EPFO Leverages Enhanced Digital Services for UAN Generation and Activation Using Aadhaar Face Authentication via UMANG App

The Employees' Provident Fund Organisation (EPFO), under the Ministry of Labour and Employment has launched a revolutionary step towards digital empowerment by introducing Universal Account Number (UAN) generation and activation using Aadhaar Face Authentication Technology (FAT) through the UMANG Mobile App. This contactless and secure service marks a major leap in providing hassle-free and fully digital experiences to crores of EPFO members.

Simplifying the UAN Process for Employees

Until now, UANs were largely generated by employers using employee data submitted to EPFO. While Aadhaar details were validated, inaccuracies in fields such as father's name, mobile number, or date of birth were common. These errors often required corrections during claim processing or while accessing other EPFO services. In many cases, the UAN was not even communicated to the employee, and mobile numbers were missing or incorrect, making direct communication difficult. Furthermore, UAN activation through Aadhaar OTP validation on EPFO Member portal was a separate process to be completed by the member causing confusion.

In the financial year 2024-25 alone, out of 1.26 crore UANs allotted, only 44.68 lakh (35.30%) were activated by members. Several reminders were given to employers to get employees to activate their UAN using Aadhaar OTP so that in future any benefit under the Employment Linked Scheme could be potentially provided using DBT.

New Aadhaar FAT-Based Process: Direct and Secure

To address these persistent challenges, EPFO has now enabled direct UAN generation and activation using Face Authentication via the UMANG App. This service can be used by both employees and employers and offers several key benefits:

- 100% validation of Aadhaar and user using Face Authentication.
- All data of user is pre-populated directly from Aadhaar database.
- Mobile number of user is matched with mobile registered with Aadhaar.
- UAN activation on EPFO portal simultaneously completed during generation process.
- UAN generation directly done by Employee himself/herself and e-UAN card PDF can be downloaded by Employee removing any dependency with Employer.
- At the time of employment, Employee can hand copy of e-UAN card PDF and UAN to Employer for onboarding with EPFO.
- Access to EPFO services such as passbook viewing, KYC updates, claim submission, and more are immediately unlocked.

The process steps are as follows:

- Download Umang App from Playstore and install.
- Download AadhaarFaceRD App from Playstore and install.
- Open UMANG App and go to "UAN Allotment and Activation" under UAN services Through Face Auth.
- Enter Aadhaar Number and Mobile linked with Aadhaar (this will be matched with Mobile

registered with Aadhaar for sending OTP).
- Tick on Checkbox for consent.
- Validate OTP received.
- Camera will be enabled to capture live photo image – Once the color outline of image turns green from red means that image capture is successful (This is similar to how anyone uses Digiyatra app)
- After matching with image in Aadhaar database, UAN will be generated and sent by SMS to mobile.
- After generating UAN, the Employee can download the UAN card from the UMANG App or Member Portal (UAN is auto-activated in the Member Portal)

UAN Activation for Existing Members

Members who already have a UAN but have not yet activated, can now easily activate their UAN through the UMANG App.

Enhanced Security Through Biometric Authentication

Biometric authentication using Face Authentication provides a higher level of security compared to traditional methods such as demographic or OTP-based authentication. It ensures accurate and tamper-proof identity verification at the very entry point into the EPFO system.

This secure verification will also pave the way for a wide range of self-service options for members, eliminating the need for employer or Regional Office intervention in many future services.

Employers encouraged to use UAN generation through FAT mode for higher efficiency and lower errors

Accordingly, employers are advised to adopt and promote this method immediately and assist first-time employees in generating their UANs using face authentication. This will ensure timely and authenticated registration into the EPFO system.

Collaboration with My Bharat

EPFO will also promoting digital life certificate through Jeevan Pramaan using the Face Authentication Technology by collaborating with volunteers from MY Bharat to provide services to pensioners at their doorstep shortly.

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