

Sahamati/Circular/Tech/2025-07/01

Dated: July 03, 2025

To,
Live-enabled, Live Entities, TSPs

Subject: Token Refresh API migration and Frequency for Optimized System Performance

As you are aware, Sahamati operates a **Token Service** (also known as IAM) to facilitate secure and authenticated API interactions between participants in the Account Aggregator (AA) ecosystem. Each token issued against your registered Entity ID is a short-lived bearer token, **valid for a maximum of 24 hours**.

To maintain uninterrupted access, every participant is required to **refresh their token at least once every 24 hours**. However, to build resilience against inadvertent outages—whether at Sahamati's end or within participant systems—some entities have adopted a proactive approach and refresh their tokens more than once every 24 hours.

We have observed that a few participants have inadvertently configured their systems to refresh tokens far more frequently than necessary. This leads to unnecessary load on the token service infrastructure and may affect overall system efficiency.

To help the ecosystem operate efficiently, we request two things:

1. Change the API used to fetch tokens
2. Recommend a practice to reduce the number of token refresh requests

API Changes

We have deprecated the API for token refresh and have a new API to be used. Please see the table below:

Environment	Deprecated API	New API
UAT	https://uattokens.sahamati.org.in/auth/realms/sahamati/protocol/openid-connect/token	https://api.uat.sahamati.org.in/iam/v1/entity/token/generate
Prod	https://tokens.sahamati.org.in/auth/realms/sahamati/protocol/openid-connect/token	https://api.sahamati.org.in/iam/v1/entity/token/generate

The details of the new API are:

<https://developer.sahamati.org.in/sahamatinet-poc/integration-steps/iam-apis#post-entity-token-generate>

The **old deprecated APIs will be decommissioned on July 31st, 2025**. Please plan to make your changes by then.

The new **API will be configured to allow 300 token refreshes in a day**. We are keeping in

mind current architectural constraints that REs may have at the moment (such as a token request per deployed K8S pod) that may prevent a drastic reduction of token requests.

If an entity request for token generation exceeds 300, an error code of “**429 Limit Exceeded**” will be sent.

(We understand that entities may have the architecture set up in a way to request a token per instance of the application and we would like to be sensitive to that fact. Over a period of time, we contemplate reducing this number further.)

Recommended Practice

To ensure optimal performance and system stability, we recommend that all participants:

- Refresh tokens once every 12 hours, and not more frequently.
- If you have multiple PODs of the AA/FIP/FIU module, please consider sharing the token amongst the PODs.
- Avoid refreshing tokens for every ReBIT API call

We request all participants to review their current configurations and align with the above recommendation by 31st July .

If you have any questions, please write to us at services@sahamati.org.in

Regards,
Sahamati Tech Team