

Circular: NPCI/2023-24/AEPS/080

09th June, 2023

To,

All Members of Aadhaar Enabled Payment System (AePS)

Dear Sir / Madam,

Subject: Dual Authentication interoperable transactions in AePS

We refer to the NPCI operating circular vide reference no. *NPCI/2021-22/AEPS/004* dated 27th October, 2021 on implementation of SHG transaction.

NPCI is glad to inform operationalising Dual Authentication (Auth) transactions in AePS to extend the benefits of interoperability provided by AePS to Self Help Groups (SHG). Dual Auth facilitates financial transactions such as cash withdrawal, cash deposit and fund transfer by authenticating two or more authorized bank account signatories of participating bank at BC outlet of any other participating bank. The signatories shall be authenticated using Aadhaar based biometric authentication modality.

Member banks having SHG accounts to enable this service as Issuer & Acquirer (both), and other participating banks as Acquirer. Existing interchange and NPCI switching fees for Authentication and AePS OFFUS transactions shall be applicable for Dual Auth transactions. Refer annexure for more details.

Member are advised to complete necessary system changes, certification with NPCI and Go-live for supporting Dual Auth interoperable financial transactions in AePS at the earliest.

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief - Products

Encl.

Annexure A – Operational details of Dual Auth transaction in AePS