GOOGLE PAY ENABLES AADHAAR-BASED AUTHENTICATION FOR UPI ACTIVATION

Relevant for: Science & Technology | Topic: Science and Technology- developments and their applications and effects in everyday life

To enjoy additional benefits

CONNECT WITH US

June 07, 2023 03:27 pm | Updated 04:29 pm IST

COMMents

SHARE

READ LATER

Google launched Aadhaar-based authentication for UPI transactions. | Photo Credit: Reuters

Google launched Aadhaar-based authentication for UPI transactions that will allow users to set up their UPI pin without a debit card. Support for UPI using Aadhaar will work via National Payments Corporation (NPCI).

Users looking to onboard UPI via Aadhaar will need to ensure their phone numbers registered with UIDAI and their bank are the same, and their bank account is linked with Aadhaar.

Google Pay users will now have the option to select between a Debit card or Aadhaar-based UPI while onboarding. In order to use Aadhaar-based onboarding, users will need to enter the first six digits of their Aadhaar number to initiate the process.

(For top technology news of the day, subscribe to our tech newsletter Today's Cache)

To complete the authentication, users will have to enter the OTPs received from UIDAI and their bank, after which the bank will complete the process and users can set their UPI pin.

Post set up, users will be able to use Google Pay to make transactions and check their account balance. Google will not store Aadhaar number and merely acts as a facilitator in sharing the Aadhaar number with the NPCI for validation, the company shared in a press release.

A step-by-step guide to set up UPI on Google Pay using Aadhaar. | Photo Credit: Special Arrangement

"Aligned with the Government's vision to drive financial inclusion, this feature will further strengthen our efforts to drive deeper penetration for digital payments in India. Over the years, we are very heartened by the ready adoption digital payments have witnessed in the country, and this feature will help boost the UPI ecosystem even further", Sharath Bulusu, Director of Product Management from Google said.

According to UIDAI over 99.9% of the adult population in India have an Aadhaar number and use it at least once a month.

COMMents

SHARE

BACK TO TOP

END