



Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SoP)

Securing NPS transactions through Aadhaar based User Authentication for Government Nodal offices

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Acronyms and Abbreviations

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

ACRONYM	DESCRIPTION
NPS	National Pension System
Protean	Protean eGov Technologies Limited
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
NPSCAN	National Pension System Contribution Accounting Network
CRA	Central Recordkeeping Agency
Pr.AO	Principal Accounts Office
DTA	Directorate of Treasury and Accounts
PAO	Pay and Accounts Office
DTO	District Treasury Office
DDO	Drawing and Disbursing Office
PAO Reg. No.	Unique PAO Registration Number allotted by CRA
DDO Reg. No.	Unique DDO Registration Number allotted by CRA
PAN	Permanent Account Number
I-PIN	Internet Personal Identification Number
T-PIN	Tele-query Personal Identification Number

Overview

Government Nodal offices (PrAO/DTA /PAO/DTO/ DDO) and Corporate Nodal offices are provided login access to the CRA system for executing the NPS 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 logging-in to CRA system, effective ,1st April 2024.

The Nodal Offices under Central and State Governments including their underlying Autonomous bodies currently utilize a password-based login to access the Central Recordkeeping Agency (CRA) for NPS 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.

The Nodal office User IDs under the Government Sector (Central/State/CAB/SAB) shall be allowed to login to CRA system (CRA & NPSCAN) with 2-Factor Authentication using Aadhaar OTP (One time password). The Oversight office (PrAO/DTA) needs to link their Aadhaar against their respective CRA User ID initially, so that the underlying users can initiate Aadhaar Mapping. Similarly PAO/DTO needs to link their Aadhaar against their respective CRA User ID, so that the underlying DDOs can initiate Aadhaar linking.

All offices under Government Sector and Autonomous Bodies have to implement the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all NPS related activities.

This document covers the process to be followed by the Nodal 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 Nodal Office User ID
- B. Authentication of Aadhaar Mapping to Nodal Office User ID
- C. Status view for Aadhaar Mapping
- D. Procedure for regular (Aadhaar based) access to CRA system

A. One Time Linking of Aadhaar with Nodal Office User ID

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as displayed in **Image 1**.

The screenshot shows the CRA system login interface. On the left is a sidebar with icons for various services: Activate Tier II Account, FATCA Compliance, Annuity Quotes, Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, My Withdrawal Utility, PRAN Card Dispatch Status, and Grievance / Enquiry Status. The main content area is titled 'Nodal Offices / Other Intermediaries'. It contains a login form with fields for User ID (123400) and Password (masked with dots). Below the password field is a captcha question: '8 4 + 3 = 87'. There are two 'Submit' buttons, one above and one below the captcha. A 'Reset Password' link is also present. A declaration box with a checked checkbox and a list of terms is visible. The bottom of the page features the text 'Retired life ka sahara, NPS hamara' and a KYNA logo.

Image 1

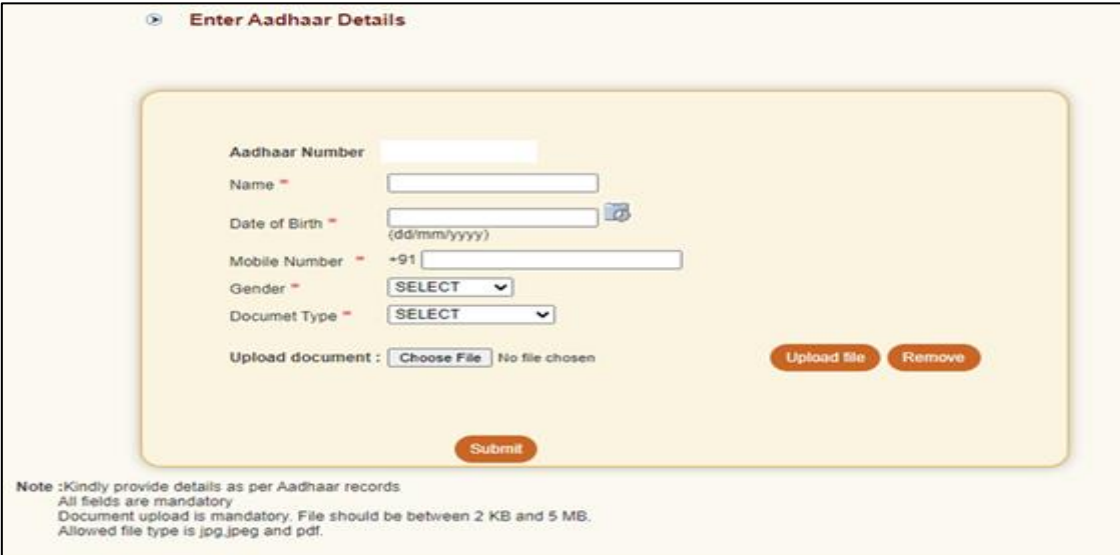
2. The CRA System shall prompt for the Aadhaar number as displayed in **Image 2**. The User will enter the Aadhaar number, check the declaration box and click on submit.

The screenshot shows the 'Kindly share below Aadhaar details' page. It displays the User ID: 1000985800. Below this is a field for the Aadhaar Number. A declaration box with a checked checkbox and a list of terms is visible. The terms include: 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.

Image 2

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 same Aadhaar is not linked to the same User ID) as displayed in **Image 3**



Enter Aadhaar Details

Aadhaar Number

Name

Date of Birth 
(dd/mm/yyyy)

Mobile Number +91

Gender

Document Type

Upload document : No file chosen

Note :Kindly provide details as per Aadhaar records.
All fields are mandatory.
Document upload is mandatory. File should be between 2 KB and 5 MB.
Allowed file type is jpg,jpeg and pdf.

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 displayed in **Image 4**

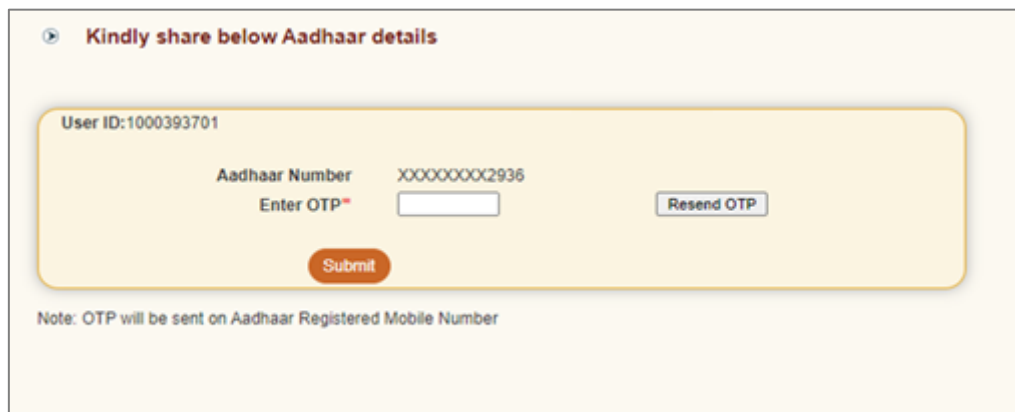


Image 4

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

5. 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 that *"Your request has been submitted successfully"*. Further, this request has to be authorized by the respective oversight office.

B. Authentication of Aadhaar linking request submitted by Nodal Office:

The oversight office needs to authorize the Aadhaar linking transaction for underlying offices.

Aadhaar Linking for	Authorised by
PrAO/DTA	CRA
PAO/DTO	PrAO/DTA
DDO	PAO/DTO

The underlying office cannot complete Aadhaar linking request till the time the authorizing Nodal officer has completed the Aadhaar linking for his/her User ID. Therefore it is required that the PrAO/DTA gets his/her Aadhaar linked prior to initiating any authorization of requests.

Further, it is important to note that the authorizing office needs to verify the documents uploaded by underlying office before authorizing any Aadhaar linking request.

1. On successful creation of Acknowledgement number for Aadhaar mapping, the nodal office initiating the request shall receive an intimation on registered email.
2. The Authorizer is required to login to the CRA system and authenticate his/her Aadhaar details using OTP and authorize the request under **"User Maintenance"** tab.
3. On selecting "Authorize Mapping Request", the list of pending Acknowledgement number's with related details shall be displayed as shown in **Image 6**, on entering the "Entity Registration number / Acknowledgement number / Date range"

Nodal Officer Details

☒ Authorize Mapping Request
 ☐ View Request Status

Entity Reg. No.

Ack No

From Date*

DD/MM/YYYY

To Date*

DD/MM/YYYY

Search

Reset

Sr No	Ack No.	User ID	User Name	Entity Reg. No.	Entity Name	Date of Initiation	Action
1	1000000020	1000048700	Rasika Sarang Gohwalkar	10000487	ABCName	28-Feb-2024	Accept/Reject

1

2

Next

Image 6

- The details of the data entered by the User for Aadhaar linking shall be displayed with last four digits of the respective Aadhaar number (**Image 7**).

Authorize Aadhaar Mapping Request

Acknowledgement Number

1000000020

User ID

1000048700

Aadhaar Number

XXXXXX002936

User Name

Rasika Sarang Gohwalkar

Date of Birth(dd/mm/yyyy)

Mobile Number

9820172918

Gender

Female

Entity Reg. No.

10000487

Entity Name

ABCName

Date of Initiation

28/02/2024

Uploaded Documents

Document Type

Download Attached File

Appointment letter

Authority Letter

Identity Card

☒ Accept
 ☐ Reject

Remarks

REQUEST ACCEPTED

Approve

Back

Image 7

- The authorizer can 'Accept' or 'Reject' the Acknowledgement. If request is accepted then the office needs to '**Approve**' and proceed further. If request is rejected then appropriate comments have to be provided.

6. On successful acceptance of request, the following screen is displayed (Image 8).

Authorize Aadhaar Mapping Request

Request has been successfully Accepted

Acknowledgement Number	9100000000
User ID	1000986801
Entity Reg. No.	10009868
Entity Name	ABCName
Date of Initiation(dd/mm/yyyy)	01/01/2024
Date of Authorization(dd/mm/yyyy)	
Request Status	Accepted
Authorizing Nodal Office	CRAUser

Close

Date of Initiation 01/01/2024

Image 8

C. Status view for Aadhaar linking

The users can view the Status of the request created, by logging-in to the CRA system and providing Acknowledgement ID under the “User Maintenance” tab.

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

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as shown in **Image 9**.

Activate Tier II Account Free !!

FATCA Compliance

Annuity Quotes

Subscriber Consent to share contact details with ASP

Subscriber Registration/Photo-Signature Modification Request

Status using Receipt Number

My Withdrawal Utility

PRAN Card Dispatch Status

Grievance / Enquiry Status

My User ID/PRAN & Password is confidential & not to be disclosed.
Password should be complex and not commonly used text or number.
I need to keep changing my password regularly.

Submit

[Reset Password](#) [IPIN for eNPS](#) [Help/Instructions for Login](#)

Nodal Offices / Other Intermediaries

☒ IPIN ☐ Digital Certificate

User ID 123400

Password *****

Enter Captcha 8 4 + 3 = 87

☒ I understand that.

My User ID/PRAN & Password is confidential & not to be disclosed.
Password should be complex and not commonly used text or number.
I need to keep changing my password regularly.

Submit

[Reset Password](#) [Help/Instructions for Login](#)

Retired life ka sahara, NPS hamara

NPS

Figure 9

2. The system will ask for Aadhaar number as shown in **Image 10**. The user shall provide the Aadhaar number, check the declaration box and click on submit.

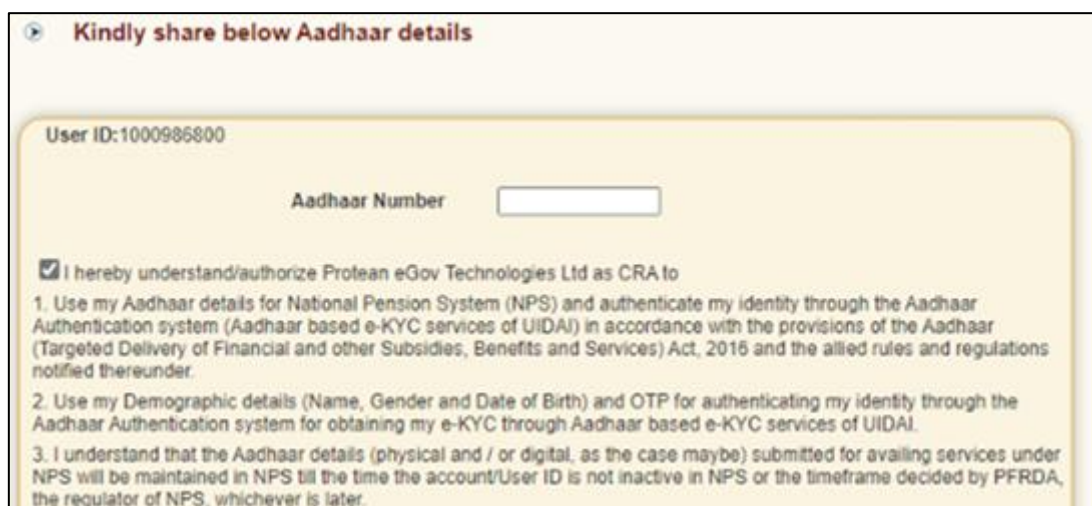


Image 10

3. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user shall be required to enter the OTP as displayed in **Image 11**

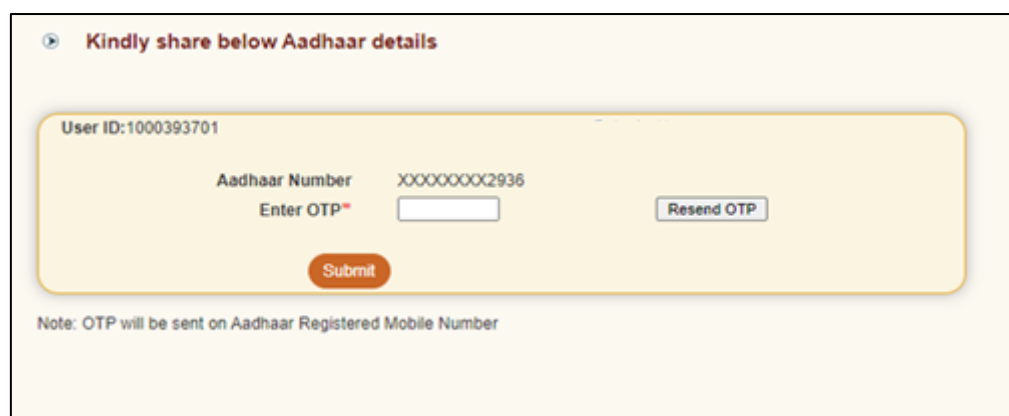


Image 11

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.

-----X-----X-----X-----