



CHECK LIST

FOR

ON BOARDING OF BANKS

ON

AADHAAR

ENABLED

PAYMENT

SYSTEM

In order to ensure ease of moving to the AEPS Platform and Go Live the following steps need to be taken in account by the banks.

Requirements	
1. Banks need to sign the Authentication User Agency (AUA) agreement with UIDAI. Upon signing they shall be given the AuA code and license keys.	<input type="checkbox"/>
2. Infrastructure Requirements : Banks need to have a Financial Inclusion switch/ server or integrate the FI server with their ATM switch in such a way that all AEPS transactions are real time and in the messaging format specified in our Interface specifications.	<input type="checkbox"/>
3. Banks need to have a distinct Test & production environment for AEPS	<input type="checkbox"/>
4. Banks must ensure that all their Financial Inclusion Accounts in CBS (to enable multiple channel access Mobile, ATM & MicroATM managed by BCs)	<input type="checkbox"/>
5. Banks must ensure that the system is scalable to accommodate High Volume, low ticket size payments on a real time basis with similar performance levels as other existing real time payment channels like ATM.	<input type="checkbox"/>
6. Banks must identify a distinct field in CBS for Aadhaar number seeding (alternatively mapping to be kept outside CBS for account resolution)	<input type="checkbox"/>
7. Banks must ensure that their MicroATMs certified by STQC.	<input type="checkbox"/>
8. Banks must ensure that 2 MicroATMs to be sent to NPCI with 1 pointing to the test system and the other to production system after certification.	<input type="checkbox"/>
9. Documents required from Bank: [to be duly filled and sent to NPCI] <ul style="list-style-type: none"> i. Application for AEPS Membership ii. Letter for IIN Application iii. ISO IIN License Agreement iv. KYC-AML Undertaking v. Non-Disclosure Agreement vi. Declaration cum undertaking vii. AEPS Escalation Matrix viii. AEPS Network Diagram ix. RTGS RBI Mandate 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
10. Banks need to establish connectivity with NPCI Network (NPCINet) and complete end to end Network Testing.	<input type="checkbox"/>
11. Bank FI Technology Service Provider Knowledge Share and System Integration for AEPS	<input type="checkbox"/>
12. Banks need to have RuPay Card art work approval as per the NPCI Card Marks & Specifications.	<input type="checkbox"/>

13. Banks that opt for RuPay Debit Card with Aadhaar Variant, must provide 30 test cards as per the RuPay Card and Mark Specifications for testing at: i. ATM end ii. MicroATM end	<input type="checkbox"/>
14. Banks must undergo MicroATM User Acceptance Testing (UAT) with NPCI	<input type="checkbox"/>
15. Banks that opt for RuPay Debit Card with Aadhaar Variant must under User Acceptance Testing for POS Terminal as per the specifications set by NPCI	<input type="checkbox"/>
16. Sign off from bank, NPCI side for going live	<input type="checkbox"/>
17. AEPS Production	<input type="checkbox"/>
18. Interbank Settlement through NPCI RTGS	<input type="checkbox"/>
19. Public Launch	<input type="checkbox"/>

Documents provided by NPCI to banks as a part of the Bank on Boarding Docket:

1. Note on RuPay ATM & MicroATM card with Aadhaar number
2. RuPay Card & Marks Specifications
3. Procedural Guidelines for AEPS
4. Interface Specifications for AEPS
5. Frequently Asked Questions by Banks
6. Frequently Asked Questions by Customers
7. Application for AEPS Membership
8. Letter for IIN Application
9. ISO IIN application
10. KYC-AML Undertaking
11. Non-Disclosure Agreement
12. Declaration cum undertaking
13. Escalation Matrix
14. AEPS RTGS RBI Mandate
15. Network Diagram

Documents to be
duly filled and
sent to NPCI