

**Account Aggregator – Standard to enhance
Customer Protection and User Experience**

1. In order to enhance customer protection and improve user experience within the Account Aggregator framework, the Reserve Bank of India has introduced a baseline standard, under the following four broad components:

- (i) Customer onboarding, account discovery and linking;
- (ii) Consent management;
- (iii) User experience; and
- (iv) Technical, security and integration

The baseline standard covers *inter-alia* clear and legible presentation of all the consent fields to customers, enhancing control of customers on consent operations, simple and user-friendly design of the account aggregator's (AA's) mobile or web applications, timely notifications to customers, use of two-factor authentication, SIM / device binding and secure integration between AA and Financial Information User (FI-U) applications.

2. The details of the standard are published on ReBIT's website (<https://api.rebit.org.in/>) as a part of the technical specifications for the AA ecosystem. All NBFC-AAs and FI-U's, are required to adopt and implement the said standard by October 31, 2026. Entities are requested to submit the [Adoption Progress Report](#) to ReBIT.

3. All the submissions and queries pertaining to the submissions should be sent to aa-apirelease@rebit.org.in with a copy marked to cgmfintech@rbi.org.in.