

**ET Q&A**

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UIDAI chief says biometric or OTP verification will rule out misuse of data

# E-authentication a Must to Curb Aadhaar Frauds

The government has asked all agencies including banks not to rely on paper-based Aadhaar but authenticate it using biometrics or one-time-password since paper-based Aadhaar can be faked, said **Ajay Bhushan Pandey**, CEO of Unique Identification Authority of India. In an interview to **ET's Surabhi Agarwal**, Pandey said the Aadhaar Act also mandates using Aadhaar with authentication. This comes after over 200 government websites had published the Aadhaar numbers and bank account details of beneficiaries. Edited Excerpts:

**There is a risk of people creating fake Aadhaar since UID numbers were put online. How are you addressing this?**

When we are saying that agencies link your ID with Aadhaar, we are not expecting that you link with the paper-based Aadhaar. We are saying that either it should be biometrically authenticated or Aadhaar OTP should be verified. Once you biometrically authenticate, then the possibility of somebody giving a fake Aadhaar or giving somebody else's Aadhaar number and linking it with a different PAN or account is ruled out. The idea is that you have to use Aadhaar properly which means that you have to use Aadhaar authentication. Once you do that, then the chances of duplicate, bogus, fake linking will be eliminated.

**Have you issued any directive to agencies to necessarily authenticate Aadhaar through biometrics or OTP before using it?**

We have it in our regulation. It is in Aadhaar authentication regulation 3 and 4, where we are saying that use Aadhaar

through authentication. It lays down the kinds of options available.

**Almost 210 government websites had published Aadhaar data online. How much of a risk is it since so many websites have published so much sensitive information?**

Certain websites had published it during the initial few months in compliance with the Right to Information Act's proactive disclosure norms, because they needed to disclose the names, address and bank accounts of the beneficiaries.

**But bank account number is personal sensitive information. How did they publish that?**

They were not correct. They were also publishing Aadhaar numbers and that also was not correct. When it was brought to our notice, we told them that there is an Aadhaar Act and you should not do this. Then they stopped displaying it. Then the question arose that information on some individual's Aadhaar number and bank details were available in the public domain, so has their security been compromised? To that, our answer is no. Because knowing someone's bank account detail doesn't facilitate someone to go and actually hack into their account, as someone has to know the password, PIN, etc. Similar is the case with Aadhaar number as Aadhaar will always be with some Aadhaar authentication.

**But most agencies are not using Aadhaar with authentication currently?**

That's why we are telling all agencies that in the initial stages you can accept paper-based Aadhaar, but at

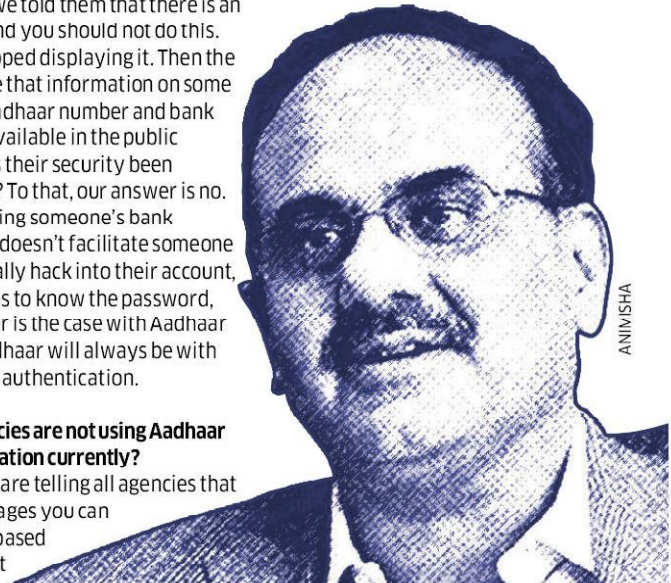
some point in time you have to authenticate that person under the Aadhaar Act.

**What actions have you taken to inform banks and others about the importance of authentication?**

We have our weekly meeting where we call all stakeholders and emphasise on the mode of authentication they should be choosing to achieve an optimum level of security.

**How important is the data protection law in this context where such sensitive data is being put up online?**

Aadhaar has a very strong data protection system because it has all the internationally accepted core data principles like collection, sharing limitations, etc built in.



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