

1.80+ Bn
Inclusive smiles

@Bharat
@2017-18



A@PS
AADHAAR ENABLED PAYMENT SYSTEM





Operation Model

UIDAI



- Central Identities Data Repository : Aadhaar Data

ASA/KSA



- Authentication Service Agency / KYC Service Agency
- ASAs are agencies that have established secured leased line connectivity with the CIDR compliant with UIDAI's standards and specifications.
- ASAs offer their UIDAI-compliant network connectivity as a service to requesting entities (such as AUAs/KUAs) and transmit their authentication requests to CIDR

AUA/KUA



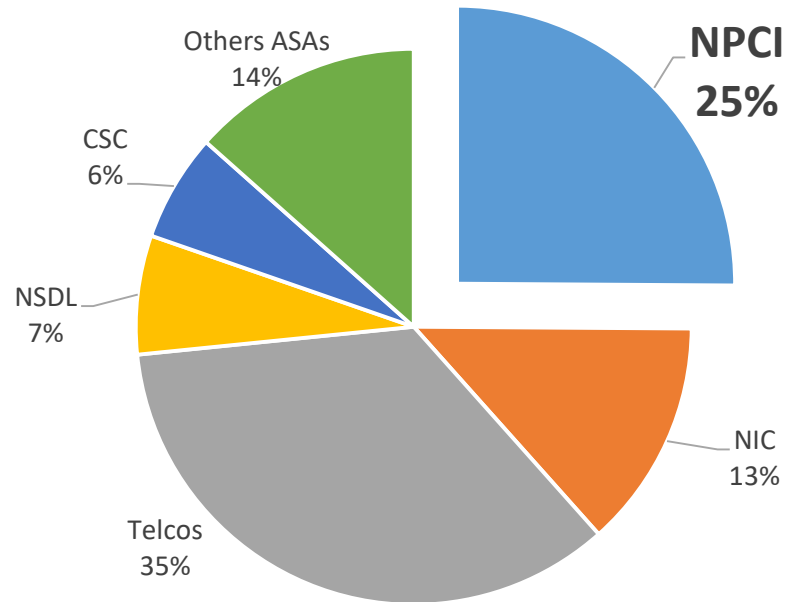
- Authentication User Agency / KYC User Agency
- AUA is any legal agency registered in India that seeks to use Aadhaar authentication for its services.
- An AUA is the principal agency that sends authentication requests to enable its services / business functions.
- An AUA connects to the CIDR through an ASA (either by becoming ASA on its own or contracting services of an existing ASA).



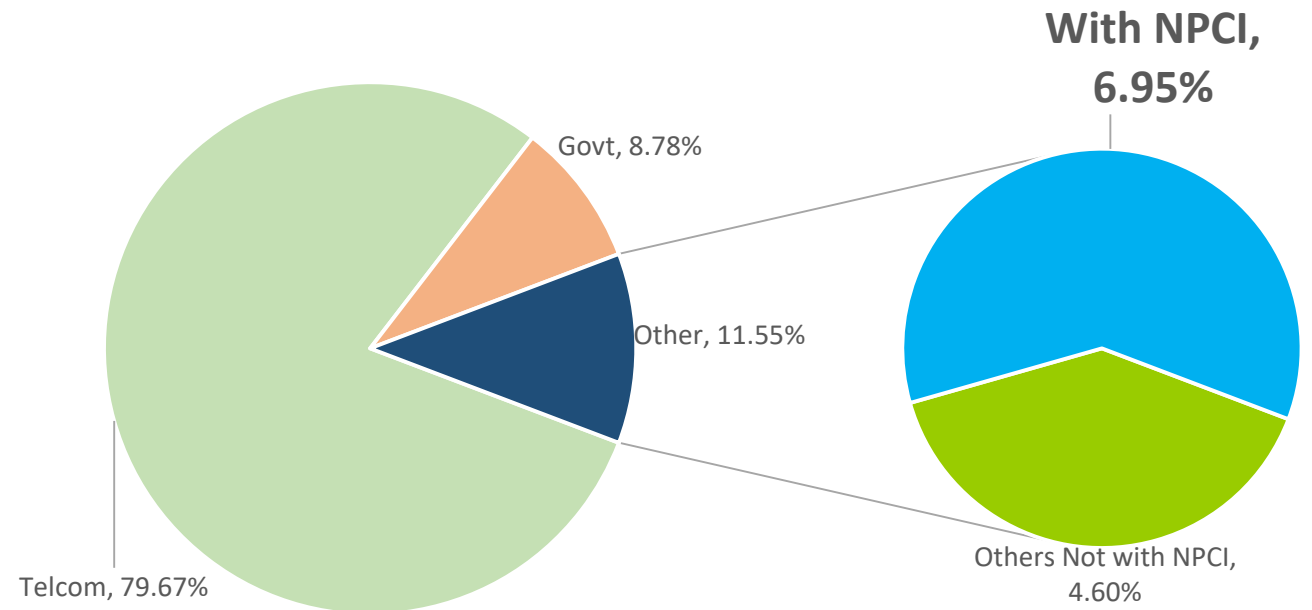


Eco-system Update

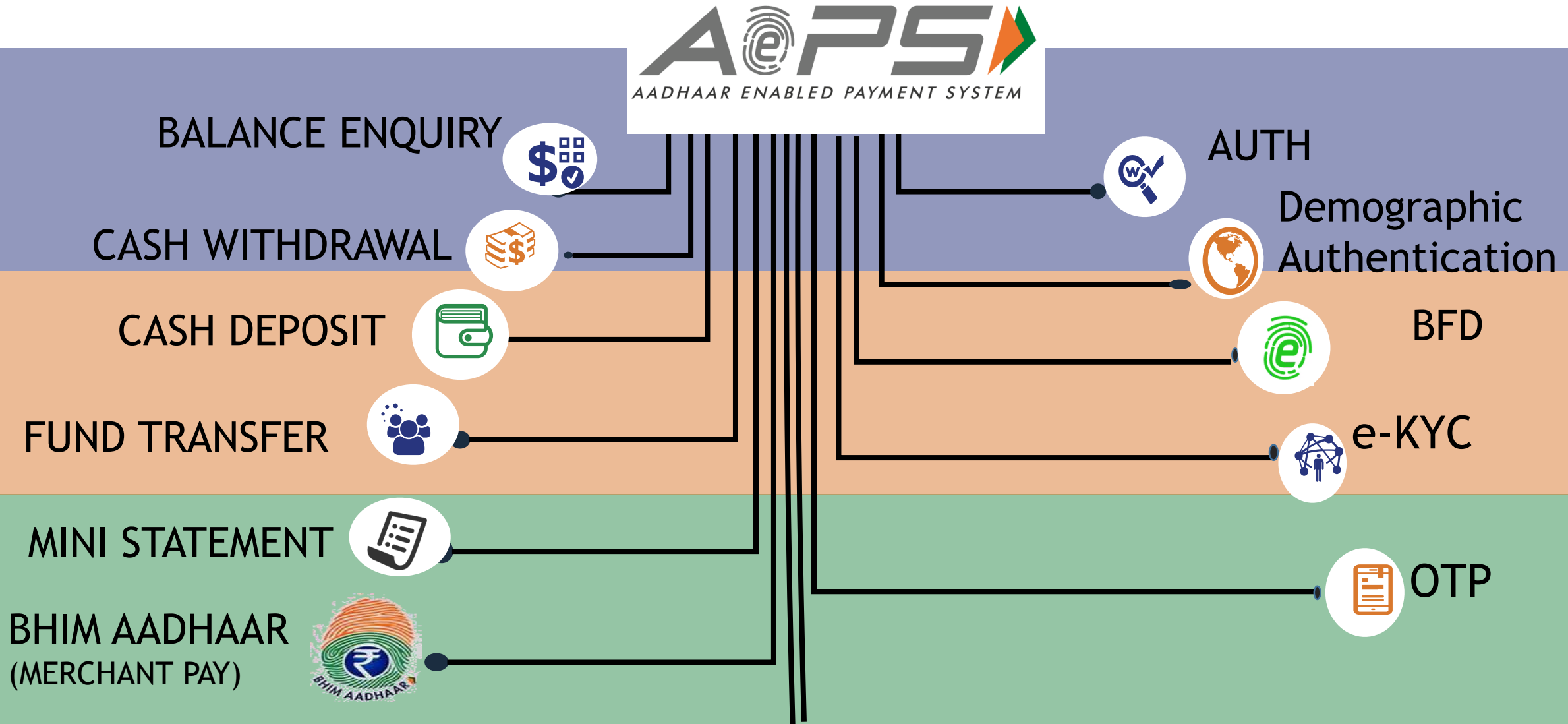
NPCI as ASA Market Share



NPCI as KSA Market Share



Transactions







Balance Inquiry

Aadhaar card No.

1234 --- 5678 --- 9012

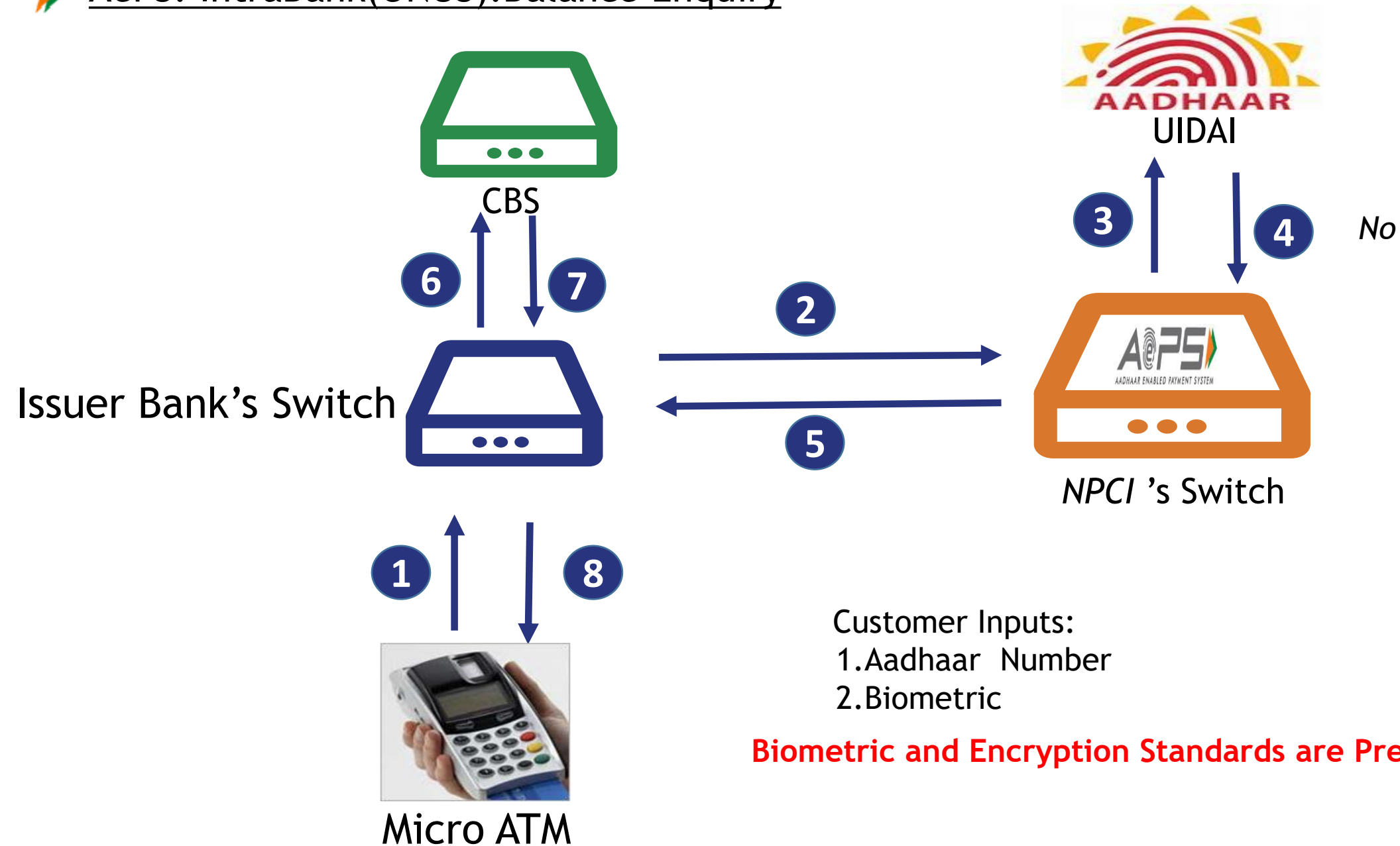
Select The Bank Name

ICICI ▼

Proceed



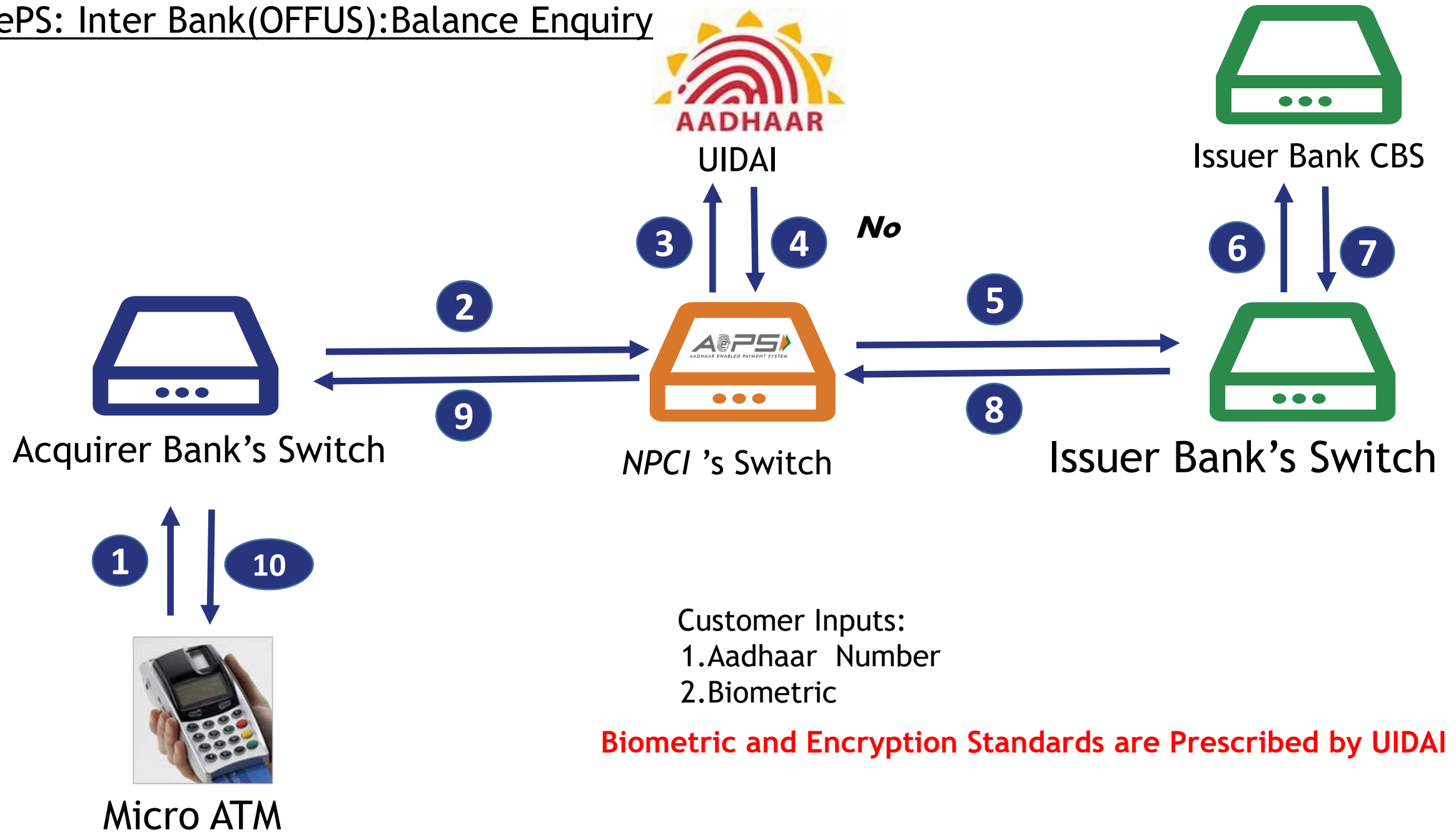
AePS: IntraBank(ONUS):Balance Enquiry







AePS: Inter Bank(OFFUS):Balance Enquiry







 **AXIS BANK**

Cash Deposit

Aadhaar card No.

1234 --- 5678 --- 8888

Select The Bank Name

Union Bank Of India ▼

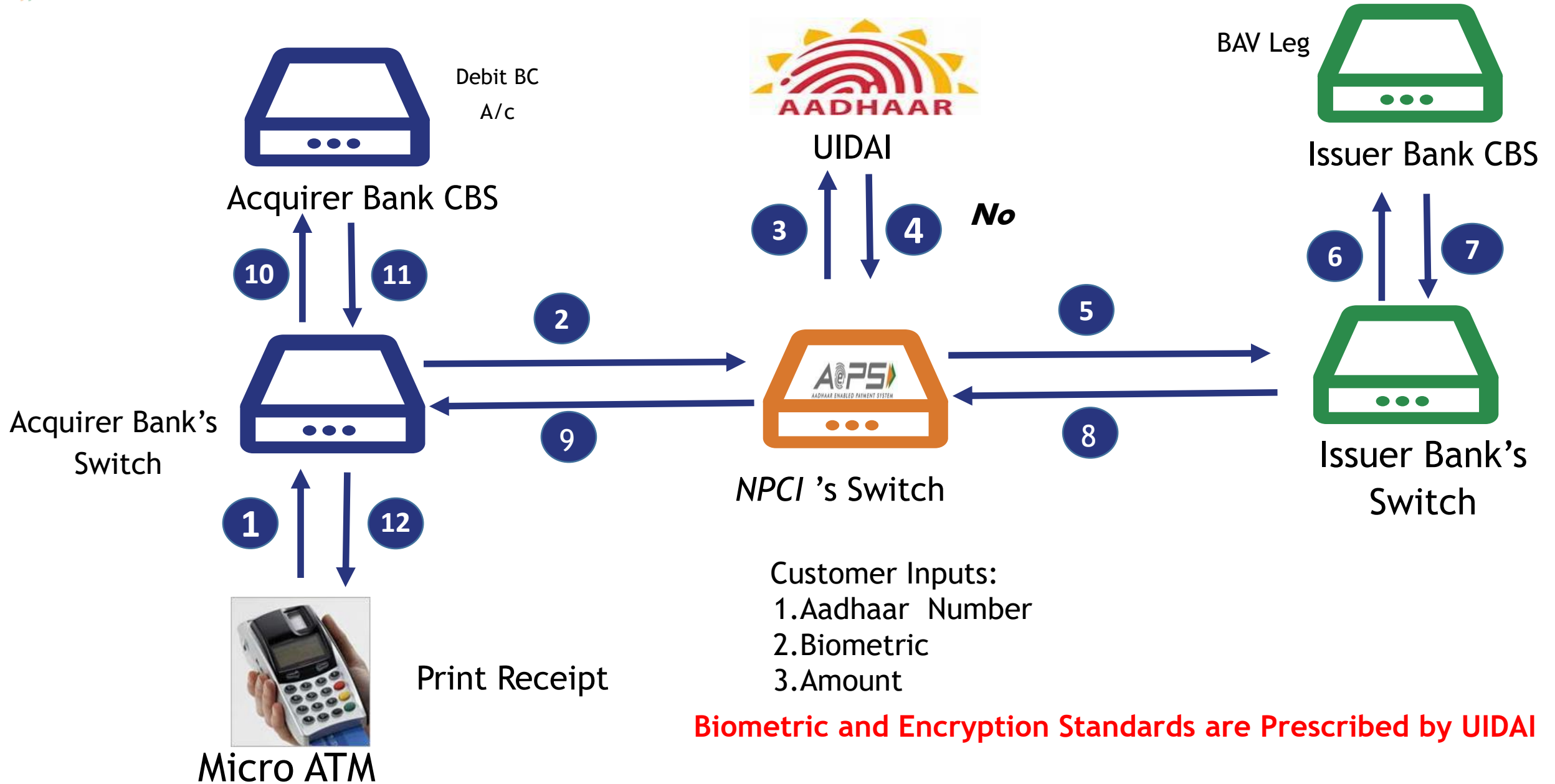
Enter The Amount

₹ 1000

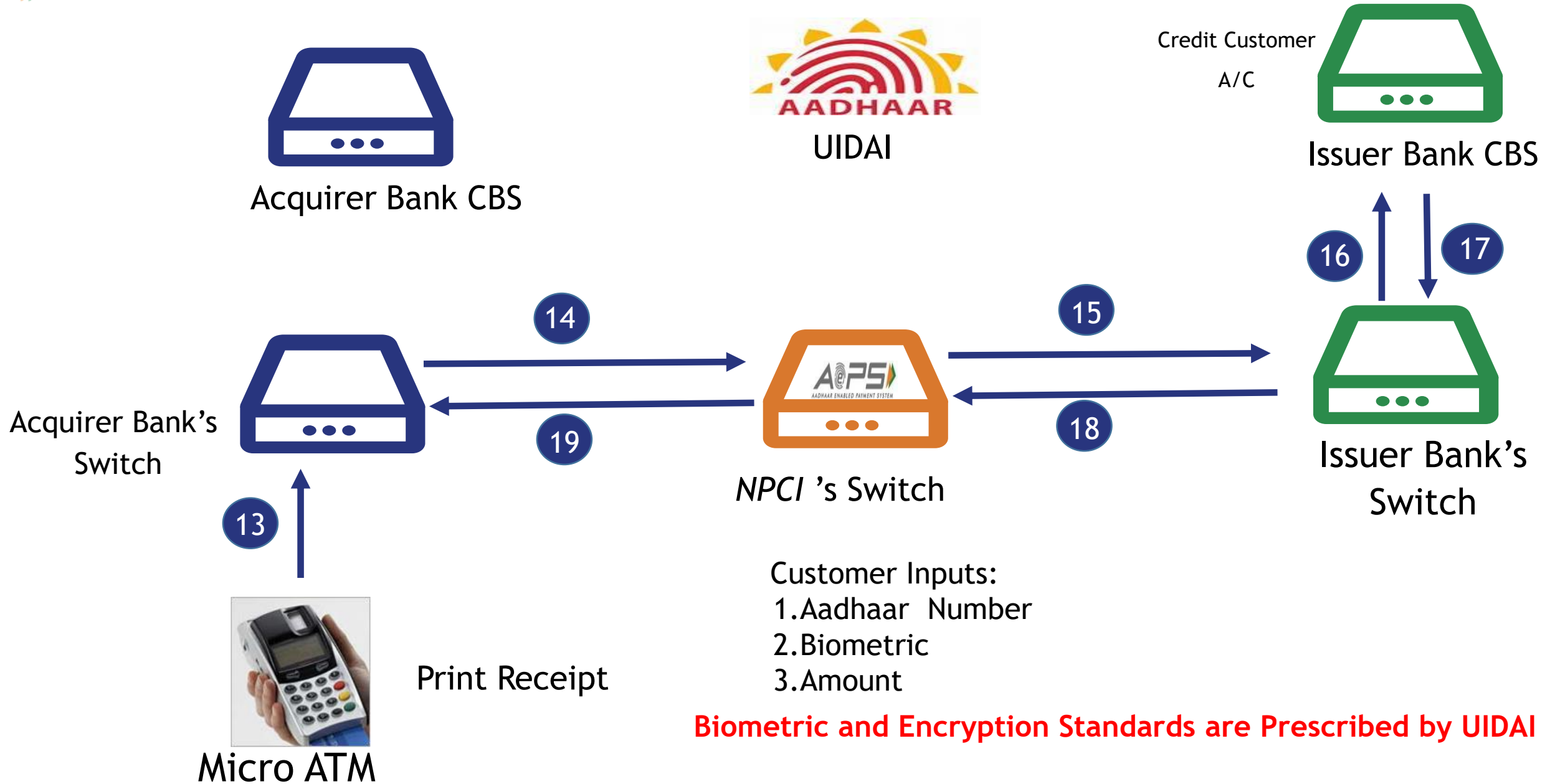
Proceed



AePS: Inter Bank(OFFUS):Cash Deposit



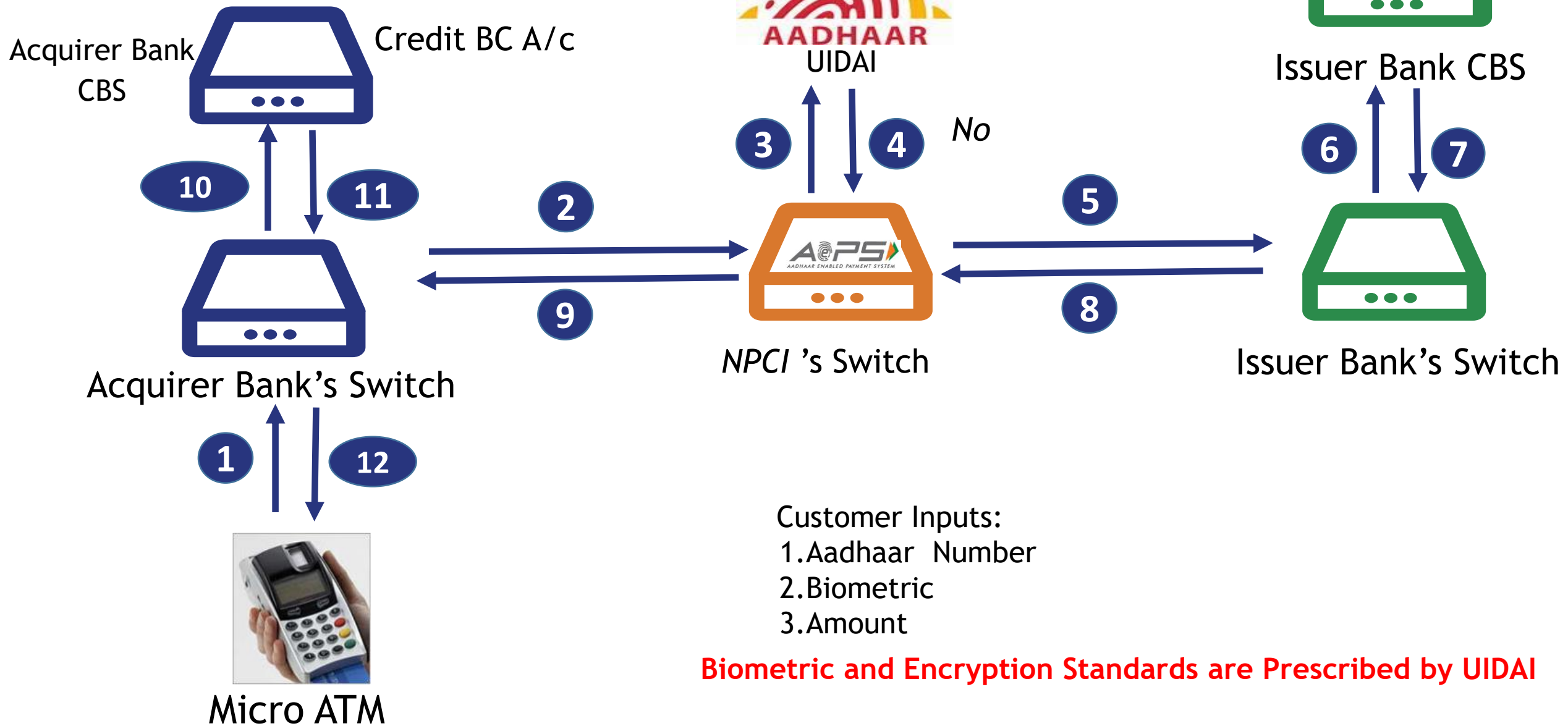
AePS: Inter Bank(OFFUS):Cash Deposit







AePS: Inter Bank(OFFUS):Cash Withdrwal







देना बैंक
DENA BANK

Fund Transfer

Remitter's Adhaar card No.
1234 --- 5678 --- 9012

The Remitter Bank Name
Dena Bank ▼

Beneficiary's Adhaar card No.
8989 --- 9090 --- 9191

The Beneficiary Bank Name
ICICI ▼

Enter The Amount
₹ 1000

Proceed





Fund Transfer

RRN : 7616789039890

Remitter's Adhaar No. :-

XXXX-XXXX-9012

Beneficiary Aadhaar No.:

XXXX-XXXX-9191

ICICI Bank, Gondia

Amount Transferred : 1000.00

*Thank you for using
Dena Bank's MicroATM!!*

Take Print Out

HOME



eKYC

- e-KYC is an electronic mode of providing authentic, real time KYC of a customer using Aadhaar biometric and OTP Solution
- It is an alternative to traditional paper based KYC process
- e-KYC enables bank to get electronic copy of customer identity and address details, as present in UIDAI database, with customer consent.



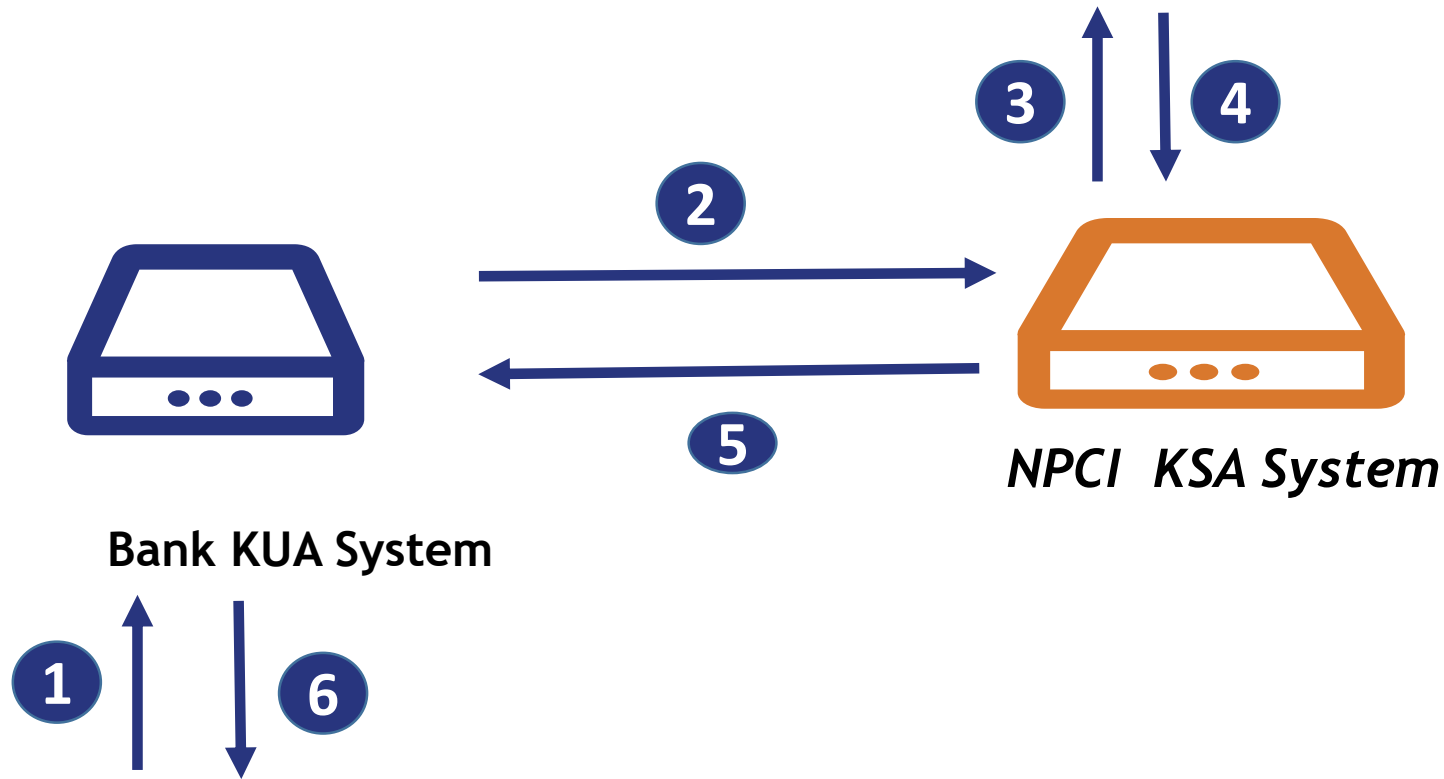




eKYC



Biometric and Encryption
Standards are Prescribed by UIDAI



Customer Inputs:
1.AADHAAR Number
2.Biometric

UIDAI provides the entire details of the
customer





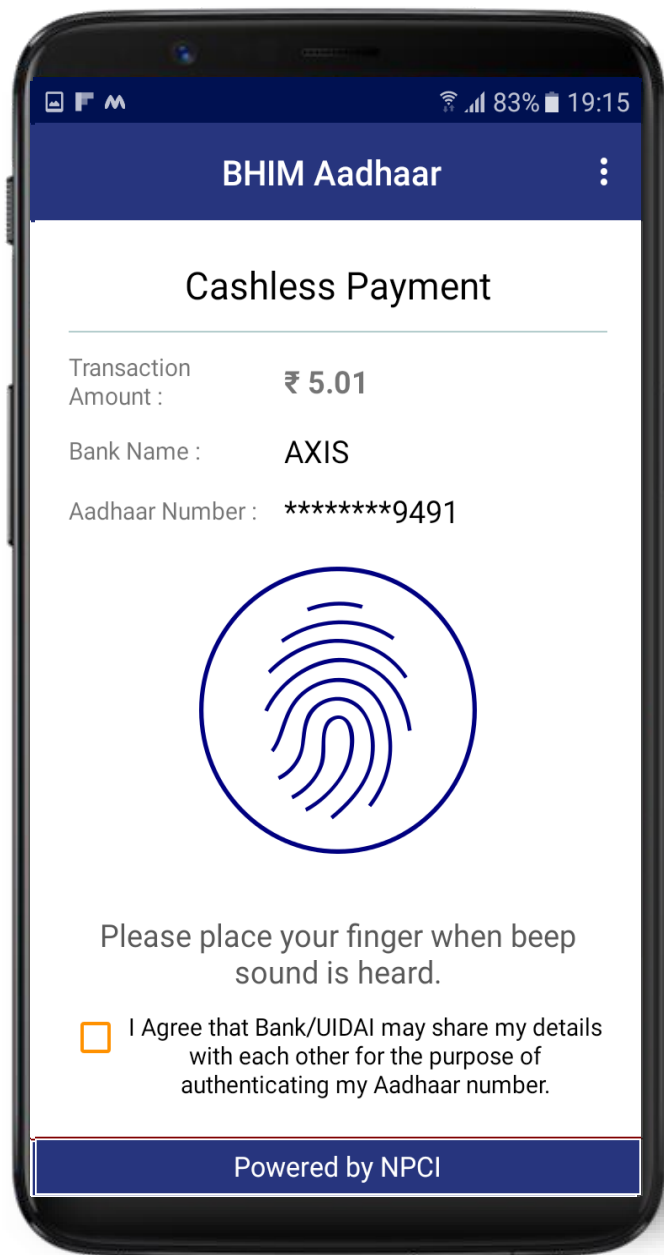


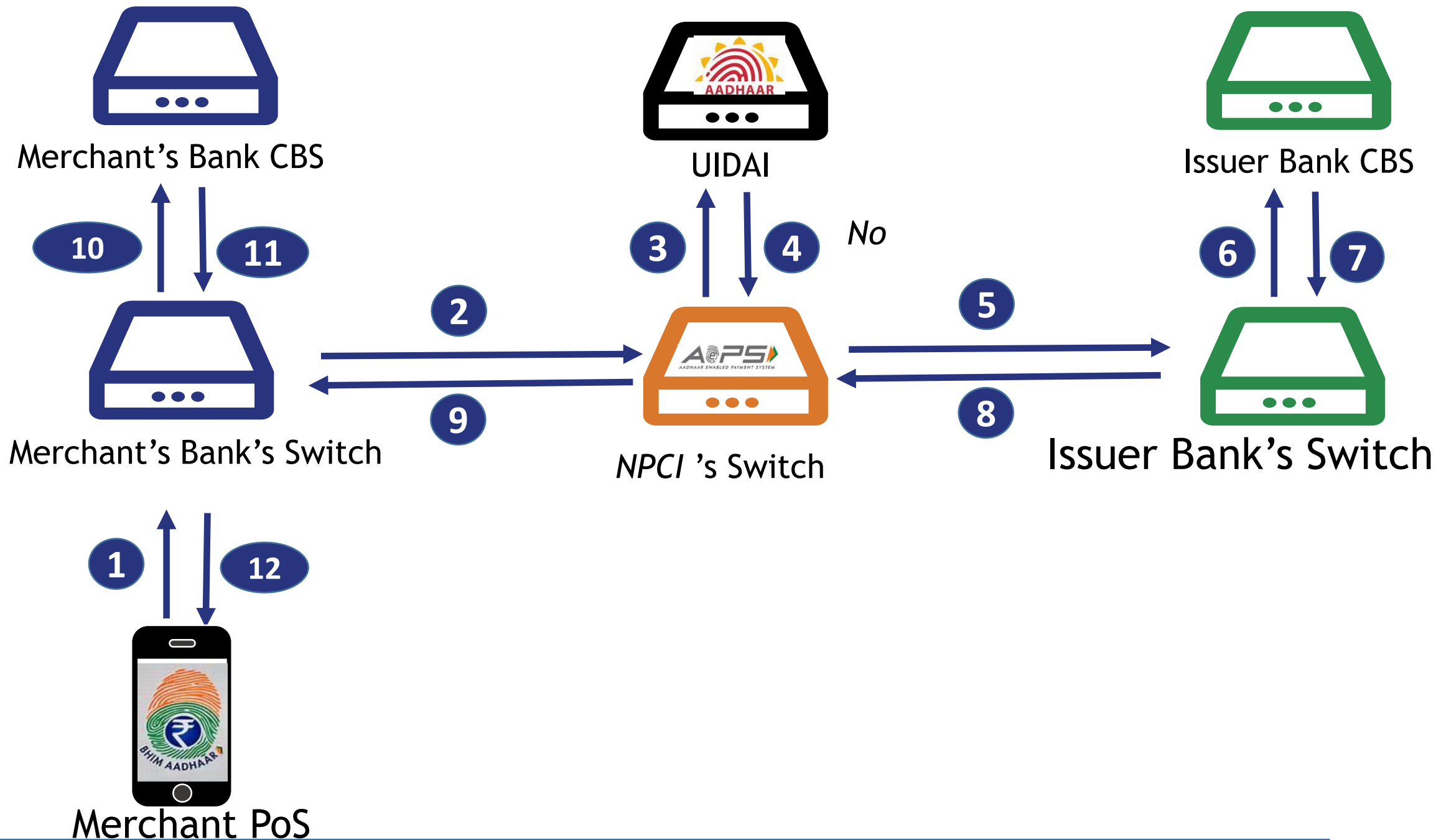
POWERED BY

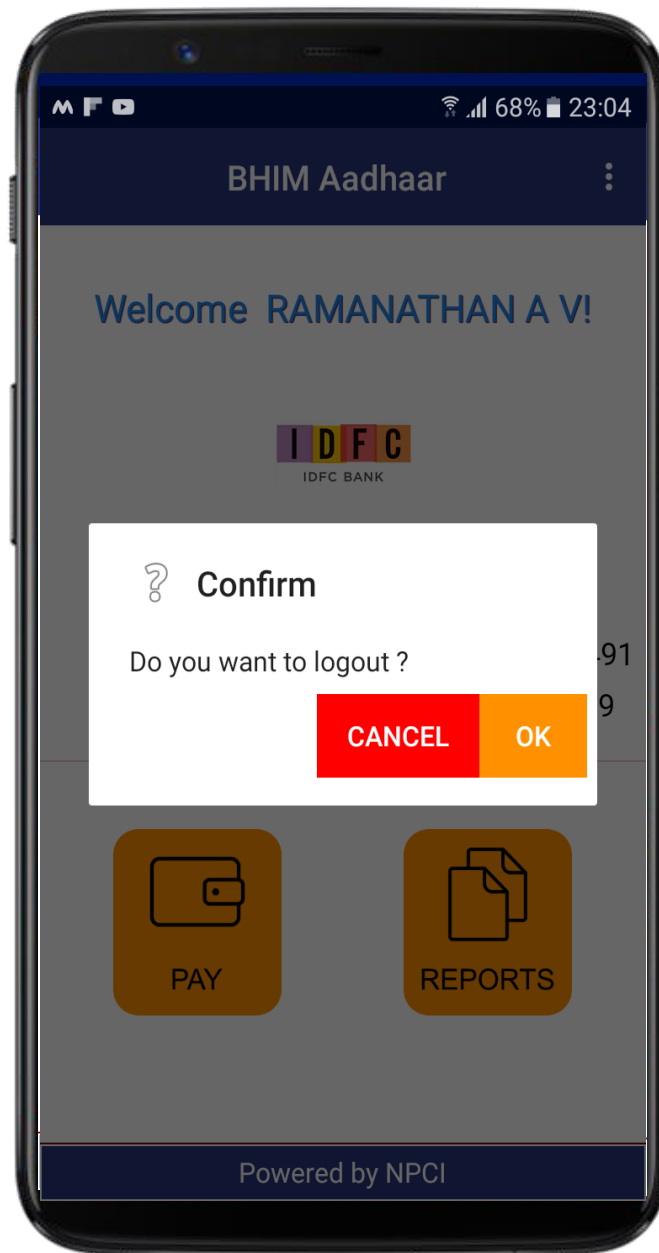


**MAKE YOUR FINGER PRINT
A PAYMENT COMPANION**

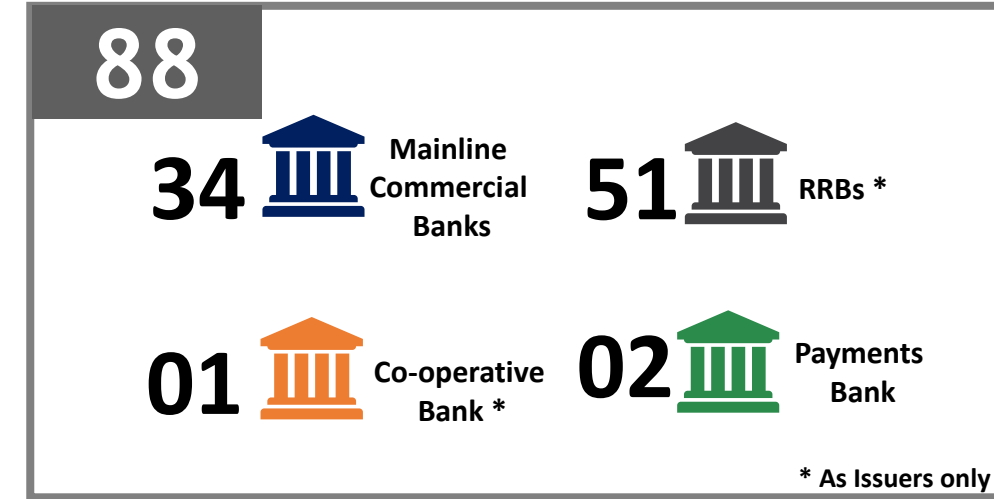
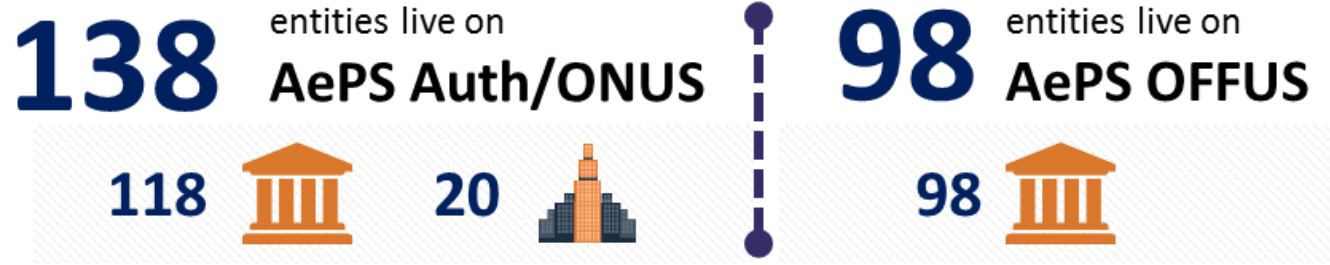




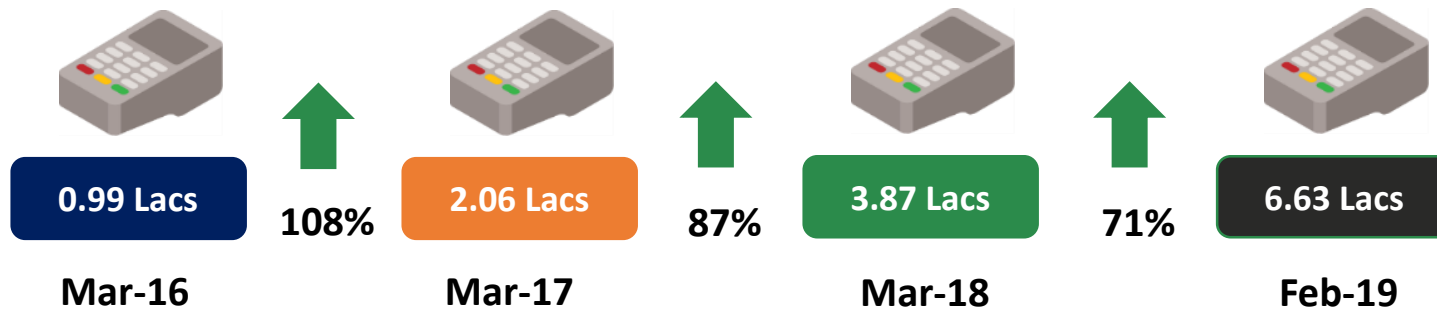




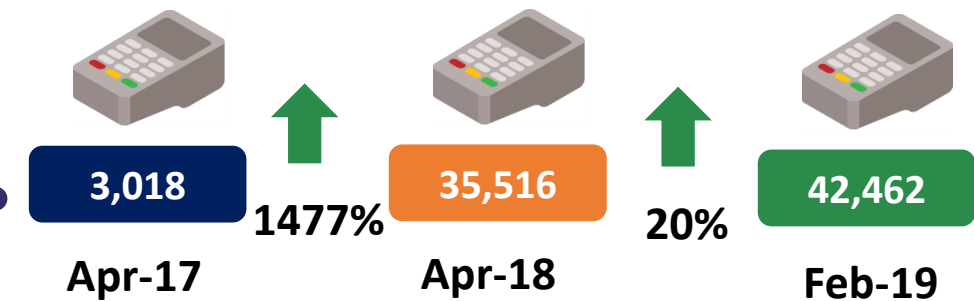
Present Ecosystem



Active Customer Service Points/Terminals



Active Devices/Merchants[BAP]

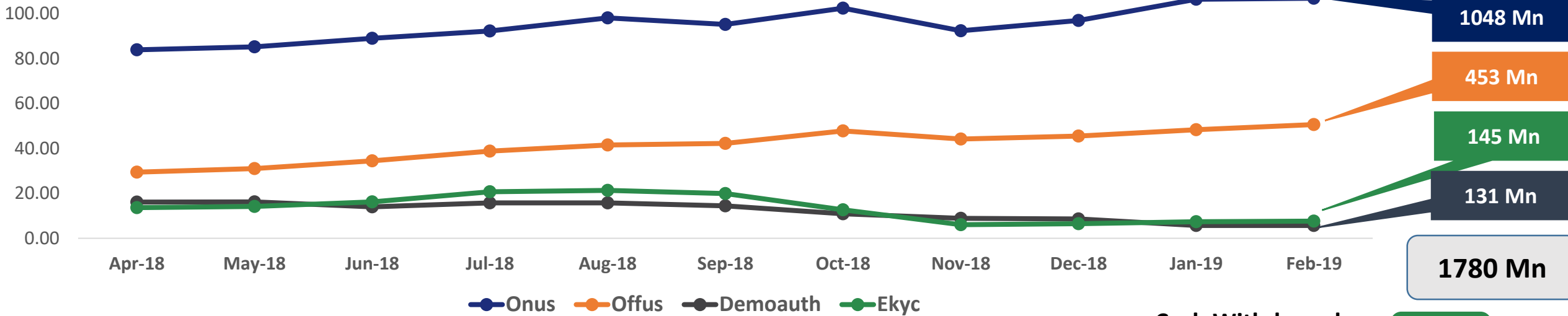




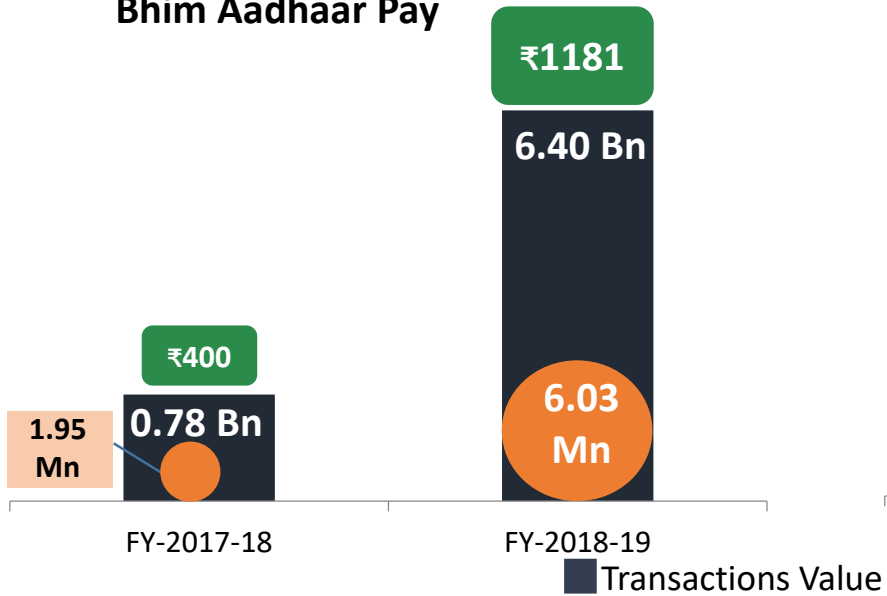
AePS Ecosystem

AePS & eKYC : Approved Transactions

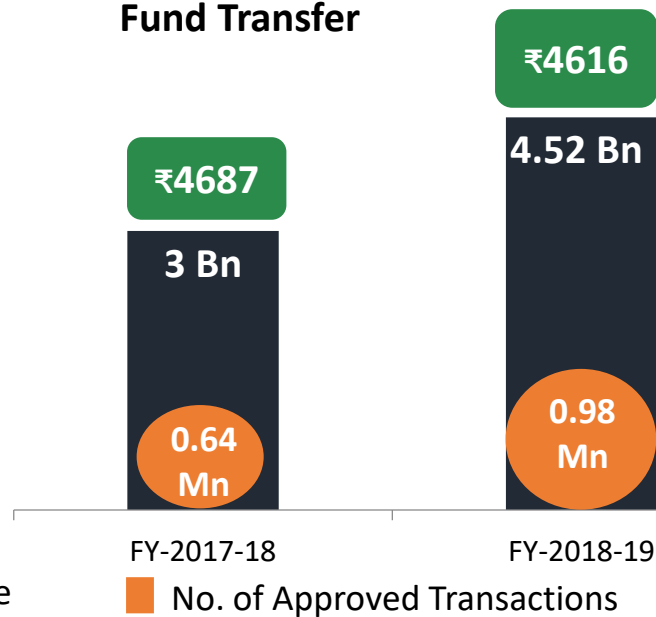
TxNs are in Millions



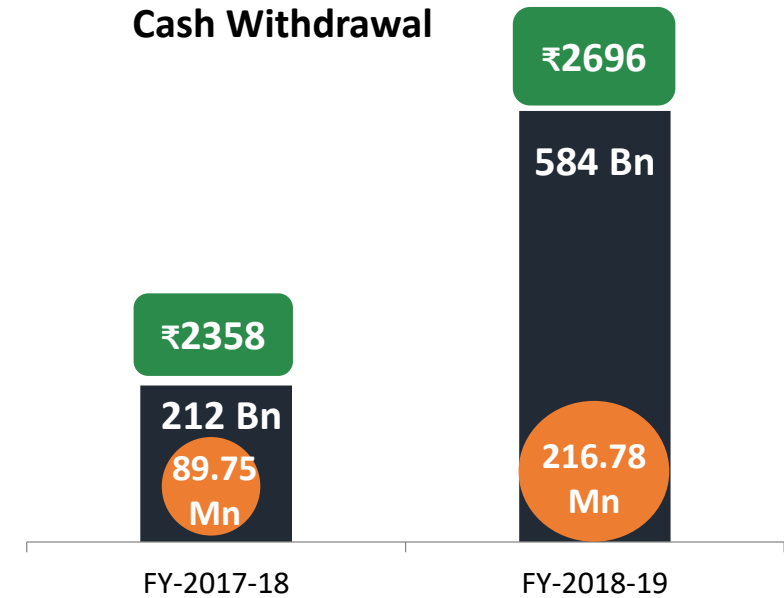
Bhim Aadhaar Pay



Fund Transfer



Cash Withdrawal





Th@nk You!!