

Protean eGov Technologies Limited



protean

Change *is* growth

**Securing APY transactions through
Aadhaar based User Authentication for
APY-Service Providers**

Version 1.0

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Securing APY transactions through Aadhaar based User Authentication for APY-Service Providers

REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version

Securing APY transactions through Aadhaar based User Authentication for APY-Service Providers

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1. Acronyms and Abbreviations

The following definitions, acronyms & abbreviations may have been used in this manual:

ACRONYM	DESCRIPTION
Protean	Protean eGov Technologies Limited
PFRDA	Pension Fund Regulatory & Development Authority
CRA	Central Recordkeeping Agency
APY-SPs	APY Service Providers
NL-OO	NPSLite Oversight Office

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2. Overview:

APY-SPs (NL-OO) are provided login ID in CRA system for executing the APY related activities and generate/view/download various reports. As per PFRDA directives, 2-Factor Aadhaar based authentication, an additional layer of security feature, is being mandatorily introduced for all password based users while login to CRA system effective from July 6, 2024.

The APY-SPs currently use a password-based login to access the CRA system for APY transactions. To enhance the security measures in accessing the CRA system and safeguard the interests of Subscribers and Stakeholders, it has now been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current user ID and password-based login process so as to make the CRA system accessible through 2 Factor Authentication.

APY-SPs have to implement the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all APY related activities.

This document covers the process to be followed by the Offices to link their Aadhaar and proceed with the functional activities using CRA system. The following points are covered in the document:

- A. One time registration of Aadhaar number against User ID
- B. Authentication of Aadhaar Mapping to User ID
- C. Status view
- D. Procedure for regular (Aadhaar based) access to CRA system
- E. Delinking of Aadhaar from the User ID

3. One Time Linking of Aadhaar with NL-OO User ID

1. NL-OO User will login to the CRA system with
 - a. Existing Login ID & Password,
 - b. Check in Password policy,
 - c. Enter Captcha and
 - d. Submit

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as shown in **Image 1**.

Image 1

2. The system will ask for Aadhaar number as displayed in **Image 2**. The user shall
 - a. Key in the Aadhaar number,
 - b. Check the declaration box and
 - c. Click on submit.

Image 2

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The following text shall be displayed and the User will have to place a check across the text after providing Aadhaar number;

- Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
 - Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
 - I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
 - I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.
- 3.** System will validate the Aadhaar number and ask for additional details (in case the said Aadhaar is not linked to the same User ID) as displayed in **Image 3**

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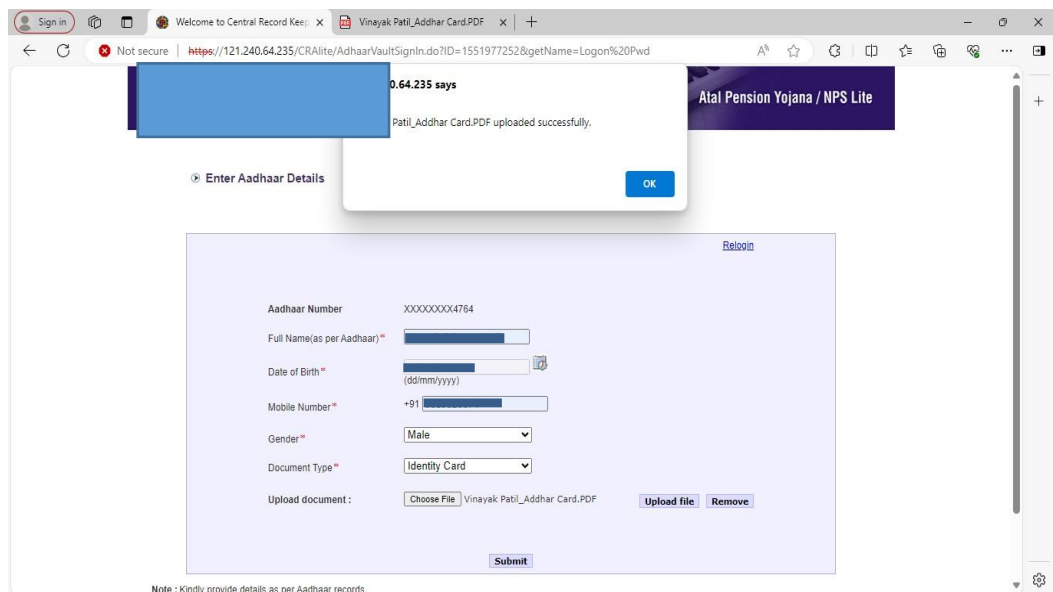


Image 3

The user shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is **mandatory to upload** at least one or all of the following documents (as per the requirement of the approving office) with maximum size of **5 MB**.

1. Appointment letter
2. Authority letter
3. Identity Card

4. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Image 4**

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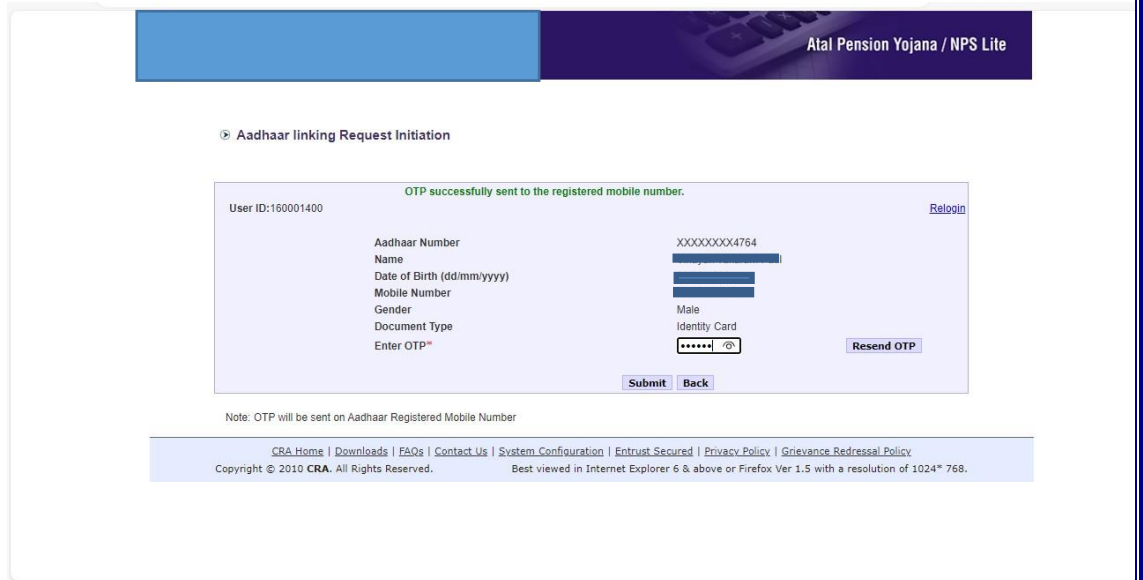


Image 4

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on “Resend OTP” tab.

- On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization. Refer **Image 5**.

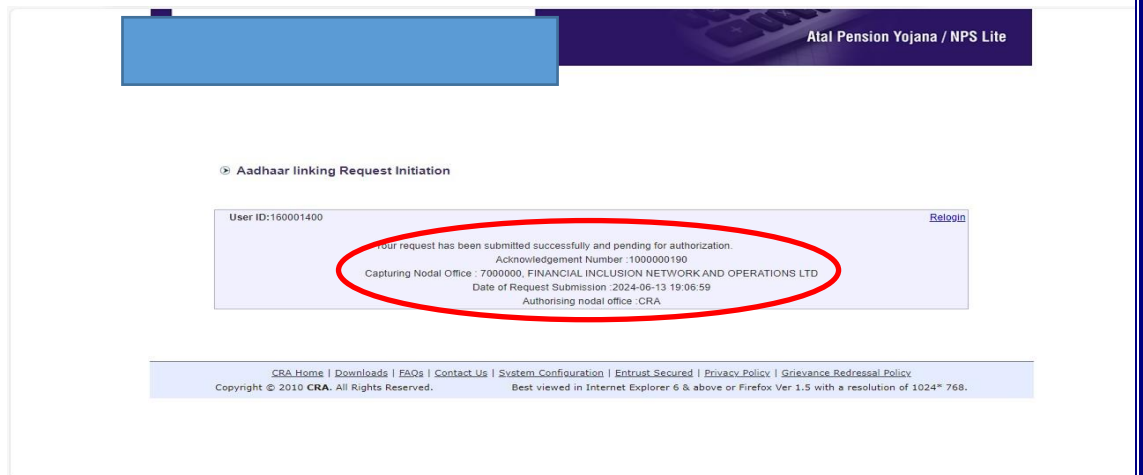


Image 5

Once submitted the message will be displayed as “Your request has been submitted successfully”. Further, this request has to be authorised by CRA.

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4. Authentication of Aadhaar linking request submitted by the NL-OO:

The Aadhaar linking request submitted by NL-OO will be authorized by CRA. The office will be sent communication on the registered email ID for the authorization or rejection of the Aadhaar linking request.

5. Status view for Aadhaar linking

The users can view the status of request created by logging-in to the CRA system and can view a specific request by providing Acknowledgement ID/Date range in Aadhaar Linking Tab.

6. Procedure for regular (Aadhaar based) access to CRA system

1. User will login to the CRA system with
 - a. Existing Login ID & Password,
 - b. Check in Password policy,
 - c. Enter Captcha and
 - d. Submit

as shown in **Image 6**.

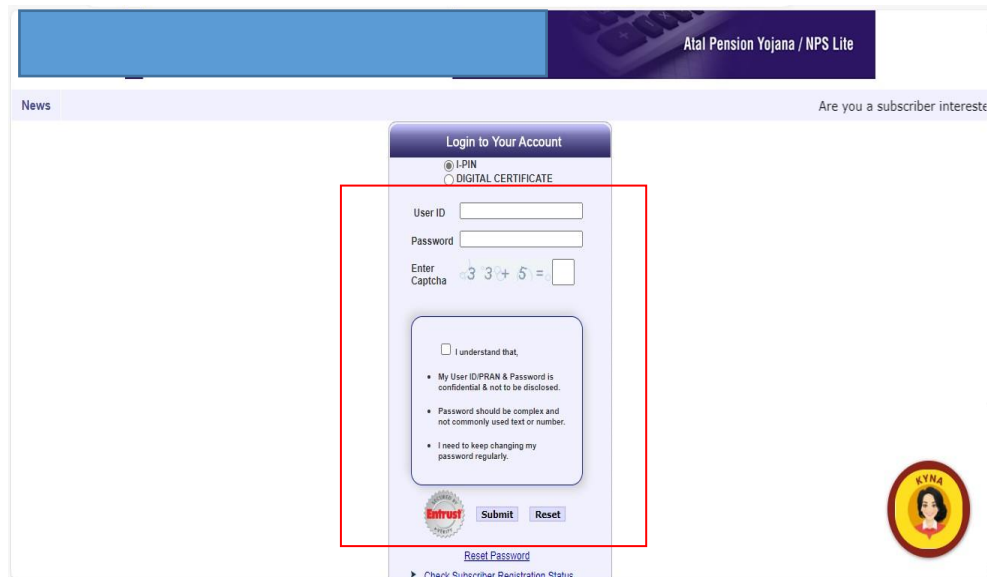
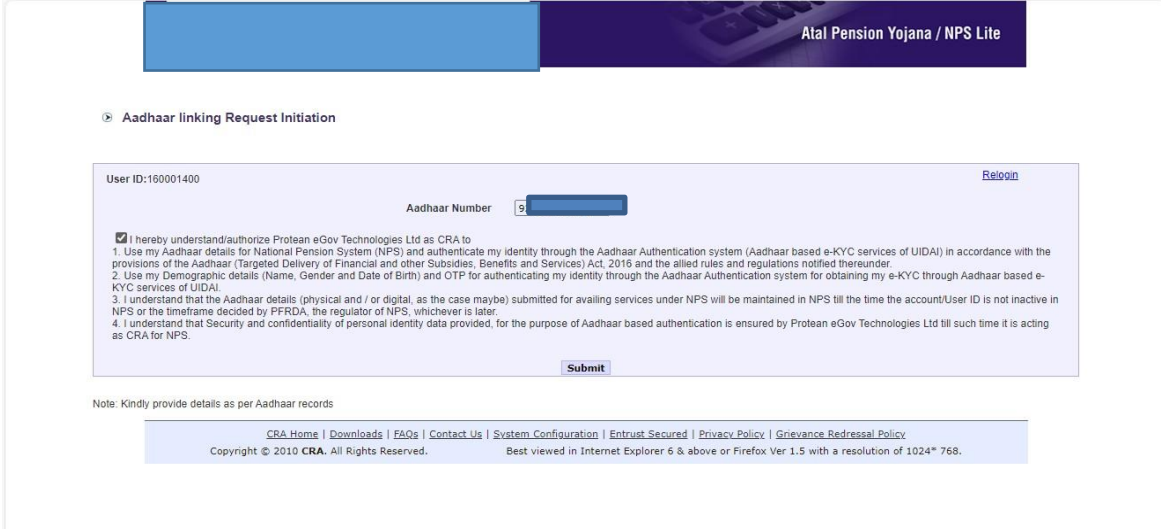


Image 6

2. The system will ask for Aadhaar number as shown in **Image 7**. The user shall

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- a. Provide the Aadhaar number,
- b. Check the declaration box and
- c. Click on submit.



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Aadhaar linking Request Initiation

User ID:160001400 [Relogin](#)

Aadhaar Number

I hereby understand/authorize Protean eGov Technologies Ltd as CRA to

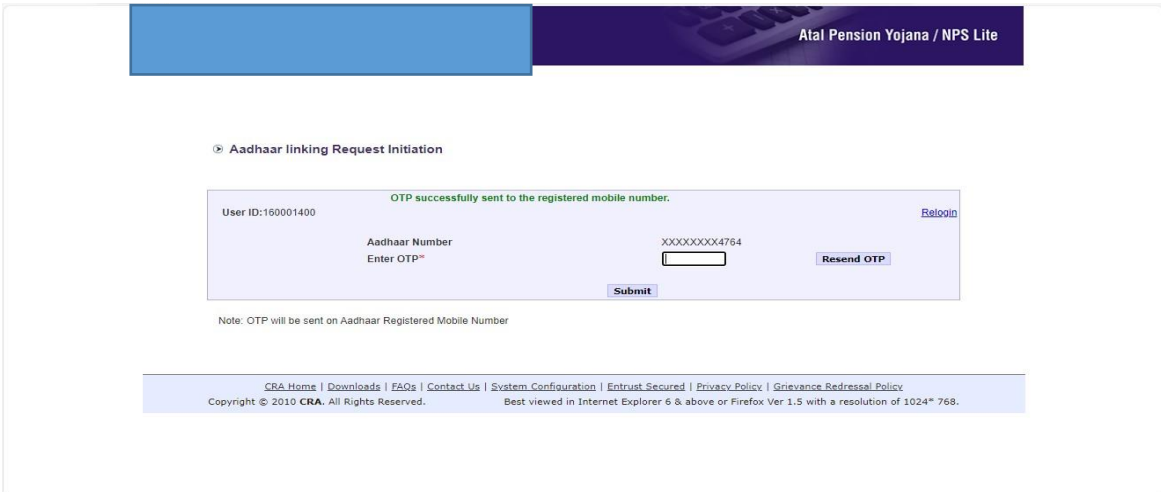
1. Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
3. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
4. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

Note. Kindly provide details as per Aadhaar records

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Image 7

3. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Image 8**



Atal Pension Yojana / NPS Lite

Aadhaar linking Request Initiation

User ID:160001400 [Relogin](#)

Aadhaar Number XXXXXXXX4764

Enter OTP*

OTP successfully sent to the registered mobile number.

Note. OTP will be sent on Aadhaar Registered Mobile Number

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Image 8

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In case of delay in delivery of OTP, the user can regenerate OTP by clicking on Resend OTP tab. Once, OTP is submitted User will be able to login and perform required functions.

Note:

- Maximum of 5 Aadhaar numbers can be linked to a single user ID.
- The same Aadhaar number cannot be linked to multiple user IDs of the same NL-OO/NL-AO
- If the User has logged in to CRA with login ID ending with '00' and due to any reason if OTP is not received then another should be able to login with '00'. Error shall not be displayed as User is already logged in.
- Same user ID cannot be used for simultaneous login until previous user has logged out, for security reasons.
- If any user wishes to delink from the user ID for reasons like transfer from the office etc. the same may be communicated to CRA and the delinking request will be processed.

7. Delinking of Aadhaar from the User ID

If the Aadhaar is to be delinked from the NL-OO user ID for any reason like change of roles and responsibilities, retirement, dismissal or transfer of the user etc., an email should be sent to CRA from the registered email ID with the reason for delinking the Aadhaar from User ID. Necessary action will be taken by CRA for processing the delinking request.
