

NPCI /UPI/OC No.54 /2018-19

17th July, 2018

To,

All Member Banks – IMPS (Immediate Payment service) & UPI (Unified Payments Interface)

Dear Sir/Madam,

**Subject: Regarding removal of Pay to Aadhaar functionality in UPI and IMPS**

'Pay to AADHAAR' is an additional functionality in UPI and IMPS wherein the payer/remitter can transfer funds to beneficiary using the Aadhaar number of the beneficiary. In case of only AADHAAR number, the corresponding bank details are fetched from the centralized mapper maintained at NPCI end for routing the transaction. UPI also provides the option of inputting beneficiary's bank details (IIN) besides AADHAAR number and the transactions are routed directly to the respective bank for credit to linked bank account.

AADHAAR number is a sensitive information and the revised framework about its usage in the payment landscape is still evolving. With this background, we proposed removal of "Pay to AADHAAR" functionality in both UPI & IMPS before the steering committee (meeting held on 5<sup>th</sup> July 2018). The proposal of removing the "AADHAAR number" functionality was approved by the steering committee.

"Pay to AADHAAR" functionality shall be removed from both UPI & IMPS from 31<sup>st</sup> August 2018. All member banks should remove this functionality both as remitter and beneficiary. Also all interface currently offering this functionality, such as UPI apps and third party apps should remove this option from their respective apps by 31<sup>st</sup> August 2018.

Member banks are requested to make note of the above and circulate the information to relevant stakeholders for necessary action.

Yours faithfully,

Vishal Anand Kanvaty

SVP- Product Development