Aadhaar authentication is used by various banks for the purpose of bank account opening, Aadhaar Enabled Payment System, Aadhaar Pay, attendance etc. This has certainly helped in increased service delivery on the part of banks as well as increased convenience for the customers.

2. However, it has come to our notice that in some of the bank branches, the bank officers insist on use of only thumb for the purpose of biometric authentication and if at times authentication with thumb is not successful, multiple attempts are made with thumb without even trying other fingers. This is causing great inconvenience to the customers.

3. It is hereby clarified that as far as biometric Aadhaar authentication is concerned any of the ten fingers can be used for authentication. It may happen that due to improper placement of finger on the device, worn-out impressions, quality of capture of fingerprint at the time of enrolment etc., authentication with a particular finger at times may not be successful. Therefore, it is advised that if the authentication is not successful with one finger, other fingers may be tried. We have earlier circulated best practices instructions to achieve higher authentication success rates, which are mentioned again as below:
   i. Ensure correct and stable placement of biometric device for Aadhaar authentication
   ii. Ensure that the finger used for authentication is clean and placed properly on the device
   iii. If resident's Aadhaar authentication fails with one finger, other fingers should be tried for authentication
   iv. Fusion finger authentication (use of 2 fingers) may be performed
   v. Best Finger Detection (BFD) may be performed to identify the best finger for authentication and then authentication should be performed using the best finger identified
   vi. Frequent training is provided to the staff on the best practices.

To

1. Managing Director and CEO, NPCI
2. Chief Executive, Indian Banks' Association
3. Chairperson (All Banks)