



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## RBI issues directions on Due Diligence of Aadhaar Enabled Payment System (AePS) Touchpoint Operators

The Reserve Bank of India (RBI) has today issued Reserve Bank of India [[Aadhaar Enabled Payment System \(AePS\) – Due Diligence of AePS Touchpoint Operators](#)] Directions, 2025.

RBI had issued [draft directions on due diligence of AePS on Bank's website on July 31, 2024](#), for stakeholder comments. The draft directions introduced the concept of AePS Touchpoint Operator (ATO) and aimed at streamlining the process for onboarding of ATOs by acquiring banks.

Feedback received on the draft has been examined and suitably incorporated in the final directions. The Directions, *inter alia*, cover the following:

- Due diligence requirements applicable to ATOs
- Risk Management instructions governing the activities of ATOs

These directions shall come into effect from January 01, 2026.

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(Puneet Pancholy)  
Chief General Manager