

NPCI/NFS/OC No. 174/2015-16

7th July, 2015

To,

All Members of National Financial Switch

Dear Sir/Madam

Mobile Banking Registration and AADHAAR Seeding in National Financial Switch (NFS)

This is to inform you that as per RBI's communication to NPCI vide letter number DPSS.CO.PD.No.921/02.23.001/2014-2015 dated November 26, 2014, NPCI has been advised to introduce 'Mobile Banking Registration' as a new value added service in NFS which would enable customers to register their mobile phone numbers for mobile banking. Also, as per the latest RBI circular DPSS.CO.PD.Mobile Banking.No.1/02.23.001/2015-16 dated July 1, 2015, all banks are required to provide options for easy registration for mobile banking services to their customers, through multiple channels (like ATM, USSD, MPIN mailers, etc.).

Since this is a regulatory direction, all NFS members are required to enable 'Mobile Banking Registration' at their ATMs as well as for their customers at other banks ATMs i.e. member banks are expected to offer this service both as an issuer and acquirer on NFS. Please note that the aforementioned service will be applicable only for cases where the mobile number of the customer is already available with the bank but is not registered for mobile banking. Customer will not be allowed to update his mobile number through this particular service. NFS members are requested to enable mobile banking registration on or before 15th September, 2015.

It may also please be noted that, NFS Steering Committee in its meeting held on 17th December 2014, besides approving mobile banking registration, has also accorded its approval for introducing AADHAAR number seeding on NFS as a new value added service. Hence, it is advisable that along with mobile banking registration, NFS members also enable AADHAAR number seeding as well. NPCI Relationship Manager shall be happy to assist you with technical specification document for this purpose.

In case of any other clarifications regarding the services, kindly contact the following officials from the NFS Product Development team.

1. Mr. Abhijit Mohanty (abhijit.mohanty@npci.org.in/08879772815)
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Yours Sincerely,


Dilip Asbe
Chief Operating Officer