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# AADHAAR PAYMENT BRIDGE SYSTEM

FAQ-CONSUMER

NATIONAL PAYMENTS CORPORATION OF INDIA



## **Frequently Asked Questions (FAQs) on Aadhaar Payment Bridge (APB) System**

### **1) What is Aadhaar number?**

It is a 12 digit unique identification number that stores demographic and biometric information of the resident with photograph issued by Unique Identification Authority of India (UIDAI) on behalf of Government of India. Aadhaar serves as a proof of identity and address, anywhere in India.

### **2) What are the features of an Aadhaar number?**

Aadhaar number is a 12 digit unique identification number which never starts with “0” and “1”. The last digit of the Aadhaar number is a check sum digit.

### **3) Who is eligible for Aadhaar number?**

Any individual, irrespective of the age and gender, who is a resident of India and satisfies the verification process laid down by the UIDAI can enroll for Aadhaar number.

### **4) Is Aadhaar number enrolment mandatory?**

No. Aadhaar enrolment is not mandatory.

### **5) Can an individual enroll for an Aadhaar number more than once?**

No. Each individual needs to enroll for Aadhaar number only once.

### **6) Is there any validity period of the Aadhaar number?**

No. Each Aadhaar number issued will be unique to an individual and will remain valid for lifetime.

### **7) Whether Aadhaar number requires renewal after a certain period of time?**

No. Aadhaar number once issued will remain valid for lifetime.

**8) Are there any charges for Aadhaar enrolment?**

No. There are no charges for Aadhaar enrolment for an individual.

**9) Whether Aadhaar number is also issued to companies, trusts, HUFs etc.?**

No. Aadhaar number is issued only to individuals.

**10) Why should I get Aadhaar Number?**

Aadhaar number will help you provide access to banking services, mobile phone connections, benefits & subsidies of various Government schemes etc. and other non-Government services in due course of time.

**11) How do I go about getting Aadhaar number?**

You should go to the nearest enrolment agency, submit the duly filled in application form along with identity and address proof. The enrolment agency will capture your demographic details along with photograph, finger prints and iris scan for Aadhaar number enrolment.

**12) Is it enough to get the Aadhaar number for getting the Government benefits and subsidies?**

No. Once a customer receives his/her Aadhaar number, he/she needs to submit consent form along with a copy of the Aadhaar Card to the bank branch where he/she is maintaining an account. The bank branch seeds the Aadhaar number in the customer account details maintained in the Core Banking System of the bank, thus making the account as Aadhaar Enabled Bank Account (AEBA).

**13) How will an Aadhaar enabled bank account help a resident that already has a bank account?**

It is envisaged that disbursement Electronic Benefit Transfer (EBT) payments and Direct Transfer of Subsidy (DTS) payments will be transferred into Aadhaar-enabled accounts. This includes social security benefits like pensions, scholarships, MGNREGS wages, LPG subsidy, Fertilizer subsidy, etc

**14) I have provided my Aadhaar details to bank, but your transparency portal is showing me as non-registered consumer?**

After you give your request of linking Aadhaar number with your Bank Account, it takes about 2-3 days to link your Aadhaar number to your Bank Account number, if you have sent your linking request in last 2-3 days please wait for 1-2 more days and check your Aadhaar linking status in LPG Transparency Portal. However, visit your bank and tell them to upload your account details to NPCI mapper they will tell you the reason. Alternatively you may choose to link your Aadhaar number with any other bank by submitting the duly filled consent form

**15) What is DBT (Direct Benefit Transfer)?**

DBT (Direct Benefit Transfer) is a scheme launched by Government of India to transfer the benefits and subsidies of various social welfare schemes like LPG subsidy, MNREGA payments, Old Age Pension, Scholarships etc. directly in the bank account of the beneficiary.

**16) What is the major objective of Direct Benefits Transfer Programme?**

This Programme envisages a switch from the present electronic transfer of benefits to bank accounts of the beneficiary to transfer of benefits directly to Aadhaar seeded bank accounts of the beneficiaries. The other objectives are:

- ❖ Accurate Targeting
- ❖ De-duplication
- ❖ Reduction of Fraud
- ❖ Process Re-engineering of Schemes for simpler flow of information and funds.
- ❖ Greater Accountability

**17) What is DBTL (Direct Benefit Transfer for LPG Subsidy)?**

DBTL (Direct Benefit Transfer for LPG Subsidy) is a scheme which provides the LPG subsidy amount applicable on the domestic LPG cylinder directly into the consumer's bank account. At the time of LPG cylinder delivery, consumer will have to pay the full price of the LPG cylinder.

### **18) What is Aadhaar Payment Bridge (APB) System?**

Aadhaar Payment Bridge is the new payment service offered by the National Payments Corporation of India (NPCI) using the Aadhaar number issued by the Unique Identification Authority of India (UIDAI), known as Aadhaar Payment Bridge System and is referred as “APBS”. APBS will be used for credit transactions for Government/ Government agency disbursements APBS has the following objectives.

- ❖ To sub-serve the goal of Government of India (GOI) and Reserve Bank of India (RBI) in furthering Financial Inclusion by way of processing government disbursement using Aadhaar number.
- ❖ To promote electronification of retail payments.

### **19) Why is Aadhaar Payment Bridge (APB) System required?**

The APB System sub-serves the goal of Financial Inclusion and provides an opportunity to the Government to attempt financial re-engineering of its subsidy management program. The implementation of APB System has also lead to electronification of a large number of retail payment transactions which were predominantly either in cash or cheque.

### **20) What are the benefits of Aadhaar Payment Bridge (APB) System?**

- Eliminates inordinate delays, multiple channels & paper-work involved in the existing system.
- Transfers benefits & subsidies in a seamless & timely manner and directly into the Aadhaar Enabled Bank Account.
- In case of change in bank account, customer is not required to convey the bank account details or change in bank details to the Government Department or Agency.
- Customer not required to open multiple bank accounts for receiving benefits and subsidies of various social welfare schemes - Customer just need to open one account and seed his/her Aadhaar number in the bank account to start receiving benefits and subsidies directly into his/her Aadhaar Enabled Bank Account.

### **21) Does NPCI mapper have the account /branch details of the customer.**

NPCI mapper holds the below mentioned details.

- ❖ Aadhaar no.
- ❖ Bank IIN no.
- ❖ Date of insertion (linkage)

**22) 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.

**23) What is an Aadhaar Enabled Bank Account (AEBA)?**

Bank account seeded with Aadhaar number of the customer in the Core Banking System (CBS) of the bank becomes an Aadhaar Enabled Bank Account (AEBA).

**24) Does the customer need to have a bank account for availing benefits & subsidies through APB System?**

Yes, the customer needs to have a bank account for availing the benefits & subsidies through APB System.

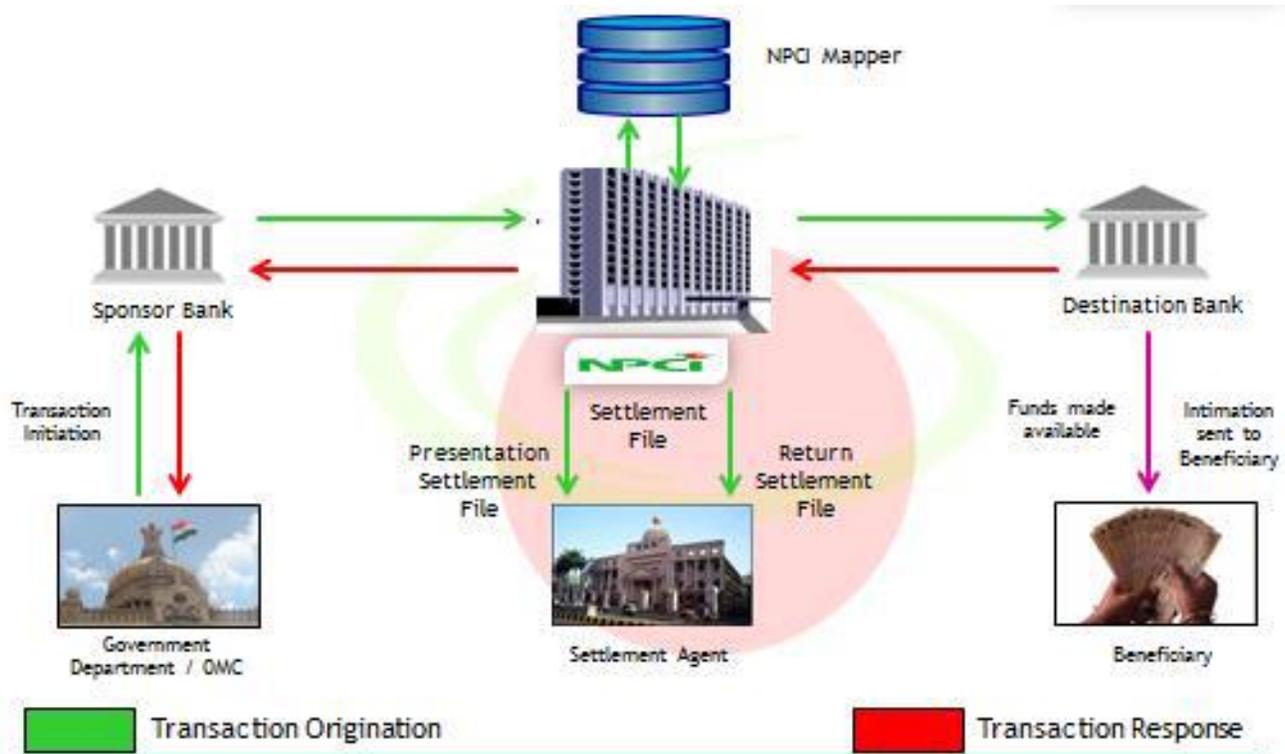
**25) What is the benefit of an Aadhaar Enabled Bank Account (AEBA)?**

Once an account of the APB System participating bank becomes Aadhaar enabled, it can receive benefits and subsidies remitted by the Government Departments and Agencies to the beneficiary.

**26) How Aadhaar Payment Bridge (APB) System works?**

Aadhaar Payment Bridge (APB) System, one of the unique payment systems implemented by NPCI, uses Aadhaar number as a central key for electronically channelizing the Government benefits and subsidies in the Aadhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries.

27) What is the process flow of Aadhaar Payment Bridge (APB) System?



28) What is NPCI mapper?

NPCI mapper is a repository of Aadhaar numbers linking with particular bank maintained by the APB System and used for the purpose of routing the APB transactions to the destination banks. The NPCI mapper contains Aadhaar number along with IIN of the bank to which the customer has seeded his/her Aadhaar number.

29) How NPCI receives the customer's Aadhaar number?

Participating banks after receiving the Aadhaar number from the customer seeds the same into the bank account details of the customer maintained in the Core Banking System and subsequently uploads such Aadhaar numbers' into the NPCI mapper on a regular basis.

**30) Why NPCI maintains repository of customers Aadhaar numbers' at its end?**

Aadhaar numbers along with the IIN of the bank are required to be stored in NPCI mapper to identify the destination bank for routing the benefits and subsidies to the intended beneficiaries. This also acts as financial address of beneficiary.

**31) Does NPCI maintains bank account details of the customers in NPCI mapper?**

No. NPCI does not maintain bank account details of the customers like account number, IFS code and branch address etc. of the customer in NPCI mapper.

**32) Does APB System works on all days?**

No. APB System does not work on all days. APB System remains closed on Sundays and RTGS holidays declared by Reserve Bank of India from time to time.

**33) How many accounts can be linked to Aadhaar for Direct benefit transfer?**

One can link 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 bank accounts then Bank account seeded last with bear the flag of Aadhaar. It is suggested to link only one bank account with Aadhaar number.

**35) What happens when a customer seeds his/her Aadhaar number in multiple bank accounts?**

In case, a customer seeds his/her Aadhaar number in multiple bank accounts, the previous mapping if any in the NPCI mapper, gets overwritten by the fresh seeding of the Aadhaar number.

The customer Aadhaar number will get mapped in NPCI mapper to the bank in which he/she has given the Aadhaar number at the last. NPCI mapper uses the latest IIN of the bank in which the customer has seeded his/her Aadhaar number to transfer benefits and subsidies in his/her bank account.

**36) How can a customer know the mapping status of his/her Aadhaar number in NPCI mapper?**

Customers can check the Aadhaar number mapping status in NPCI mapper by dialling **\*99\*99#** from any mobile whose number is registered in the bank account. Additionally, LPG consumers can also check the Aadhaar number mapping status by visiting the transparency portal of the respective OMCs (Oil Marketing Companies) website and UIDAI website.

**37) What should I do if I don't receive my social security benefits for which I have enrolled?**

You may approach to the concerned department for the payment status. If not resolved, you may ask the department to get in touch with NPCI.

**38) Can I avail loan/Limit on the basis to subsidy received in the account?**

It is the discretion of the bank to provide/not provide such services.

Aadhaar Payment Bridge (APB) system