NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/2023-24/NACH/Circular No.009

October 09, 2023

To,

All NACH Member Banks

Bharat Aadhar Seeding Enabler with full KYC

Reference may be taken from our circular NPCI/2022-23/NACH/Circular No.003 dated July 11, 2022, on Bharat Aadhar Seeding Enabler (BASE). Revised workflow has been introduced to enhance the customer experience and drive digitization of the Aadhaar seeding and de-seeding process. The following features are implemented in the system, technical specifications are provided in Annexure 1.

1. **Full e – KYC of the customer by NPCI at the time of customer submitting the request:** Based on inputs received by various stakeholders it has been decided to do online full e-KYC of the customer before sending the seeding request to the bank. It may be noted that the earlier construct of using demo graphic authentication has been replaced with full e – KYC. Technical specifications updated accordingly.
2. **Bank AUA-KUA key can be used for BASE integration:** As per the design at the time of carrying out e – KYC the AUA – KUA key of NPCI shall be used however banks that are desirous of using their own AUA – KUA key for carrying out e – KY of their customer can do so by following the technical specifications. This only for seeding request by the customer.
3. **API for providing the account details to which Aadhaar is mapped:** Using this option the customer can seek the details of the account to which the Aadhaar is linked within the bank. NPCI shall do the Aadhaar based authentication of the customer through OTP, if successful then send the request to the bank seeking the account number. Only the last 4 digits of the account number shall be displayed to the customer.

All the banks are advised to take the necessary steps to disseminate the information to all those concerned for implementation.

Regards,

Giridhar G.M.
Chief – Offline product operations & technology.