



## **Sahamati: A member-driven alliance for the AA ecosystem**



# Agenda

1

## **DigiSahamati Foundation**

The Why, What and  
Who of Sahamati

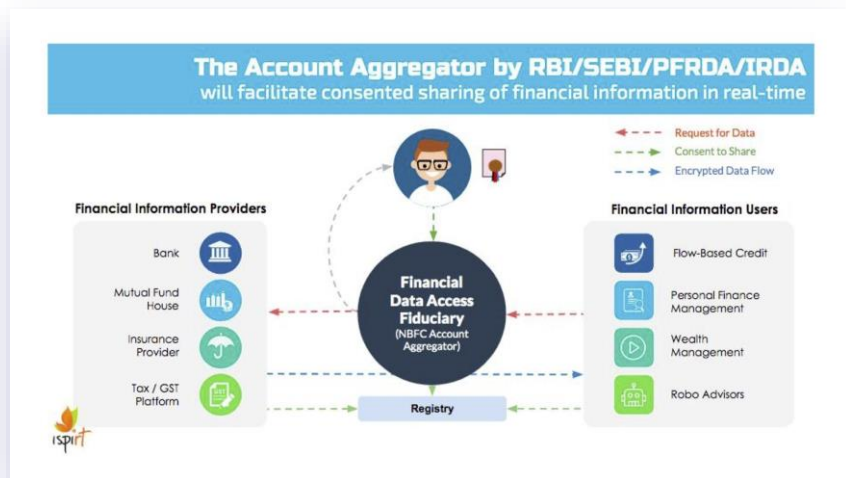
2

## **Sahamati Membership**

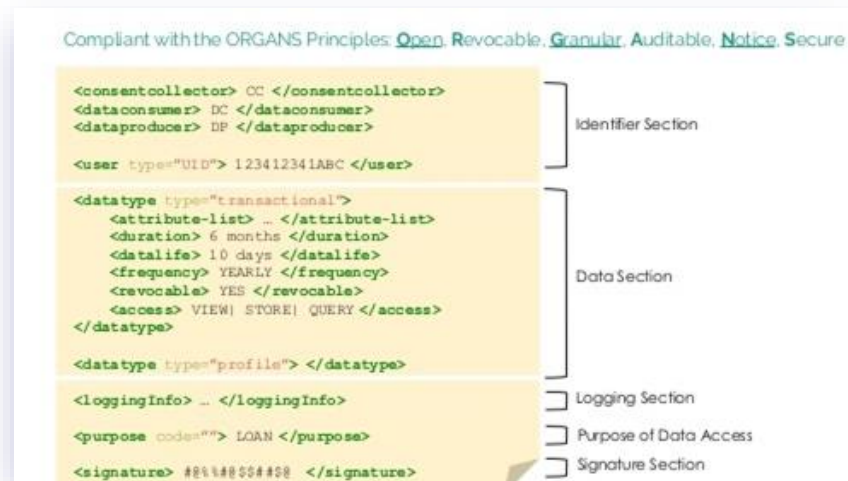
Benefits and  
obligations

# Chapter 1: Laying the foundation

March 2016 – August 2017



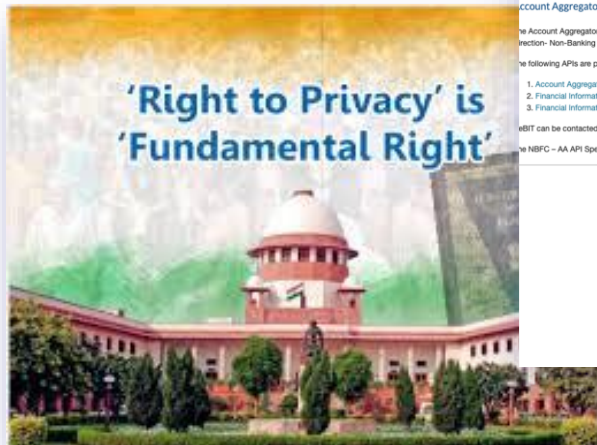
RBI-AA policy



MeiTY electronic consent

# Chapter 2: Regulatory Support

Sep 2017 – Dec 2018



SC Right to privacy



NBFC - Account Aggregator (AA)  
API Specification

Draft AA technical  
standards by ReBIT



In-principle licenses by RBI

# Chapter 3: Industry buy-in

## January 2019 – December 2019



**July 2019: Sahamati Industry Alliance**



**POCs with SBI, Axis, DMI**



**~30 Workshops in 9 months,  
Operating Licenses**



# Chapter 4: AA community building

January 2020 – July 2020



**OCEN: 2 anchor use cases for AA**



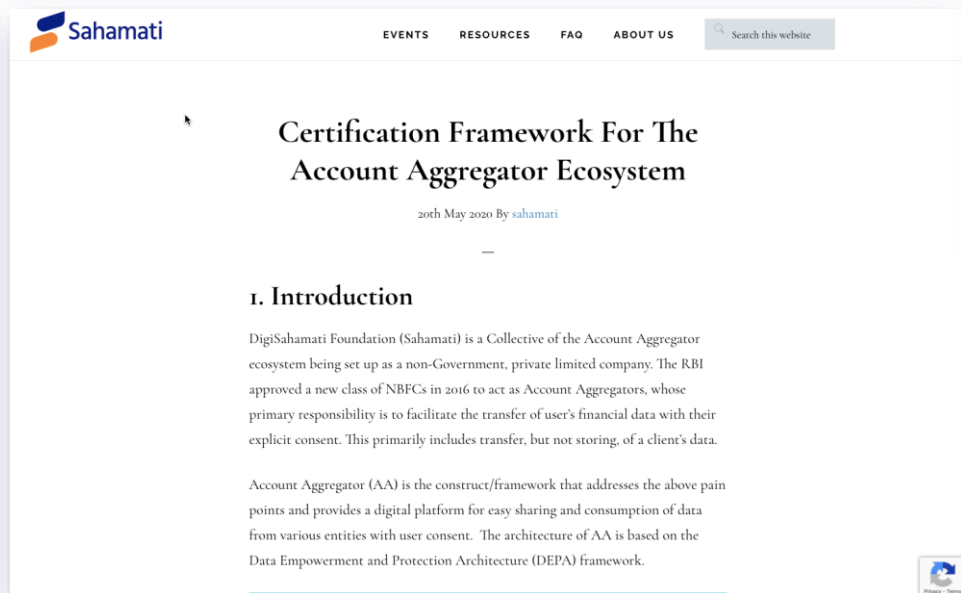
**~8 Working groups**



**5-week Hackathon: 85 teams, 9 time zones**

# Chapter 5: Certification & Onboarding

August 2020 – December 2020



Certification framework



10 certified entities production-ready

# Chapter 6: Consumer launch

January 2021 onwards



**Consumer Launch, Larger and stronger AA Community**

# Strengthen the movement!

**Join** the Sahamati alliance: Become a member!



**Pay** a nominal membership fee

**Sponsor** a Sahamati program (opt-in)



**Volunteer** for a Sahamati program (opt-in)

**Shape** the future of the AA ecosystem and of your business

Industry alliances. Helping drive public tech standards.

## Standard Setters

**IEEE**  
802.11



**REBIT**

## Industry alliances



**Sahamati**

## Market Participants



Microsoft



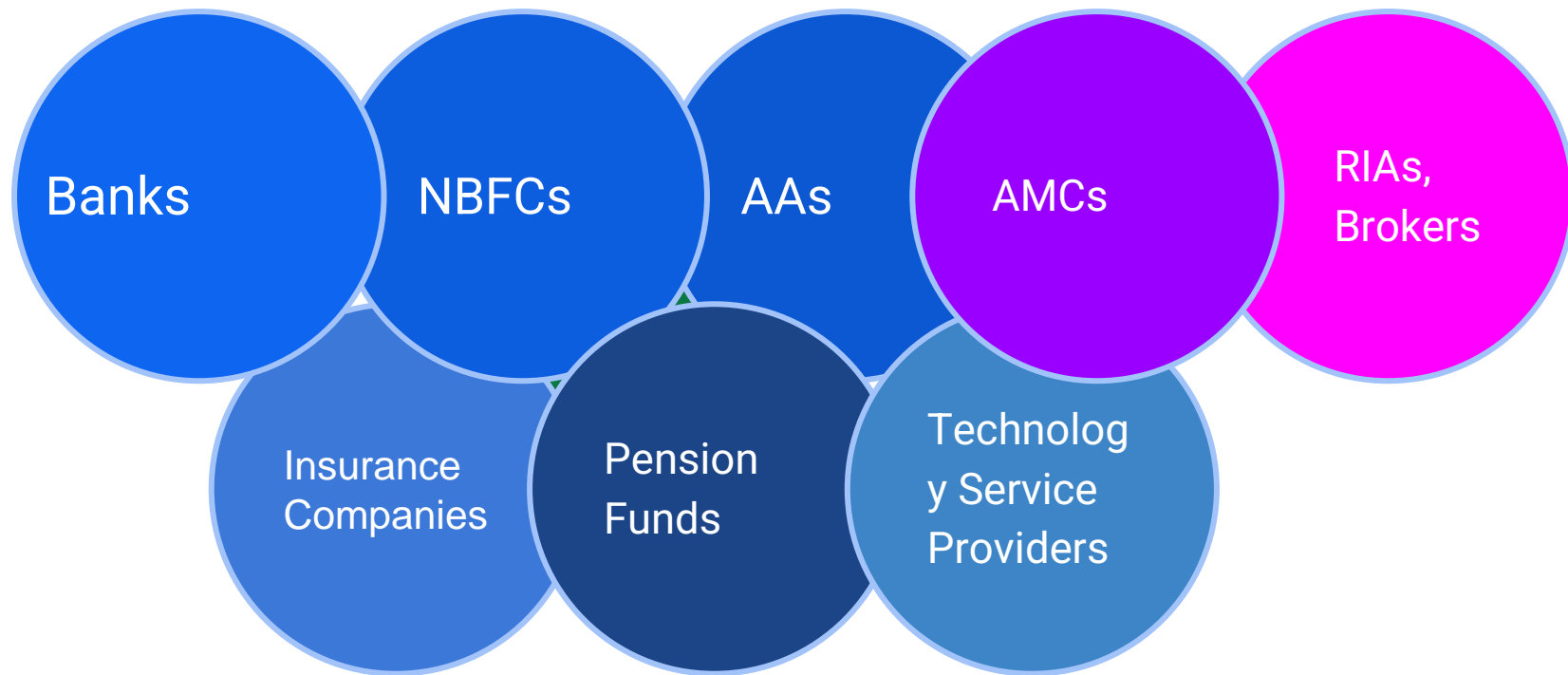
## DigiSahamati Foundation is an Industry Alliance for the AA Ecosystem

Registered as a **Section 8 Company (Not for Profit)**

Key goals:

- **ADOPT:** Drive Awareness & impactful adoption of AA
- **ORCHESTRATE:** Fair playground via Standards, Certification, Code of Conduct
- **INNOVATE:** Raise the bar via Collective Innovation

# AA Ecosystem Members: Diverse Types



***Sahamati is an alliance of producers, intermediaries and consumers of consent-based data-sharing services across sectors***

# Sahamati AA Alliance: Organizing Principles

## **Member-driven**

*The focus of the Sahamati AA alliance is to serve the needs of all its members, regardless of size, business, role or patronage to the alliance. A “member” of Sahamati is an AA-adopting entity that wishes to have a voice in Sahamati’s governance.*

## **Membership-funded**

*Sahamati’s funding needs are met by membership fees and sponsorships. It has no investors. Members are the “owners” of Sahamati. Sponsors are not treated as “owners”.*

## **No Governance Capture**

*Governance is independent of the funding sources. Governance is influenced by considerations of member voice, representation and expertise. The Governing Council is responsible for all decisions influencing members’ well-being, including membership fee structure and service offerings to members.*

# Sahamati: An Alliance of Industry Members

## MEMBERS

### STEERING COMMITTEES

**BANKS**

**Insurance**

**NBFCs**

**Pension Funds**

**AAs**

**TSPs**

**Securities**

### GOVERNING COUNCIL

**1 nominee from each  
Steering Committee**

KP (Onemoney AA)

**Industry experts**

Rana Ashutosh Kumar Singh  
[DMD, SBI]

Bijith Bhaskar [Natl. Head, ICICI]

Anjani Rathor [CDO, HDFC]

Srinivas Jain [ED, SBI MF]

Sashi Krishnan [CEO, NPS Trust]

B G

Mahesh

Siddharth Shetty

### ADVISORY COUNCIL

Shri. R. Gandhi [Ex DG,  
RBI]

Shri. Pramod Rao [Group  
Legal Head, ICICI]

Shri. Pramod Varma [Chief  
Architect, IndiaStack]

# Sahamati Services offered to AA ecosystem

Promoting adoption, harmony and innovation



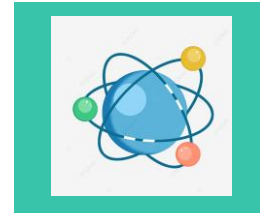
## **Advocacy and Education**

Workshops  
Masterclasses  
Community initiatives



## **Collaboration and Fair Conduct**

Tech Collaboration  
Reciprocity Model  
Economic Model  
Ecosystem Influence



## **Common Infrastructure**

Central Registry  
Token Service  
Common Participation Terms  
Dispute Resolution system



## **Certification**

API Standards  
Customer Experience\*  
Data Governance\*  
AA Professional\*

*\*Roadmap*

# Agenda

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## **DigiSahamati Foundation**

The Why, What and  
Who of Sahamati

2

## **Sahamati Membership**

Benefits and  
obligations

# Advocacy and Education: Learning Forums

Sahamati Services		Open to all	Members only
<b>Workshops</b>  <i>Learn from Sahamati</i>	Awareness Workshops by Sahamati		
	Sahamati's participation in members' workshops		
	On-demand sessions from Sahamati		
<b>Masterclasses</b>  <i>Learn from experts and advocates</i>	Public events by Sahamati		
	Themed, invite-only events by Sahamati (E.g. Demo Days)		
	Sahamati's participation in member-driven events		
<b>Community Initiatives</b>  <i>Learn from peers</i>	Access to Sahamati's Discussion Forums		
	Membership of Sahamati emailing lists		
	Sahamati's participation in members' discussion forums		

# Collaboration and Fair Conduct: Discussion Forums

Sahamati Services		Open to all	Members only
<b>Tech</b>  <i>Forums for developers, product owners and architects to collaborate</i>	Access to code repositories for regulatory standards and market guidelines		
	Participation in tech working groups		
	Implementation assistance by Sahamati		
<b>Business</b>  <i>Forums for project sponsors, product managers and business executives to collaborate</i>	Access to discussion forums on use cases, pricing policies, ecosystem roadmap		
	Participation in business working groups		
	On-demand discussion with Sahamati		

[Why GitHub?](#)[Team](#)[Enterprise](#)[Explore](#)[Marketplace](#)[Pricing](#)[Sign in](#)[Sign up](#)

## Sahamati.Org

Sahamati is a Collective of Account Aggregator ecosystem being set up as a non-Government, private limited company.

📍 Bengaluru

🔗 <https://sahamati.org.in/>

🐦 @Sahamati

✉ [info@sahamati.org.in](mailto:info@sahamati.org.in)

Verified

[Overview](#)[Repositories](#) 6[Packages](#)[People](#) 1[Projects](#)

### Pinned



#### account-aggregator-standards

Public

Account Aggregator Ecosystem API Specifications and FI Schemas.

● Shell ☆ 4 🍴 4



#### rahasya

Public

The project aims to simplify the usage of ECC curve (curve25519) with Diffie-Hellman Key exchange. The work is inline with the Account Aggregator Specification.

● Java ☆ 2 🍴 5



#### awesome-aa

Public

🔗 Awesome AA: a curated list of awesome resources, frameworks, libraries and software for the Account Aggregator ecosystem.

☆ 3 🍴 2



#### aa-redirection-guidelines

Public

Guidelines for interaction between FIU and AA on the user's device.

☆ 2 🍴 2



#### certification-framework

Public

Certification framework for all Account Aggregator participants.

☆ 2 🍴 2



#### security-standards

Public

API Best Practices, Security Policies, and Standards for Account Aggregator ecosystem.

☆ 2 🍴 1

### People



### Top languages

● Shell ● Java

### Most used topics

[account-aggregator](#) [nbfc-aa](#) [fiu](#) [aa](#) [fip](#)

### Repositories

Type ▾

Language ▾

Sort ▾

#### aa-redirection-guidelines

Public

Guidelines for interaction between FIU and AA on the user's device.


☆ 2 📄 Apache-2.0 🍴 2 🕒 0 📅 1 Updated 9 days ago

#### awesome-aa



Public

<https://github.com/Sahamati>












Sahamati


 rules

These are the ground rules for the official Sahamati Discord Server. Please report any issues or...



Search








This server requires members with moderation powers to have Two-Factor Authentication.


You cannot take any moderation actions until you enable it.

Resolve



-----WELCOME-----

 rules



 welcome



 announcements

-----MODERATION-----



 moderators-room



-----COMMITTEES-----



 banking-group


 tsp-group




-----AA BASICS-----

 general

 faqs


 reciprocity


 Vamsi  
#5581




# Welcome to Sahamati





This is a brand new, shiny server. Here are some steps to help you get started. For more, check out our [Getting Started guide](#).

 Invite your friends

 Send your first message


 Download the Discord App

Message # rules





Try slash commands! A new way to use bots by typing slash. [Dismiss](#)

ADMIN — 1



 Nikhil



COMMUNITY MOD — 2

 BG Mahesh


 Vamsi


BOT — 2


 MEE6 

 ModMail  Playing DM to Contact Staff | ...

OFFLINE — 3

 BG Mahesh


 Dheeraj

 Ruchi

grievance-resol...jpeg

Show all

[sahamati.org.in/community](https://sahamati.org.in/community)

 Sahamati®

# Collaboration and Fair Conduct: Voice in the ecosystem

Sahamati Services		Open to all	Members only
<b>Ecosystem Influence</b>  <i>Lend your voice to shaping goals of the industry alliance</i>	Access to minutes of meetings of Governing Council		
	Invitations to Sahamati's Annual General Meeting		
	Participation in Sahamati's Steering Committees		

Bank / NBFC / RIA / TSP Steering Committees to be formed in Oct - Nov 2021

# Common Infrastructure: Open Tech Assets

Sahamati Services		Open to all	Members only
<b>Tech</b>  <i>Common Tech Infrastructure necessary for promoting interoperability and consumer adoption</i>	Central Registry - UAT and Prod Environments		
	Common Token Issuance Service - UAT and Prod Environments		
	Test Plan for API Standards conformance assessment		
	Open Source code for Rahasya - a reference library implementing AA encryption standards		
	Access to market guidelines created by Tech Working Groups		

Write to [services@sahamati.org.in](mailto:services@sahamati.org.in)

# Common Infrastructure: For “multi-party topics”

Sahamati Services		Open to all	Members only
<b>Business</b>  <i>Services that promote faster rollout of AA-enabled applications</i>	Industry Dashboard		
	Member Dashboard		
	Ecosystem UAT platform - UAT environment linked to UAT services of AAs and FIPs in the network <b>[Coming Soon]</b>		
	App Store for AA-linked applications <b>[Coming soon]</b>		
<b>Legal</b>  <i>Services that enable easy-to-implement contractual and dispute resolution processes</i>	Access to Dispute Management APIs and guidelines		
	Multi-partite participation terms		
	Dispute Management System		

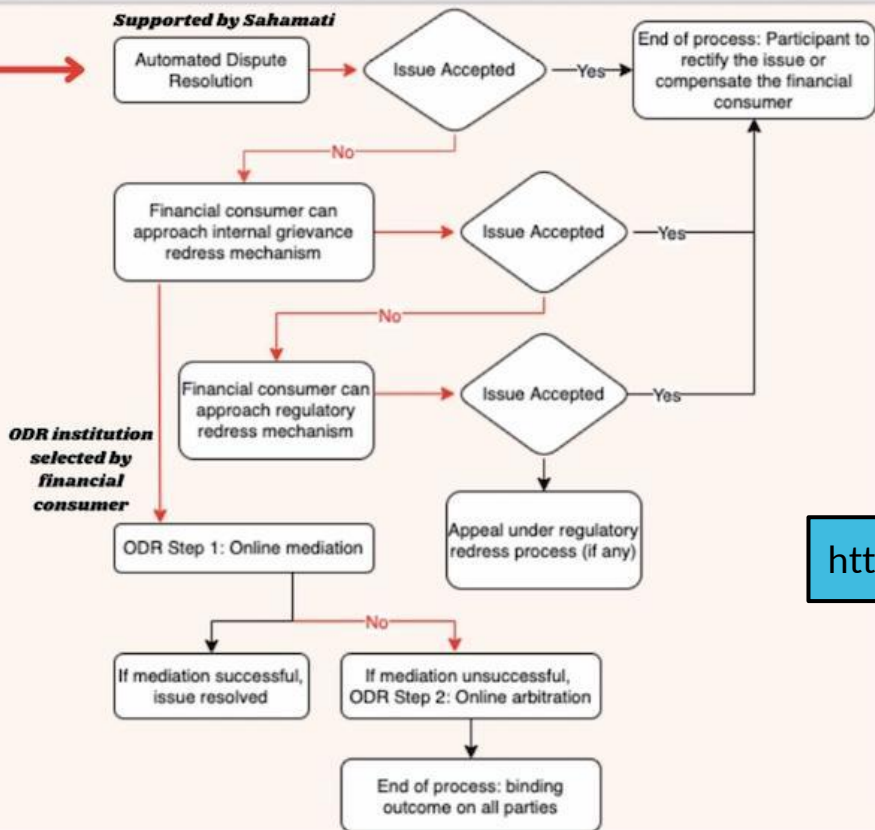


**Financial Consumer**

**Grievances raised by financial consumer**



**AA Ecosystem Participants**



<https://sahamati.org.in/odr/>

**Sahamati AA Ecosystem**

**Grievance Resolution Process**

**Dispute  
raised by a  
Ecosystem  
Participant**



**AA Ecosystem  
Participants**

**ODR Step 1: Online mediation**

**ODR institution selected by  
Ecosystem Participants  
responding to dispute**

If mediation successful,  
issue resolved

No

If mediation unsuccessful,  
ODR Step 2: Online arbitration

End of process: binding  
outcome on all parties

<https://sahamati.org.in/odr/>

**Sahamati AA Ecosystem**

**Dispute Resolution Process**

# Certification Services

Sahamati Services		Open to all	Members only
<b>API Standards</b> <i>Assessment of conformance to open API standards defined by ReBIT</i>	"Certified by Sahamati" assurance (PDF certificate plus logo) issued, post certification by any of the empaneled certifiers		
<b>Customer Experience Guidelines</b> <i>Assessment of conformance to guidelines on branding and security aspects for embedding AA clients</i>	Certification for conformance to branding and security guidelines for integrating with AA clients [Coming Soon]		

# TSPs as Intermediate Certified Entities

## What problem are we trying to solve

As the AA ecosystem grows, it is essential to simplify, to the extent possible, the onboarding process of a new regulated entity (FIU, FIP or AA) becoming [certified and ready](#) to join the ecosystem.

The two major work streams for a participant, i.e. an FIU or a FIP, in the area of certification are:

a. Commercial

<https://sahamati.org.in/certification/certification-through-tsp/>

The process of negotiating with certifiers directly could often become burdensome, given the need to deal with questions about:

1. The necessity of this service

# Certification Services

Sahamati Services		Open to all	Members only
<b>Confidential Computing</b>  <i>Assessment of conformance to guidelines on privacy-enhancing confidential computing guidelines</i>	Certification for conformance to Confidential Computing guidelines		
<b>AA Professional</b>  <i>Assessment of expertise on AA essentials - for developers, product managers, program managers</i>	Opportunity to be a "Sahamati Certified Professional" <b>[Coming soon]</b>		

# Members as ecosystem-builders



3

Alliance  
Member

Easy Dispute resolution,  
shape the ecosystem

2

AA Professional

Master AA for the  
benefit of your  
organization

1

Certified Entity

Technical guarantees of  
interoperability

*Brand Logos for “Intermediate Certified Entity” and “AA Pro” to be launched shortly*

# Strengthen the movement!

**Join** the Sahamati alliance: Become a member!



**Pay** a nominal membership fee

**Sponsor** a Sahamati program (opt-in)



**Volunteer** for a Sahamati program (opt-in)

**Shape** the future of the AA ecosystem and of your business



<https://github.com/Sahamati>



[linkedin.com/company/sahamati/](https://www.linkedin.com/company/sahamati/)



@sahamati



Sahamati



<https://sahamati.org.in/about/>



[info@sahamati.org.in](mailto:info@sahamati.org.in)



[sahamati.org.in/community](https://sahamati.org.in/community)

**THANK YOU**