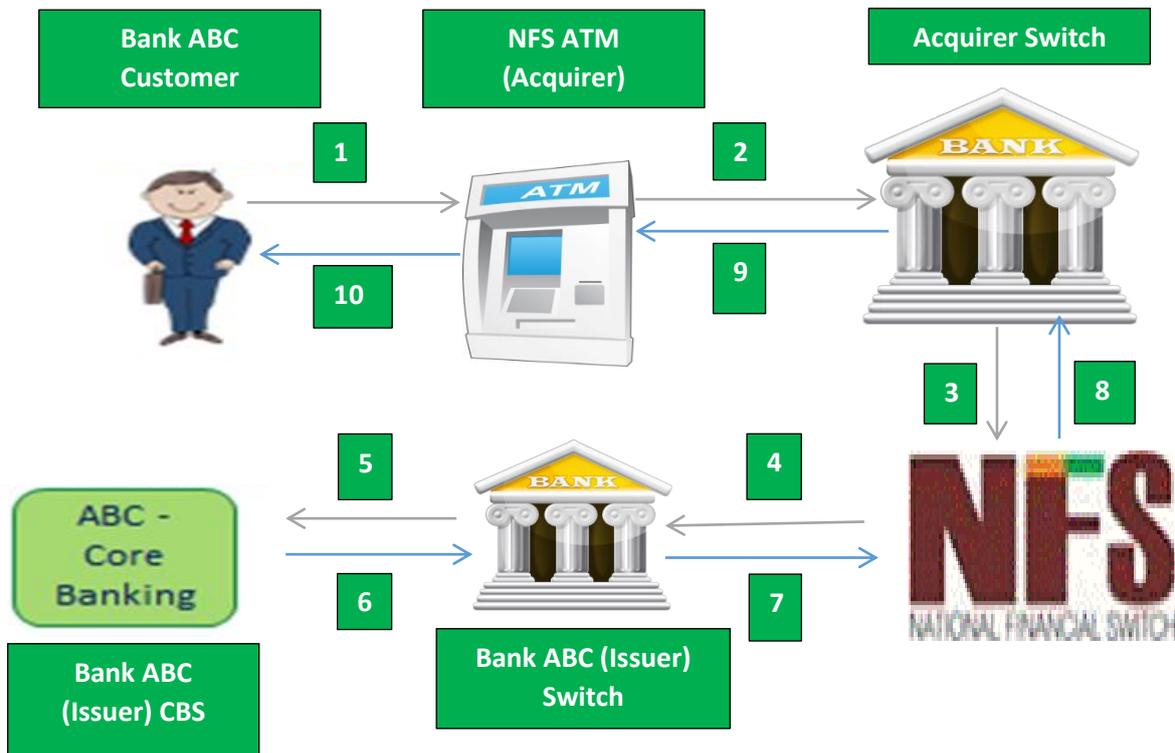


Process Note for AADHAAR Seeding through NFS ATM Network

Aadhaar Number Seeding

- Interoperable:** This will enable customers of participating NFS Member Banks to avail Aadhaar number seeding at other participating NFS member ATMs.
- Card based transaction:** The transaction can be initiated only using card (ATM/Debit). The authorization by the Issuer Bank will be based on card and PIN, as per regular ATM transactions.
- Log-only request:** Aadhaar Number seeding is a log-only transaction as it requires further processing i.e. verification and seeding of Aadhaar Number in the customer account linked with the card used to initiate the transaction.

Transaction Flow



Transaction should be sent to Issuer CBS for checking account status

Transaction Flow explained:

1. At the participating NFS Member's ATM, the Cardholder will initiate the transaction using the 'ATM/Debit Card' and PIN and choose the option for 'Aadhaar Number Seeding'.
2. The customer will be prompted to enter the Aadhaar Number at the ATM (twice). After entering the Aadhaar number (twice), ATM will display customer entered Aadhaar number on next screen along with an undertaking seeking customer consent for seeding the Aadhaar number to the bank account linked to the card. The recommended message that can be displayed on the ATM screen is given below:

"I hereby authorize my card issuer Bank to link my Aadhaar number to my bank account linked with this card."

3. Once customer confirms the Aadhaar Number displayed on the ATM screen, the transaction will be forwarded by the Acquirer switch to NFS.
4. NFS will route the transaction to respective Issuing bank on the basis of BIN.
5. Issuing bank will verify the card and PIN details of the customer and check for account status.
6. Upon successful verification, approved response will be sent by Issuing bank.
7. The message is sent to NFS from the Issuing bank switch.
8. NFS will forward the message to the Acquirer switch.
9. The message received from NFS will be sent by Acquirer switch to the ATM.
10. ATM displays the message on the screen stating that the request for seeding the customer's Aadhaar number has been logged.

Indicative ATM screens attached for ready reference.

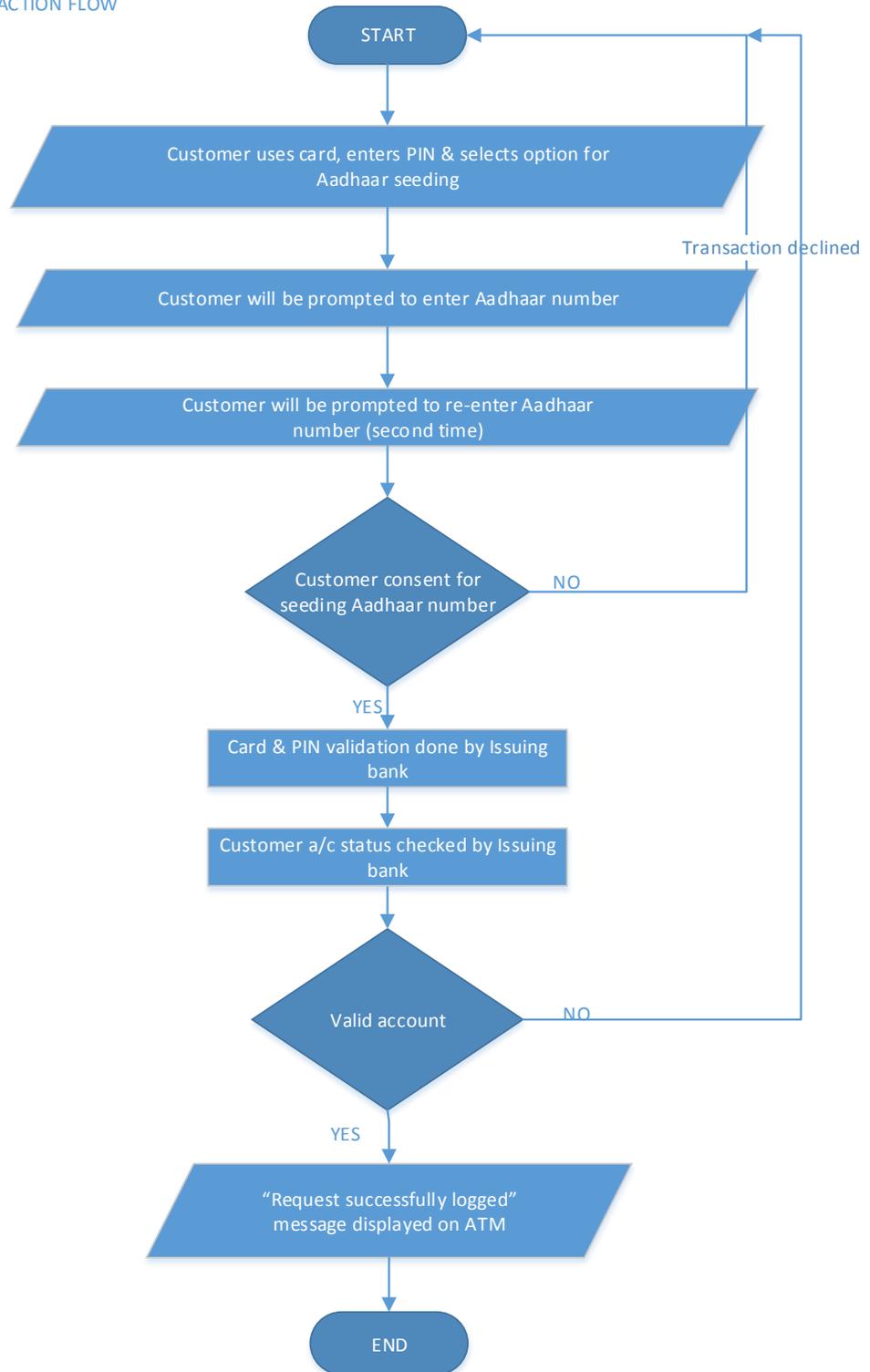
ACQUIRER RESPONSIBILITIES:

1. Displaying the option for Aadhaar number seeding on ATM screens (making screen level changes).
2. Ensuring data flow in specific format as per Technical Specifications shared by NPCI.

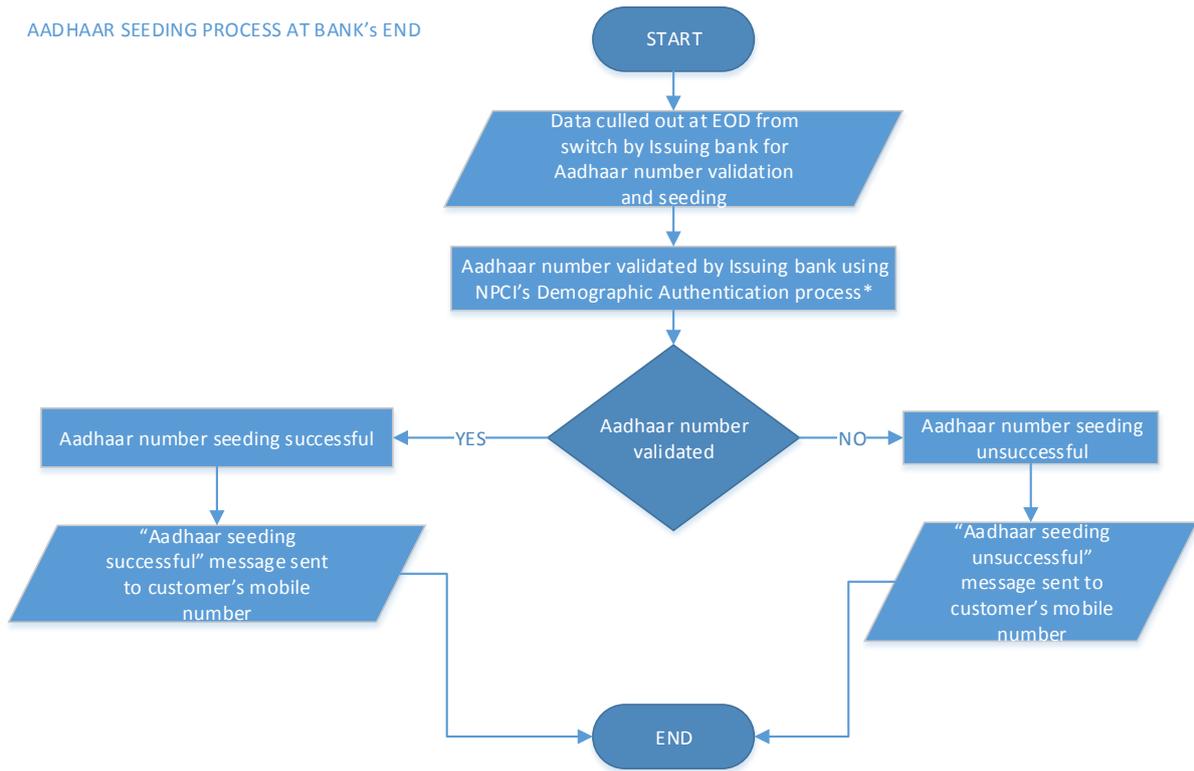
ISSUER RESPONSIBILITIES:

1. Logging requests received for seeding Aadhaar number in a customer's account.
2. Extracting required details (transaction logs for all Aadhaar seeding transactions) from bank's ATM switch for Demographic Authentication (DA).
3. Validating the Aadhaar numbers entered by customers for correctness through Demographic Authentication process.
4. Seeding the Aadhaar number in the bank account of the customer.
5. On successful seeding of Aadhaar number in the customer account, banks should send suitable SMS to the customer.

ONLINE TRANSACTION FLOW

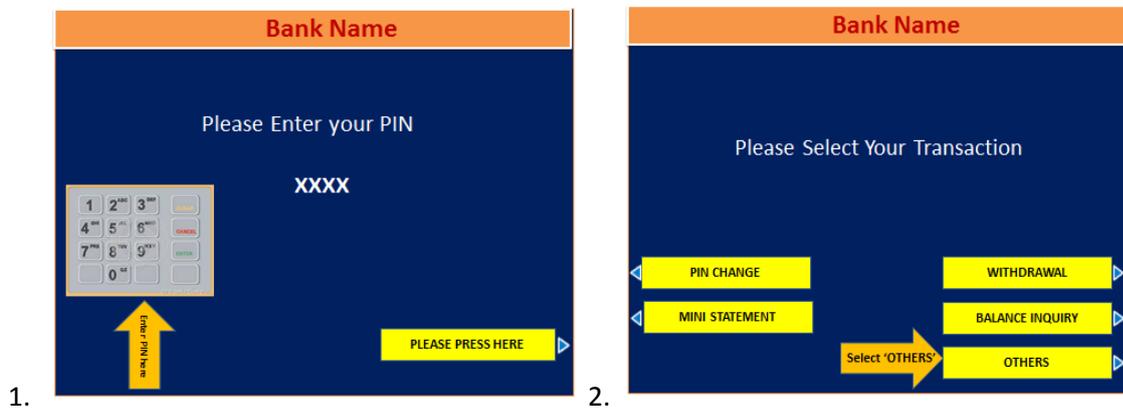


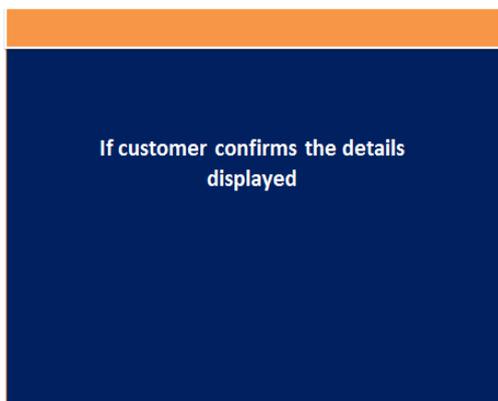
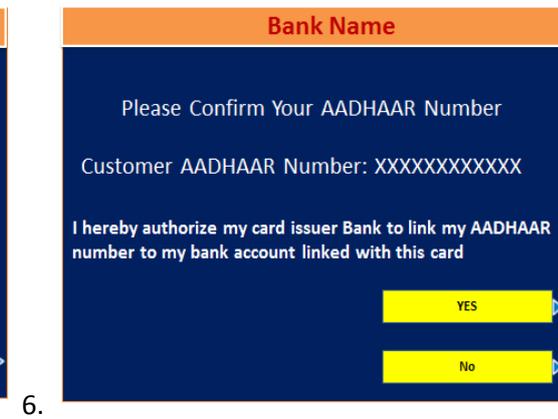
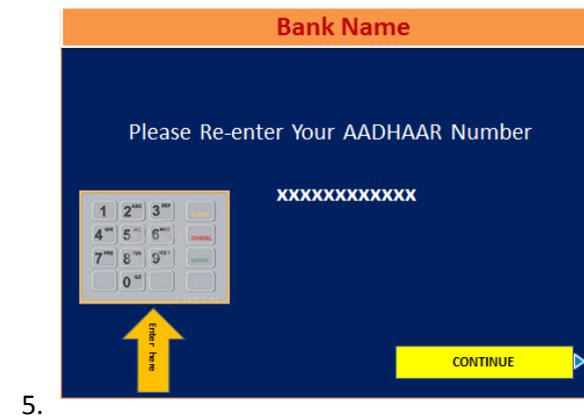
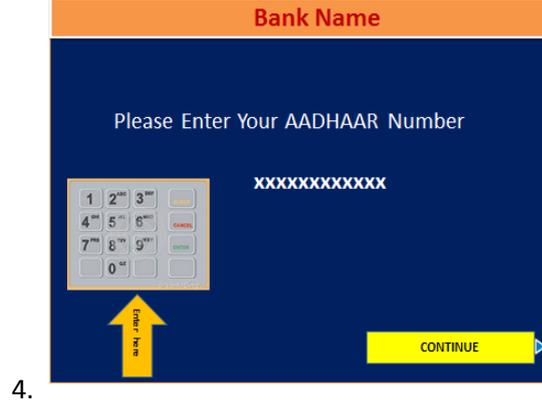
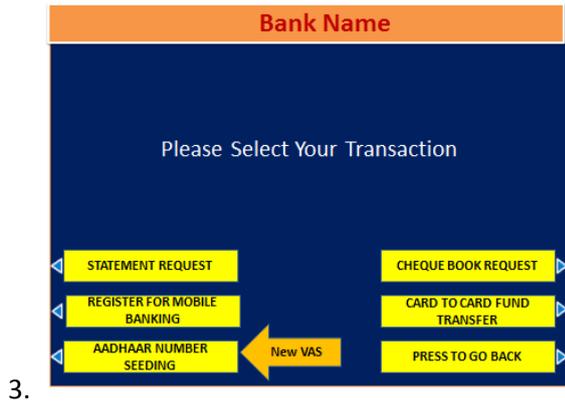
AADHAAR SEEDING PROCESS AT BANK'S END

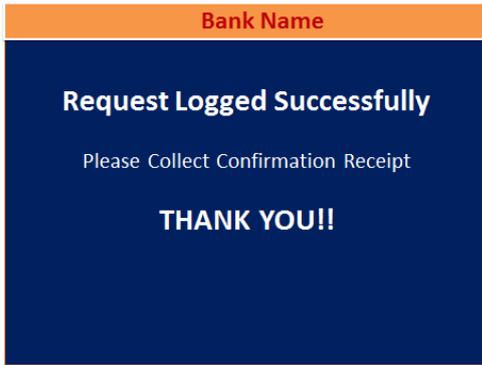


Please refer the following link for details on Demographic Authentication process:
 “http://uidai.gov.in/images/FrontPageUpdates/aadhaar_authentication_api_1_6.pdf”

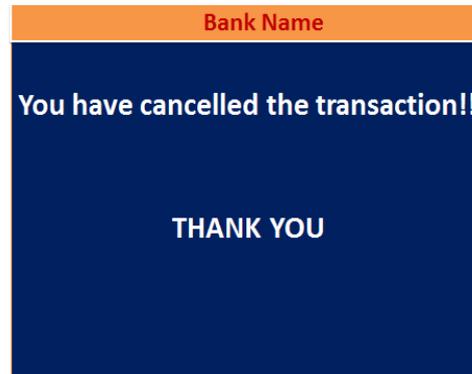
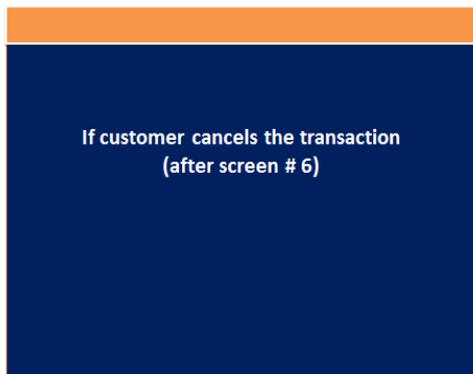
Indicative Screen Flow



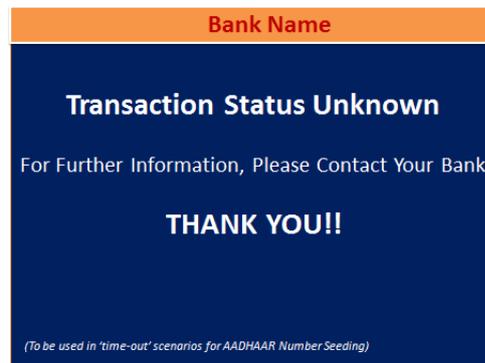
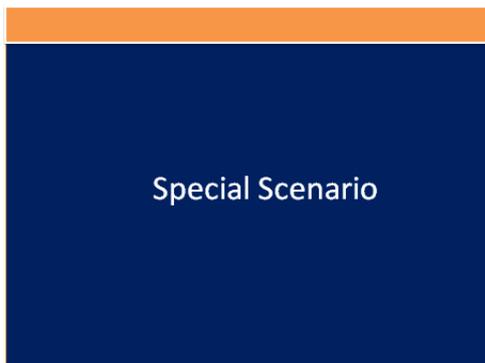




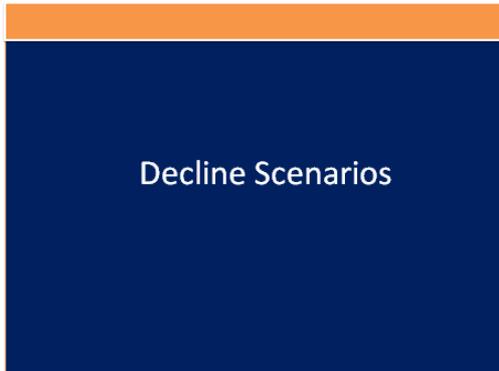
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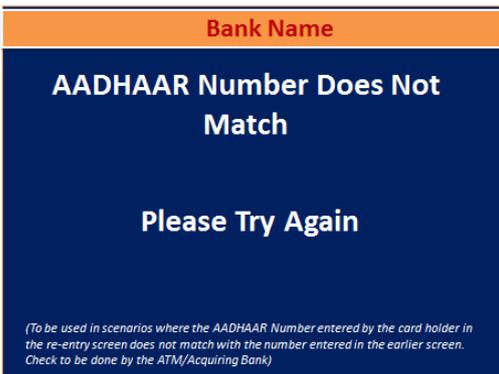
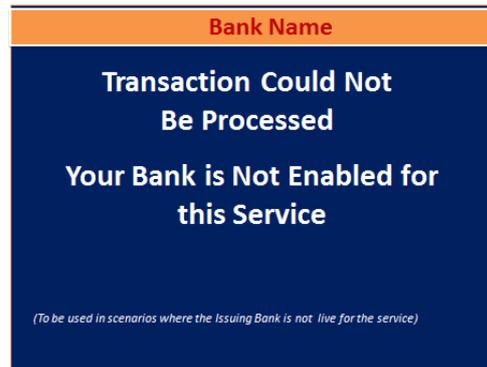
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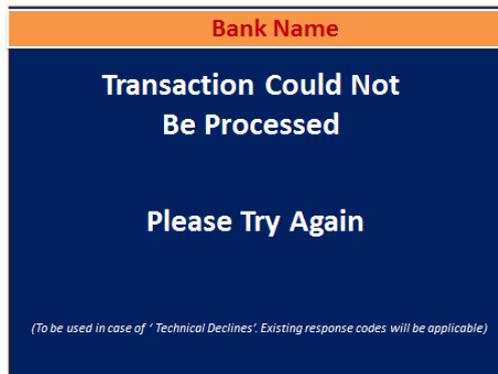
10.



11.



12.



13.