

Cellphones won't be a barrier for e-payments: UIDAI

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Technology enabling people to transfer money or make payments without a mobile phone is on its way, with the Unique Identification Authority of India (UIDAI) working to integrate Aadhaar Pay with the newly launched Bharat Interface for Money (Bhim) app.

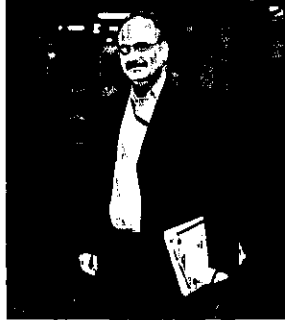
The technology, using the sender's fingerprint or iris on the recipient's mobile phone, will be available in the next few

weeks, said A.B. Pandey, chief executive officer of UIDAI in an interview.

On Friday, Prime Minister Narendra Modi, launching the Bhim app, said that the thumbprint will serve as the identity, bank and business for citizens.

UIDAI is currently working on integrating the biometric payment system, Aadhaar Pay, with Bhim.

The app, which is available for both smartphones and feature phones, enables people to make all forms of cashless payments using various digital modes, including debit/credit



A.B. Pandey, CEO of UIDAI
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cards, unstructured supplementary service data, Unified Payments Interface and Aadhaar-enabled payments sys-

tem.

In other words, to make a payment, all you need is a seller or a recipient with a phone with an Aadhaar Bhim app, which will recognize either your thumbprint or iris.

"The work on the integration between Aadhaar Pay and Bhim has started. Lot of internal security testings have to be done," Pandey said.

"Today in a non-Aadhaar Bhim app, both the sender and the receiver require a mobile to facilitate a transaction. When we put Aadhaar on this app, only the receiver needs to have a device," he said.

The Bhim app has been downloaded three million times and been used for 5 lakh transactions.

"Currently our capacity is to authenticate 10 crore transactions per day using Aadhaar. As the number of transactions reaches around 5-6 crore a day, we will take a call on scaling up our capacity," Pandey said.

The use of biometrics will result in a trade-off between security and convenience, said Pranesh Prakash, Policy director at the Centre for Internet and Society.

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