

Circular: NPCI/2019-20/AEPS/006

26th Aug'19

To,

All member of Aadhaar Enable Payment System

Mandating all transaction types by Acquirer and Issuer banks live in AePS

At present 44 mainline banks, 49 RRBs, 16 Co-operative banks, 11 Payment & Small Finance banks and 24 NBEs (temporary node is made down post Supreme Court Verdict) are enrolled as members in AePS. In order to support uniform service offering and interoperability across all AePS members, below actionable were agreed upon in 24th and 26th Steering Committee Meetings respectively:

1. All banks as a part of the AePS ecosystem should compulsory join as issuer and partial denial of services by issuer banks to specific acquirer bank will not be permitted.
2. In order to bring a uniform customer experience across all AePS product offering, acquirer banks have to mandatorily provide all services through their BCs:
 - i) Cash Withdrawal
 - ii) Cash Deposit
 - iii) Aadhaar to Aadhaar Fund Transfer
 - iv) Balance Enquiry
 - v) Mini Statement

Regards,

Praveena Rai

Chief Operating Officer