

Dear All,

Subject: Revised SPOC Structure for Regulated Entities in the AA Ecosystem

This circular informs all Regulated Entities (REs) in the Account Aggregator (AA) ecosystem about the revised SPOC (Single Point of Contact) structure.

Going forward, Sahamati will recognize and require SPOCs at two levels — **Organization** and **Entity**.

- An **Organization** is recognized by its name and associated license type.
- An Organization may have one or more **Entities** associated with it (FIP entity ID and/or FIU entity IDs). An Entity is uniquely identified by its entity ID in Sahamati's Central Registry (CR).

Applicability

- **New Organizations onboarding onto the CR:** the revised SPOC structure will be applicable effective **15 August 2026**.
- **Existing Organizations:** a pre-filled SPOC update form with your existing SPOC details will be shared shortly.

Please review the updated SPOC roles and responsibilities below and note the actions expected from each SPOC.

Revised SPOC Structure

Level	Role	Responsibilities
Organization	Primary Support SPOC (<i>Mandatory</i>)	Manages organizational engagement for all entities associated with the Organization, including SPOC management for entities, and access to SahAAyak and sAAns Portal.*
	Secondary Support SPOC (<i>Optional</i>)	Acts as a backup to the Primary Support SPOC.
	Primary Escalation SPOC (<i>Mandatory</i>)	Responsible for escalation management for issues arising on the AA for the Organization; acts as a checker for requests raised by the Support SPOC.
	Secondary Escalation SPOC (<i>Optional</i>)	Alternative SPOC for escalation management.

	Governance SPOC (Mandatory)	Coordinates policy and compliance matters with Sahamati's Fair Use team.
Entity	Primary AA Program SPOC (Mandatory)	Responsible for entity management on the AA, including entity secret management for the assigned entity.
	Secondary AA Program SPOC (Optional)	Alternative SPOC managing the entity. Gets access to SahAAyak and sAAns Portal.*
	Primary Implementation SPOC (Mandatory)	Manages the AA technology implementation for the entity, along with the TSP.
	Secondary Implementation SPOC (Optional)	Alternative SPOC for AA implementation.

*Access to SahAAyak and sAAns Portal is limited to Sahamati Members.

Important Notes

- All **Primary SPOCs are mandatory** and must be submitted for both new and existing Organizations.
- At minimum, **2 distinct individuals** are required: the **Primary Support SPOC** (Organization level) and the **Primary AA Program SPOC** (Entity level).
- Apart from these 2 distinct SPOCs, the same individual may be assigned to multiple other SPOC roles.
- Going forward, **official Sahamati communication will be routed in line with this SPOC structure**. REs that do not update their SPOC details in time risk missing important communications.

What to Expect Next

1. A separate communication detailing SPOC requirements for new CR onboarding.
2. A separate communication will be sent for updates to SahAAyak and sAAns access, if any.
3. A pre-filled SPOC update form with your existing SPOC details, for review and update.

Effective dates: 15 August 2026 for new organizations onboarding to the CR. Existing organizations can update their details using the form, which will be shared shortly.

For any queries or clarifications, please write to us at memberservices@sahamati.org.in.

Regards,
Member Services Team Sahamati