

Seeding Platform

Background:

Aadhaar seeding is a process of customer linking the Aadhaar number to the bank account and then updation of the Aadhaar number in NPCI mapper. Currently this process is primarily carried out using physical request form and semi-automated process. In order to facilitate a DBT beneficiary to manage the seeding process seamlessly and be in control of the account to which the benefits shall flow it has been decided to set up seeding platform.

This shall be the interface between various channels through which Aadhaar seeding request can be raised, NPCI mapper and the banks. The platform will use various APIs for the eco system to communicate online for seeding requests.

Though the online mode of request handling is the desirable option the platform shall provide option for consolidating and sending the seeding requests in batch mode so that all the banks participating in NACH will be enabled for the customers to send their request without physically visiting the branch. The work flow is explained in this document.

Definition

Aadhaar linking: Linking Aadhaar number to an account number, the customer can link Aadhaar number to multiple bank accounts.

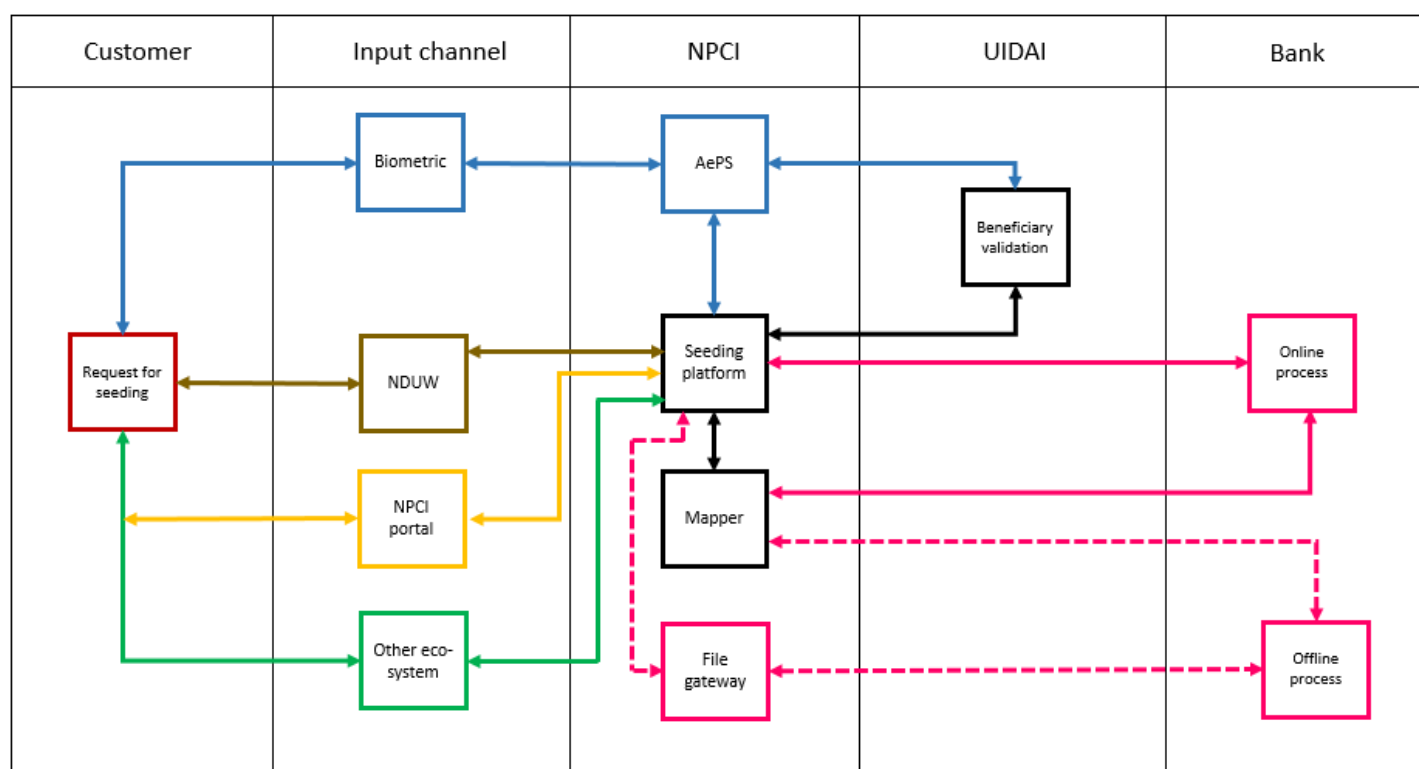
Aadhaar seeding: Seeding is the process by which the bank will update the Aadhaar number in NPCI mapper. Seeding is done only on the express consent (written or in electronic form) of the customer.

Objective of this service:

Enabling the beneficiary to manage the Aadhaar seeding directly through the below

- AePS platform.
- NDUW (National Database for Unorganised Sector)
- NPCI portal
- Other Eco system (Fin-tech, PSPs, OMCs etc)

The below is the diagrammatic proposed process flow to illustrate how the request will be processed through the seeding platform.



Sl. No.	Input channel (Source system)	Connectivity to seeding platform through	Beneficiary authentication done by
1	Bio metric	AePS	AePS
2	NDUW	Direct connectivity	Seeding platform
3	NPCI portal	Direct connectivity	Seeding platform
4	Other eco system	Direct connectivity	Seeding platform

Process flow - Aadhaar seeding:

1. Beneficiary will reach out to source system for seeding the Aadhaar number to the desired bank account.
2. Beneficiary/ BC (through assisted model) will select the option for seeding and enter the following details:
 - a. Bank to which the Aadhaar is to be seeded
 - b. Account number
 - c. Aadhaar number (Only if the input source is AePS)
 - d. Consent for seeding

After entering the details the customer will provide biometric for authentication and the information will be passed on to source system.

3. Source system, will send authentication request to UIDAI .This is applicable only to AePS channels. For other channels, the details will be sent to seeding platform.
4. In case of NPCI portal and other eco system players the beneficiary will be asked to enter the Aadhaar number only in NPCI page.
5. UIDAI will provide the response back to AePS or seeding platform based on the Aadhaar number and biometric information or OTP provided.
 - a. If the authentication fails, source system will reject the request for seeding and response will be sent to the beneficiary.
 - b. If the authentication is successful, source system will route the request to seeding platform only for AePS.
 - i. For other channels the status will be available with seeding platform.
 - c. Seeding platform will check the Aadhaar number in the mapper and the next course of action will be decided based on the scenarios given below.

Sl. No.	Seeding request for bank	Mapping status in mapper	Mapping flag	OD flag	Response to the requestor / action	Is previous "IIN" to be shared to new bank	Annexure (process flow through AePS provided as example)
1	ABC bank	ABC bank	A, D	N	Seeding platform to send request to bank with the account, Aadhaar number and other details. Bank to check the Aadhaar and account number linking. If the Aadhaar and account	NA	1

					<p>linking is already available at bank, bank to respond back to seeding platform that there is no change in the linking status. In case of new account number bank should take this for linking internally and provide the response accordingly.</p> <p>Based on the same seeding platform to respond back to source system which in turn provide the response to beneficiary as</p> <p>"Aadhaar number already mapped to ABC bank"</p>		
2	ABC bank	ABC bank	I	N	Seeding platform should send the request to bank for seeding. Once the bank provides the response in real time, the same should be sent to source system which in turn provide the response to beneficiary.	No	2
3	ABC bank	ABC bank	A, D	Y	Seeding platform to send the response with "Aadhaar number already mapped to ABC bank" to source system which in turn provide the response to beneficiary	NA	1
4	XYZ bank	ABC bank	A,D	N	Seeding platform to send the response with "Aadhaar number already mapped to ABC bank. Press "Ok" to initiate the Aadhaar movement to XYZ bank if required" to source system (in case of AePS) which in turn provide the response to beneficiary. In case of any other source for which validation is done by seeding platform, the confirmation from user will be taken at NPCI page itself.	Yes	3
5	XYZ bank	ABC bank	I	N	Seeding platform should send the request to bank for seeding. Once the bank provides the response in real time, the same should	No	2

					be sent to source system which in turn provide the response to beneficiary.		
6	XYZ bank	ABC bank	A,D	Y	Seeding platform to send the response with "Aadhaar number already mapped to ABC bank with OD facility. Aadhaar cannot be moved to other bank. If you require to move your Aadhaar number from ABC bank, reach out to your bank branch to closed the OD and disable the same at NPCI mapper" to Source system which in turn provide the response to beneficiary.	NA	1
7	ABC Bank	Aadhaar not mapped to any bank	NA	NA	Seeding platform should send the request to bank for seeding. Once the bank provides the response in real time, the same should be sent to source system which in turn provide the response to beneficiary.	No	2

Processing of the request at bank:

1. Bank should first validate the account number in CBS.
 - a. If the account number is not available or account not eligible for mapping, the same has to be rejected and response should be sent back to seeding platform.
2. If the account number is valid then check whether the Aadhaar is already linked to the account number
 - a. If the requested Aadhaar number already mapped to account number, bank can directly seed the Aadhaar number to NPCI mapper.
3. If the requested Aadhaar number is not linked to the account number then name validation should be performed.
 - a. Matching should be automated, if the name matches proceed with sending seeding request to mapper through Aadhaar seeding API.
 - b. If the name does not match, move the request to manual queue for manual scrutiny and processing.
 - c. On manual scrutiny
 - i. If the name matching is authorised then proceed with sending seeding request to mapper through Aadhaar seeding API.

- ii. If the name does not match then reject the reason appropriate reason as per the specifications.
- d. After name matching (both automated and manual), bank should link the Aadhaar to the account number and then initiate the seeding request to NPCI mapper.
4. For both successful and failure cases, bank should send a SMS to beneficiary to the registered mobile number.

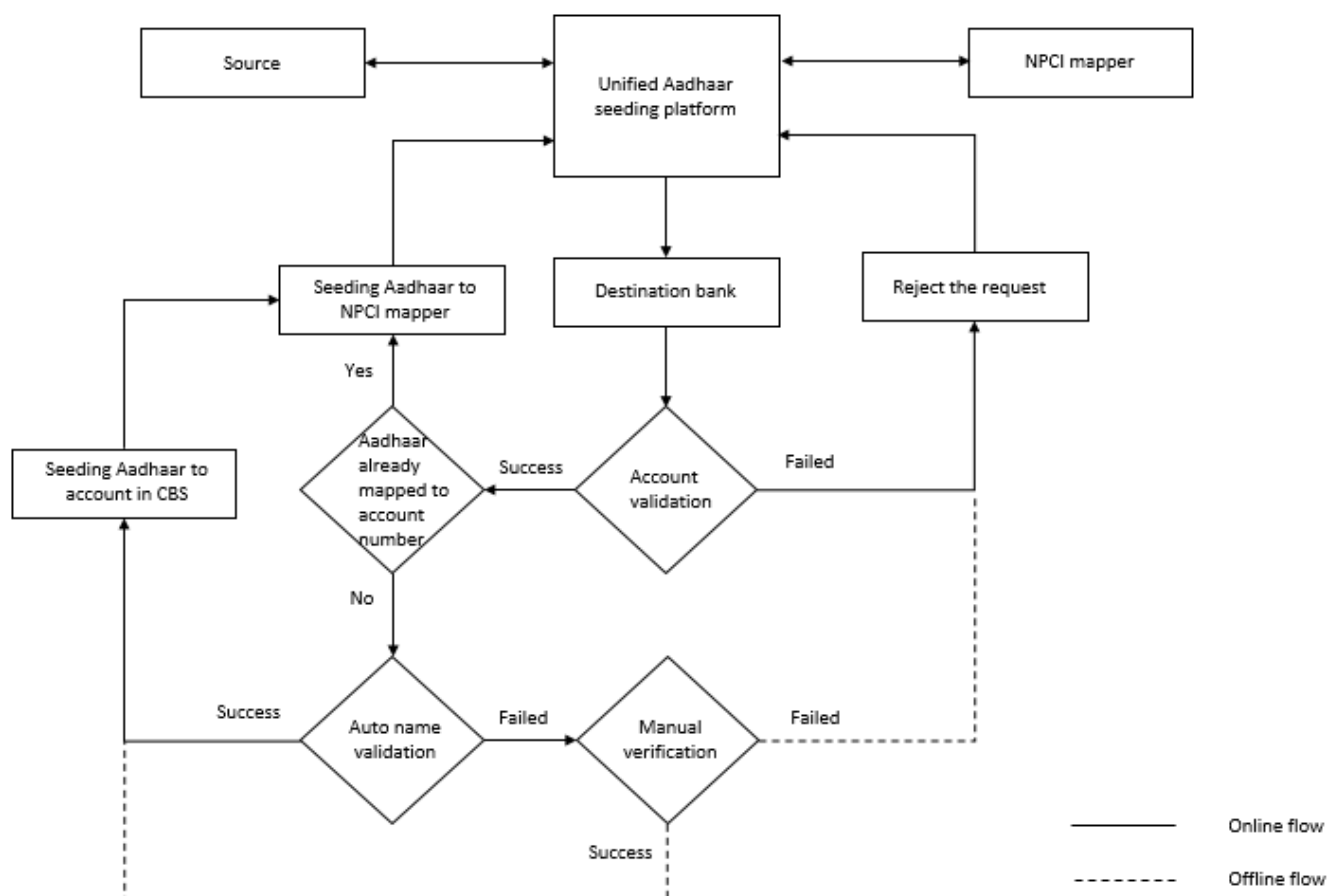
Scenario for validation and providing the response to NPCI:

Sl. No.	Scenario	Name match	Expected action from bank	Response to customer
1	Requested Aadhaar number already mapped to account number	Not required to validate as the Aadhaar would be mapped to account number only after the verification at the bank end.	Send seeding request to NPCI mapper. Based on the response received from NPCI mapper, the final response to be communicated to seeding platform	Final seeding status at NPCI mapper
2	Aadhaar number not mapped to account number	Automated name matching – if Yes	Seed the Aadhaar number to account number in CBS and only after the same, bank should send the seeding request to NPCI. Based on the response received from NPCI mapper, the final response to be communicated to seeding platform.	Final seeding status at NPCI mapper
3	Aadhaar number not mapped to account number	Automated name matching – if No	Send the seeding request to manual queue at bank for validation of the customer name. If the name is successfully validated, seed the Aadhaar number to account number in CBS and only after the same, bank should send the seeding request to NPCI. Based on the response received from NPCI mapper, the final response to be communicated to seeding platform. If the name validation failed	Interim response stating that the request has been placed in manual queue and the final status can be known after 48 hours

			in manual process, bank should reject the request and send the response with the reject reason to seeding platform.	
4	Account number not available in bank CBS	Not applicable	If the account number not available in CBS, bank should reject the request and send the response with the reject reason to seeding platform.	Reject response with reason
5	Account closed or not eligible for Aadhaar seeding.	Not applicable	If the account is closed or account not eligible for seeding, bank should reject the request and send the response with the reject reason to seeding platform.	Reject response with reason

**This is applicable for primary and secondary account holder.*

Process flow diagram at bank:



1. After seeding platform sending the request to banks, banks live with real time mode to provide the response in real time on the status of the seeding.
2. Based on the same, seeding platform will respond to source system on request.
3. From source system, beneficiary can get the confirmation through a printed receipt of the seeding confirmation.
4. Detailed process flow for each scenario with flow diagram provided in Annexure

API's involved in this process:

For banks

1. Seeding platform system request to the bank will be through API.
2. If response from bank not received within TAT, there will be a status check API provided which will try three times after the original request. This status check API will be synchronous API.
3. In case bank not responding to the above status check API, the API to be triggered at frequent intervals in bulk. Banks can update NPCI the status through this API.

4. “Status update API” will used by banks to provide the update to NPCI seeding platform.
5. Status check APIs for seeding request status – for all originating points to enquire the request status and inform the customer.
6. These same API's will be used in other channels of seeding request
 - a. NDUW (National Database for Unorganised Sector)
 - b. NPCI portal
 - c. Other Eco system (Fin-tech, PSPs, OMCs etc)

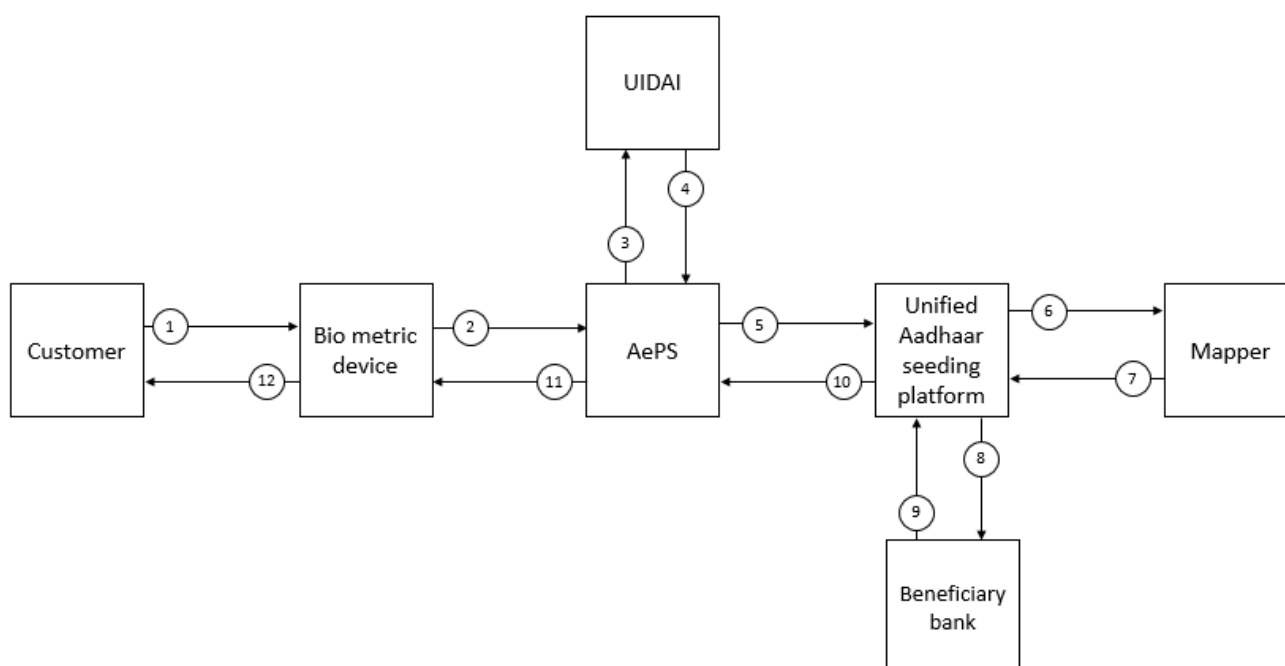
For other entities

1. Connectivity between AePS and seeding platform.
2. Connectivity between UIDAI and seeding platform.
3. Participant API's for source entities.
4. API for status check for source entities.

Options for Aadhaar seeding service seeding platform:

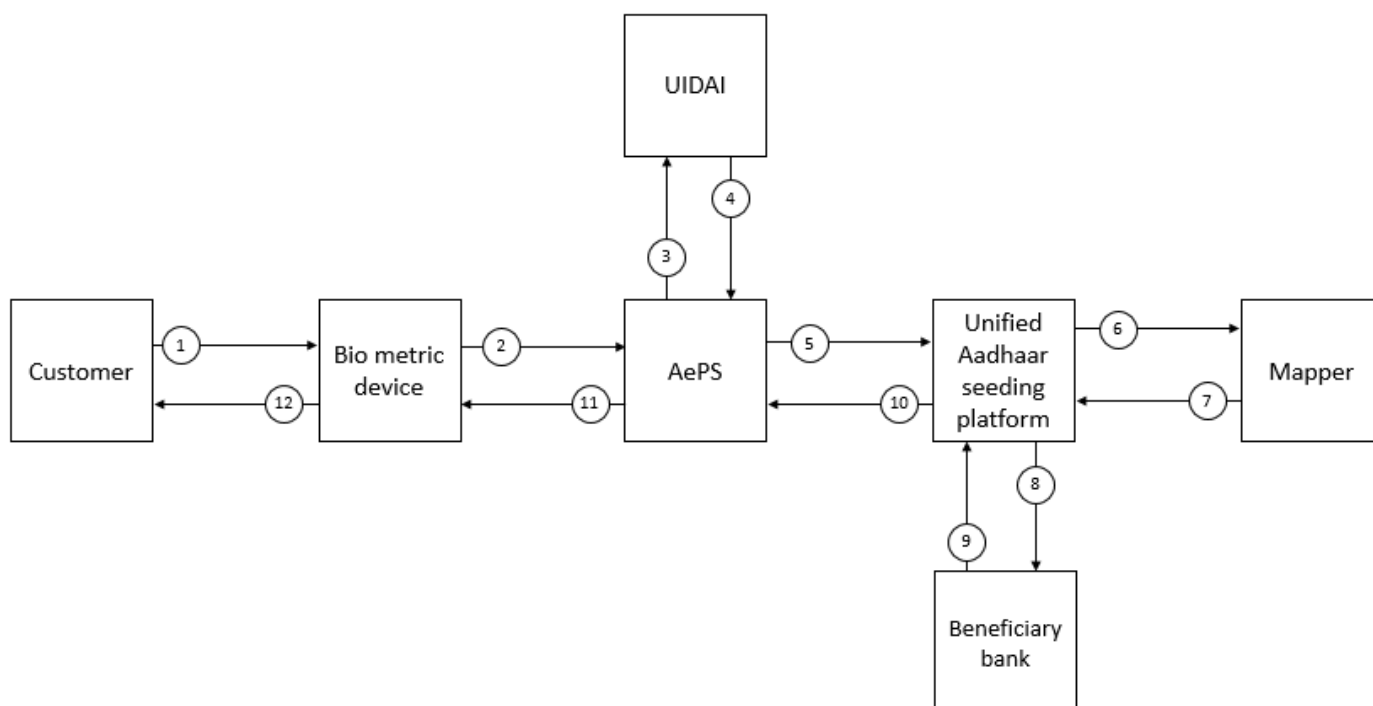
Sl. No.	Bank status in seeding platform	Routing mechanism	Expectation from bank	Response to customer
1	Live	API call	To handle the API calls and provide the response back to seeding platform in real time.	The below can be responses provided to customer i. Aadhaar seeded successfully ii. Aadhaar seeding failed due to “Reason” iii. Aadhaar seeding request moved to manual queue. The final status can be known after 48 hours
2	Not live	Offline file mechanism through NACH	Download the files, process and update NPCI based on the files received at EOD.	Your aadhaar seeding request has been placed in manual queue. The final status can be known after 48 hours.

Annexure 1 – For scenario Aadhaar already mapped to same bank (With/ without OD)

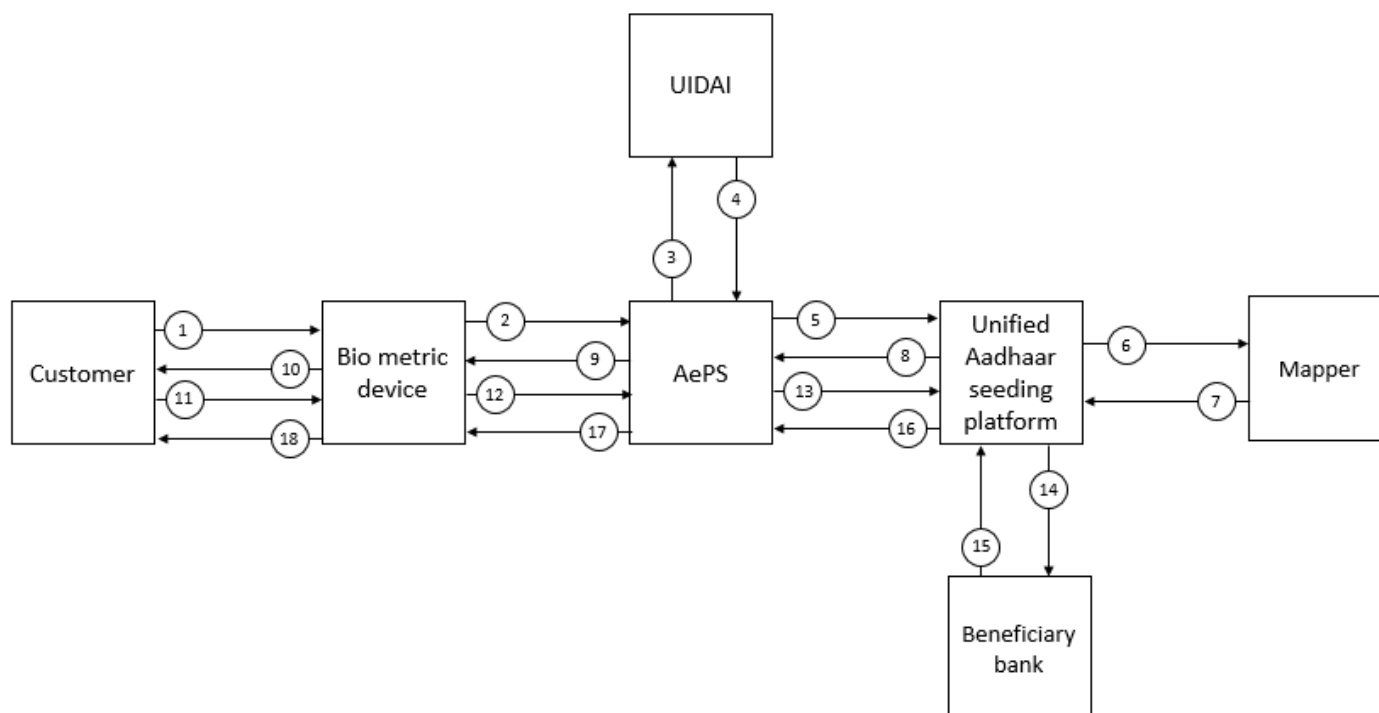


1. Customer provides required input in biometric device.
2. Bio metric device routes the request along with details provided to AePS system.
3. AePS system send the beneficiary information to UIDAI to validate the beneficiary.
4. UIDAI provides the response to AePS system.
5. If the validation is successful, AePS send the details to seeding platform.
6. Seeding platform checks the availability of the Aadhaar number in mapper
7. NPCI mapper send the response back to seeding platform on the availability and status of the Aadhaar number.
8. Seeding platform send the request to bank with Aadhaar number, account number and other details.
9. Bank to verify the linkage of Aadhaar number to the account number. If the same is already linked bank to respond back to seeding platform with status Aadhaar already mapped to account number.
10. Seeding platform send the response to AePS system.
11. AePS system sends the response to bio metric device.
12. Customer can get the updated from bio metric device.

Annexure 2 – For scenario Aadhaar inactive or not available at NPCI mapper



Annexure 3 – For scenario Aadhaar mapped to a different bank and the status is active without OD.



1. Customer provides required input in biometric device.
2. Bio metric device routes the request along with details provided to AePS system.
3. AePS system send the beneficiary information to UIDAI to validate the beneficiary.
4. UIDAI provides the response to AePS system.
5. If the validation is successful, AePS send the details to Seeding platform.
6. Seeding platform checks the availability of the Aadhaar number in mapper.
7. With Aadhaar number mapped to different bank, Mapper sends the response back to seeding platform for seeking confirmation for movement of Aadhaar mapping from the existing bank.
8. Seeding platform will send the request to AePS system.
9. AePS system will send the request to bio metric device.
10. Customer get the information about the current bank seeded.
11. Customer instructs to move the Aadhaar seeding to a different bank through bio metric device.
12. Bio metric device sends the change request to AePS system.
13. AePS system in turn send the request to seeding platform.
14. Seeding platform send the request to beneficiary desired bank.
15. Bank responds to the request received to seeding platform.
16. Seeding platform will send the response back to AePS system.

17. AePS system will send the information to the bio metric device
18. Customer can get the response about the seeding from bio metric device.

Workflow in seeding platform:

1. On receipt of seeding request first entry should be made in the main table including the channel identifier through which the seeding request is received.
2. Seeding platform should send a request to vault for generation of reference number and store only the reference number (in place of Aadhaar number)
3. Aadhaar vault should have separate table for storing the requests received from seeding platform for generation of reference number and maintain the mapping in that table.
4. Seeding platform should update the main table with the seeding request status
 - a. Aadhaar already seeded in mapper
 - b. Seeding request rejected (with appropriate reason code)
 - c. Aadhaar seeding successfully completed
 - d. Awaiting response from UIDAI
 - e. Awaiting response from the bank
 - f. Seeding request sent through API or batch mode
5. When status check API comes from any originating channel seeding platform should verify the status and respond accordingly.
6. Seeding platform also should keep checking with the mapper for status update of Aadhaar seeding requests (banks will use the API for seeding directly with mapper – this will not flow through seeding platform).

Additional service in seeding platform:

There will be an option provided to end customers to know the account number to which the Aadhaar is linked at bank.

The below will be the input and output fields

Input:

From customer to NPCI

In case of AePS

1. Aadhaar number (Mandatory)
2. Bank name (Optional)
3. Consent from customer for this service (Mandatory)
4. Authentication through biometric or OTP

In case of other channels

5. Aadhaar number (Mandatory)
6. Bank name (Optional)
7. Consent from customer for this service (Mandatory)
8. Demo Auth fields (Mandatory) – as per Aadhaar
 - a. Gender
 - b. Name
 - c. Year of birth

Form NPCI to bank

1. Aadhaar number
2. Consent
3. Demo Auth/ biometric/ OTP authentication success flag

Output:

In case of positive response

1. Bank name
2. Branch IFS code
3. Branch name
4. Account number
5. Beneficiary name

In case of negative response

1. Reason code

In case of a holding response

1. Reason code
2. NPCI reference number

Workflow:

1. Customer will select this option for checking the account number to which the Aadhaar number is linked and provide his consent.
2. Once customer provides the consent, the page will be redirected to NPCI page for capturing the input details.
3. NPCI will do a demo Auth based on the Aadhaar number along with gender, name and year of birth.
4. If all the value is verified successfully, then the Aadhaar number will be sent to bank based on the below
 - a. If the bank information is provided, an alert will be shown to the customer if the Aadhaar is linked to a different bank. If the customer confirm to go ahead with the same bank to which he has provided, the request will be sent to that bank.
 - b. If there is no input provided on the bank by the customer, then platform will look for the bank to which the request to be routed from the mapper.
5. The beneficiary name will be masked as per the existing logic used in the API services.

If the bank is not live in this API

1. In case the bank not live in this API service, then the request will be taken in the seeding platform and queued.
2. At the specified cut-off, seeding platform will push the request to file gateway in an offline file. This will be in turn sent to the banks for getting the status.
3. Once bank provides the response bank to NACH system, the same will be updated in the seeding portal.
4. There will be an additional status check API for this service, which will be used by the customer to get the status where the input will be reference number.
5. There will be no change in the output for positive and negative scenario.