Circular: NPCI/2021-22/AEPS/001

Date: August 05th, 2021

To,

All Members of Aadhaar Enabled Payment System

Subject: Migration from ISO to XML messaging specification

Dear Madam/Sir,

Aadhaar Enabled Payment System (AePS) has been an important enabler in strengthening the financial inclusion program since its inception. AePS currently operates on ISO 8583 platform to relay messages between participating banks through the NPCI AePS switch. With the ever-increasing demand for a secure and stable digital payments platform in the current situation, there is a need for making the AePS platform more scalable and future-ready.

To realize this vision, it is imperative to migrate to the next generation AePS platform which is more versatile with customizable API based XML messaging. This will help in enabling new features and allow faster modifications to meet the ecosystem's requirements. This new XML platform will allow for more data carrying capacity to facilitate FIR transactions and also support new use cases. It will also allow Banks to have a common code for multiple NPCI platforms, enabling optimization of resources and making the ecosystem future-ready through API based solutions. XML platform will also provide flexibility to add digital signatures, which will allow members & NPCI to be compliant as per the IT Act.

All AePS member banks and ecosystem partners will need to migrate their systems to the new XML messaging specifications. The core functionality will remain the same except for the following additions. Additional functionality will be introduced from time to time, based on industry requirements. The ISO8583 messaging will be sunset after the migration.

  a. Implementation of Finger Image Record (FIR) on financial off-us transactions which would detect liveliness in all authentication request
  b. Self-Help-Group (SHG) transactions will support dual authentication.

Given the said changes, NPCI will sunset all AePS services on ISO-8583 message format by 30th April 2022. All member banks are requested to implement the change from ISO-8583 platform to XML platform before 30th April 2022 as per the specifications documents shared with member banks and approach NPCI for certification at the earliest.

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief of Product