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**	**NTSL 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 "ATTXNID" attribute i.e. character 310 to 324 in Acquirer raw data file
III. SHG ID will be populated under "ITTXNID" 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)
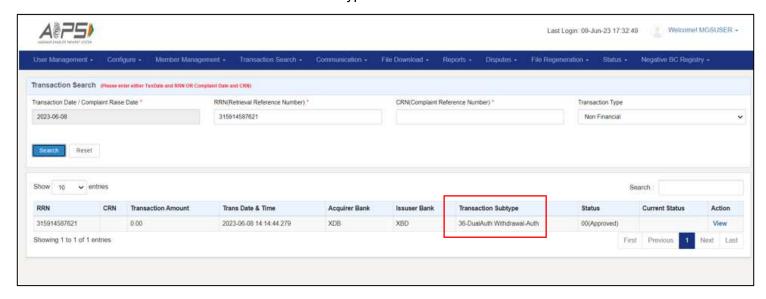
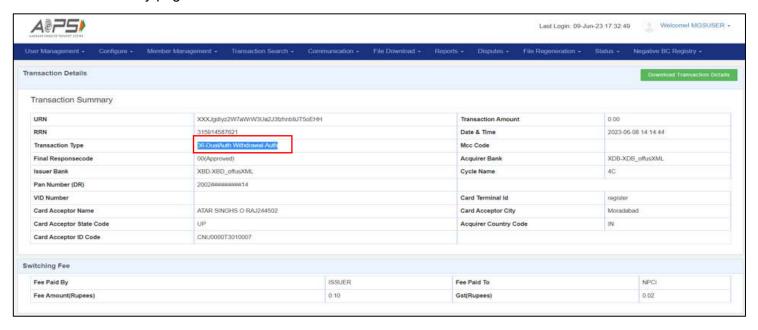**E. Bank portal view of Dual Auth Transaction subtypes**

1) Dual Auth Cash withdrawal

   a) First signatory authentication

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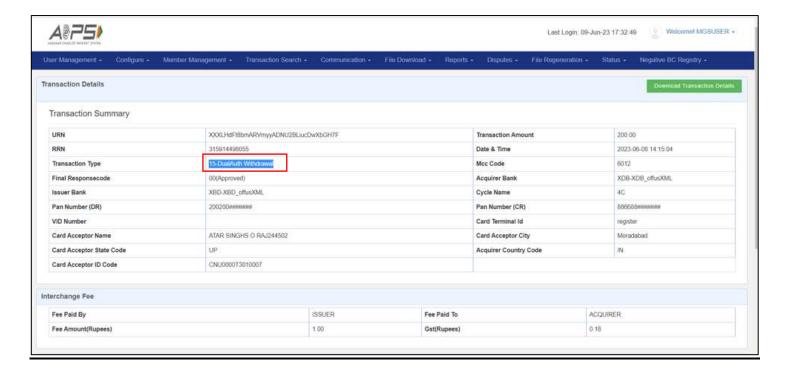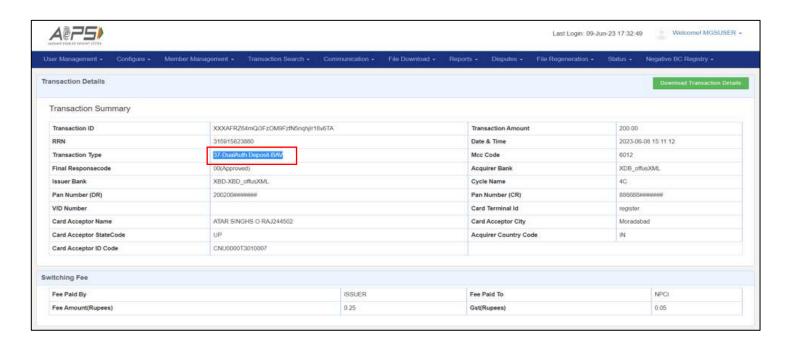

Transaction summary page:
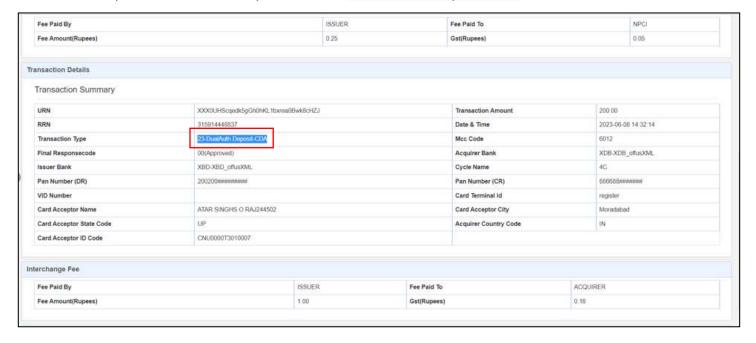
b) Dual Auth Withdrawal (Transaction Posting)-15

2) **Dual Auth - Cash Deposit**

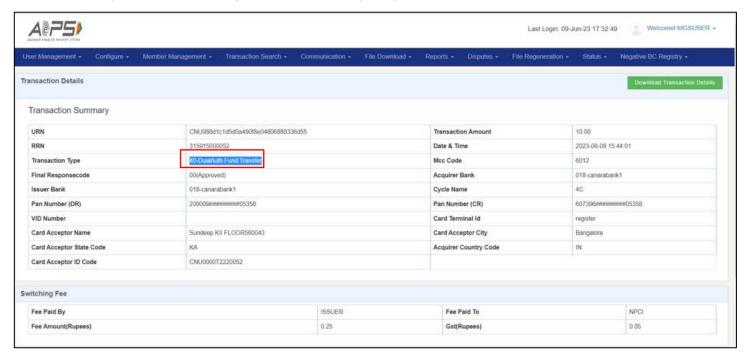a) Verification -37 Dual Auth Cash Deposit-BAV

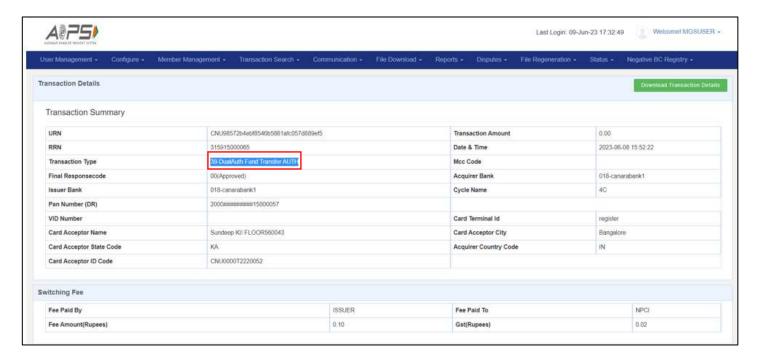b) Dual Auth Cash Deposit Advice - 23-DualAuth Deposit-CDA

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

Transaction Details

Transaction Summary

URN	XXX0UHScqedk5gGh0hKL1bxrea0Bwk8cHZJ	Transaction Amount	200.00
RRN	315914448837	Date & Time	2023-06-08 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)	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

3) **Dual Auth – Fund Transfer**

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

AePS
AADHAAR ENABLED PAYMENT SYSTEM

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	CNU988d1c1d5d0a490f8e04806888336d55	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	Sundeep 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

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