	Timeline
NPCI will provides BOSS simulator installable to member bank (or their ASP in case of hosted member banks)	15 th May 2018
Date for submitting the simulator logs to NPCI	Start : 1 st June 2018 End : 31 st July 2018

Please make a note of the above and disseminate the instructions contained herein to the officials concerned in order to verify the compliance of your online switching application and take necessary action.

For any queries or clarification, please contact:

Name	E-mail	Contact Number
Mr. Krishna Chaitanya	krishna.chaitanya@npci.org.in	040 - 33026354 / 8978720088
Mr. Ajit Goswami	ajit.goswami@npci.org.in	022 - 40508538 / 8291847150

Yours faithfully,



Ram Sundaresan
SVP & Head – Operations

Encl: 1. Annexure A – AEPS_Mandate_2018_Version_1.0.pdf

NPCI/2018-19/AePS/011

August 27, 2018

To,

All Members of Aadhaar Enabled Payment System (AePS)

Madam / Dear Sir,

Sub:Alignment of ISO member bank switches towards AePS Online Technical specification

We refer to our Circular - NPCI/2018-19/AePS/002 dated 18th April, 2018 Sub: Alignment of ISO member bank switches towards AePS Online Technical Specification.

In order to establish compliance for online messages, NPCI has initiated AePS specification alignment activity with member Banks.

Please note that NPCI is NOT introducing any new compliance rules but ONLY enforcing the compliance rules already existing in AePS specification.

NOTE: The mandate is only for ISO services member banks and is not applicable for XML services member banks.

To help and assist member Banks who have not completed this certification process we have extended the date for the AePS Online Technical Specifications mandate implementation to September 30, 2018.

Member banks are requested to complete this certification process before the above mentioned target date.

Kindly disseminate the information contained herein to officials concerned so as to ensure compliance of your online switching application.

For any queries or clarification, please contact:

Name	E-mail	Mobile Number
Krishna Chaitanya	krishna.chaitanya@npci.org.in	8978720088
Nayan Bhandarkar	nayan.bhandarkar@npci.org.in	8108122829

Yours faithfully,



Ram Sundaresan
SVP & Head – Operations

Encl:

Annexure A: NPCI Circular: NPCI/2018-19/AePS/002