

AADHAR **MASKING** SOLUTION

Complies with all major Indian regulatory bodies including UIDAI, RBI, IRDAI & SEBI.

Regulatory Compliance

Aadhaar masking regulations are managed by UIDAI which is overseen by RBI, IRDAI, TRAI, and SEBI. In May 2019, RBI modified the master directive for KYC guidelines for regulated entities. As per the guidelines, all regulated entities, regardless of industry type or business size, must mask the first eight digits of a customer's Aadhaar number & QR code before storage. RBI has also permitted entities to utilize AI and automation technology to mask Aadhaar in minimal time.

- Aadhaar and its regulations are governed by UIDAI and followed by numerous regulators such as RBI, IRDAI, TRAI and SEBI. The regulations mandate that every business collecting Aadhaar cards mask the first eight digits of the Aadhaar number once the KYC is completed. You can refer to the following regulations with regard to Aadhaar masking.
- UIDAI regulation on Aadhaar Masking dated 23 October 2018: Ordinance Aadhaar Amendment: F.No.13012/171/2018/Legal/UIDAI/114.
- RBI regulation on Aadhaar Masking: Master Direction – Know Your Customer (KYC) Direction, 2016 (Updated 29 May 2019): RBI/DBR/2015-16/18, Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 AND Amendment to Master Direction (MD) on KYC: RBI/2018-19/190, DBR.AML.BC.No.39/14.01.001/2018-19.
- IRDAI regulation on Aadhaar Masking dated 29 January 2019: Allowing of Aadhaar Card as one of the acceptable documents for KYC- under certain conditions: Ref: IRDAI/SDD/CIR/MISC/O20/O1/2019.
- SEBI regulation on Aadhaar Masking dated 24 April 2020: Clarification on Know Your Client (KYC) Process and Use of Technology for KYC: Ref: SEBI/HO/MIRSD/DOP/CIR/P/202.

WHY?

In recent years, Aadhaar has become one of India's most widely used identification documents. Issued by the Unique Identification Authority of India (UIDAI), Aadhaar contains biometric and demographic information of individuals and is used for various purposes, including availing of government subsidies, opening bank accounts, filing taxes, and more. However, with the increased usage of Aadhaar, concerns have arisen regarding the protection of individuals' personal information and the potential for identity theft or data breaches. In response to these concerns, the government of India has issued guidelines on Aadhaar masking, emphasizing the importance of safeguarding individuals' privacy.



The Government of India guidelines

The government of India has issued guidelines regarding Aadhaar masking to promote the responsible use of Aadhaar data.

Masking of Aadhaar number:

When sharing or using Aadhaar, individuals should mask or cover the first eight digits of the Aadhaar number, leaving only the last four digits visible. This helps in preventing the misuse of Aadhaar numbers and protects individuals from identity theft.

Awareness among stakeholders:

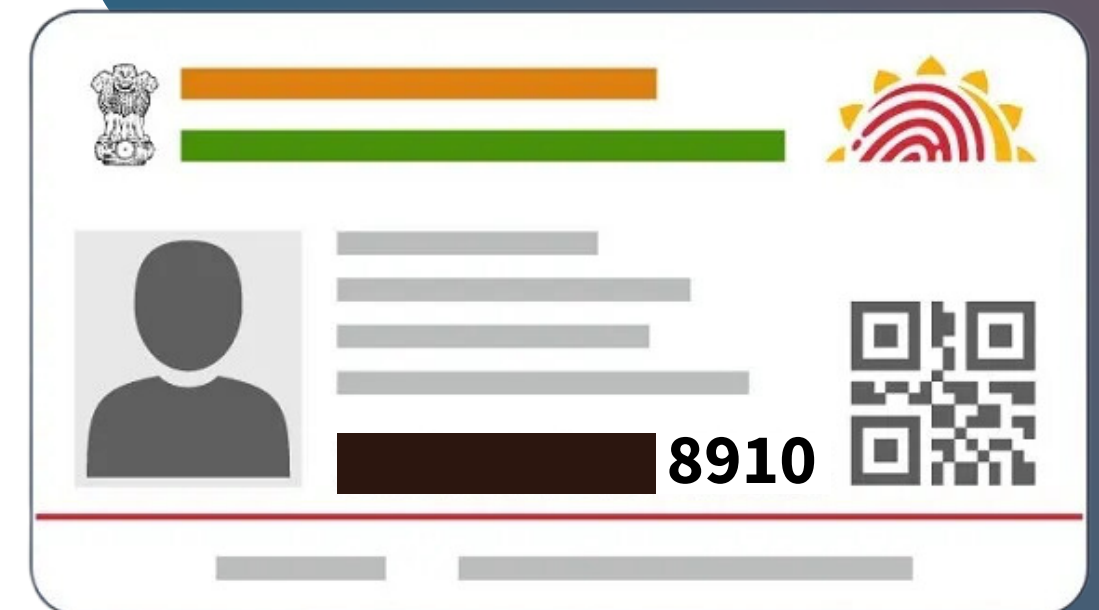
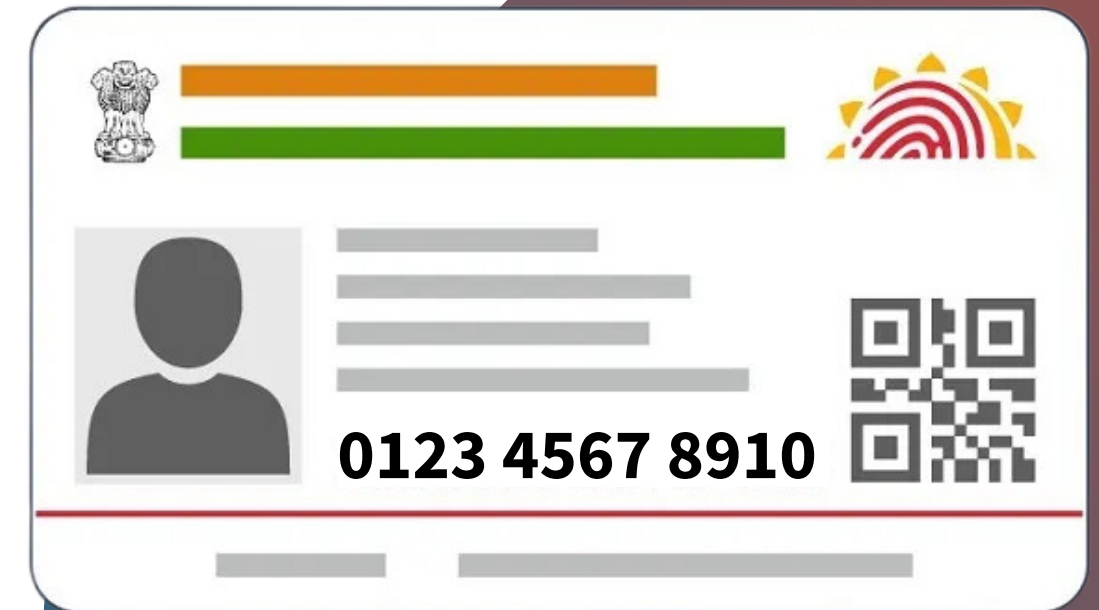
The government has emphasized the need to create awareness among various stakeholders, including government agencies, banks, telecom companies, and other entities, about the importance of Aadhaar masking and the responsible use of Aadhaar data.

Ai Based

Aadhaar Masking with 100% Accuracy!

Especially Design for:

- Banks.
- NBFC.
- Wealth Management.
- Insurance Companies.
- Stockbroker/ Investment Advisor/
Depository Participant/ Mutual Fund.



FEATURES



Multiple Formats:

We support a wide range of document formats to mask Aadhaar. From JPG, and PNG through to PDF and TIFF files.



Speed

Response time is less than 1.3 seconds.



Real Time Masking

Immediately mask Aadhaar images at the point of document capture in your App or your Web portal.



Secure

Provides end-to-end encrypted communication



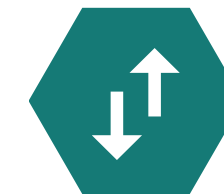
Batch Masking

Mask Aadhaar images stored in your document management servers in one go to remain fully compliant.



Pay Per Use

Fees are applied per image.



Integration

Integrate our APIs and SDKs into your applications to mask Aadhaar. Use it on-premises or on the cloud.



Dedicated Support

We are real and friendly humans, not bots, ready to lend a hand, whenever you need us.



Hridayam
Soft Solutions

Thank You!

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