

**1) What is Aadhaar Enabled Payment System?**

Aadhaar Enabled Payment System is a payment service empowering a bank customer to use Aadhaar as his/her identity to access his/ her respective Aadhaar enabled bank account and perform basic banking transactions like balance enquiry, cash deposit, cash withdrawal, remittances through a Business Correspondent.

**2) What are the services available under AEPS?**

Under AEPS currently following services are present:

- Balance Enquiry
- Aadhaar to Aadhaar Fund Transfer
- Cash Withdrawal
- Cash Deposit
- BFD

The above services are available in both inter-bank and intra-bank modes.

**3) What is BFD?**

BFD is Best finger detection .The best finger of a resident is the one that has the highest probability of matching. A resident can possess one or more best fingers, which can be detected during the Best Finger Detection (BFD) process. Operator checks the resident's fingers and captures all fingers from both hands (generally ten) to determine the best fingers. Once the best attempt is captured for all fingers, It is then compared with the biometric data stored with UIDAI CIDR. Based on the response, results are communicated indicating the best fingers of the resident with the rankings in decreasing order.

**4) What is Demographic authentication?**

Demographic Authentication is a process wherein the resident's Aadhaar number and demographic inputs are matched against the data stored in UIDAI CIDR provided by the resident during enrolment/update process.

**5) What is eKYC Service?**

eKYC is Electronic Know Your Customer. It is an electronic way of doing real time KYC of a customer using Aadhaar authentication. The Customer has to provide his/her Aadhaar number and biometrics/OTP. eKYC enables an organization to get electronic copy of customer identity and address details, as present in UIDAI database, with customer consent.

**6) What are the benefits of AEPS?**

Benefits of AEPS are as follow:

- Aadhaar enabled Payment system is easy to use, safe and secure payment platform to avail benefits by using Aadhaar number & finger prints.
- Aadhaar enabled Payment system is based on the demographic and biometric/iris information of an individual, it eliminates the threat of any fraud and non-genuine activity.
- Aadhaar enabled Payment System facilitate disbursements of Government entitlements like NREGA, Social Security pension, Handicapped Old Age Pension etc. of any Central or State Government bodies, using Aadhaar authentication.
- Aadhaar enabled Payment System facilitates inter-operability across banks in a safe and secured manner
- Reaching the unreached - The model enable banks to extend financial services to the unreached clients beyond their branch network as beneficiaries of the BCs are mostly located at unbanked and underbanked areas.

#### 7) What are the benefits of BFD?

The following are the benefits BFD:

- Indicate all good fingers apart from best fingers
- Provide consistently higher authentication accuracy
- Improve reliability of authentication
- Indicate suggested actions in case no good fingers are found
- Identify residents who may need to update their biometrics
- Identify residents who may need to use alternate authentication mechanisms due to inherent poor fingerprint quality

#### 8) What are the benefits of EKYC?

EKYC as a product has following benefits:

- Paperless.
- Cost effective
- Prevent Identity hacking and forged documents
- Safe & Secure
- Instantaneous

#### 9) What is ON-US transaction?

An intra-bank (ON-US) transaction where an Aadhaar initiated transaction has effects only in accounts within one and same bank and does not necessitate an interbank settlement. A Customer can use Account holding bank terminal deployed on the field for availing AEPS Service.

**10) What is OFF-US transaction?**

An inter-bank (OFF-US) transaction is one where there is movement of funds from one bank to another necessitating an interbank settlement. Customer can approach other Bank terminals for availing AEPS Service.

**11) Who is acquirer Bank?**

The bank which has acquired the transaction or the bank whose device has been used is acquirer bank.

**12) Who is issuer Bank?**

Issuer is the bank in which the user hold his/her account and Aadhaar is mapped for doing AEPS Transactions.

**13) What is RRN No.?**

RRN number is a 12 digit number generated to record the transaction and to identify a transaction uniquely.

**14) What I can do when transactions declined at BC location and account get debited/credited incorrectly by acquirer/issuer Bank?**

In such situation one should visit the bank where his/her account is located i.e. the nearest branch of issuer bank.

**15) 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.

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.

**16) How to become an AUA/KUA?**

To become an AUA/KUA, An organization has to adhere guidelines of UIDAI available in below mentioned link:-

[https://authportal.uidai.gov.in/static/Eligibility\\_Criteria\\_for\\_AUA%20KUA.pdf](https://authportal.uidai.gov.in/static/Eligibility_Criteria_for_AUA%20KUA.pdf)

**17) What is AUA/KUA?**

AUA is an Authentication User Agency. Any organization or an entity using Aadhaar number authentication as part of its applications to provide services to residents.

KUA is a KYC User Agency. Any organization or entity who is already an AUA and has signed the agreement to access KYC API.

**18) What is ASA/KSA?**

ASA is an Authentication Service Agency. An organization or an entity providing secure leased line connectivity to UIDAI's data-centre for routing authentication requests from various AUAs

KSA is a KYC Service Agency. An entity or organization who is already an ASA and has signed the agreement to access KYC API through their network.

**19) What is BC?**

Business Correspondent (BC) is an approved Bank Agent providing basic banking service using a MicroATM (terminal) to any bank customer wishing to avail their bank BC service.