

Dated: 21 September 2026

Sahamati/Advisory/Member-Success/2026-09/01

Subject: No Sahamati fee for Central Registry, Token Service, and Certification Framework in the Account Aggregator Ecosystem

Dear All,

This is to clarify that Sahamati does not charge any fee for three core enablement services in the AA ecosystem: the Central Registry, the Token Service, and certification under Sahamati's Certification Framework. This advisory sets out the role Sahamati plays in respect of each, so that all Regulated Entities (REs) have an accurate and consistent understanding.

1. Central Registry (CR)

The Central Registry(CR) is the common tech infra that Sahamati maintains for the AA ecosystem. CR lists all live Account Aggregators (AAs), Financial Information Providers (FIPs), and Financial Information Users (FIUs), together with public information such as API endpoints, public keys, and access-control metadata that participants require to discover and interact with one another. For REs, listing on the CR is a step towards participation in the AA ecosystem. Sahamati does not levy any fee, in any form, for onboarding a Regulated Entity onto the Central Registry.

2. Token Service

The Token Service is the authentication layer operated by Sahamati that issues and validates the access tokens used by AAs, FIPs, and FIUs to authenticate and interact securely with one another's APIs within the ecosystem. Sahamati does not levy any fee, in any form, for the use of the Token Service.

3. Certification Framework

Sahamati prescribes a common Certification Framework and its associated test parameters that AAs, FIPs, and FIUs are expected to adhere to, to demonstrate conformance with ReBIT-prescribed API specifications. The certification testing itself is carried out by [certifiers empanelled by Sahamati](#) for this purpose, who are also CERT-In empanelled.

Please note that Sahamati does not conduct this testing, does not issue the certificate, and does not levy any fee for such certification. **Fees for certification are set independently by the empanelled certifiers and are payable only to them.**

That said, Sahamati **offers** [Sahamati Membership](#) for the value-added services built for our members: SahAAyak (inter-RE dispute resolution mechanism), sAAns (technical API health dashboard), and a comprehensive MIS dashboard for business metrics. Please reach out to membership@sahamati.org.in to know more about the value-added services.

For any queries or clarifications on **this** advisory, please write to the Member Services Team at memberservices@sahamati.org.in.

Warm Regards,

Member Success Team