

# FUNCTIONAL SPECIFICATION DOCUMENT

**AEPS  
For**



**Kotak Mahindra Bank Ltd.**

## Document Version Control

| DATE       | VERSION | OWNER    |
|------------|---------|----------|
| 07/07/2023 | V1.1    | SAGARIKA |
|            |         |          |

## Introduction:

Aadhaar Enabled Payment System (AEPS) is a payment service that allows a bank customer to use Aadhaar as his/her identity to access his/her Aadhaar enabled bank account and perform basic banking transactions like balance enquiry, cash withdrawal, remittances through a Business Correspondent using both Web and Android application.

## Project Scope:

Aadhaar enabled banking services for FI platform.

## Purpose of the Document:

This document provides the details about the development process of AePS, wireframes, dataflow & API integration process for FI Platform.

## References:

This document specifies the functions that proposed solution needs to support in order to meet the high-level Business requirements

| Document                         | Version |
|----------------------------------|---------|
| BRD_ Aeps Onboarding Transaction | 1.0     |

## Overview of the Proposed Solution:

This solution will help agents/users to use the banking services for the customers using only aadhaar. This includes the below banking services.

- Cash Deposit (ONUS)

- Cash Withdrawal (ONUS/OFFUS)
- Balance Enquiry (ONUS/OFFUS)
- Mini-Statement (ONUS/OFFUS)
- Fund-transfer (ONUS/OFFUS)
- Aadhaar Pay/Purchase (ONUS/OFFUS)

## Onboarding

The onboarding will happen as per the ongoing process.

## Authentication

While logging in to the BC application agent must go through the 2-factor authentication as below.

- 1st factor - Agents/users should enter username and password for login.
- 2nd factor - An OTP will be generated & sent to the registered mobile number of agents.

## Device Supported

- Evolute
- Morpho
- Mantra
- Startek
- Secugen
- Precision
- Tatvik

## Product Feature check

If any of the AEPS service feature is available to the user then the user would be allowed to access the AEPS module.

If feature is not available, agent should be able to

Request for the product “AEPS”, which is taken in by another FSD

## Bio - AUTH

Agents before doing AEPS transactions should do bio authentication for each login.

- On each login, agent has to do biometric verification on clicking on AEPS. Once done, agent need not do bio auth subsequently when agent wants to open aeps module.
- Agent should accept the aadhaar consent and provide the biometric authentication.
- Existing consent used in Android app for Agent onboarding should be replicated here. (Audio/vidual consent) same apis should be used.
- Once the biometric authentication is successful then the agent/merchant shall be able to login successfully and perform AEPS based transactions in the app.

4. Bio-auth will be valid only till the session timed-out/Logged-out. In case of re-login agent again need to perform bio-auth to perform AePS transactions.

5. If user biometric miss match 3 consecutive times then the system should redirect user to login.

## Cash Withdrawal (On-us/off-us):

Transaction With

☒ Aadhaar Card

☐ VID

Enter Aadhaar Number

Select Transaction Type

Cash Withdrawal

Select Bank

Mobile Number

Enter Amount

Submit

- Agent should click on the AEPS option. In select transaction type option use will select cash withdrawal option from drop down.
  - System needs to check if that agent has aeps cash withdrawal service (product feature) and sub product feature.
  - If feature is not assigned for that agent then system should throw error as “service is not active .kindly request for this service”
  - If feature is assigned then a bank selection Aeps page will open.
  - Depending on the allowed sub-products (services) the respective link will open.

- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
- For aadhaar/VID based transaction agents/users have to enter
  - Aadhaar No
    - It should be 12 digits.
    - Aadhaar number should be masked excluding last 4 digits
    - Space not allowed
    - Mandatory
    - Where off logic should be implemented
    - Eye button should be present and by default the aadhaar number should be in masked form.
  - Aadhaar virtual ID
    - It should be 16 digits.
    - Number should be masked excluding last 4 digits
    - Space not allowed
    - Mandatory
    - Where off logic should be implemented
    - Eye button should be present and by default the VID number should be in masked form.
  - Mobile No
    - Length should be 10 digits.
    - Mandatory
    - Space not allowed
    - Should not start with 0,1,2,3,4,5
  - Amount
    - Minimum amount is 100 and maximum is 10000 without decimal.
    - Mandatory
    - Space not allowed
    - Numeric
  - Bank
    - If kotak bank will be selected then it will be on-us transaction.
    - If other bank selected then it will be off-us transaction.
- Submit

- Aadhaar Consent page should displayed on screen by clicking on the “Accept & Continue” button.



**Aadhaar consent**

Assamese

মই ইয়াৰ দ্বাৰা স্বেচ্ছাত UIDAI -ৰ পৰা মোৰ জনসংখ্যা সংক্ৰান্ত বিশদ (ফটো/ই-কেৰাইটি সহ) প্রমাণীকৰণৰ বাবে মোৰ আধাৰ নম্বৰ, বায়োমেট্ৰিক আৰু/অথবা ওৱান টাইম পিন (OTP) ডেটা পাবলৈ কোটাক মাহিন্দা বেংকক মোৰ সন্মতি প্রদান কৰিছো।

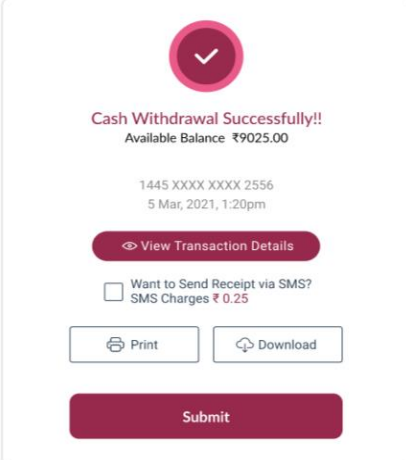
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☒ I have read and accept the Aadhaar consent.

DECLINE ACCEPT

- User will click on capture
  - Fingerprint strength should be equal to or above 40%.
  - If customer biometric miss match 3 consecutive times then the system should redirect user to dashboard and agent will perform bio-auth to initiate new transaction.
- Click on proceed
  - System will validate user details.
  - System will validate the fields.
  - Feature check (product feature sub product feature)
  - Feature check of the parent user
  - FRM check( limit check)
  - Duplicate transaction check.
- Transaction requests will be sent from terminal to Olive FIG switch.





  
**Cash Withdrawal Successfully!!**  
 Available Balance ₹9025.00

1445 XXXX XXXX 2556  
 5 Mar, 2021, 1:20pm

[View Transaction Details](#)

☐ Want to Send Receipt via SMS?  
 SMS Charges ₹ 0.25

[Print](#)
[Download](#)

[Submit](#)

- On successful response from the bank, the user will be shown the remaining amount, date & transaction id.
- Agents/users can click on the 'View Transaction Details' to see all other transaction details which include



- Date
- Bank name and Logo
- Time
- BC Name
- BC Location
- Agent ID
- Terminal ID
- Customer Aadhaar No/VID
- Customer Name
- STAN (what is this value???)
- Bank Name
- RRN (fi system transaction)
- Bank RRN
- UIDAI Auth Code

- Transaction Type
  - Transaction Amount
  - Transaction Status
  - A/C Balance
- Agents can print or download the transaction details using the Print & Download button respectively.

### Cash Deposit(On-us):

Transaction With

☒ Aadhaar Card

☐ VID

Enter Aadhaar Number

Select Transaction Type

Cash Deposit



Select Bank

Mobile Number

Enter Amount

Submit

- Agent should click on the AEPS option. In select transaction type option use will select cash deposit option from drop down.

- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
- For aadhaar/VID based transaction agents/users have to enter
  - Aadhaar No
    - It should be 12 digits.
    - Aadhaar number should be masked excluding last 4 digits
    - Space not allowed
    - Mandatory
    - Where off logic should be implemented
    - Eye button should be present and by default the aadhaar number should be in masked form.
  - Aadhaar virtual ID
    - It should be 16 digits.
    - Number should be masked excluding last 4 digits
    - Space not allowed
    - Mandatory
    - Where off logic should be implemented
    - Eye button should be present and by default the VID number should be in masked form.
  - Mobile No
    - Length should be 10 digits.
    - Mandatory
    - Space not allowed
    - Should not start with 0,1,2,3,4,5
  - Amount
    - Minimum amount is 100 and maximum is 10000 without decimal.
    - Mandatory
    - Space not allowed
    - Numeric
  - Bank
    - If kotak bank will be selected then it will be on-us transaction.
    - If other bank selected then it will be off-us transaction.
- Submit

- Aadhaar Consent page should displayed on screen by clicking on the “Accept & Continue” button.



**Aadhaar consent**

Assamese

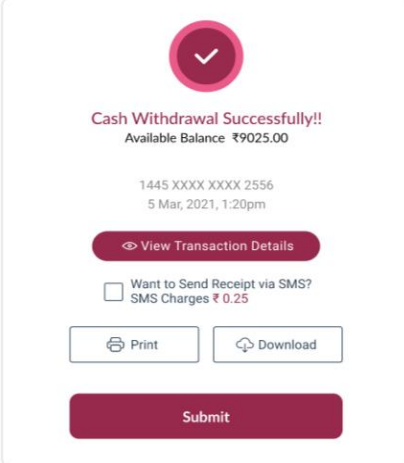
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কোটাক মাহিন্দা বেংকৰ সৈতে মোৰ অনুৰোধ প্রক্ৰিয়াকৰণৰ উদ্দেশ্যে মই আধাৰ-ভিত্তিক প্রমাণীকৰণ ব্যৱহাৰত মোৰ সন্মতি দিছো। মই সন্মত হৈছো আৰু বুজি পাইছো যে UIDAI -ৰ পৰা পাপ্ৰ ডেমোগাফিক ডেটা বা ষ্টেৰাইটি তথ্য

☒ I have read and accept the Aadhaar consent.

DECLINE ACCEPT

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  - Fingerprint strength should be equal to or above 40%.
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- Click on proceed
  - System will validate user details.
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**Cash Withdrawal Successfully!!**  
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1445 XXXX XXXX 2556  
 5 Mar, 2021, 1:20pm

[View Transaction Details](#)

☐ Want to Send Receipt via SMS?  
 SMS Charges ₹ 0.25

[Print](#)
[Download](#)

[Submit](#)

- On successful response from the bank, the user will be shown the remaining amount, date & transaction id.
- Agents/users can click on the 'View Transaction Details' to see all other transaction details which include
  - Bank Name and Logo
  - Date
  - Time
  - BC Name
  - BC Location
  - Agent ID
  - Terminal ID
  - Customer Aadhaar No/VID
  - Customer Name
  - STAN
  - Bank Name
  - RRN
  - Bank RRN
  - UIDAI Auth Code
  - Transaction Type
  - Transaction Amount
  - Transaction Status
  - A/C Balance

## Balance Enquiry (On-us/Off-us):

Transaction With

☒ Aadhaar Card ☐ VID

Enter Aadhaar Number

Select Transaction Type

Balance Enquiry

Select Bank

Mobile Number

Submit

ServeU

- Agent should click on the AEPS option. In select transaction type option use will select balance enquiry option from drop down.
- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
- For aadhaar/VID based transaction agents/users have to enter
  - Aadhaar No
    - It should be 12 digits.
    - Aadhaar number should be masked excluding last 4 digits
    - Space not allowed
    - Mandatory
    - Where off logic should be implemented

- Eye button should be present and by default the aadhaar number should be in masked form.
- Aadhaar virtual ID
  - It should be 16 digits.
  - Number should be masked excluding last 4 digits
  - Space not allowed
  - Mandatory
  - Where off logic should be implemented
  - Eye button should be present and by default the VID number should be in masked form.
- Mobile No
  - Length should be 10 digits.
  - Mandatory
  - Space not allowed
  - Should not start with 0,1,2,3,4,5
- Bank
  - If kotak bank will be selected then it will be on-us transaction.
  - If other bank selected then it will be off-us transaction.
- Submit
- Aadhaar Consent page should displayed on screen by clicking on the “Accept & Continue” button.

**Aadhaar consent**



 Assamese



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কোটাক মাহিন্দা বেংকৰ সৈতে মোৰ অনুৰোধ প্রক্ৰিয়াকৰণৰ উদ্দেশ্যে মই আধাৰ-ভিত্তিক প্রমাণীকৰণ ব্যৱহাৰত মোৰ সন্মতি দিছো। মই সন্মত হৈছো আৰু বুজি পাইছো যে UIDAI -ৰ পৰা পাপ্ৰ ডেমোগাফিক ডেটা বা ই-কেৰাইচি তথ্য

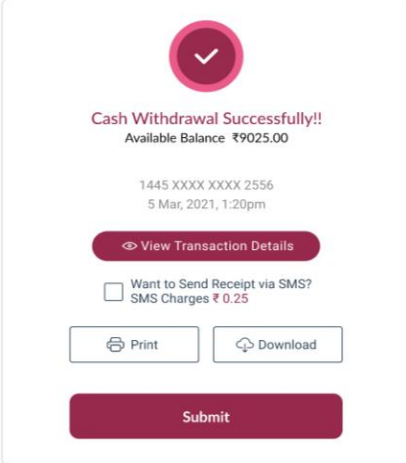
☒
I have read and accept the Aadhaar consent.


DECLINE

ACCEPT

- User will click on capture
  - Fingerprint strength should be equal to or above 40%.
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- Click on proceed
  - System will validate user details.
  - System will validate the fields.
  - Feature check (product feature sub product feature)
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- On successful response from the bank, the user will be shown the remaining amount, date & transaction id.
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- Bank Name and Logo
- Date
- Time
- BC Name
- BC Location
- Agent ID
- Terminal ID
- Customer Aadhaar No/VID
- Customer Name
- STAN
- Bank Name
- RRN
- Bank RRN
- UIDAI Auth Code
- Transaction Type
- Transaction Amount
- Transaction Status
- A/C Balance

## Mini Statement (On-us/Off-us):

Transaction With



Aadhaar Card



VID

Enter Aadhaar Number

Select Transaction Type

Mini Statement



Select Bank

Mobile Number

Submit

- Agent should click on the AEPS option. In select transaction type option use will select mini statement option from drop down.
- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
- For aadhaar/VID based transaction agents/users have to enter
  - Aadhaar No
    - It should be 12 digits.
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    - Space not allowed
    - Mandatory
    - Where off logic should be implemented

- Eye button should be present and by default the aadhaar number should be in masked form.
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  - It should be 16 digits.
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  - Space not allowed
  - Mandatory
  - Where off logic should be implemented
  - Eye button should be present and by default the VID number should be in masked form.
- Mobile No
  - Length should be 10 digits.
  - Mandatory
  - Space not allowed
  - Should not start with 0,1,2,3,4,5
- Bank
  - If kotak bank will be selected then it will be on-us transaction.
  - If other bank selected then it will be off-us transaction.
- Submit
- Aadhaar Consent page should displayed on screen by clicking on the “Accept & Continue” button.

**Aadhaar consent**




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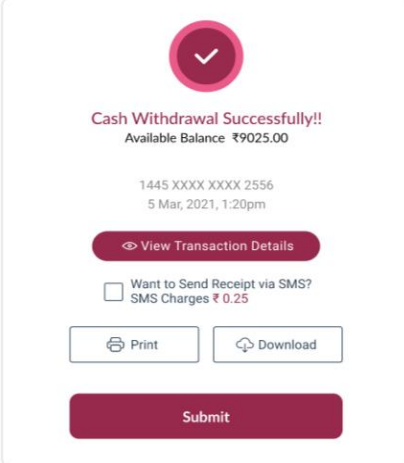
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☒
I have read and accept the Aadhaar consent.

DECLINE

ACCEPT

- User will click on capture
  - Fingerprint strength should be equal to or above 40%.
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- Click on proceed
  - System will validate user details.
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



[View Transaction Details](#)

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[Print](#)
[Download](#)

[Submit](#)

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- Agents/users can click on the 'View Transaction Details' to see all other transaction details which include
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  - BC Location
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  - Terminal ID
  - Customer Aadhaar No/VID
  - Customer Name
  - STAN
  - Bank Name
  - RRN
  - Bank RRN
  - UIDAI Auth Code
  - Transaction Type
  - Transaction Amount
  - Transaction Status
  - A/C Balance

|   |  |         |
|---|--|---------|
|  | Bairam Dash <span>Processing</span><br>23 Mar, 2021   ₹2,999 | ₹ 2,000 |
|  | Bairam Dash <span>Processing</span><br>23 Mar, 2021   ₹2,999 | ₹ 2,000 |
|  | Bairam Dash <span>Processing</span><br>23 Mar, 2021   ₹2,999 | ₹ 2,000 |
|  | Bairam Dash <span>Processing</span><br>23 Mar, 2021   ₹2,999 | ₹ 2,000 |
|  | Bairam Dash <span>Processing</span><br>23 Mar, 2021   ₹2,999 | ₹ 2,000 |

### Fund Transfer (On-us/Off-us):

☐ Aadhaar card
 ☐ VID

Remitter Aadhaar No

Beneficiary Aadhaar No

Select Bank

Mobile Number


Amount

Submit

- Agent should click on the AEPS option. In select transaction type option user will select Fund Transfer statement from drop down.
- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
  - · Remitter Aadhaar No (Masked excluding last 4 digits)
  - · Beneficiary Aadhaar No (Masked excluding last 4 digits)
  - Remitter bank
    - Always KOTAK Bank
  - · Beneficiary Bank Name
    - Drop down
    - List to be fetched from master
    - Single selection
  - · Mobile No
  - · Amount
- BC Agent should read and accept the Aadhaar Consent displayed on screen by clicking on “Accept & Continue” button.
- biometric capture.
  - If customer biometric miss match 3 consecutive times then the system should redirect user to login.
- Proceed
  - System will validate user details.
  - System will validate the fields.
  - Feature check (product feature sub product feature)
  - Feature check of parent.
  - FRM check( limit check)
  - Duplicate transaction check.
- Transaction requests will be sent from terminal to Olive FIG switch.
- According to the response the receipt will be shown .Agents can print or download the transaction details using the Print & Download button respectively.
- The receipt should contain the following fields:
- · Bank Name and Logo

- • Date
- • Time
- • BC Name
- • BC Location
- • Agent ID
- • Terminal ID
- • Remitter Aadhaar No
- • Remitter Name
- • Beneficiary Aadhaar No
- • STAN
- • Bank Name
- • RRN
- • Bank RRN
- • UIDAI Auth Code
- • Transaction Type
- • Transaction Status
- • A/C Balance



A green circle with a white checkmark inside.

Fund Transfer Successfully!!

**₹9025.00**

1445 XXXX XXXX 2556  
5 Mar, 2021, 1:20pm

[View Transaction Details](#)

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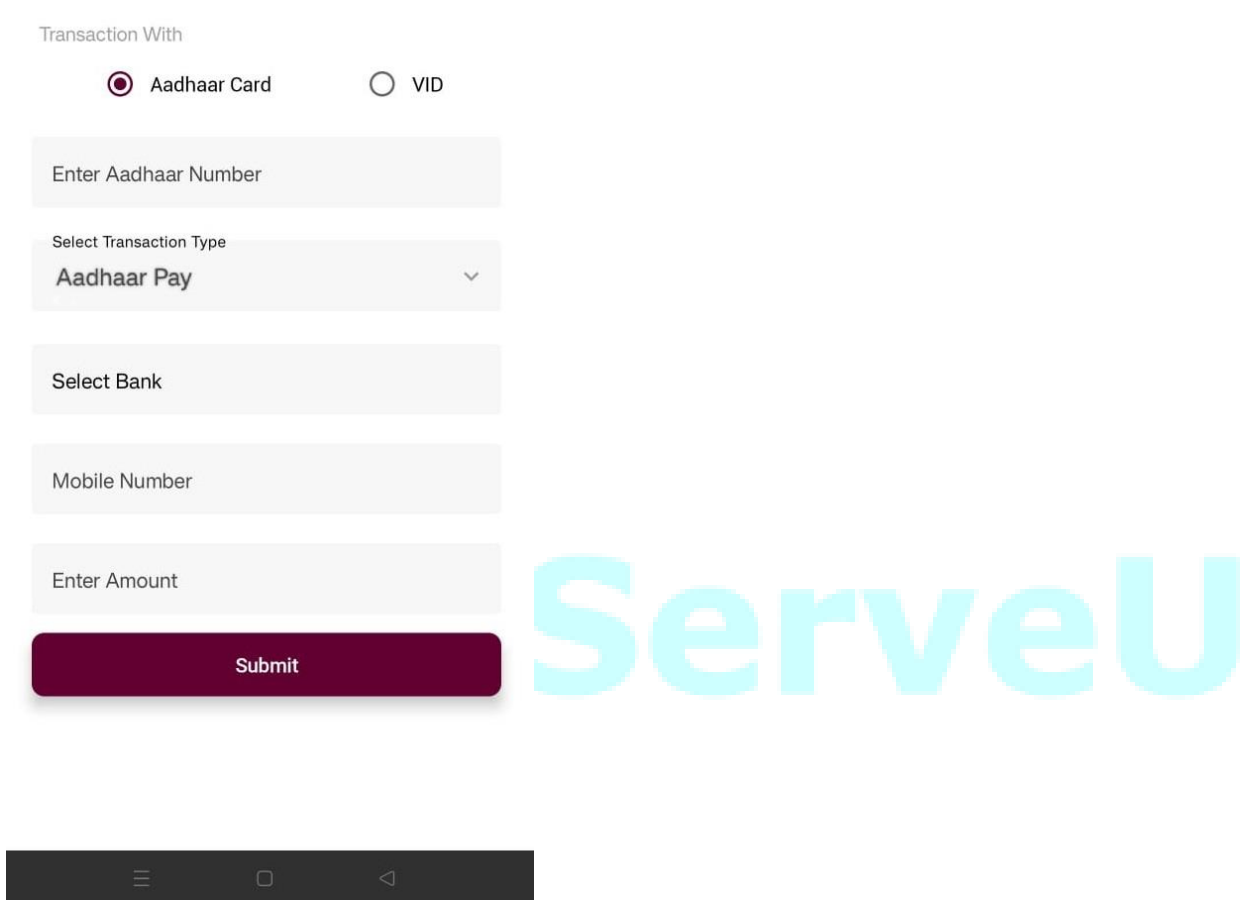
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[Download](#)

[Home](#)

## Aadhar Pay (on-us/off-us)

Aadhar pay is different product and it will be separate icon in frontend. Agent have to perform bio-auth as mentioned in AEPS part.



- Agents can do Aadhar pay using either aadhar or VID of the customers.
- Agent should click on the AEPS option. In select transaction type option user will select Aadhar Pay statement from drop down.
- AEPS transaction page will open. Where user have to select the aadhaar or VID option from the radio button.
- For aadhaar/VID based transaction agents/users have to enter
  - Aadhaar No
    - It should be 12 digits.
    - Aadhaar number should be masked excluding last 4 digits
    - Space not allowed

- Mandatory
- Aadhaar virtual ID
  - It should be 16 digits.
  - Number should be masked excluding last 4 digits
  - Space not allowed
  - mandatory
- Mobile No
  - Length should be 10 digits.
  - Mandatory
  - Space not allowed
  - Should not start with 0,1,2,3,4,5
- Amount
  - Minimum amount is 100 and maximum is 10000 without decimal.
  - Mandatory
  - Space not allowed
  - Numeric
- Bank
  - If kotak bank will be selected then it will be on-us transaction.
  - If other bank selected then it will be off-us transaction.
- Submit
- Aadhaar Consent page should displayed on screen by clicking on the “Accept & Continue” button.

**Aadhaar consent**



 Assamese
 

মই ইয়াৰ দ্বাৰা স্বেচ্ছাত UIDAI -ৰ পৰা মোৰ জনসংখ্যা সংক্ৰান্ত বিশদ (ফটো/ই-কেৰাইচি সহ) প্রমাণীকৰণৰ বাবে মোৰ আধাৰ নম্বৰ, বায়োমেট্ৰিক আৰু/অথবা ওৱান টাইম পিন (OTP) ডেটা পাবলৈ কোটাক মাহিন্দা বেংকক মোৰ সন্মতি প্রদান কৰিছো।

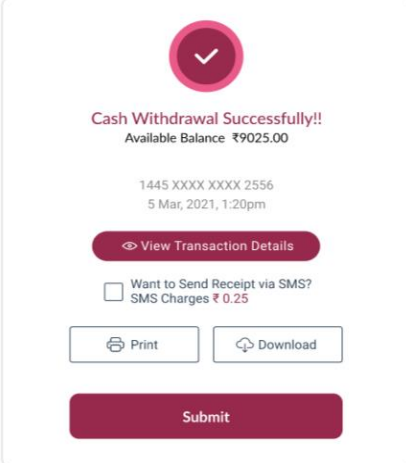
কোটাক মাহিন্দা বেংকৰ সৈতে মোৰ অনুৰোধ প্রক্ৰিয়াকৰণৰ উদ্দেশ্যে মই আধাৰ-ভিত্তিক প্রমাণীকৰণ ব্যৱহাৰত মোৰ সন্মতি দিছো। মই সন্মত হৈছো আৰু বুজি পাইছো যে UIDAI -ৰ পৰা পাপ্ৰ ডেমোগাফিক ডেটা বা ই-কেৰাইচি তথ্য


☒
I have read and accept the Aadhaar consent.

DECLINE

ACCEPT

- User will click on capture
  - Fingerprint strength should be equal to or above 40%.
  - If customer biometric miss match 3 consecutive times then the system should redirect user to login.
- Click on proceed
  - System will validate user details.
  - System will validate the fields.
  - Feature check (product feature sub product feature)
  - Feature check of the parent user
  - FRM check( limit check)
  - Duplicate transaction check.
- Transaction requests will be sent from terminal to Olive FIG switch.



  
**Cash Withdrawal Successfully!!**  
 Available Balance ₹9025.00

1445 XXXX XXXX 2556  
 5 Mar, 2021, 1:20pm

[View Transaction Details](#)

☐ Want to Send Receipt via SMS?  
 SMS Charges ₹ 0.25

[Print](#)
[Download](#)

[Submit](#)

- On successful response from the bank, the user will be shown the remaining amount, date & transaction id.
- Agents/users can click on the 'View Transaction Details' to see all other transaction details which include
  - Bank Name and Logo
  - Date
  - Time
  - BC Name
  - BC Location
  - Agent ID
  - Terminal ID
  - Customer Aadhaar No/VID
  - Customer Name
  - STAN
  - Bank Name
  - RRN
  - Bank RRN
  - UIDAI Auth Code
  - Transaction Type
  - Transaction Amount
  - Transaction Status
  - A/C Balance

**Report-**

The transaction report format will be as per our existing report.

Currently wallet, commission, wallet top up, wallet cashout features are not required to be developed. These will be required to be developed in upcoming sprints.

