

To

NACH Member Banks

**Introduction of new API service to get the Account Number linked to Aadhaar**

Refer to our circular NPCI/2019-20/NACH/Circular No. 009 dated July 10, 2019 on introduction of various API services related to customer account status and Aadhaar linking. In addition to that, various Central and State Government departments have requested NPCI to host an online (API based) facility to check the account number to which the Aadhaar of the beneficiary is linked.

Initially the facility will be provided to Government departments only. Only the last 4 digits of the account number will be made available in response. For internal use to verify the details provided by any citizen the departments can integrate API directly with NPCI and consume the response. The departments desirous of offering the service to the citizens should ensure that the citizen is duly authenticated either through Aadhaar & OTP mechanism or any other mechanism as per the policies of the Government. It is the responsibility of the entity using this service to authenticate the citizen before providing the account details fetched through API request.

Scenario wise input and output for this service is provided in Annexure 1 and the detailed technical specification document is provided in Annexure 2. The below table provides the input and response details for the API request:

Sl. No.	API Service	Input Request	Response
1.	Get Linkage Status of Account Number for given Aadhaar Number	<ul style="list-style-type: none"> <li>• Aadhaar Number</li> <li>• Account Number</li> <li>• Destination bank code</li> <li>• Customer Consent (optional in case input raised by Government for internal use)</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhaar Linkage Status</li> <li>• Account status</li> <li>• Subsidy Account Flag</li> <li>• Account Number (only last 4 digits)</li> <li>• Account type</li> </ul>



The APIs as per the circular referred above and the new API for providing the details of account linked to Aadhaar number are critical for DBT schemes of Government of India and other State Governments. All the member banks are advised to take immediate measures to implement the APIs as per the specifications and get on-boarded at the earliest.

The details of switching fee and interchange will be communicated separately.

With warm regards,



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(Chief – Offline product operations & run technology)

Annexure I

Scenario	Input	Validation at NPCI	Response from bank	Expectation from banks
1.	i. Aadhaar number ii. Bank code	i. Verhoeff algorithm for Aadhaar number ii. Routing will be based on the bank code provided from source	i. Aadhaar linking status ii. Account status flag iii. Subsidy account flag iv. Account number v. Account type	i. If there is an account linked to Aadhaar number received, then this flag has to be "Y". Else it should be "N". ii. If Aadhaar linking status is "Y", then the status of the account to be captured as per the master data provided else the remaining fields should be blank. iii. This can be "Y" or "N". "Y" can be given if the account is primary account for receiving subsidy through Aadhaar based. "N" can be provided if Aadhaar linking is available but not a primary account for receiving subsidy. iv. If point "i" is "Y", then bank should provide last 4 digit of the account number. v. Account type should be only as per the master data provided. If point "iii" is "Y", then account type should be only SB, PMJDY, BSBD, Loan account. If any other account type is provided by bank, the same should be rejected. If account enabled for receiving subsidy through Aadhaar based is "N", then the account type can be any from the master data.
2.	i. Aadhaar number ii. Bank code iii. Account number	i. Verhoeff algorithm for Aadhaar number ii. Routing will be based on the bank code provided from source	i. Aadhaar linking status ii. Account status flag iii. Subsidy account flag iv. Account number v. Account type	i. If the account provided is linked to Aadhaar number received, then this flag has to be "Y". Else it should be "N". ii. The status of account should be provided by the bank. This will be a mandatory field for bank if the account number is provided. iii. This can be "Y" or "N". "Y" can be given if the account is primary account for receiving subsidy through Aadhaar based. "N" can be provided if Aadhaar linking is available but not a primary account for receiving subsidy. iv. If point "i" is "Y", then bank should provide last 4 digit of the account number. v. Account type should be only as per the master data provided. If point "iii" is "Y", then account type should be only SB, PMJDY, BSBD, Loan account. If any other account type is provided by bank, the same should be rejected. If account enabled for receiving subsidy through Aadhaar based is "N", then the account type can be any from the master data.

