NPCI/2018-19/NACH/Circular No.027

October 04, 2018

To

All the NACH member banks

API service - Aadhaar number linkage to account number – Changes in data and validation process

Refer to our Circular no.260 dated November 23, 2017 on "Introduction of new API services". It has been decided to restrict the Aadhaar numbers provided as part of API service "Aadhaar linkage to the account" to only last four digits of Aadhaar prefixing with digit "0". If value other than "0" is captured in the first 8 characters of the Aadhaar field then NPCI will reject such request with appropriate reason.

There will be no change in the API message structure and format i.e. request and response.

Sender to provide the last 4 digit of Aadhaar prefixing 8 characters as "0" and receiver to verify the linking status in Core banking based on the last four digit of Aadhaar and account number combination and provide the response.

Details of the fields is given below:

1. Field name: Aadhaar
2. Value will be in plain text format
3. Length - 12 digits

Field level validations:

1. First 8 characters of Aadhaar to be captured as "0"
2. Error code "179" will be populated against those request failing above validations.

Member banks to take note and make necessary changes in their system accordingly.

In case of any clarification required the same may be raised in CRM tracker in NACH. (Path: NACH portal → ACH → Utilities → CRM Tracker).

With warm regards,

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