

To,

**All Member Banks of AePS (Aadhaar Enabled Payment System)**

Dear Sir/Madam,

**Subject: Business Correspondent (BC) Agent/CSP details in AePS online transactions**

We refer to the Circular no. 64 – NPCI/2021-22/AePS/005 dated 27<sup>th</sup> October, 2021 on capturing correct card acceptor identification code and card acceptor name. The member banks were advised to capture the unique terminal id which is allocated to individual BC Agent/CSP, including their correct name, address, and location details in DE#43 in earlier ISO messaging based technical specifications.

With the migration of all AePS member banks to common code-based XML messaging interface, and in reference to the above circular, members are advised to pass the below given **mandatory** BC Agent/CSP related details in AePS online transaction:

Sr No	Tag Name	Length	Value	Remarks
1	cardAccepTrId	8	register	Static Value
2	cardAcclIdCode	15	First 3 digits bank code + Unique Terminal ID	Unique Terminal ID assigned to the agent / Terminal
3	LOCATION	40	Char 01-23 : BC Name & Address* Char 24-36 : City Name Char 37-38 : State Char 39-40 : Country Code (IN)	*In case of BHIM Aadhaar Pay transactions – Merchant Name & Address
4	Type	4	INET	Static Value
5	PosEntryCode	3	019	Static Value
6	posServCdnCode	2	05/010	Static Value
7	PinCode	6	Actual Pincode	Pincode of BC agent outlet

Members are advised to pass the aforementioned tag values in all AePS transactions including for ONUS and OFFUS (financial & non-financial) AePS transactions.

List of APIs is given below:

1) ReqPay ; 2) ReqBalEnq ; 3) ReqBioAuth ; 4) Reqchktxn & 5) ReqSigFetch

**Importantly**, members to note that the location details passed in online transactions is of the BC Agent/CSPs outlet from where the transaction is initiated and not the Agent/CSP's KYC location details.

Members are requested to disseminate the information contained herein with the concerned department / officials for implementation.

Members are advised to pass the correct BC Agent/CSP details as mentioned herein and confirm adherence by 31<sup>st</sup> July, 2023 via email to the following NPCI officials –

<b>Name</b>	<b>Email ID</b>	<b>Contact Number</b>
Mudit Gadiya	<a href="mailto:mudit.gadiya@npci.org.in">mudit.gadiya@npci.org.in</a>	8871043032
Rishabh Kasera	<a href="mailto:Rishabh.kasera@npci.org.in">Rishabh.kasera@npci.org.in</a>	7000492688

For more details or any queries, members may reach out to the above-mentioned NPCI officials or their Bank's Relationship Managers (RMs).

Your sincerely,

SD/-

Kunal Kalawatia

Chief of Products