

Payment Aggregator Guide

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Explains payment aggregator (PA) and gateway (PG) regulation in India — PA authorisation, net-worth requirement, escrow, merchant KYC, data-storage norms, tokenisation and settlement timelines — with the readiness steps toward authorisation. Use this to understand PA/PG licensing. For a full standing checklist use the Payments Compliance Checklist.

Purpose of this tool & output

Understand PA/PG licensing and rules

How the output is used

Use the guide to understand PA/PG licensing and rules and to get RBI Payment Aggregator authorization.

Who receives it

The Reserve Bank of India (RBI) — Payment Aggregator authorization.

How to submit / file it

Apply with the minimum net worth, PCI-DSS compliance, governance and escrow arrangements; RBI scrutiny follows.

Fees & charges

As prescribed; the main requirement is the minimum net worth (in crores).

Who should vet it

A payments/RBI-compliance consultant.

Important cautions

AI-generated guide; follow current RBI PA/PG guidelines.

Companion documents

- UPI & Payments Integration Guide
- Merchant Onboarding SOP
- Payments Compliance Checklist
- Fraud Prevention Framework
- Settlement & Reconciliation SOP
- Chargeback & Dispute Management

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.