



Press Release

April 14, 2017

## **NPCI enables Aadhaar-based payments through BHIM App for Merchants**

Mumbai: National Payments Corporation of India (NPCI) is pleased to announce the launch of Mobile application for Aadhaar-based payments through BHIM App for merchants. Hon'ble Prime Minister Shri Narendra Modi launched the service.

BHIM Aadhaar works on NPCI's existing product - Aadhaar Enabled Payment System (AePS). It allows the customer to make purchases using their Aadhaar number linked with their bank account. The transaction just require customer's fingerprint for authentication.

Mr. A. P. Hota, MD & CEO, NPCI said, "This will directly cater to about 40 crore bank account customers spread across the country whose account is linked with Aadhaar. It is a huge opportunity for enabling digital transactions as about 99% of adult population is now Aadhaar enabled. At present, over 30 banks are participating on BHIM Aadhaar and more member banks shall be on-boarded."

BHIM Aadhaar would be applicable for retail merchants (individuals and sole proprietors) only and not for corporate merchants.

NPCI has extended support to the banks mentioned below for BHIM Aadhaar on-boarding as on today:

### **Public Sector Banks and Private Banks**

Allahabad Bank, Andhra Bank, Axis Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, City Union Bank (Issuer), Corporation Bank, Dena Bank, Federal Bank (ONUS), HDFC Bank, ICICI Bank, IDFC Bank, Indian Bank, IndusInd Bank (Acquirer), Indian Overseas Bank, Oriental Bank of Commerce, Punjab National Bank, Punjab & Sind Bank, State Bank of India, South Indian Bank (Issuer), Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India and Vijaya Bank.

### **Regional Rural Banks (all are issuers)**

Kerala Gramin Bank and Pragathi Krishna Gramin Bank sponsored by Canara Bank, Chaitanya Godavari Gramin Bank sponsored by Andhra Bank, Baroda Gujarat Gramin Bank sponsored by Bank of Baroda, Andhra Pradesh Gramin Vikas Bank sponsored by State Bank of India.

**About NPCI:** National Payments Corporation of India (NPCI) was set up in 2009 as the central infrastructure for various retail payment systems in India and was envisaged by the Reserve Bank of India (RBI) as the payment utility in the country.

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