

Abridged Minutes of 31st AePS Steering Committee Meeting, 2nd Sept. 2021

- The Revised flow of OFFUS AePS transactions to be implemented by all member banks.
- The XML API migration to be implemented by member banks as timelines prescribed by NPCI
- Members to enable EMV transaction processing across all the MicroATM terminals accepting Card+PIN transactions
- Feedback received from pilot banks implementing face authentication has been shared with UIDAI
- Members to implement Best Finger Detection (BFD) and enable IRIS authentication on 10% MicroATM devices
- Unique terminal code to be assigned to all Business Correspondents (BC)/sub-agent of the Corporate Business Correspondents (CBC). The transaction location of the (BC)/sub-agent to be captured by the acquirer banks in the transaction data.
- The transaction location of the BC/sub-agent received in the transaction data to be captured in the SMS alert being sent by the issuer banks to the customers. Additionally, either a direct link or a 24x7 customer support helpdesk number to be captured in the SMS alert
- Standard narration to be captured in the bank account statement of the customer for AePS transactions.
- Working group to be set up for revisiting the Micro-ATM standards.
- The updated PG incorporating the PFMI related requirements to be shared with members
- Banks to report Business Correspondents (BC) negative list by the 5th of every month to NPCI. The Fingerprint Image Record (FIR), IRIS and Face Authentication to be implemented
- Banks having high technical declines to work towards addressing issues and control the declines
- AePS banks performance including volumes, declines and AePS uptime to be published on the NPCI website.