FIP Transparency Guidelines for the AA ecosystem

Driven by discussions and decisions in Committees, User Councils, and Working Groups facilitated by Sahamati.

August 26, 2026

Disclaimer

Nothing stated herein should be construed as legal advice in any manner. The views expressed in this document are based on outcomes of discussions conducted with stakeholders in relevant committee(s), user council(s) and/or working group(s) anchored by Sahamati and do not affect the requirements of any applicable provisions of law or the rules, regulations, guidelines, or circulars administered by the Reserve Bank of India, Securities and Exchange Board of India or any other relevant regulator or statutory body.

You are advised to seek an independent legal opinion on the applicability of any applicable laws and/or regulations relevant to your specific circumstances.

Revision History

Version	Date	Changes Made
Version 1.0	March 16, 2026	Initial release for the AA Community

Table of Contents:

FIP Transparency Guidelines for the AA Ecosystem..... 3

Purpose:..... 4

Scope:..... 4

FIP Transparency Guidelines:.....4

Table 1..... 4

FIP Transparency Guidelines for the AA Ecosystem

To promote ecosystem-wide trust and accountability, each FIP is required to publish and regularly update a Transparency Dashboard. This dashboard acts as a structured self-declaration mechanism, offering critical insights into system behaviours that directly affect downstream participants (AAs and FIUs). The declarations will keep the ecosystem informed of any specific FIP-level limitations and also serve as a tracker to gradually shift participation towards the default response, as expected at the ecosystem level. The declarations, finalised by the FIP-AA council meeting on SLAs, cover several operational characteristics of FIPs' systems.

Purpose:

The purpose of this document is to define what operational information FIPs must declare through the Transparency Dashboard. These disclosures enable predictable integrations, consistent customer experience, and ecosystem-wide visibility into known limitations or deviations.

Scope:

These guidelines apply to FIPs participating in the AA ecosystem, as agreed by the SLA Council.

FIP Transparency Guidelines:

1. FIPs must declare the operational characteristics listed in Table 1 in the manner as directed by Sahamati, from time to time.
2. Each item has an expected response or answer as given in Column II; where an FIP's actual behaviour does not match the intended answer, the FIP must disclose the corresponding details indicated in the table (Column 4).
3. In the event of any change to any parameter, the FIPs must promptly update the declaration.

Table 1

I	II	III	IV	V
Sl. No.	**Declaration Item**	**Expected response**	**Declaration**	**Declaration (where relevant)**
1	Rate Limitation Applied?	No	Yes/No	Per API
				Per AA
				Per Customer
				Per financial account, or such other metric
2	Limitations on data packets delivered?	No	Yes/No	Max size (KB/MB)
				Max transactions per packet
				Max period per packet (e.g., 3M)
				Any other limitations
3	Does the data shared correspond to most recent data available in FIP records?	Yes	Yes/No	Data typically updated up to: _____ (e.g., T-1, T-2)

I	II	III	IV	V
Sl. No.	**Declaration Item**	**Expected response**	**Declaration**	**Declaration (where relevant)**
4	Is there any lag in handling data during Nightly Downtime/Settlement/Holidays?	No	Yes/No	Max allowable lag: _____ days
5	Does a nightly Routine Downtime window exist where FIP systems are not available?	No	Yes/No	Window (e.g., 2AM–4AM IST): _____
6	Does a regular Scheduled Maintenance downtime window exist where FIP systems are not available?	No	Yes/No	Please share if known in advance, or give notice of the same two days in advance of the scheduled downtime
7	Is there a data field restriction or deviations from ReBIT FI Schema?	No	Yes/No	*[Please list fields & reasons]*
8	Is the Narration available in line with official account records or customer-facing statements outside of AA?	Yes	Yes/No	If it deviates, please explain the nature and rationale
9	Do you have any deviations from the ReBIT API specifications?	No	Yes/No	If it deviates, please explain the nature and rationale
10	Do you have any additional validation requirements for identifiers other than mobile number during Account Discovery?	No	Yes/No	If identifiers are other than Mobile Number, please declare
11	Are the fair use rules implemented?	Optional	Yes/No	If yes, please share the restrictions