Leveraging CSCs for Aadhaar Based Services
Uniqueness of a Person

- Name
- Place of birth
- Date of birth
- Gender
- School/college attended
- Address
- Father's/Husband's/Mother's/Wife's/Guardian's name
What is Aadhaar?

- 12-digit Unique Identification number
- Provided after collecting and verifying their demographic and biometric information
Technology Used for Proof of Identity

Technology used for proof of identity:

- Fingerprints
- Photograph of Face
- Iris
CSCs Delivering Aadhaar Services

- Enrolment
- Seeding
- Authentication
- Updation
Aadhaar Enrolment

1. Registrar
2. Enrolment Agency
3. Enrolment Centre
4. Enrolment Station
5. Data Backup
6. Data Sync
7. Aadhaar Generation
8. CIDR
9. Resident receives Aadhaar
Seeding

Process by which UID of a resident is linked to the database of beneficiaries

Objective: Enable Aadhaar authentication without affecting other interfaces that service providers maintain with their customers

MNREGA Scheme/ LPG Subsidy/ Pension Scheme
Demographic Authentication Tool for Seeding

- Facilitates demographic authentication by accepting demographic data through various input methods
- Compares with the Aadhaar data

Demographic authentication parameters:
- Name
- Gender
- Dob
- Address
- Aadhaar number
If you want to change or correct the Aadhaar details, you can do so by:

- Online Updation of Mobile/Email With Biometric
- Printing of Aadhaar Card (Plastic & Paper)
Hi Santos. I heard that you have some money that you want to save. Is it true?

Yes sir. I want to save on a regular basis. But I am not sure how.

Oh, is it? But I do not have any documents. My friends tell me that opening a bank account is a long procedure.

Not exactly. Nowadays, you can open an account within 24 hours if you have an Aadhaar number.

Not required. We can have it opened with the PoS device itself. This procedure is known as e-KYC.

That is great, sir! I have an Aadhaar number. Can I come to your bank tomorrow?

You can save it in our bank. We pay very good interest for customers like you.
### CSC eGovernance As - AUA/ASA/KUA & KSA

<table>
<thead>
<tr>
<th>User Agency</th>
<th>KYC User Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Authentication User Agency (AUA)</strong></td>
<td><strong>KYC User Agency (KUA)</strong></td>
</tr>
<tr>
<td>Agency that uses Aadhaar authentication to enable its services</td>
<td>Addendum service to an AUA. Uses e-KYC data to enable its services</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service Agency</th>
<th>KYC Service Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Authentication Service Agency (ASA)</strong></td>
<td><strong>KYC Service Agency (KSA)</strong></td>
</tr>
<tr>
<td>Agency that has secured leased line connectivity with CIDR.</td>
<td>ASA authorised to access e-KYC service of UIDAI</td>
</tr>
</tbody>
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Authentication

Process by which the Aadhaar number, along with other attributes, such as demographics/biometrics/OTP is submitted to UIDAI's CIDR for verification

Objectives:
- Enable residents to prove their identity
- Help service providers confirm the identity of residents to supply services and benefits
e-KYC is a service offered by UIDAI through which the KYC procedure is carried out electronically.

- Resident authorizes/Consented UIDAI to provide service providers his/her demographic data
- Demographic information of the resident includes name, address, date of birth, gender, phone, email ID and photograph

Consent by the resident is given via Biometric OTP
Authentication/e-KYC Ecosystem
e-KYC Service for New Customer / Beneficiary

Steps followed when using e-KYC service for a new customer/beneficiary like Santosh:

1. KUA captures Santosh's authentication data
2. Invokes the Aadhaar e-KYC API through a KSA network
3. KYC data returned is digitally signed and encrypted by UIDAI
4. Using Santosh's data, the agency can provide the service instantaneously
e-KYC Service for Existing Customer / Beneficiary

Steps followed when using e-KYC service for an existing customer or beneficiary:

1. KUA captures resident’s authentication data
2. Invokes the Aadhaar e-KYC API through a KSA network
3. KYC data returned is digitally signed and encrypted by UIDAI
4. KUA approves the Aadhaar linkage by comparing data
5. Once verified, the existing customer record can be linked to the Aadhaar number
## Verification Tools

<table>
<thead>
<tr>
<th>Services</th>
<th>Demographic</th>
<th>Biometric</th>
<th>OTP</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUA</td>
<td>Single 1</td>
<td>Fingerprint 3</td>
<td>5</td>
</tr>
<tr>
<td>KUA</td>
<td>No</td>
<td>Iris 4</td>
<td>8</td>
</tr>
</tbody>
</table>

- Single: Yes, 1
- Bulk: Yes, 2
- Fingerprint: Yes, 3
- Iris: Yes, 4
- OTP: Yes, 5
- No: No, 8
Aadhaar Based Citizen Service
Aadhaar increases the reach and efficiency in delivering goods and services, such as:

- PDS
- Banking and financial services
- Telecom
- Education
PDS Automation (Leveraging Aadhaar) & Its Benefits

1. Transparency in the Flow of PDS
2. Elimination of duplicate and bogus ration cards
3. Timely and accurate information to beneficiaries
4. Savings for Department
1. Patient will get preference who got an Aadhaar vis-a-vis stands in Queue

2. Maintaining Electronic Health Record for future treatment
Pensioners Life Certificate

Beneficiary approaches the CSC Bank Branches or NIELIT Facilitation centers with PPO Number and Aadhaar Details for Taking Digital Life Certificate

Web Interface is being developed by NIC to input all the required details related to the Pensioner's

Pensioner’s Fill in all the required Details in the Jeevan Pramman Website

Online authentication is done by sending Aadhaar number and fingerprint to UIDAI & back. Populating the e-KYC Data of a beneficiary

An SMS is automatically sent to pensioners by the NIC Portal by informing the pensioner’s his/her after generating the Life Certificate ID and thus sent it to bank or Post Office

Help Desk

Life Certificate of One Pensioner gets posted with the Central Pension Accounting Office database

If details do not authenticate, then pensioner’s need to approach again to the CSC

An SMS is being generated by the concerned bank to the pensioner’s informing that their Life Certificate has reached to their database

Authenticated Data is then sent to Bank Website