

Your Aadhaar card is a debit card too

NITI Aayog-led move aimed at encouraging cashless transactions across country

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New Delhi: Aadhaar cardholders will soon be able to use their cards to credit or debit money. The move comes in the wake of the government's efforts to encourage cashless transactions in the country.

To avail the service, cardholders will have to enter their Aadhaar ID number and go through a fingerprint or iris scanner verification for electronic transaction. Briefing reporters, Ajay Bhushan Pandey, CEO of Unique Identification Authority of India (UIDAI), said that the biometric authentication capacity of Aadhaar will be increased from the current 10 crore to 40 crore a day.

"We will create capacity for 40 crore authentications. Yesterday, 1.31 crore Aadhaar-enabled biometric authentications were reported," Pandey said, adding that awareness would be created about this service. He assured that there would be utmost privacy for all Aadhaar-related transactions. The Aadhaar card can be linked with bank accounts and the Aadhaar-Enabled Payment System (AEPs) can be used for funds transfer, balance enquiry, cash

debits, credits etc.

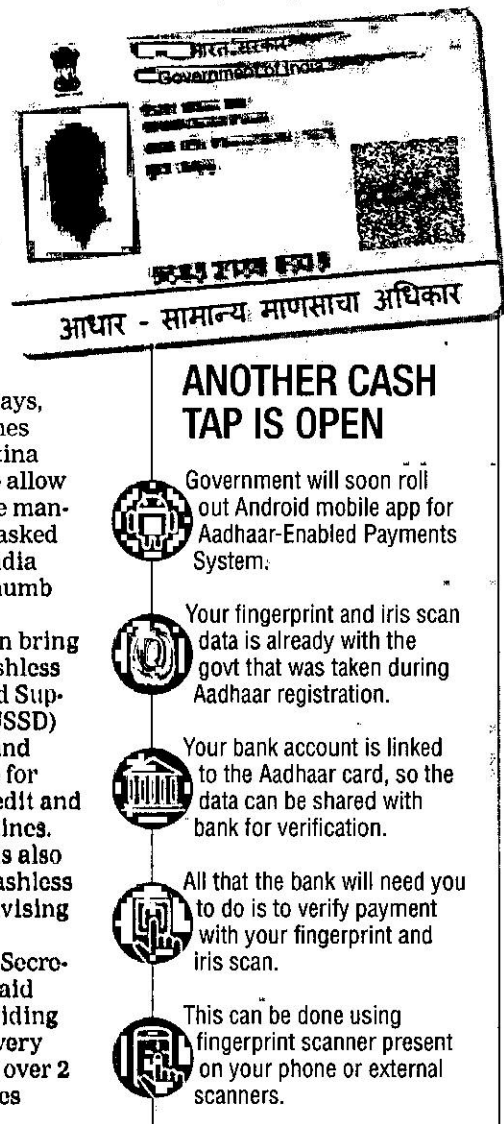
NITI Aayog CEO Amitabh Kant said that an Android mobile app will be launched soon to enable cashless transactions for Aadhaar cardholders.

He said that the app will be available in the next 15 days, and it would allow cell phones with external or in-built retina and fingerprint scanners to allow the transactions. Cell-phone manufacturers, he said, will be asked to see if mobiles made in India can have in-built iris and thumb identification system.

The government will soon bring in four other options for cashless transactions – Unstructured Supplementary Service Data (USSD) for GSM phones, e-wallets and Unified Payments Interface for smartphones, and debit, credit and prepaid cards for PoS machines.





He said the government is also working on incentivising cashless transactions and disincentivising cash transactions.

Information Technology Secretary Aruna Sundararajan said that the department is providing an incentive of Rs 100 for every merchant enrolled through over 2 lakh common service centres across India.



आधार - सामान्य माणसाचा अधिकार

ANOTHER CASH TAP IS OPEN

-  Government will soon roll out Android mobile app for Aadhaar-Enabled Payments System.
-  Your fingerprint and iris scan data is already with the govt that was taken during Aadhaar registration.
-  Your bank account is linked to the Aadhaar card, so the data can be shared with bank for verification.
-  All that the bank will need you to do is to verify payment with your fingerprint and iris scan.
-  This can be done using fingerprint scanner present on your phone or external scanners.