Sahamati's Official Statement on Addressing Interoperability Challenges in the Account Aggregator (AA) Ecosystem

[**Bengaluru, February 13, 2025**]

The Account Aggregator (AA) framework is a key component of India's DPI and financial markets infrastructure, enabling secure, consent-based data sharing. Since its launch in September 2021, the federated data-sharing ecosystem has rapidly expanded, with over **650** financial institutions across sectors from banking, investment, insurance, pension, and tax onboarded. Currently, **16** AAs facilitate more than **10 million** monthly consents and over **₹10,000 crores** in monthly loan disbursements, making it the largest and most dynamic open finance system globally.

There have been discussions on the interoperability challenges in the Account Aggregator ecosystem. We acknowledge and recognise these concerns arising from the operational complexities for Financial Information Providers (FIPs) and Financial Information Users (FIUs) to integrate and onboard multiple AAs. While technical interoperability has been effectively achieved through standardised protocols set by ReBIT, the process of onboarding AAs still involves custom bilateral agreements, compliance requirements, and individual onboarding processes.

[Sahamati](#) is committed to establishing the key enablers that support a seamless and healthy scale-up of the ecosystem, ensuring its evolution into a robust, population-scale infrastructure. We aim to reduce the need for bilateral interconnections through initiatives like [SahamatiNet](#) and the [Router](#). This will reduce the repetitive onboarding efforts and enhance the scalability of the ecosystem. By ensuring seamless interoperability, we aim to simplify the process, foster innovation, and enhance the customer experience. We believe this initiative will have a lasting positive impact on the financial ecosystem and the country.