

Use of Facial Authentication Technology by the EPS pensioners for Digital Life Certificate Submission

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Employees' Provident Fund Organisation (EPFO) has more than 78 Lakh pensioners, who are required to submit Life certificate every year for continuation of the pension being paid to them. Earlier they had to go to banks to submit physical life certificate which had its challenges resulting into some grievances.

To enhance 'Ease of Living', EPFO adopted Digital Life Certificate (DLC) for its pensioners in 2015. EPFO accepts DLCs based on biometric authentication from the EPS pensioners. The submission of a biometric based DLC requires a pensioner to physically visit a branch of any bank, post office, Common Service Centre or an EPFO office as the fingerprint/ iris capture devices are available there.

To minimize difficulties among elderly on account of having to physically visit a bank/ post office etc. the MeitY and UIDAI developed the Face Authentication Technology (FAT) whereby face recognition technology can be used for proof of life certificate. EPFO adopted this technology in July, 2022. This introduced a completely new method of submitting DLCs by the pensioners from their homes making the process more accessible and affordable for the pensioners. They could simply use any Android based smartphone to complete the process thus avoiding hassles of travelling to banks, post offices etc in old age.

This method allows the identification of a pensioner by a facial scan using a smartphone camera from the convenience of their homes. This authentication is carried out against UIDAI's Aadhaar database using UIDAI's Face Recognition App.

Since its launch at EPFO, Facial Authentication Technology based DLCs have been submitted by 2.1 lakh pensioners in 2022-23, that rose to 6.6 lakh in 2023-24 which reflects a growth of 200% year-on-year in the use of this technology. It is also noteworthy that the 6.6 lakh FAT based DLCs in 2023-24 comprise almost 10% of the total DLCs received during the year. Taken together around 60 Lakh DLCs were received from the pensioners during the last financial year.

The use of facial authentication method requires installation of two applications, viz. "Aadhaar Face RD" and the "Jeevan Pramaan" in their smartphones. The operator authentication for these applications are carried out through Aadhaar linked mobiles numbers. Detailed guidelines are provided in the Apps to ensure a successful face scan. Once the scan is completed, the DLC submission is confirmed on the mobile screen along with the Jeevan Pramaan ID and PPO number, completing the process conveniently from home.

The use of this innovative and convenient technology for the purpose of EPS pensioners' DLC was embedded in EPFOs software in July, 2022. Detailed instructions were issued to all the field offices to ensure that the new method is made popular among more and more pensioners. The process is regularly explained to the pensioners not only in the field offices but also during Nidhi Apke Nikat programme being held in all districts throughout India since January, 2023. A detailed video on using this technology is available on official YouTube handle of EPFO @SOCIALEPFO.

EPFO is confident that the convenience of this method will bring ease of living for more and more pensioners.

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