



NPCI/2013-14/NACH/Circular 9

09th July, 2013

To,
All Member Banks of NACH-APB System

Implementation of Verhoeff Algorithm by banks for Aadhaar related applications

Madam / Dear Sir,

NPCI has put in place Verhoeff Algorithm for all Aadhaar number related applications (seeding/authentication etc.) to avoid instances of seeding invalid Aadhaar numbers in customer accounts. Whenever any invalid Aadhaar number is uploaded on NPCI mapper, a response indicating "Invalid Aadhar_No, Verhoeff Checksum Validation Failed" goes back to the bank.

2. Banks are also advised to put in place Verhoeff Algorithm to validate Aadhaar Numbers before seeding in the customer accounts and mapping Aadhaar number on NPCI mapper. This will help the banks to avoid seeding of any invalid Aadhaar number in the customer account and subsequently in NPCI mapper.

3. Banks are advised to initiate necessary steps for implementing Verhoeff Algorithm for all Aadhaar related applications at their end and update NPCI about the steps initiated in this direction.

About Verhoeff Algorithm

Last digit of Aadhaar number is a checksum that can be validated while entering the same in bank account to see if the Aadhaar number is a valid number or not. Verhoeff algorithm (http://en.wikipedia.org/wiki/Verhoeff_algorithm) is used to handle various data entry errors which might occur while inputting the data.

For any further help/queries, please feel free to reach us at ach@npci.org.in

With Warm Regards,

(Vipin Surelia)
SVP & Head - Cheque Clearing & ACH