

Circular: NPCI/2021-22/AePS/067

28th January, 2022

To,

All Members of the Aadhaar Enabled Payment System (AePS).

Subject: Adherence to AePS specifications- ONUS transactions

Dear Madam/Sir,

Banks are required to send the actual transaction amount and processing code for financial transactions as per the AePS specifications. Actual transaction amount and processing code (transaction type) shall assist NPCI in periodic reporting to the regulatory authorities and various Government bodies.

For ensuring compliance to the AePS specifications, all member banks are required to send the transaction type (actual processing code) and amount for ONUS transactions, as per the following specifications in online AePS transactions:

	AePS specifications 6.5.1	AEPS XML H-H Specifications Version_2.7
Transaction Amount	- Tag 17 of DE#126 represents the actual transaction amount	- Actual transaction value to be captured in <ata> tag
Transaction Type	- Tag 16 of DE#126 contains the actual processing code (apc) values that are defined for every transaction type.	- Transaction type to be captured in <apc> tag

You are requested to make note of the details given above and disseminate the information to the concerned department of your organisation.

Member banks are requested to send an email to aeps@npci.org.in and shriniwas.nehete@npci.org.in confirming the implementation of the above latest by 28th February 2022.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief Products

Annexure-I

Actual Processing Code	Transaction Type
00	Purchase of goods
01	Cash Withdrawal
21	Deposit
31	Balance Enquiry
45	Fund Transfer
07	Mini Statement
15	SHG Cash Withdrawal
36	Signatory Validation Cash Withdrawal
37	SHG Cash Deposit
39	Signatory validation Fund Transfer
40	SHG Fund Transfer