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India Post Payments Bank Launches OTP-Free Transactions With Aadhaar Face Authentication

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India Post Payments Bank (IPPB) has introduced Aadhaar-based face authentication for digital transactions across the country, allowing customers to make payments without the need for one-time passwords (OTPs) or fingerprint scans.

The new system enables users to verify their identity through facial recognition linked to their Aadhaar profile, offering a faster, contactless, and more convenient way to conduct banking transactions. The initiative is designed to assist customers who may face difficulties with traditional verification methods, including senior citizens and differently-abled individuals.

According to IPPB Managing Director and CEO R Viswesvaran, the feature is aimed at advancing financial inclusion and ensuring banking services are accessible to all. “This step reinforces our mission to provide dignified and easy access to banking for every citizen,” he said.

The Aadhaar face authentication can be used for various services such as account opening, balance inquiries, fund transfers, utility bill payments, and other banking operations, fully eliminating the need for OTPs or fingerprint authentication. The contactless process also provides an added layer of safety in health-sensitive environments.

IPPB, which serves over 90 million customers through India Post’s vast network and doorstep service model, said the rollout is part of its ongoing efforts to expand secure and inclusive banking solutions, especially for underserved and rural communities.