

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4452
ANSWERED ON:19.12.2014
AADHAAR AUTHENTICATION TO CREDIT CARDS
Nayak Shri B.V.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government/RBI has proposed to Aadhaar authentication for new credit card swipe machines / biometric ATMs; and
- (b) if so, the details thereof along with the RBI guidelines in this regard?

Answer

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) and (b) No Madam. Reserve Bank of India (RBI) has informed that guidelines were issued on November 26, 2013 to secure Card Present (CP) transactions wherein banks were advised that in respect of cards, not specifically mandated by RBI to adopt EMV ((Europay, Master Card and Visa) norms, banks may take a decision whether they should adopt Aadhaar as additional factor of authentication or move to EMV Chip and Pin technology for securing the card present payment infrastructure. Banks were also advised that all new card present infrastructure have to be enabled for both EMV chip and PIN and Aadhaar (biometric validation) acceptance. The decision has been kept in abeyance.