Aadhar Enabled Payment System

AEPS is a bank led model which allows online interoperable financial inclusion transaction at PoS (MicroATM) through the Business correspondent of any bank using the Aadhaar authentication.

The four Aadhaar enabled basic types of banking transactions are as follows:-

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Funds Transfer

The only inputs required for a customer to do a transaction under this scenario are:-

- IIN (Identifying the Bank to which the customer is associated)
- Aadhaar Number
- Fingerprint captured during their enrollment

Process flow:

A Customer may visit a BC Customer Access Point. The BC using the Point of Sale (MicroATM) device will be able to process transactions like Cash Withdrawal, Cash Deposit, Balance Enquiry and Fund Transfer by selecting the transaction of their choice. The Customer needs to provide their Aadhaar Number and their bank name or bank IIN number.

S. No	Transaction Type	Customer Input Required

1.	**Agent Login**	**System Generated Inputs:**
		        a. Terminal Id
		Agent Details :
		        a. Agent Id
		        b. Aadhar Number
		        c. Fingerprint
		Output : Message (Success of Failure)

2.	**Load AEPS Onboard Banks**	**System Generated Inputs:** a. Terminal Id **Output :** List of Bank Data

3.	**Balance Enquiry**	**System Generated Inputs:**
		        a. Terminal Id
		        b. AgentId
		Customer's Details:
		        a. Aadhaar Number
		        b. Bank's IIN
		        c. Fingerprint
		Output : Customer Balance

4.	**Cash Withdrawal**	**System Generated Inputs:**
		        a. Terminal Id
		        b. AgentId
		Customer's Details:
		        a. Aadhaar Number
		        b. Bank's IIN

		c. Amount to be Withdrawn d. Fingerprint **Output :** Message (Success of Failure)

5.	**Cash Deposit**	**System Generated Inputs:**
		    a. Terminal Id
		    b. AgentId
		Customer's Details:
		    a. Aadhaar Number
		    b. Bank's IIN
		    c. Amount to be Deposited
		    d. Fingerprint
		Output : Message (Success of Failure)

6.	**Fund Transfer**	**System Generated Inputs:**
		    a. Terminal Id
		    b. AgentId
		Customer's Details:
		    a. Aadhaar Number
		    b. Bank's IIN
		    c. Amount to be Transfered
		    d. Fingerprint
		Beneficiary's Details:
		    a. Aadhaar Number
		    b. Bank's IIN
		Output : Message (Success of Failure)