Sahamati/Circular/Interop/2026-10/2 **October 31, 2026**

To,

All **AAs, FIPs and FIUs**,

Subject: Adoption of Interoperability among NBFC-Account Aggregators – RBI announcement and publication of ReBIT API Specifications

This circular is in reference to the Statement on Developmental and Regulatory Policies issued by the Reserve Bank of India (RBI) dated October 7, 2026, which announced the decision to implement interoperability among NBFC-Account Aggregators (NBFC-AAs).

As per the RBI statement, this will enable customers to access and share their financial information across different Financial Information Providers (FIPs) through any NBFC-AA of their choice. Interoperability adoption is expected to be implemented by all ecosystem participants by **December 01, 2026**.

Reserve Bank Information Technology Private Limited (ReBIT) published the API Specifications for Interoperability in the Account Aggregator Ecosystem on October 14, 2026. These comprise:

1. the Account Aggregator Interoperability API,
2. the Financial Information Provider Interoperability API, and
3. the Financial Information User Interoperability Callback API.

All FIUs, AAs and FIPs are expected to complete adoption of the interoperability related changes, including to their systems and operational processes. To support implementation, Sahamati's Engineering team has prepared a presentation on the interoperability approach, gateway design, and components. It sets out the **changes expected of FIUs, FIPs and AAs, and the supporting registry and token services to be provided by Sahamati**.

Requested actions

All AAs, FIPs and FIUs are requested to:

- Review the ReBIT API Specifications for Interoperability and the attached presentation, along with the adoption timeline published by ReBIT on its AA API portal.
- Assess the changes required to their systems and operational processes, and plan the necessary development, testing, and readiness activities.
- Make necessary adjustments under their respective regulations and operational processes, wherever required.

All FIU, AA and FIPs are advised to ensure timely submission of the adoption reports as per the **formats and instructions published by ReBIT** under the **“NBFC-AA Interoperability API Specifications” tab** at https://api.rebit.org.in/documents/view.

In case you have any queries, please reach out to **interop@sahamati.org.in**.

Warm regards,
Team Sahamati