

Circular: NPCI/2021-22/BAP/001

1st February, 2022

To,

All Members of the Aadhaar Enabled Payment System (AePS).

Subject: Standardization in MCC (Merchant category codes) for BHIM Aadhaar Pay

Dear Sir/Madam,

BHIM Aadhaar Pay(BAP) allows merchants to accept digital payments from customers using the Aadhaar biometric authentication.

As per the current implementation of BHIM Aadhaar Pay by the members, acquiring banks send MCC in the BHIM Aadhaar Pay online transaction request. However, the MCC value is set to a default value of '6012' for all merchants, thereby creating considerable difficulty in classifying merchants into specific categories based on the type of business OR trade or services supplied by the merchants.

In order to ease the process of classifying merchants and tracking BHIM Aadhaar Pay transactions, all the members are advised to ensure that the appropriate MCC is passed in the online transaction request as per the specifications defined by ISO (International Organisation for Standardization).

All members are advised to implement the above instructions of sending the appropriate MCC for BHIM Aadhaar Pay in online request to AePS (NPCI) latest by 28th February 2022.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief Products