

Annexure A

Operational details of Dual Auth transaction in AePS

A. The Dual Authentication flow broadly includes:

- I. Signatory name fetch from Issuer/Remitter bank based on SHG account number
- II. Selection of (signatory) name at Acquirer bank's BC terminal and biometric authentication for the selected signatory. This shall be done twice for dual authentication.
- III. Financial transaction i.e. cash withdrawal, cash deposit and fund transfer on the successful Aadhaar authentication of required signatories. For Cash deposit service, single signatory authentication will be required to perform transaction in SHG account.
- IV. ONUS Dual Auth (SHG) - Bank's BC agents can serve SHG account holders using Aadhaar based biometric authentication at their own BC Agent outlet by performing Aadhaar based authentication of the signatories (dual) as ONUS transactions i.e. the BC has to be of the same bank in which SHG has the account. Accordingly, banks need to do the necessary development for Onus Dual auth (SHG) signatory fetch.
- V. Extant AePS dispute management process, including fraud liability shift process shall be applicable for Dual Auth transactions.

B. Details of Dual Auth transaction in Raw data files and NSTL Reports

Details of Dual Auth transactions in raw file & NSTL report			
Type of transaction	Online transaction Purpose Code	Raw File Identifier	NSTL Report Identifier
1. Dual Auth OFFUS Cash Withdrawal (CW)			
Dual Auth CW Signatory Fetch (ReqSigFetch)	27	35	-
Dual Auth CW 1st signatory Auth (ReqBioAuth)	27	36	ACQUIRER/ISSUER DUALAUTH SHG WDL AUTH
Dual Auth CW 2nd signatory Auth + Txn posting (ReqPay)	27	15	ACQUIRER/ISSUER DUALAUTH SHG WDL
2. Dual Auth (SHG) OFFUS Cash Deposit (CD)			
Dual Auth CD Signatory Fetch (ReqSigFetch)	28	35	-

Dual Auth CD signatory Auth + BAV (ReqPay)	28	37	ACQUIRER/ISSUER DUALAUTH SHG DEP BAV
Dual Auth CD Confirmation (CDA) (ReqChkTxn)	28	23	ACQUIRER/ISSUER DUALAUTH SHG DEP
3. Dual Auth (SHG) OFFUS Fund transfer (FT)			
Dual Auth FT 1st signatory Auth (ReqBioAuth)	29	39	ACQUIRER/ISSUER DUALAUTH SHG FT AUTH
Dual Auth FT 2nd signatory Auth (ReqBioAuth)	29	-	-
Dual Auth FT - Txn posting (ReqPay)	29	40	ACQUIRER/ISSUER DUALAUTH SHG FT

- I. SHG ID shall be 12 digit numeric identifier.
- II. SHG ID will be populated under "ATXNID" attribute i.e. character 310 to 324 in Acquirer raw data file
- III. SHG ID will be populated under "ITXNID" attribute i.e. character 443 to 457 in Issuer raw data file
- IV. For Fund Transfer, "UD" & "AC" will be the identifiers to be used for UID based FT (Bene) and Account + Bank based FT (Bene) respectively.
 - a. Identifiers i.e. UD or AC will reflect in "ATRFU1" attribute i.e. character from 325 to 342 in Acquirer raw data file.
 - b. Identifiers i.e. UD or AC will reflect in "ITRFU1" attribute i.e. character from 458 to 475 in Issuer raw data file

C. Details of File naming convection for Dual Auth transaction

Type of transaction	Raw Data Files (New)	
	Acquirer file	Issuer file
Dual Auth Cash withdrawal	ACQDUALAUTHSHG<Bank Code><yymmdd>.mbankcode	ISSDUALAUTHSHG<Bank Code><yymmdd>.mbankcode
Dual Auth Cash Deposit	ACQDUALAUTHSHG<Bank Code><yymmdd>.mbankcode	ISSDUALAUTHSHG<Bank Code><yymmdd>.mbankcode
Dual Auth (SHG) Fund Transfer	ACQDUALAUTHSHG<Bank Code><yymmdd>.mbankcode	ISSDUALAUTHSHG<Bank Code><yymmdd>.mbankcode

- I. Separate raw data files (new) shall be made available for Dual Auth transactions.
- II. For all other reports such as NTSL, Adjustment report, DVR and GST, Dual Auth transaction details shall be made available in the existing reports itself.
- III. Existing NPCI Authentication switching fee shall be applicable for first signatory authentication

- IV. Existing NPCI AePS OFFUS switching fee shall be applicable for second signatory authentication + transaction processing.
- V. Existing AePS OFFUS Interchange fee shall be for Dual Auth transactions i.e. Cash withdrawal, Cash Deposit and Fund Transfer.

D. PAN Attribute Details in Raw Data File

i. Dual Auth Cash Withdrawal:

- Last 4 digits of “RefKey” from payer tag of OLN transaction will be fetched i.e. CIF of 1st signatory (36 – raw data file identifier) – Non Financial leg (ReqBioAuth)
- Last 4 digits of “RefKey” from payer tag OLN transaction will be fetched i.e. CIF of 2nd signatory (15 – raw data file identifier) – Financial leg (ReqPay)

ii. Dual Auth Cash Deposit:

- Last 4 digits of “RefKey” from payer tag of OLN transaction will be fetched i.e. CIF of 1st signatory (37 – raw data file identifier) – (ReqPay)
- Last 4 digits of “RefKey” from payer tag of OLN transaction will be fetched i.e. CIF of same signatory (23 – raw data file identifier) – (ReChqTxn)

iii. Dual Auth Fund Transfer:

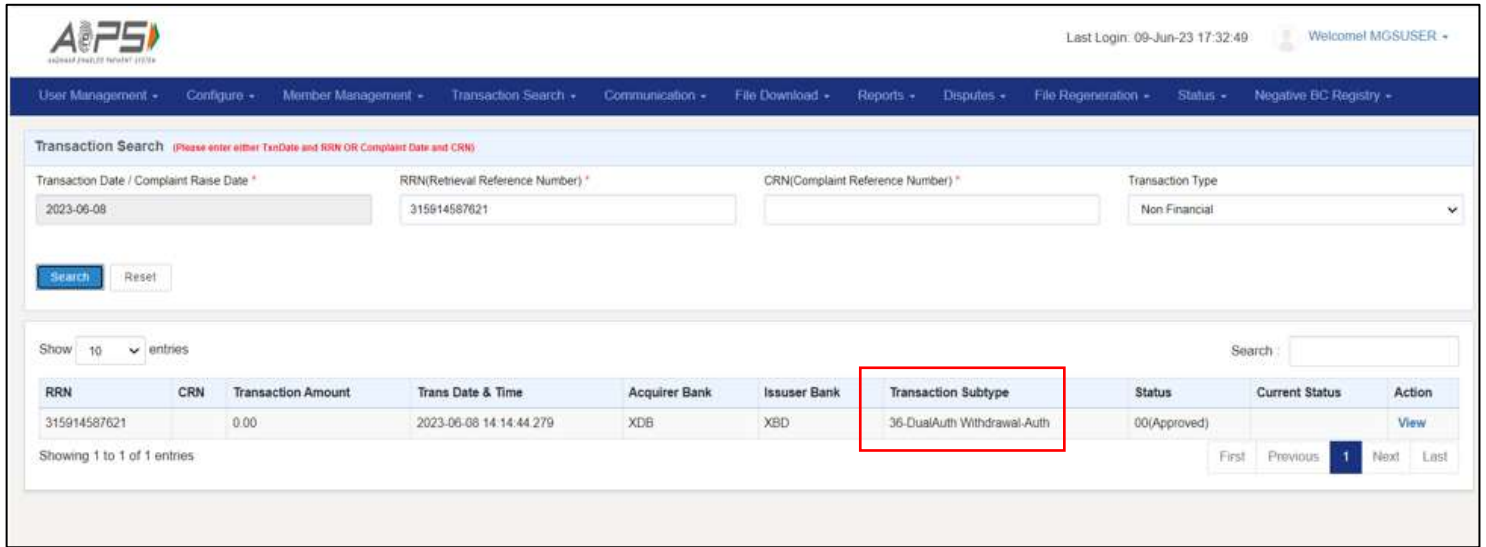
- Last 4 digits of “SHG ID” will be fetched from OLN transaction (39 – raw data file identifier) –Non- Financial leg (ReqBioAuth)
- Last 4 digits of “ACNUM” from payer tag of OLN transaction will be fetched i.e. SHG account number (40 – raw data file identifier) –Financial leg (ReqPay)

E. Bank portal view of Dual Auth Transaction subtypes

1) Dual Auth Cash withdrawal

a) First signatory authentication

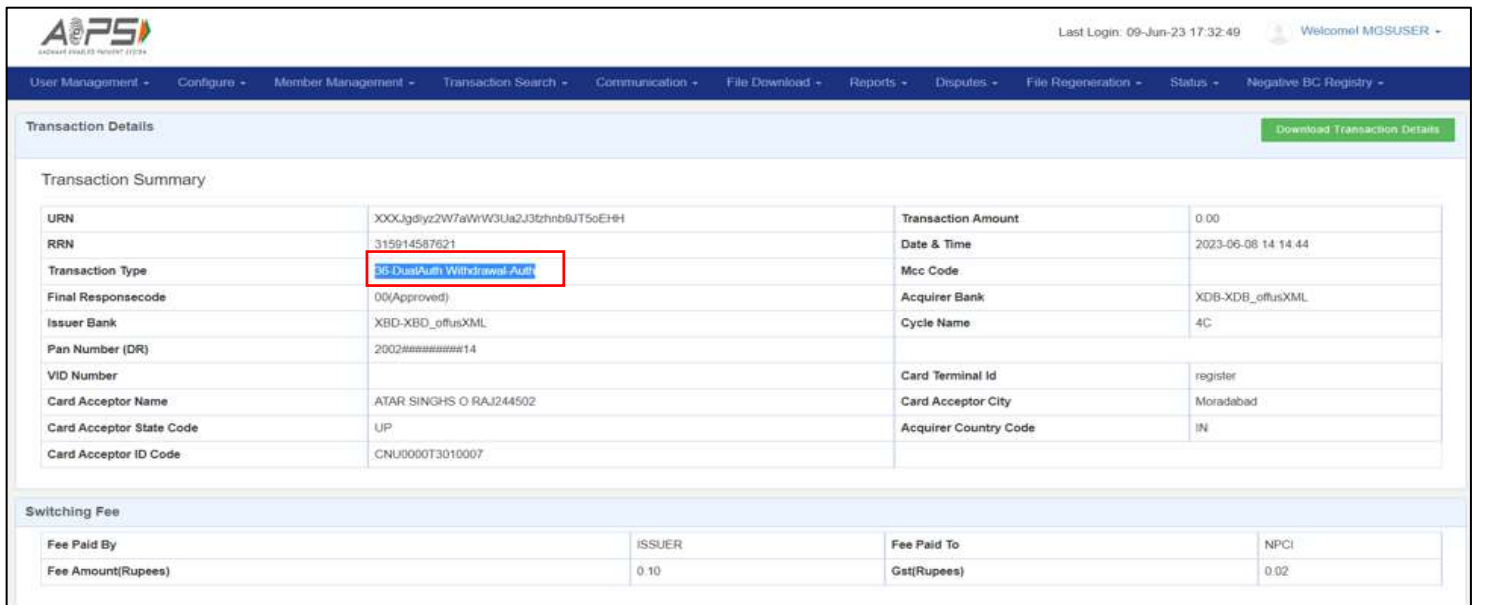
Non-financial tab – with Transaction subtype - 36- Dual Auth Withdrawal-Auth



The screenshot shows the AAPS Transaction Search interface. The search criteria are: Transaction Date / Complaint Raise Date: 2023-06-08, RRN (Retrieval Reference Number): 315914587621, CRN (Complaint Reference Number): (empty), and Transaction Type: Non Financial. The search results table shows one entry with RRN 315914587621, CRN (empty), Transaction Amount 0.00, Trans Date & Time 2023-06-08 14:14:44.279, Acquirer Bank XDB, Issuer Bank XBD, and Transaction Subtype 36-DualAuth Withdrawal-Auth. The status is 00(Approved).

RRN	CRN	Transaction Amount	Trans Date & Time	Acquirer Bank	Issuer Bank	Transaction Subtype	Status	Current Status	Action
315914587621		0.00	2023-06-08 14:14:44.279	XDB	XBD	36-DualAuth Withdrawal-Auth	00(Approved)		View

Transaction summary page:



The screenshot shows the AAPS Transaction Details interface. The Transaction Summary table is as follows:

URN	XXXJgdlyz2W7aWV3Ua2J3tzhnb9JT5oEH4	Transaction Amount	0 00
RRN	315914587621	Date & Time	2023-06-08 14:14:44
Transaction Type	36-DualAuth Withdrawal-Auth	Mcc Code	
Final Responsecode	00(Approved)	Acquirer Bank	XDB-XDB_offusXML
Issuer Bank	XBD-XBD_offusXML	Cycle Name	4C
Pan Number (DR)	2002#####14	Card Terminal Id	register
VID Number		Card Acceptor City	Moradabad
Card Acceptor Name	ATAR SINGHS O RAJ244502	Acquirer Country Code	IN
Card Acceptor State Code	UP		
Card Acceptor ID Code	CNU000T3010007		

The Switching Fee table is as follows:

Fee Paid By	ISSUER	Fee Paid To	NPCI
Fee Amount(Rupees)	0.10	Gst(Rupees)	0.02

b) Dual Auth Withdrawal (Transaction Posting)-15

Transaction Details			
Download Transaction Details			
Transaction Summary			
URN	XXXLHdF8bmARVmyyADNU2BLucDwXbGH7F	Transaction Amount	200.00
RRN	315914498055	Date & Time	2023-06-08 14:15:04
Transaction Type	15-DualAuth Withdrawal	Mcc Code	6012
Final Responsecode	00(Approved)	Acquirer Bank	XDB-XDB_offusXML
Issuer Bank	XBD-XBD_offusXML	Cycle Name	4C
Pan Number (DR)	200200#####	Pan Number (CR)	886688#####
VID Number		Card Terminal Id	register
Card Acceptor Name	ATAR SINGHS O RAJ244502	Card Acceptor City	Moradabad
Card Acceptor State Code	UP	Acquirer Country Code	IN
Card Acceptor ID Code	CNU0000T3010007		
Interchange Fee			
Fee Paid By	ISSUER	Fee Paid To	ACQUIRER
Fee Amount(Rupees)	1.00	Gst(Rupees)	0.18

2) Dual Auth - Cash Deposit

a) Verification -37 Dual Auth Cash Deposit-BAV

Transaction Details			
Download Transaction Details			
Transaction Summary			
Transaction ID	XXXAFRZ64mQ3FzGM9FzIN5nqhlr18v6TA	Transaction Amount	200.00
RRN	315915823880	Date & Time	2023-06-08 15:11:12
Transaction Type	37-DualAuth Deposit BAV	Mcc Code	6012
Final Responsecode	00(Approved)	Acquirer Bank	XDB_offusXML
Issuer Bank	XBD-XBD_offusXML	Cycle Name	4C
Pan Number (DR)	200200#####	Pan Number (CR)	886688#####
VID Number		Card Terminal Id	register
Card Acceptor Name	ATAR SINGHS O RAJ244502	Card Acceptor City	Moradabad
Card Acceptor State Code	UP	Acquirer Country Code	IN
Card Acceptor ID Code	CNU0000T3010007		
Switching Fee			
Fee Paid By	ISSUER	Fee Paid To	NPCI
Fee Amount(Rupees)	0.25	Gst(Rupees)	0.05

b) Dual Auth Cash Deposit Advice - 23-DualAuth Deposit-CDA


Fee Paid By	ISSUER	Fee Paid To	NPCI
Fee Amount(Rupees)	0.25	Gst(Rupees)	0.05

Transaction Details			
Transaction Summary			
URN	XXX0UH5Scpedk5gGh0hKL1bxrea0Bwk9cHZJ	Transaction Amount	200.00
RRN	315914448837	Date & Time	2023-05-08 14:32:14
Transaction Type	23-DualAuth Deposit-CDA	Mcc Code	6012
Final Responsecode	00(Approved)	Acquirer Bank	XDB-XDB_offusXML
Issuer Bank	XBD-XBD_offusXML	Cycle Name	4C
Pan Number (DR)	200200#####	Pan Number (CR)	806688#####
VID Number		Card Terminal Id	register
Card Acceptor Name	ATAR SINGHS O RAJ244502	Card Acceptor City	Moradabad
Card Acceptor State Code	UP	Acquirer Country Code	IN
Card Acceptor ID Code	CNU0000T3010007		

Interchange Fee			
Fee Paid By	ISSUER	Fee Paid To	ACQUIRER
Fee Amount(Rupees)	1.00	Gst(Rupees)	0.18


3) Dual Auth – Fund Transfer

a) Transaction subtype -40-Dual Auth (SHG) Fund Transfer

	Last Login: 09-Jun-23 17:32:49	Welcome! MGSUSER +	
User Management + Configure + Member Management + Transaction Search + Communication + File Download + Reports + Disputes + File Regeneration + Status + Negative BC Registry +			
Transaction Details Download Transaction Details			
Transaction Summary			
URN	CNU988d1c1d5d0a49018e04806888336d55	Transaction Amount	10.00
RRN	315915000052	Date & Time	2023-06-08 15:44:01
Transaction Type	40-DualAuth Fund Transfer	Mcc Code	6012
Final Responsecode	00(Approved)	Acquirer Bank	018-canarabank1
Issuer Bank	018-canarabank1	Cycle Name	4C
Pan Number (DR)	200009#####05358	Pan Number (CR)	607396#####05358
VID Number		Card Terminal Id	register
Card Acceptor Name	Sundeeep KII FLOOR560043	Card Acceptor City	Bangalore
Card Acceptor State Code	KA	Acquirer Country Code	IN
Card Acceptor ID Code	CNU0000T2220052		

Switching Fee			
Fee Paid By	ISSUER	Fee Paid To	NPCI
Fee Amount(Rupees)	0.25	Gst(Rupees)	0.05

b) Transaction subtype - 39-DualAuth Fund Transfer AUTH


Last Login: 09-Jun-23 17:32:49
Welcome! MGSUSER

[User Management](#) - [Configure](#) - [Member Management](#) - [Transaction Search](#) - [Communication](#) - [File Download](#) - [Reports](#) - [Disputes](#) - [File Regeneration](#) - [Status](#) - [Negative BC Registry](#)

Transaction Details
Download Transaction Details

Transaction Summary

URN	CNU98572b4ebf8546b5881afc057d889ef5	Transaction Amount	0.00
RRN	315915000065	Date & Time	2023-06-08 15:52:22
Transaction Type	39-DualAuth Fund Transfer AUTH	Mcc Code	
Final Responsecode	00(Approved)	Acquirer Bank	018-canarabank1
Issuer Bank	018-canarabank1	Cycle Name	4C
Pan Number (DR)	2000#####15000057	Card Terminal Id	register
VID Number		Card Acceptor City	Bangalore
Card Acceptor Name	Sundeep KII FLOOR560043	Acquirer Country Code	IN
Card Acceptor State Code	KA		
Card Acceptor ID Code	CNU0000T2220052		

Switching Fee

Fee Paid By	ISSUER	Fee Paid To	NPCI
Fee Amount(Rupees)	0.10	Gst(Rupees)	0.02

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