

NPCI/2019-20/AEPS/004

23<sup>rd</sup> August, 2019

To,  
All Member Banks – Aadhaar Enabled Payments System  
Madam/Dear Sir,

**Sub: AePS – Standardization of SMS alerts to customers**

AEPS has seen significant growth in number of financial transactions in the recent months. To provide a uniform experience for the AePS product across all member banks there is a need to standardize SMS alerts sent to customers on their registered mobile no. for any debit or credit transactions.

This matter was discussed at the AEPS Steering Committee (SCM) held on March 19, 2019 wherein it was agreed that -

1. Member / Sub member Banks shall send SMS alert to customers, for every AePS Onus/Offus transaction and for entries passed post reconciliation as per the sample format shared by NPCI. Please refer to Annexure A wherein SMS format are provided.

**Implementation date:**

The process of Standardization of SMS alerts to customers to be implemented by Sept 30, 2019

You may please make note of the above and disseminate the information contained herein to the concerned officials.

Kindly send the confirmation of the implementation at [aeaps@npci.org.in](mailto:aeaps@npci.org.in)

For any further clarification please contact the following official:-

Name	Email Id	Contact Number
Mr. Ashish Paste	ashish.paste@npci.org.in	022 - 40503408
Mr. Anurag Sahoo	Anurag.sahoo@npci.org.in	022 - 40803641

Regards,

Praveena Rai  
Chief Operating Officer

## Annexure – A (SMS Sample format)

### 1. Cash Withdrawal

Sr No.	Suggested SMS	Sent by	Success/Failure	RC
1	Your AEPS CW txn for a/c "XXXX9341" with "Issuer Bank" is successful and debited with ₹10000.00 dated dd-mm-yy. RRN 123456789012	Issuer Bank	Success	0
2	Your AEPS CW txn for a/c "XXXX9341" with "Issuer Bank" is declined due to "<Reason>" dated dd-mm-yy. RRN 123456789012	Issuer Bank	Failure	As per RC
3	Your AEPS CW txn for a/c "XXXX9341" with "Issuer Bank" is reversed dated dd-mm-yy. RRN 123456789012	Issuer Bank	Reversal	As per reversal RC

### 2. Balance Enquiry

Sr No.	Suggested SMS	SMS/Email	Sent by	Success/Failure	RC
1	Your AEPS BE txn for "Issuer Bank" a/c "XXXX9341" is successful. Your balance is "_____". RRN 123456789012	SMS	Issuer Bank	Success	0
2	Your AEPS BE txn for "Issuer Bank" a/c "XXXX9341" has declined due to "<Reason>". RRN 123456789012	SMS	Issuer Bank	Failure	As per RC

### 3. Fund Transfer

Sr No.	Suggested Notification	Sent by	Success/Failure	RC
1	Your a/c "XXXX9341" with "Issuer Bank" is credited with ₹10000.00 for AEPS FT Txn dated dd-mm-yy. RRN 123456789012	Issuer Bank	Success	0
2	You're a/c "XXXX9341" with "Issuer Bank" for AEPS FT Txn is declined due to "<Reason>" dated dd-mm-yy. RRN 123456789012	Issuer Bank	Failure	As per RC

#### 4. BHIM Aadhaar Pay

Sr No.	Suggested Notification	Sent by	Success/Failure	RC
1	Your BAP txn for a/c "XXXX9341" with "Issuer Bank" is successful and debited with ₹10000.00 dated dd-mm-yy. RRN 123456789012	Issuer Bank	Success	0
2	Your BAP txn for a/c "XXXX9341" with "Issuer Bank" is declined due to "<Reason>" dated dd-mm-yy. RRN 123456789012	Issuer Bank	Failure	As per RC

#### 5. Mini Statement

S No.	Suggested Message	Msg/notification	Sent by	Success/Failure	RC/EC
1	Your MS txn for "Issuer Bank" a/c "XXXX9341" is successful. RRN 123456789012	Message	Issuer Bank	Success	0
2	Your MS txn for "Issuer Bank" a/c "XXXX9341" has declined due to "<Reason>". RRN 123456789012	Message	Issuer Bank	Failure	As per RC