

October 18, 2016

NPCI/2016-17/NACH/Circular No. 192

To

All NACH Member Banks

Discontinuance of deactivation of Aadhaar numbers in CBS based on moved out report of NACH

Refer to our circular no. 23 dated December 16, 2013 on de-activation of Aadhaar numbers based on the moved out report shared by the NACH system.

Aadhaar enabled payment systems (AEPS) also requires the Aadhaar number linkage to the account number to be active in the Core Banking System (CBS) for authentication and processing of transactions. Deactivation of Aadhaar numbers from CBS will lead to rejection of AEPS transactions.

NPCI will continue to send the moved out report for the information of the member banks. The member banks should implement the following

1. Discontinue the activity of deactivation of Aadhaar numbers in CBS based on moved out report of NACH with immediate effect. The Aadhaar and account linkage should be continued in CBS to allow AEPS transactions.
2. If necessary, banks may use the report and build a flag in the system to indicate that the Aadhaar number has been moved out of the bank in NPCI mapper. This will facilitate reconciliation between NPCI mapper and Aadhaar numbers as per CBS.

Except the process detailing action to be taken on moved out report of NACH all the processes detailed in Standard Operating Procedure (SOP) document for APB should be followed by the member banks. NPCI will release the amended version of the SOP document separately.

Accord top priority to avoid customer grievances.

In case of any queries please write to ach@npci.org.in

With warm regards

P Ramasubramani
AVP - CTS Southern Grid & NACH Operations