

NPCI/2021-22/AePS/005

Date: 27<sup>th</sup> Oct, 2021

To,

All Members of the Aadhaar Enabled Payment System.

**Subject: Capturing correct Card Acceptor Identification Code & Card Acceptor Name.**

Dear Sir/Madam,

Aadhaar Enabled Payments System (AePS) has been an important enabler in strengthening the financial inclusion program since its inception. As part of product compliance, it is being mandated to capture the unique terminal ID which is allocated to individual sub-agent/business correspondents (BC), including their correct name, address and location details.

**Action Required from Member banks:**

- i. Assign unique terminal ID for each BC, including the sub-agent of Corporate Business Correspondents (CBC) and capture the same in DE#42
- ii. DE#43 to be captured as per table below:

Characters	Expected Values
1 to 17	BC Name & Address
18 to 23	PIN Code
24 to 36	District
37 to 38	State
39 to 40	Country Code (IN)

The following ecosystem benefits are envisaged through this enhancement:

- i. Easy identification of sub-agent/BC/terminal and their respective location from where the transaction is initiated
- ii. Creating better fraud rules
- iii. Standardizing account statement narration and transaction SMS for issuer banks

The enhancement need to be implemented by November 30, 2021. Member banks to make note and accordingly inform this to the concerned officials/ecosystem partners.

Yours Sincerely,

Sd/-

Kunal Kalawatia.

Chief - Products