

Aadhaar all set to replace PIN, password

Mahendra.Singh
@timesgroup.com

New Delhi: The Aadhaar number is all set to become an alternative for all online and card transactions which require password and PIN as the Unique Identification Authority of India (UIDAI) is developing a mobile app that can be used by shopkeepers, merchants or individuals for receiving payments.

The move is part of the drive, anchored by Niti Aayog, to make India a cashless economy after the government scrapped high-value currency notes on November 8.

Among other measures, the government is also working on a policy to disincentivise cash transactions and facilitate digital payments.

A B Pandey, CEO of UIDAI, explained that online transactions can be executed between two people having bank accounts linked with Aadhaar by just feeding the 12-digit unique identification number in the mobile set equipped with the Aadhaar-enabled app which will be used for authenticating biometrics — fingerprints or iris of person making payment.

Pandey said the Andhra Pradesh government is using the Aadhaar-enabled system in fair price shops.

“Aadhaar-enabled transactions are card-less and PIN-less,” Pandey said, adding that people have foreseen Aadhaar’s role in online transactions which is reflected in the huge jump in enrolments. Enrolments have jumped to 7 lakh a day from 4-5 lakh per day after November 8. Pandey said the government is working with mobile manufacturers for producing mobile sets equipped with technology to authenticate biometrics which can enable Aadhaar-based transactions.

A massive campaign is going to be launched to create awareness among merchants.

Niti Aayog chief executive officer Amitabh Kant, who is heading the committee of secretaries on digital payments and is part of the panel of chief ministers on the issue, said that work is in progress on a policy to make cash transactions more expensive and incentivise people to pay digitally.

IT secretary Aruna Sundarajan said the ministry has kept aside Rs 100 crore to incentivise enrolment of merchants on to the digital platform to help push the drive.