



Trust Systems & Software (i) Pvt. Ltd.

Aadhaar Payment Bridge System (APBS)

The new payment service offered by the National Payments Corporation of India (NPCI) using the "Aadhaar" number, issued by the Unique Identification Authority of India (UIDAI) is known as "Aadhaar Payment Bridge System " and is referred to as "APBS".

TrustBankCBS APBS module is used for credit transactions for Government/ Government agency disbursements. Therefore, these Procedural Guidelines is used only for APBS – Credit.

APBS module Uses

Credit disbursements based on UID number,

To sub-serve the goal of Government of India (GOI) and Reserve Bank of India (RBI) in furthering Financial Inclusion by way of processing government disbursement using Aadhaar number,

To support various Schemes like NREGA, Social Security Pension, Handicapped Old Age Pension etc. of any Central or State Government bodies, to send financial details to the beneficiary using Aadhaar number.

APBS MODULE FEATURES:

- * APBS is accessed through secure mechanism.
- * Routing of Aadhaar based credit transaction files is done on the basis of Institute Identification Number (IIN), provided to the participant banks.
- * Sponsor Banks uploads Aadhaar-based credit transaction files.
- * NPCI processes the uploaded files, prepares Drawee bank files and generate settlement file.
- * The settlement file is posted to banks accounts with RBI – either by NPCI directly or through a settlement agency till the time NPCI gets its RTGS membership.
- * Destination banks can download the incoming files for credit processing after the settlement file has been successfully processed.
- * APBS allows the destination banks to send return and success status files.
- * Sponsor Banks receives the status files and can update customers based on the same on the fate of transactions.

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