

**NPCI/UPI/OC No. 137/2021-22**

**15<sup>th</sup> March 2022**

To,

UPI Member Banks, PSPs, and Third-Party App Providers

Madam / Sir,

**Subject: Revised timeline for enablement of Customer onboarding on Unified Payments Interface (UPI) through Aadhaar OTP Authentication.**

NPCI had introduced vide circular NPCI/UPI/OC-116/2021-22, dated 8<sup>th</sup> September 2021, 'Aadhaar OTP Authentication In lieu of Debit Card for Customer Onboarding on Unified Payments Interface (UPI)' to enable customer onboarding on UPI using Aadhaar and OTP, in addition to the debit card.

However, owing to the non-readiness of the ecosystem, compliance timelines were revised to 15<sup>th</sup> March, 2022(NPCI/UPI/OC-116A/2021). Considering all the critical projects deadlines for the members and Third-Party Apps the deadline for implementation of Aadhaar OTP is further being extended till June 30<sup>th</sup>, 2022.

All UPI Member Banks, PSPs, and Third-Party App Providers are requested to take note of, and adhere to, the applicable revised timelines.

SD/-

Yours faithfully,

**Kunal Kalawatia**

Chief Products