

AADHAR BASED PAYMENT SYSTEM {DIRECT BENEFIT TRANSFER}

FAQ

For Citizens/Beneficiaries

1. What is NPCI mapper?

NPCI mapper is a repository of Aadhaar numbers linked with particular bank and used for the purpose of routing the Aadhaar based payment transactions to the destination banks. The NPCI mapper contains Aadhaar number along with IIN (Issuer Identification Number) of the bank that has seeded the Aadhaar number.

2. What is the meaning of linking the Aadhaar number with the bank account?

Linking the Aadhaar number to a bank account is a process by which the customer's account is linked with his / her Aadhaar number after due submission of documents by the customer and verification of documents by the bank.

Please note this is merely a KYC exercise of Bank, and DBT enablement is not done in this stage.

3. What is the meaning of seeding Aadhaar number in NPCI mapper?

It is a process by which on the basis of written consent submitted by the customer the bank (after linking the Aadhaar number to the account in Core banking) updates NPCI mapper.

Please note: At this stage after Aadhar seeding, Aadhar is active to receive DBT payments.

4. How to seed my Aadhaar number?

Customer to visit respective bank/branch where he/she holding an account and submit the dully filled consent form (Annexure I)

5. After giving consent form to bank, when will my Aadhaar get seeded?

After verifying the completeness of the consent form, checking the documentation and authenticating the customer's signature, bank will link in their Core Banking System (CBS) and seed in NPCI mapper, this process should be completed within a couple of working days

6. Does NPCI mapper have the account /branch details of the customer?

No. NPCI do not maintain customer bank account details. Mapper holds the below mentioned details.

Aadhaar no. Bank IIN no. Date of insertion (linkage) Status

7. What is the process followed by the banks for seeding Aadhaar number in NPCI mapper?

1. Bank officials first verify the documents submitted by the customer, after getting completed documents only they will proceed for further processing.

2. Banks have to complete the following two steps for completing seeding

- a. Link the Aadhaar number to the customer account in core banking and other internal systems as may be required.
- b. Uploading the Aadhaar number into NPCI mapper.

If step b is not completed the Aadhaar number will not reflect in NPCI mapper.

8. Can I get different benefits in to different accounts by seeding may Aadhaar number?

One can seed only one account with Aadhaar at one point of time. If you have more than one account and you have given Aadhaar consent form to all your banks then bank account seeded last will be active in NPCI mapper and all the DBT related credits will be routed to that bank only.

9. What happens when a customer links his/her Aadhaar number with multiple bank accounts and also submits the consent form for seeding?

In case, a customer submits consent form for seeding his/her Aadhaar number in multiple bank accounts, the bank that has last updated the mapper will be active in NPCI mapper. NPCI mapper will route the transactions to the banks that has last seeded the Aadhaar number in the mapper.

10. How to know the mapping status of Aadhaar number in NPCI mapper?

Link to check Aadhar seeding status

<https://resident.uidai.gov.in/bank-mapper>

11. Aadhaar linked in Bank, but not seeded in NPCI, with whom action lies?

Aadhaar seeding is always the responsibility of the bank. If Aadhaar is not appearing in NPCI mapper it is the responsibility of the bank to check with their internal teams responsible for seeding in NPCI mapper and get the issue sorted out.

12. My bank branch has provided the screen shot of Aadhaar seeding which is showing that Aadhaar is active however the same is not reflecting in NPCI mapper, what is the meaning of this?

As detailed above the bank has to

1. Link the Aadhaar number to the customer account
2. Upload the Aadhaar number into NPCI mapper for seeding

In your case the bank has linked the Aadhaar number to the account in their Core Banking System (CBS) but not seeded the Aadhaar number in NPCI mapper. The branch has to get in touch with their internal team responsible for seeding to get the issue resolved.

For Banks/Departments

1.What is the model followed by the banks for Aadhaar seeding.

Though each bank has their own internal process for Aadhaar seeding, in general most of the banks follow the process given below.

1. The branch verifies the documents and update the Aadhaar number for linking as well as seeding.
2. Aadhaar seeding is carried out by their central teams (either financial inclusion division or IT team).

2. How does the bank officials know that the Aadhaar numbers uploaded by them into NPCI mapper are updated in NPCI mapper?

For each of the Aadhaar numbers uploaded NPCI provides (at record level) a response indicating whether Updation was successful or not. Also in the event of failure NPCI also

provides the failure reason against each of the failed records enabling the bank to rectify the issue and re-upload the Aadhaar numbers for mapping.

If the bank cannot rectify the issue due to dependency on the customer to provide additional data (like previous bank name) then the bank should communicate to the customer of failure advising them to contact the branch for further action.

3. What is an IIN (Institution Identification Number) and what is its significance?

IIN is a unique 6 digit number issued by NPCI to every APB System participating bank and is used to uniquely identify a bank to which the APB transaction has to be routed in the Aadhaar Payment Bridge (APB) System

While deseeding and seeding, banks system may ask for IIN number of banks where originally the Aadhar is seeded, Bank can refer to below mentioned link for IIN number.

For example, If bank A wants to deseed the Aadhar of person X from bank B. In this case Bank A needs to insert IIN number of Bank B.

Link to see IIN no.

<https://www.npci.org.in/what-we-do/nach/live-members/live-banks>

4. Do banks get any report for the Aadhaar numbers mapped to their banks?

Yes. Banks get following reports at the End of Day (EOD).

Aadhaar Mapped Report – This report contains Aadhaar numbers' uploaded by the bank on that particular day.

Aadhaar Moved out Report – This report contains Aadhaar numbers' moved out to other banks on that particular day.

Banks also get a weekly report on every Sunday morning in csv format which contains the Aadhaar database for their bank as on date.

5. What will happen to those records in the input file for which the Aadhaar number is not available in the NPCI mapper?

APB System will reject the transactions for those records for which the Aadhaar number is not available in NPCI mapper at the time of input file upload by the sponsor bank.