

Vittiya Saksharata Abhiyaan (*VISAKA*)

Campaign by Higher educational institutions for digital economy



Go digital



It is easy to use



Anytime, anywhere, anyone



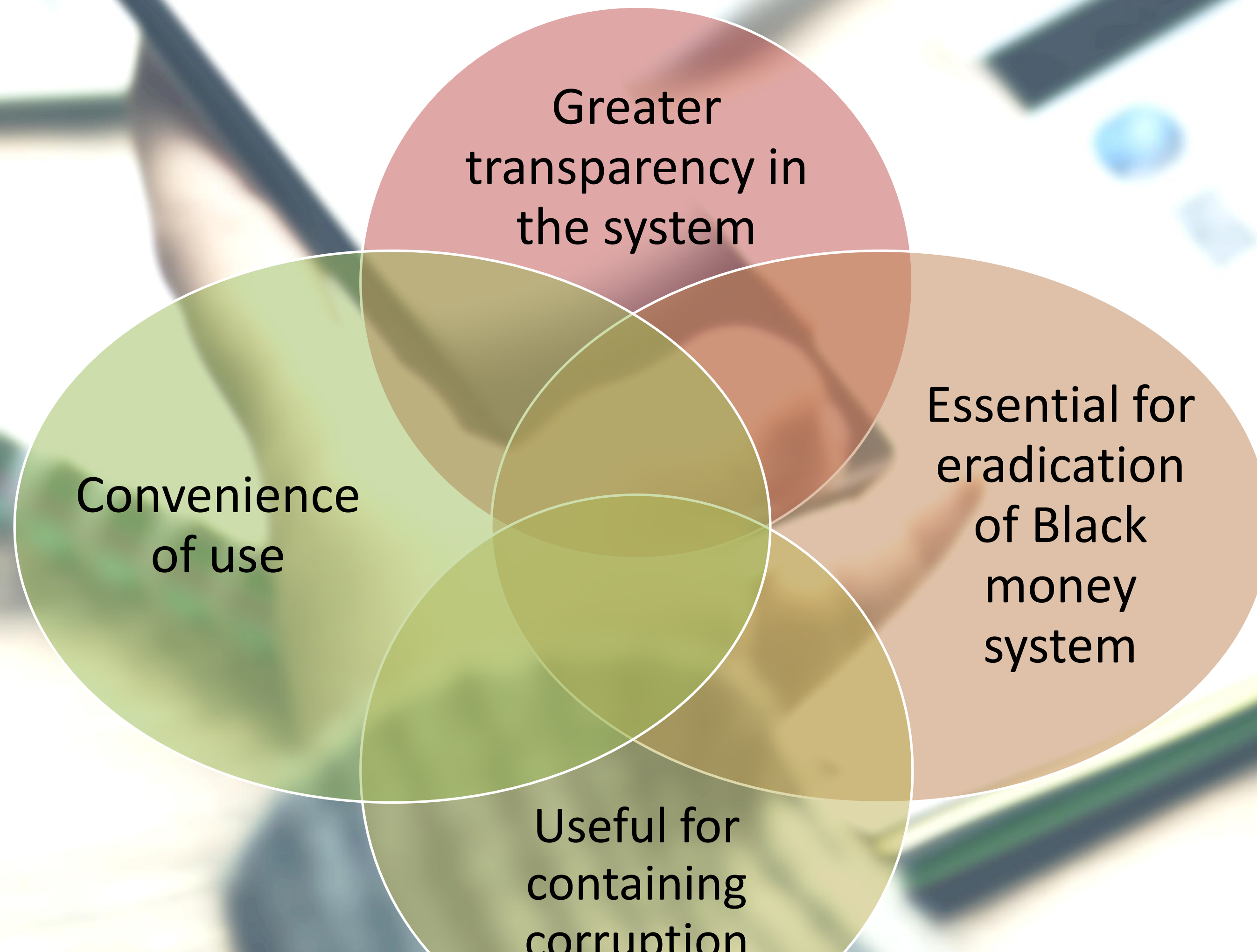
Convenient



Secure

Digital economy for youth

This is your opportunity to bring social change



Can everyone go digital?

Yes



Does it require internet, smart phone?

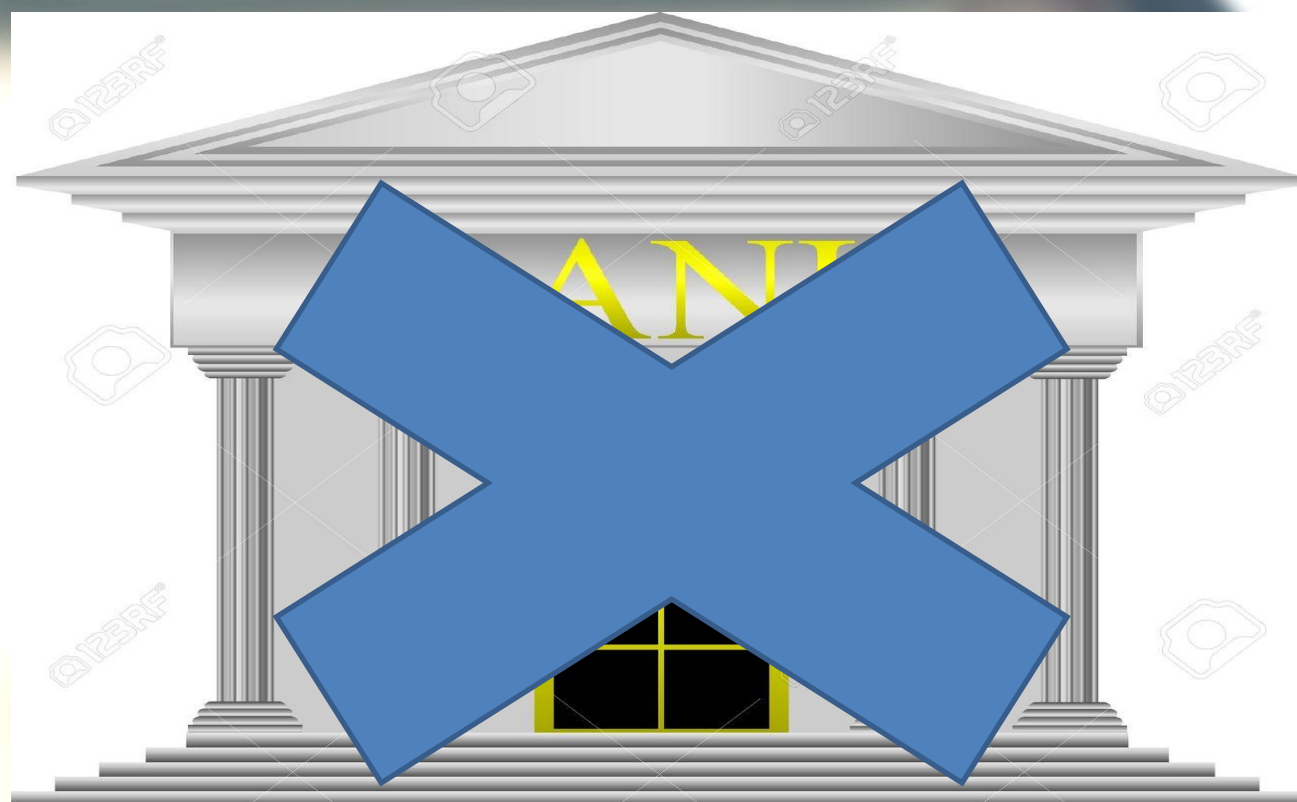
No



<https://www.youtube.com/watch?v=8pqbn0zsUqgg>

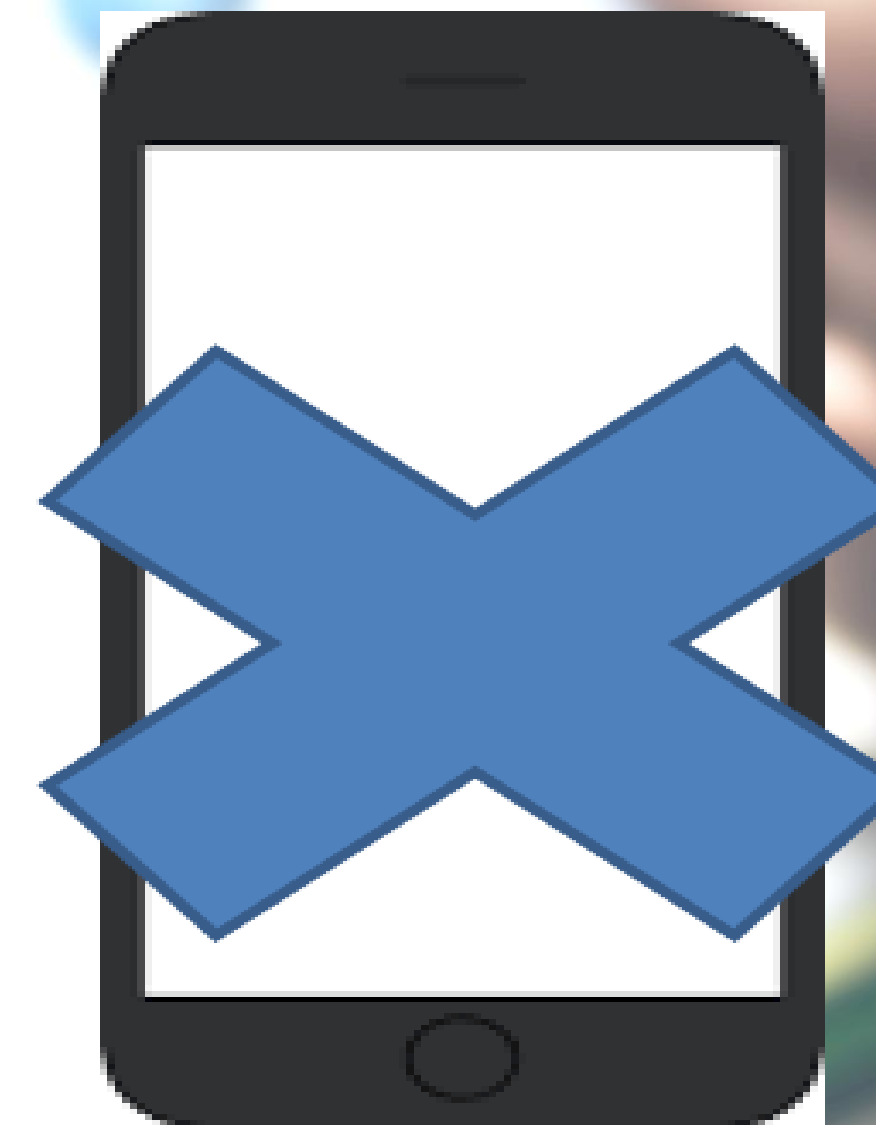
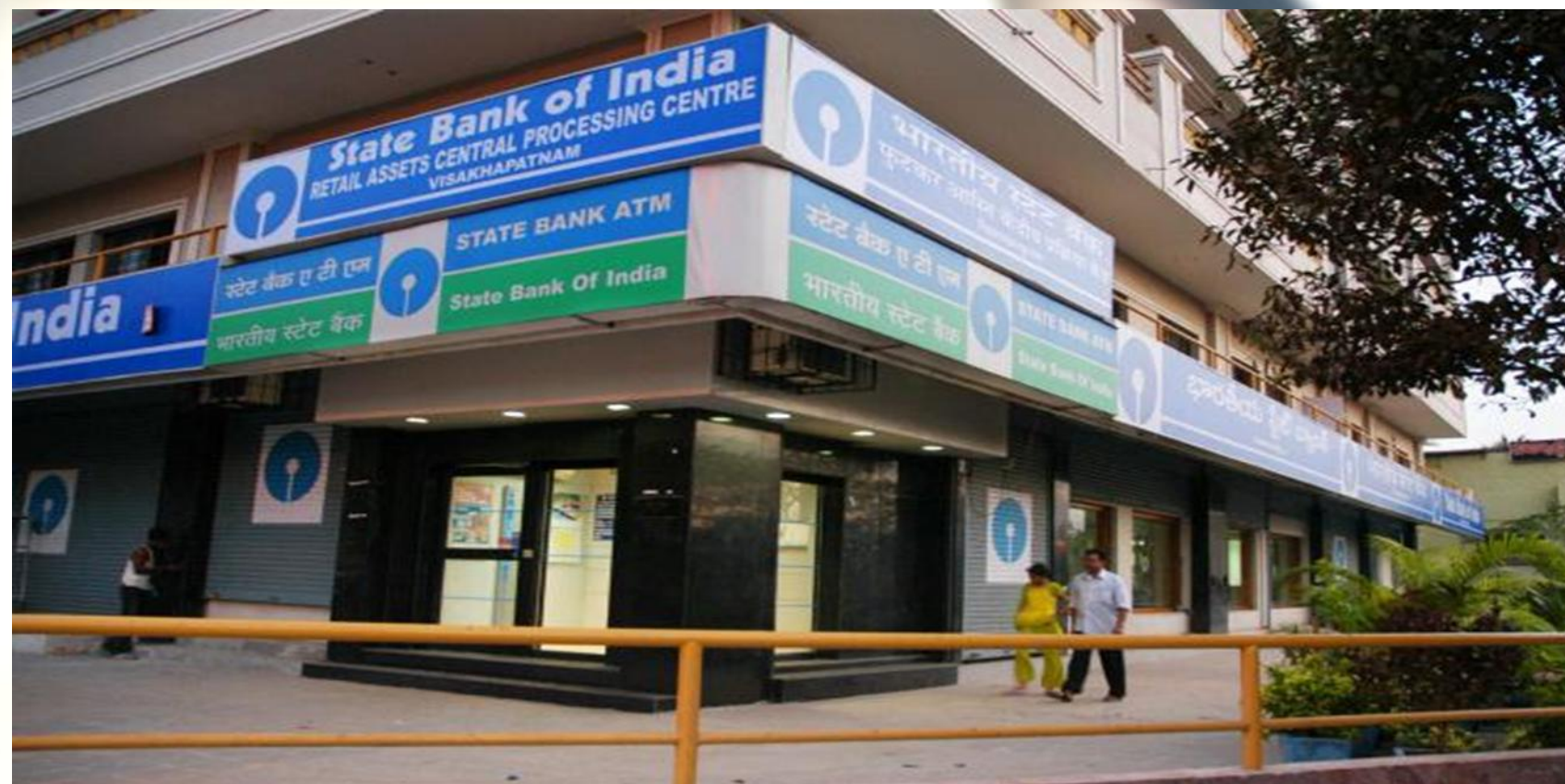


No bank account, no mobile? You can still go digital



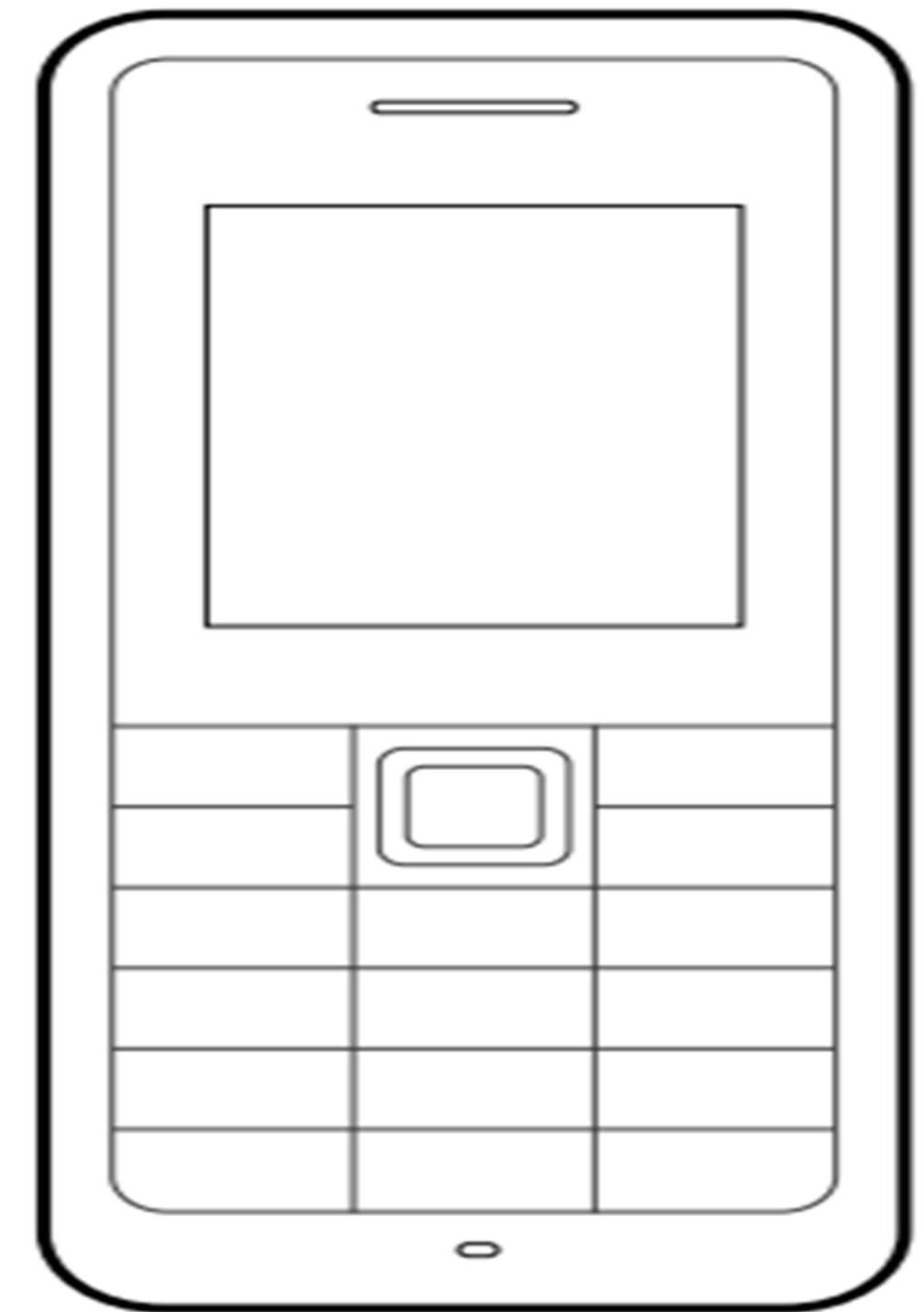
- ✓ Open a Jandhan account in the nearest Bank – get RuPay card or
- ✓ Take a prepaid card from employer and PIN

Have a bank account, no mobile? You can still go digital



- ✓ Ask Bank to issue RuPay card
- ✓ Swipe your card for all purchases

Have a bank account, only a feature Phone? You can still go digital



- ✓ Use RuPay card where there is a PoS
- ✓ Use USSD for where there is no PoS



Have a bank account & a smart phone? You can go digital



- ✓ Use RuPay/Debit card - PoS
- ✓ Use Mobile wallets

VISAKA: Plan of Action for the Higher Educational Institutions

Higher educational institutions

Receive nothing in cash (fee/fines/deposits)

Pay nothing in cash (wages/salaries/vendor payments)

Faculty/staff/students to use cashless systems in all payments

Develop a cashless campus – (covering shops/canteens/services)

Students

Understand/adopt all the cashless modes of payment

Train own family in using cashless modes

Adopt 10 households and teach them digital payments

Register as Volunteer on <http://mhrd.gov.in/vabhiyaan/>

NSS / NCC units: achieve digital markets

Select a market place in the nearest locality

Meet all shop-owners: canvass digital payments

Help small vendors in setting up USSD/UPI/eWallet system

Interact with customers using cash for payment

Employers

Encourage workers to open bank a/c: it is their right

Educate your workers on using digital modes

Pay using prepaid cards – reduce cash payments

Small vendors

Have your own bank a/c: it is your right

Take a mobile wallet: it is easy

Buy a M-PoS: it can connect to your mobile

Use the USSD/UPI/mobile wallet system to receive payments

Bank account holders

Use your RuPay/Debit card **WHEREVER** there is a PoS

Use mobile wallets: there are many options

Use the UPI system for making payment

Come...become an agent of change

Join Vittiya Saksharata Abhiyaan (VISAKA) today



Register as
volunteer on
<http://mhrd.gov.in/vabhiyaan/>



Download/see
material on MHRD
and on NITI Ayog
websites



Give feedback and
suggestions on
implantation of
VISAKA



Upload progress
with photos and
write up



Digital Payment Modes

- 1. Prepaid Cards**
- 2. Debit/RuPay cards**
- 3. USSD**
- 4. Mobile wallets**
- 5. AEPS**
- 6. UPI**

A person is juggling several clubs in a brightly lit room. The person's hands are visible, and they are wearing a blue and white striped shirt. The background is blurred, showing a wooden floor and some furniture. The text "Bank Cards" is overlaid on the image, enclosed in a blue bracket.

Bank Cards

Getting a Bank Card

1

HOW TO ISSUE A CARD FROM YOUR ACCOUNT

- Approach nearest bank branch
- Multiple cards from one account
- PIN issued by bank separately

2

ACTIVATE YOUR CARD

- At your Bank's ATM by even balance checking
- At your bank branch by any transaction

Point of Sale (PoS) & Card steps

BANKS ISSUE VARIOUS
CARDS FOR THEIR
ACCOUNT HOLDERS

Prepaid Cards

Debit cards

Credit Cards

USE YOUR CARD TO SHOP
ANYWHERE

At any PoS

At ATM

Online shopping

PREPAID CARD CAN BE
ISSUED BY ANY BANK
FROM ACCOUNT OR CASH

(FOLLOWING BENEFITS)

Pre-loaded card

Equivalent to cash

Can be recharged several times

Can be used at any PoS, ATM

Unstructured Supplementary Service Data (USSD) based Mobile Banking

*99# - National Unified USSD Platform (NUUP)

Required for Activation

1 ACCOUNT IN A BANK

2 ANY MOBILE PHONE ON GSM NETWORK; NO INTERNET NEEDED

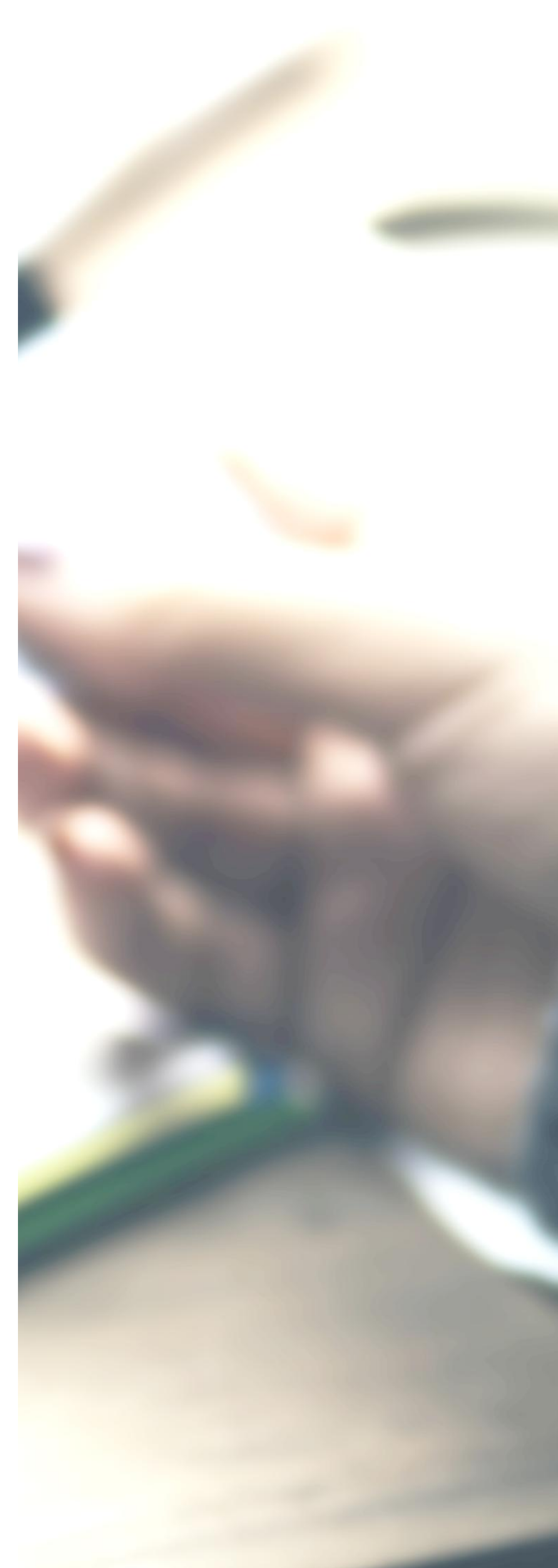
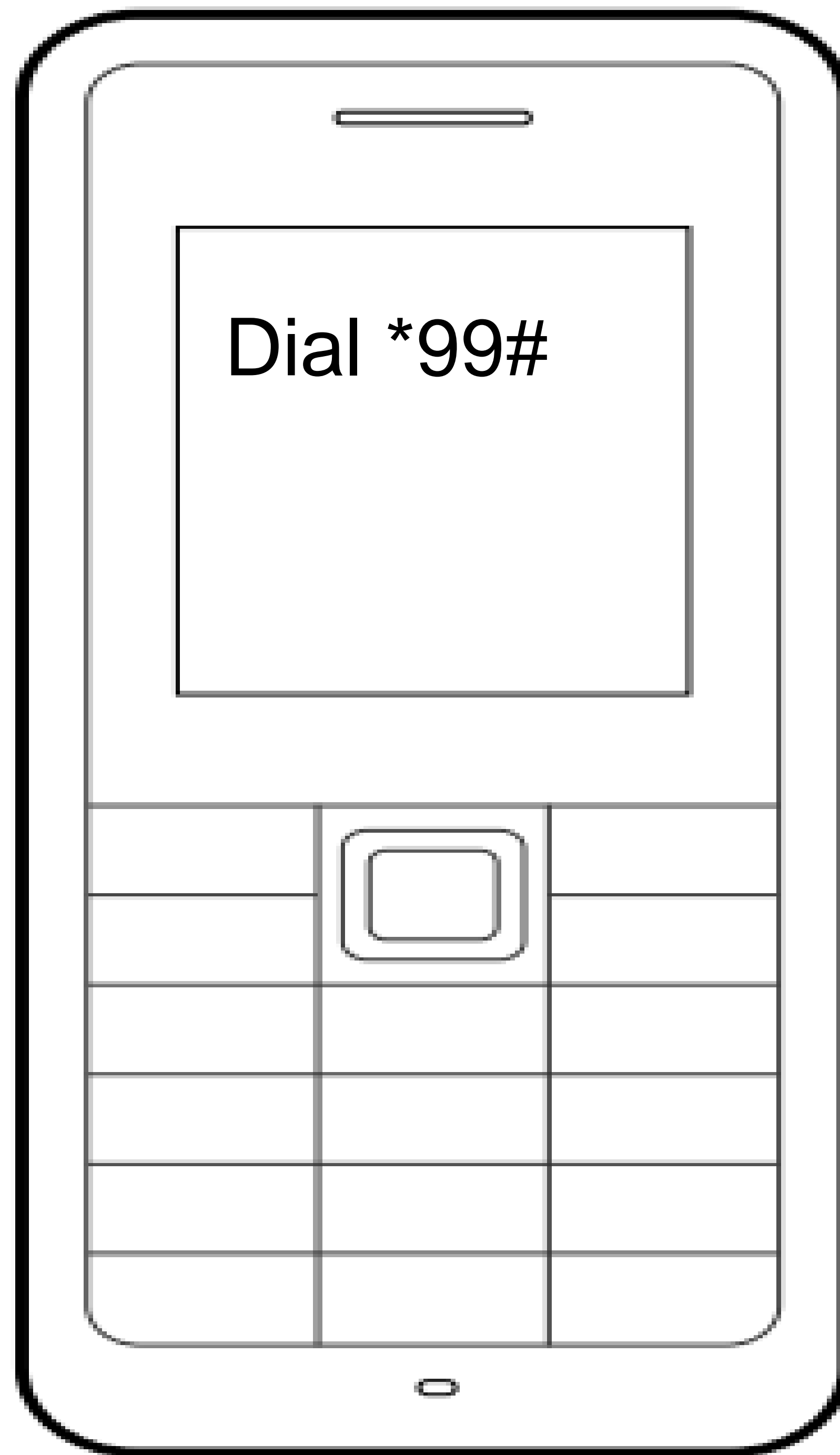
Can be used for payments upto Rs 5000 per day per customer

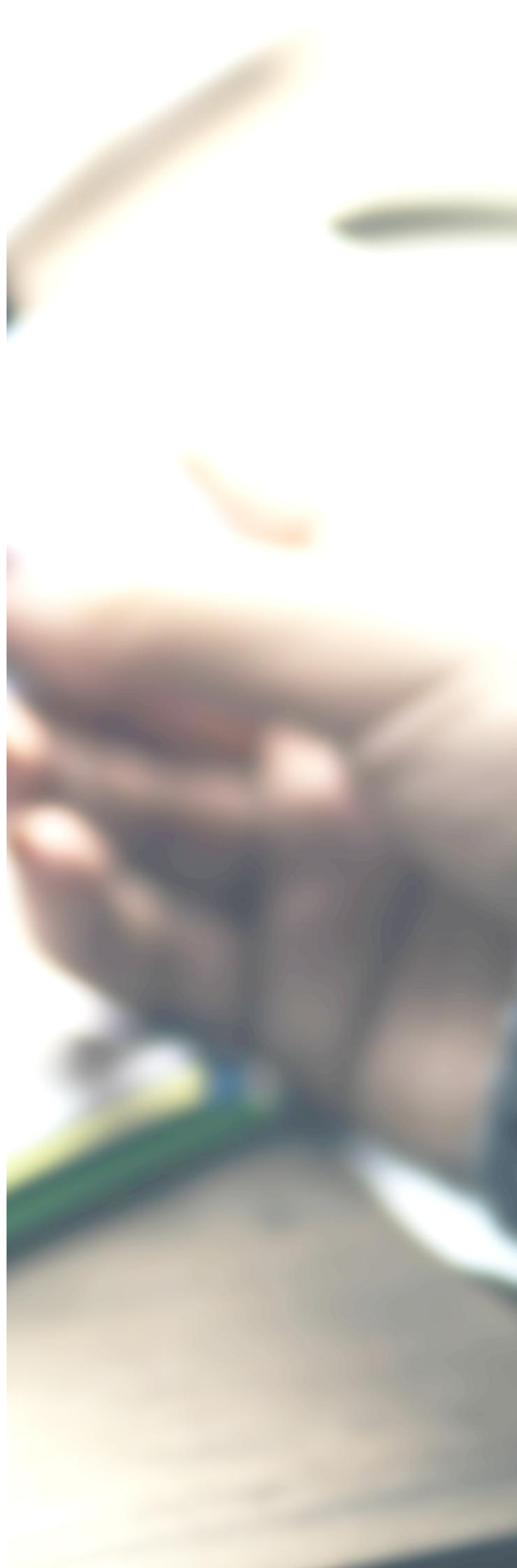
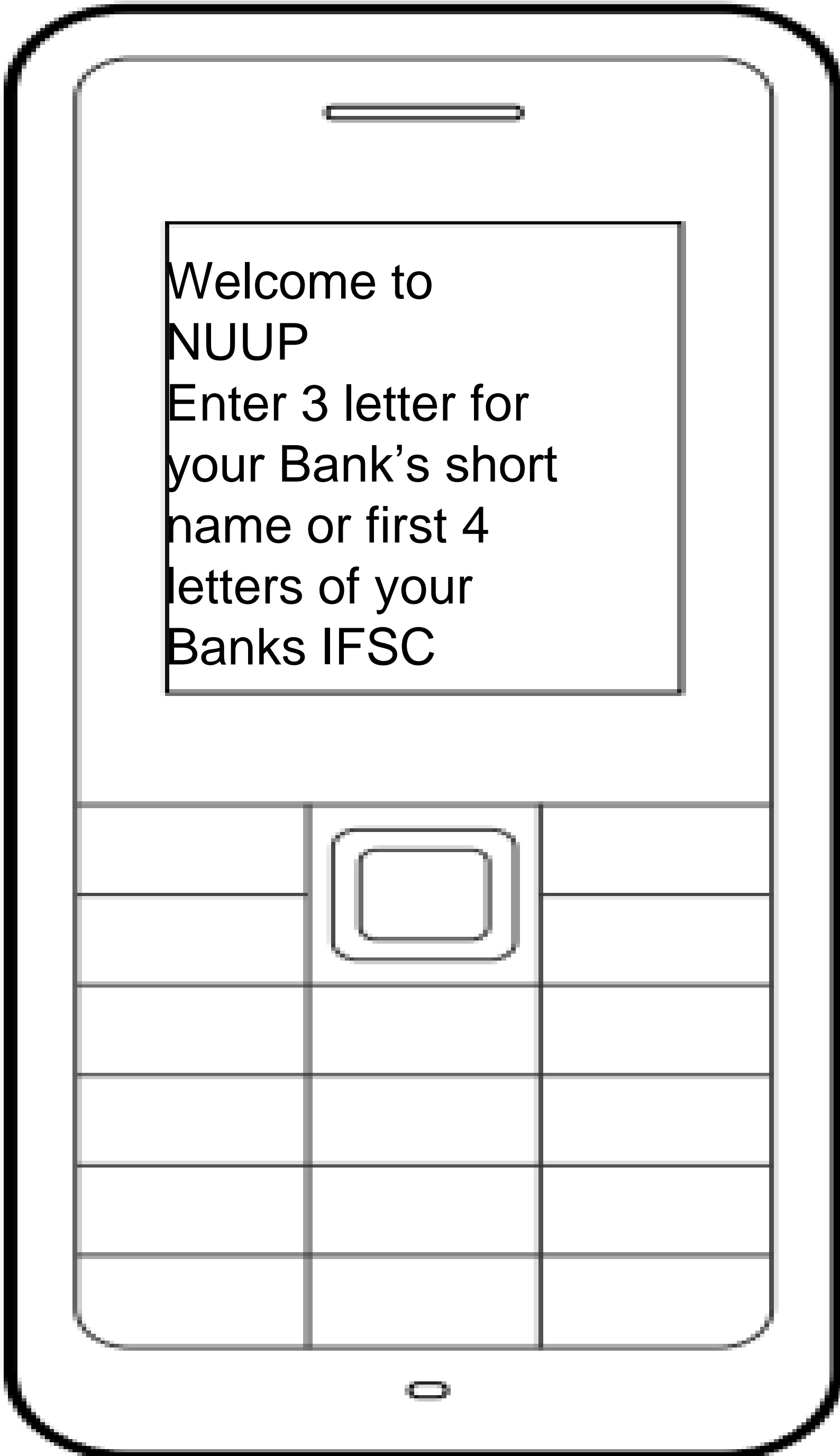
Registration

- 1** Visit your branch to link mobile number and bank account
Can be done at ATM or online also
- 2** You will get your Mobile Money Identifier (MMID) and Mobile PIN (MPIN) upon registration
- 3** Remember your MMID and MPIN

New changes being brought to simplify user experience; no need for separate MMID

1





3

Enter your option:

1. Account Balance
2. Mini Statement
3. Send money using MMID
4. Send money using IFSC
5. Show MMID
6. Change MPIN
7. Generate OTP

4

Enter Beneficiary mobile
No
(Recheck before send)

Enter beneficiary MMID

5

Want to transfer Rs. 500 to beneficiary with mobile number XXXXXXXXX and MMID YYYYYYY for Rent (enter your M-PIN)

6

Your a/c No.
000xxxxx4567
Debited for
Rs. 500 on
30-11.2016 and
a/c linked to
Mobile XXXXXX credited (IMPS ref
No XXXX)

A blurred background image showing a person's hand being dispensed with sanitizer from a machine. The person is wearing a blue and white striped shirt. The machine has a green and yellow dispenser. The overall scene is brightly lit, suggesting an outdoor or well-lit indoor setting.

Aadhar enabled payment system (AEPS)

Aadhaar Enabled Payment System (AEPS)

AEPS allows bank-to-bank transaction at PoS (MicroATM) with the help of Banking Correspondent

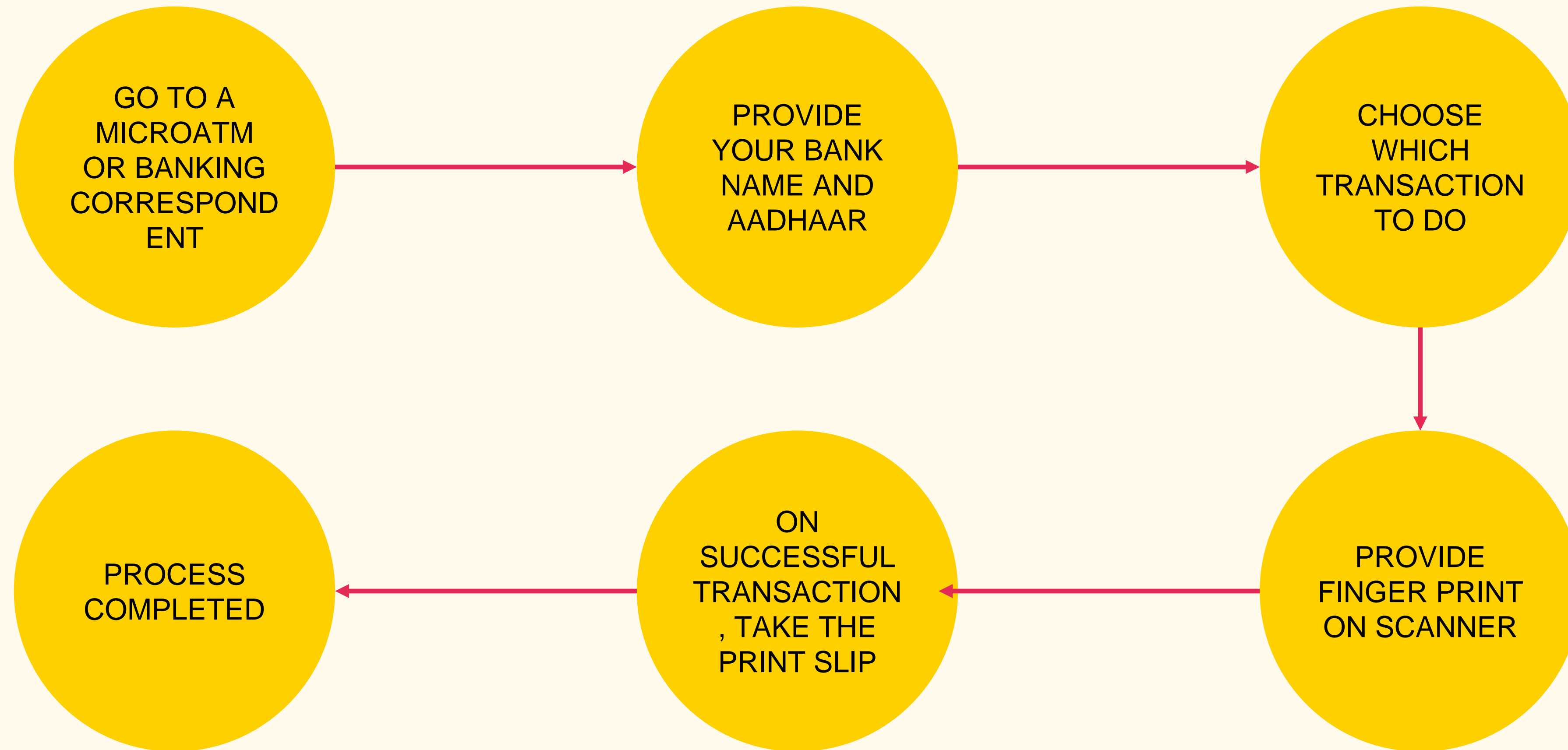
Seed your account with your Aadhaar number

Now do transactions without remembering any PIN

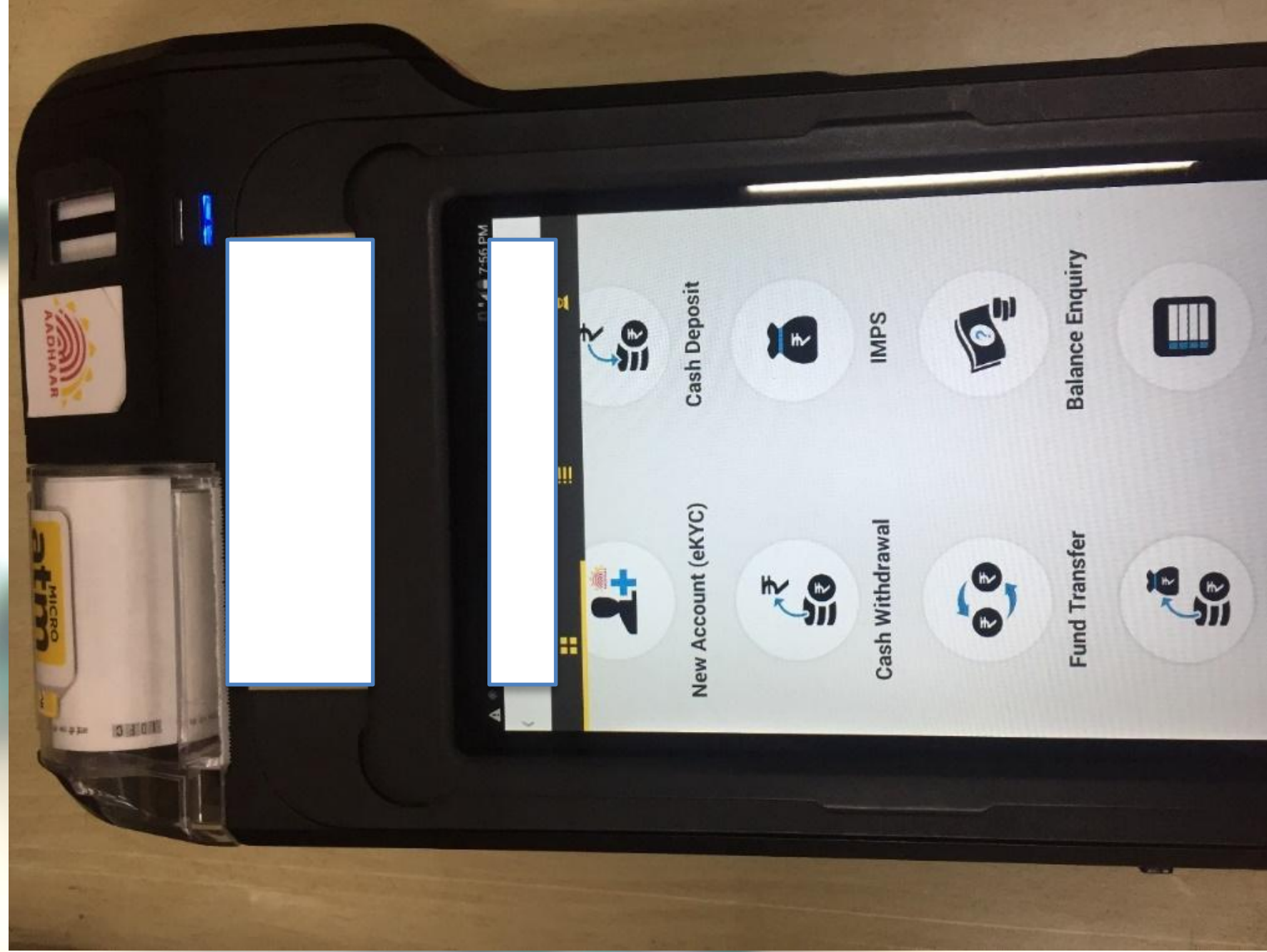
Aadhar enabled Services

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer

Key Steps for AEPS Transaction



MicroATM Transaction



A person is playing a stringed instrument, likely a veena, with their hands positioned over the strings. The instrument has a long neck and a resonating body. The background is a bright, outdoor setting with a wooden structure and some greenery. A white rectangular box with a dark blue border is overlaid on the center of the image, containing the text 'UPI' in a bold, black, sans-serif font.

UPI

Requirements for registration on UPI

REQUIREMENTS

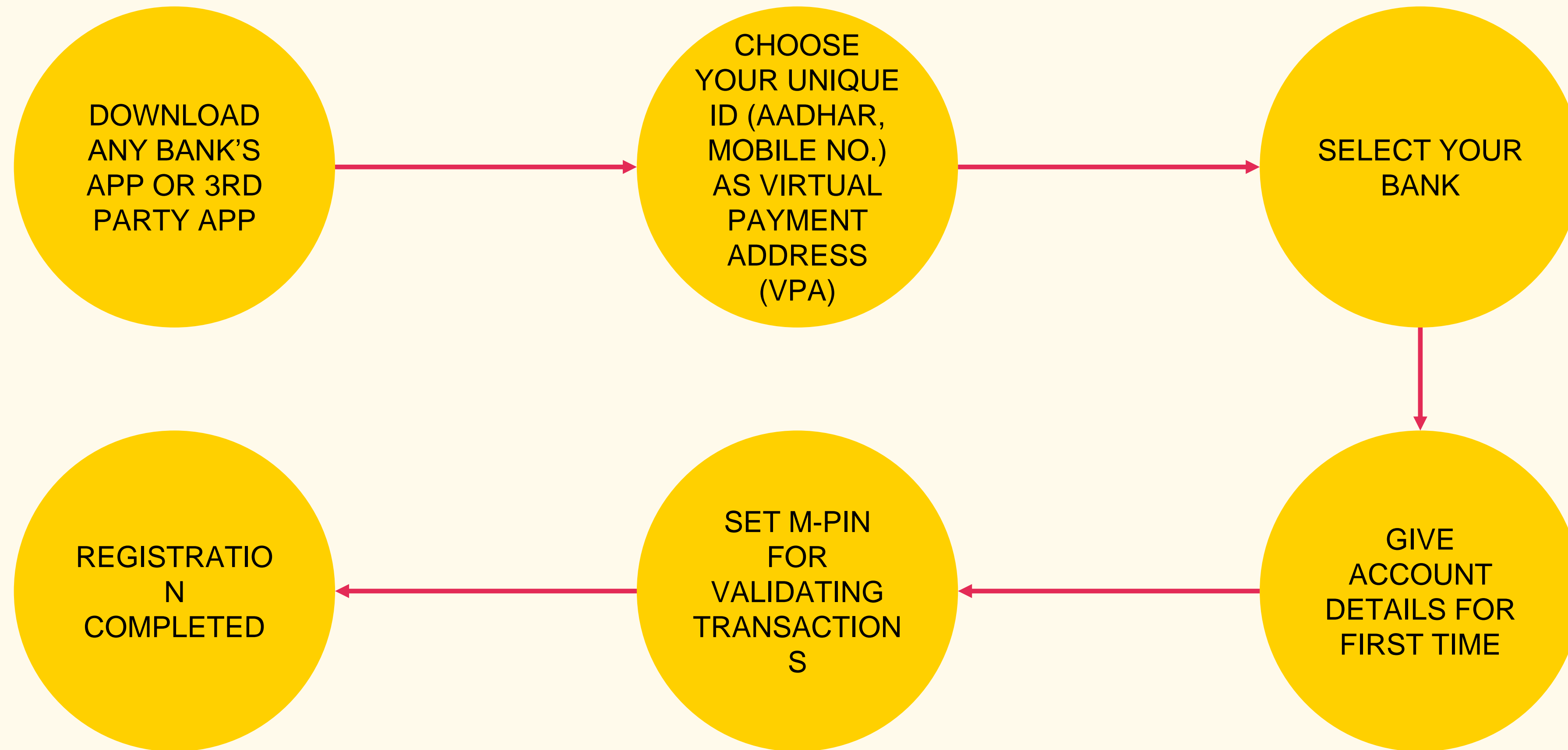
Smartphone with internet facility

Bank Account details (only for registration)

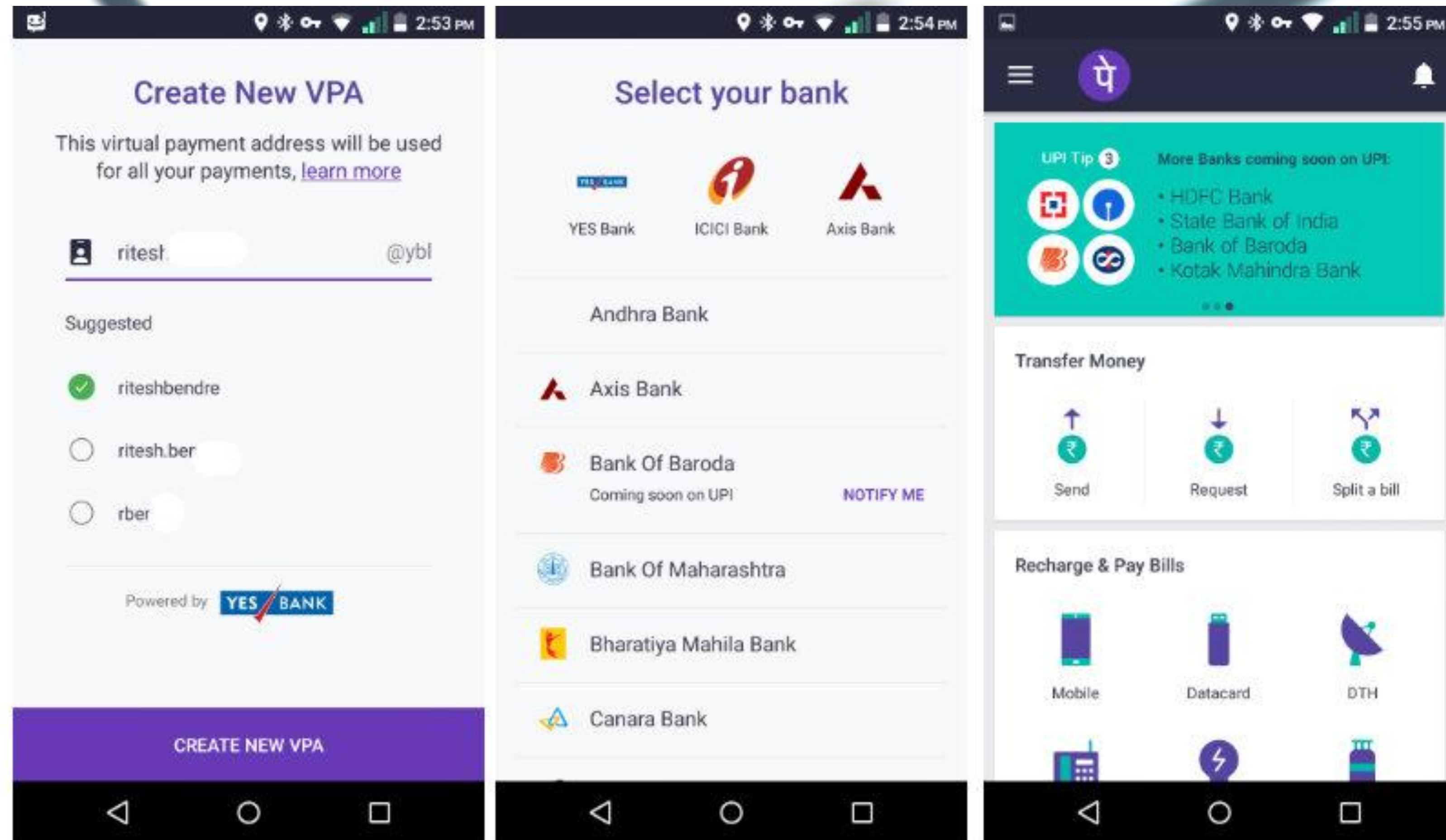
AVAILABLE APPS (28 BANK APPS)

SBI app, PNB UPI, UPI Collect (ICICI), Axis Pay, Canara Bank UPI, UCO UPI, Union Bank UPI, OBC UPI and 20 other banks

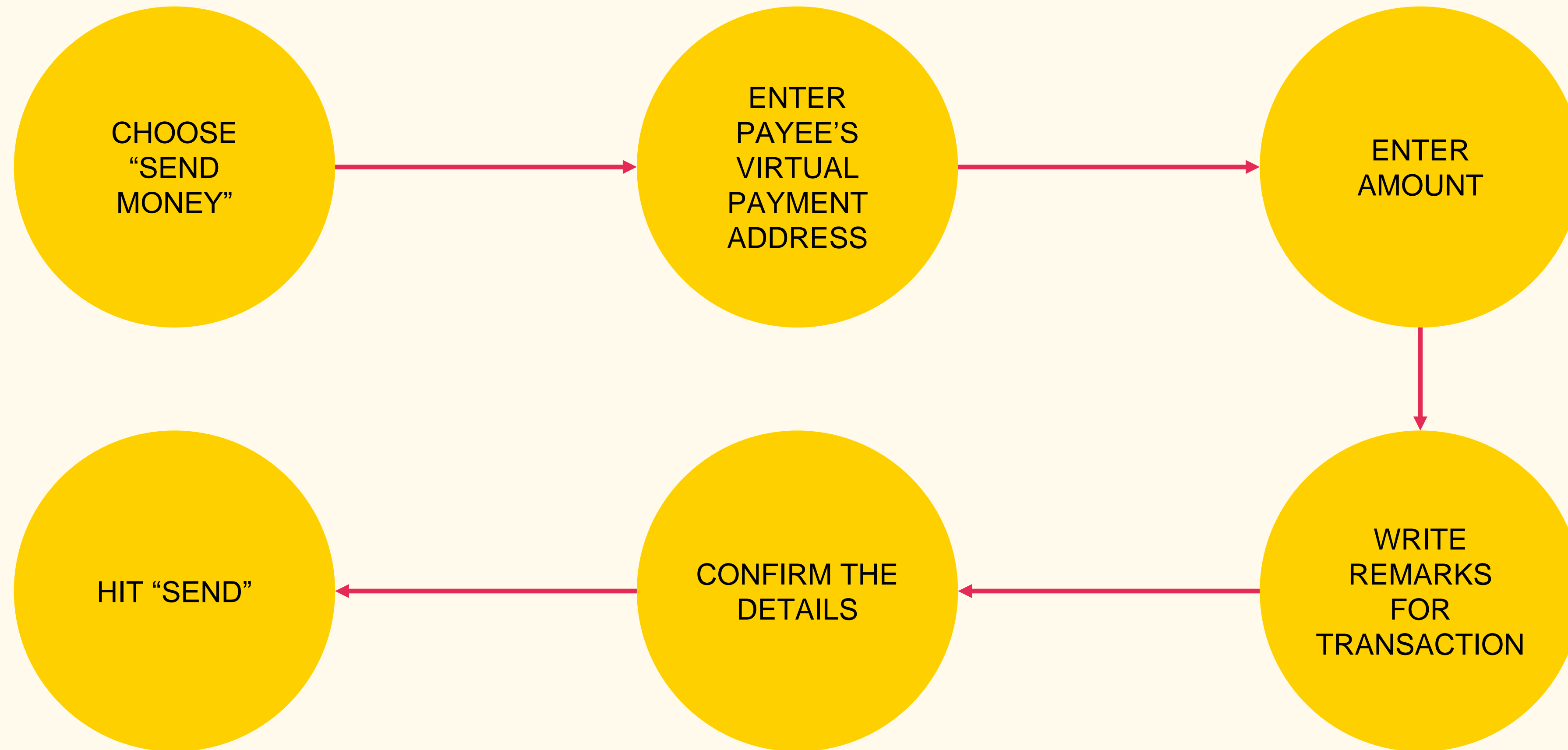
UPI Registration Process



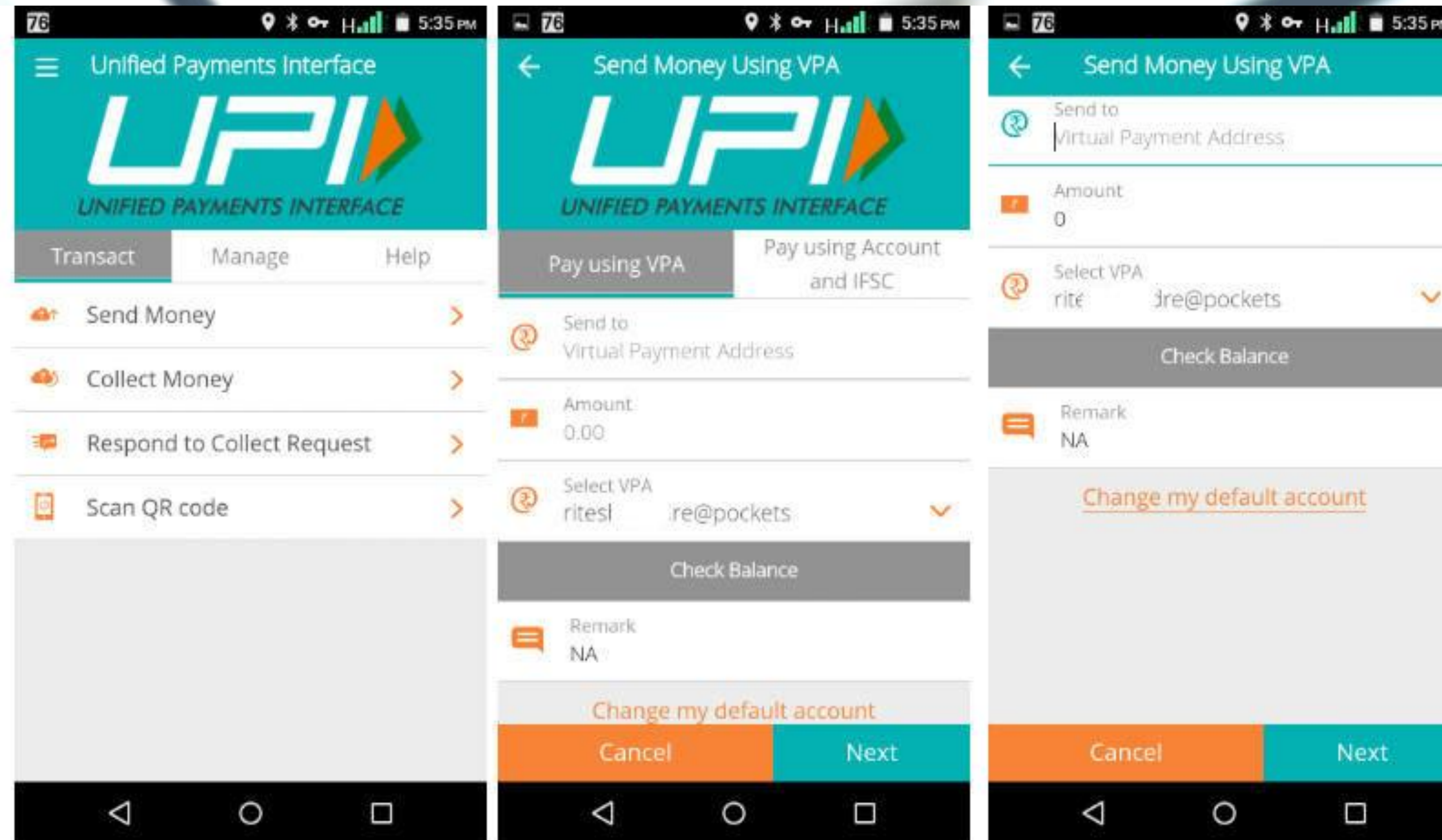
Registering on UPI



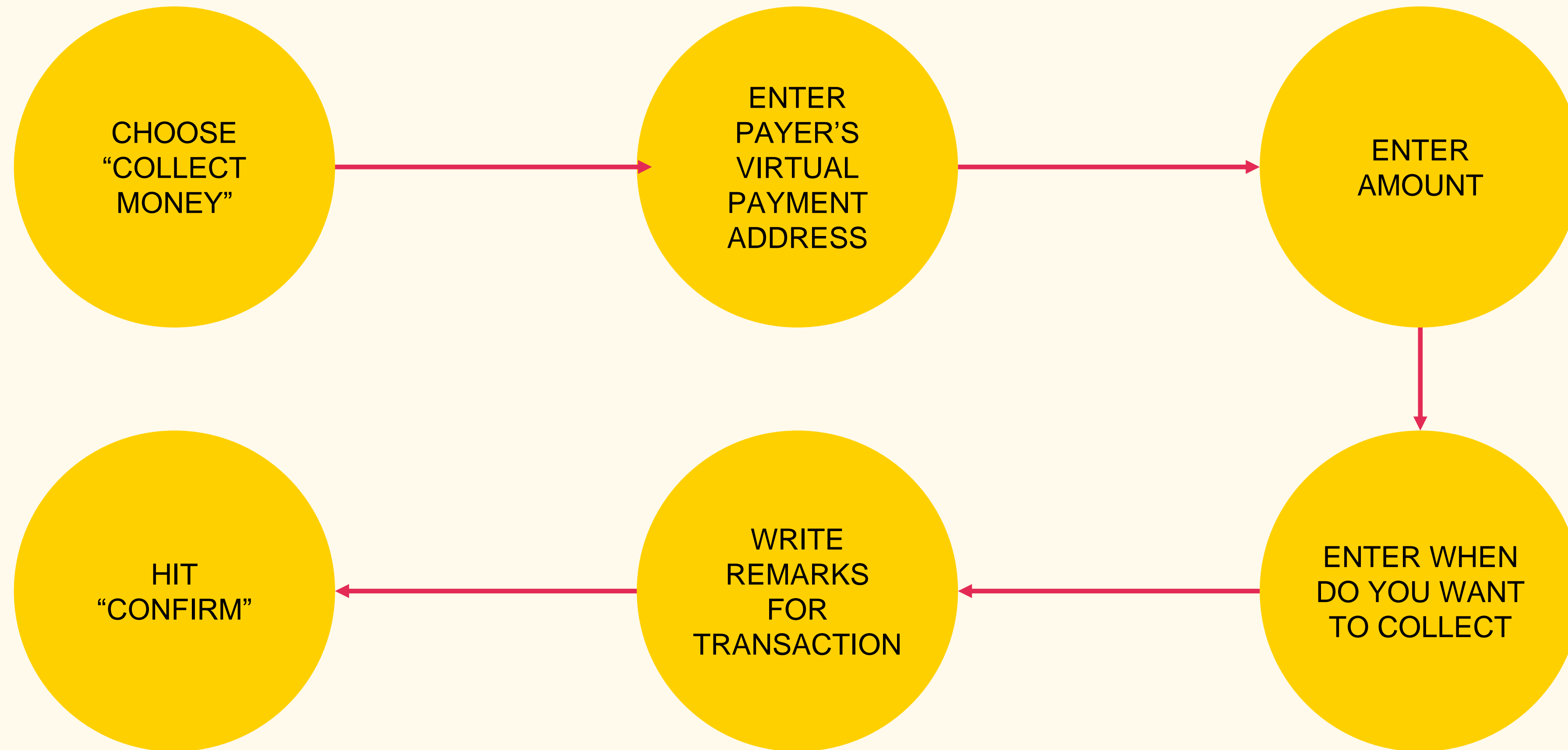
Sending Money on UPI



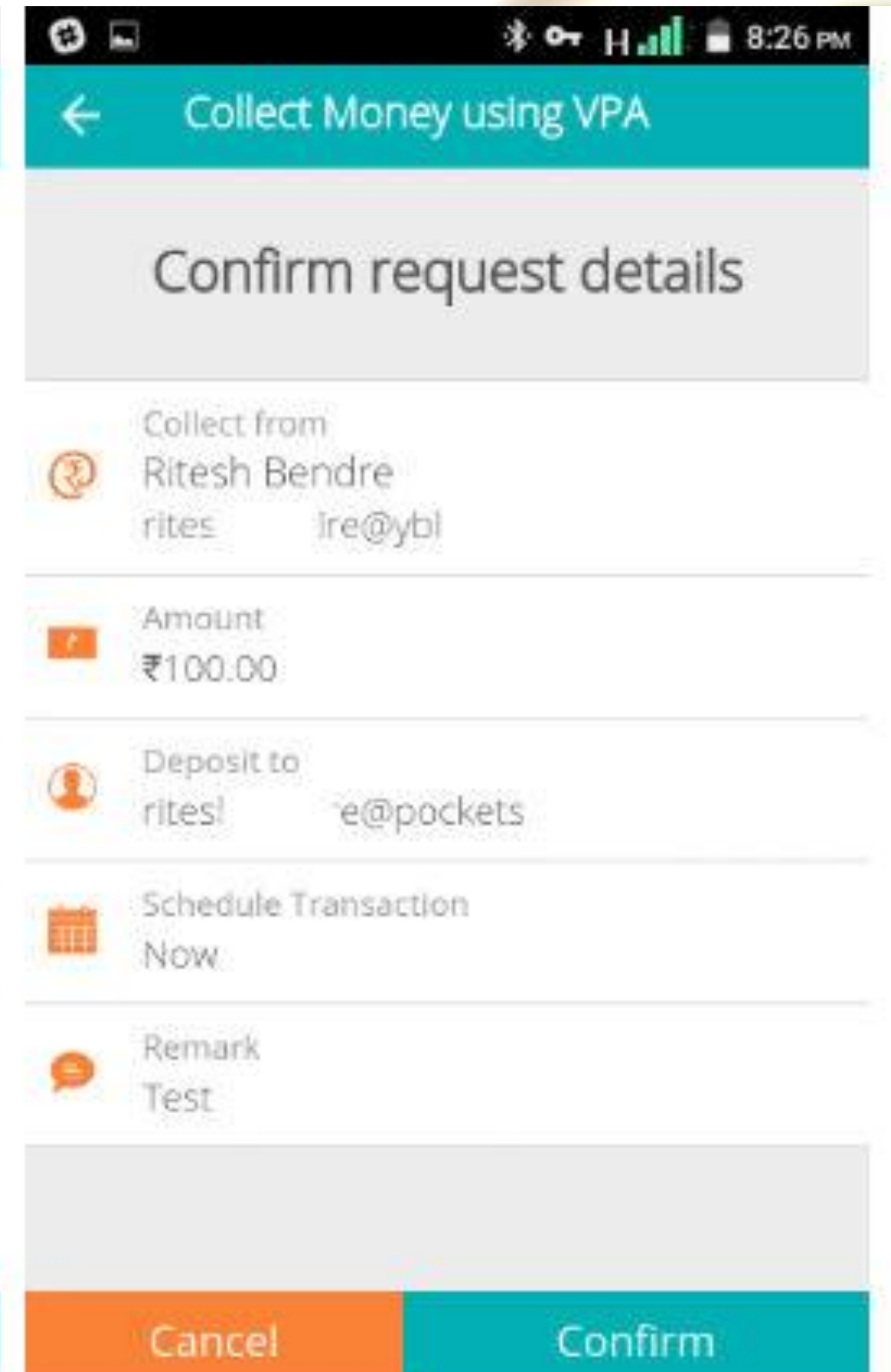
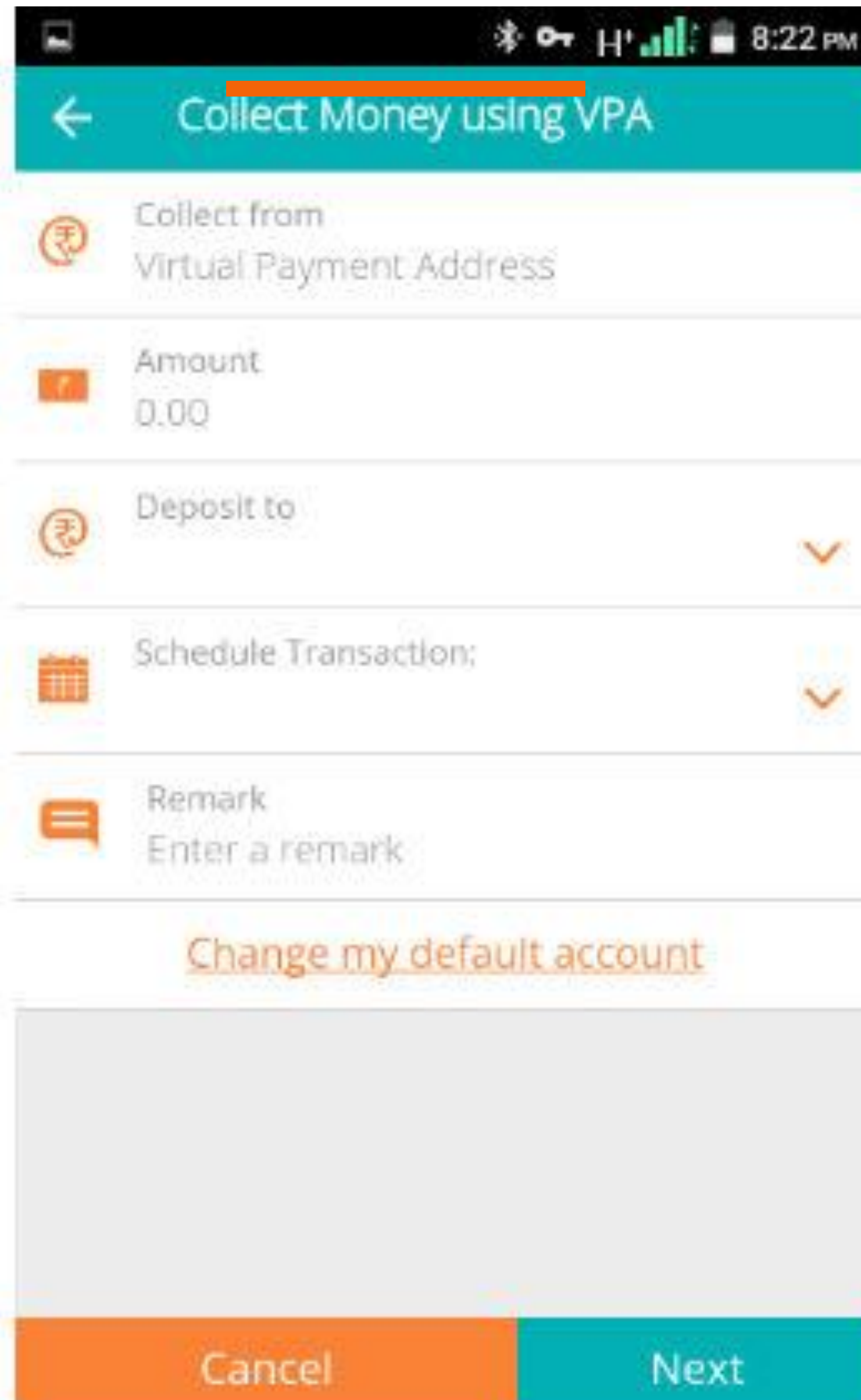
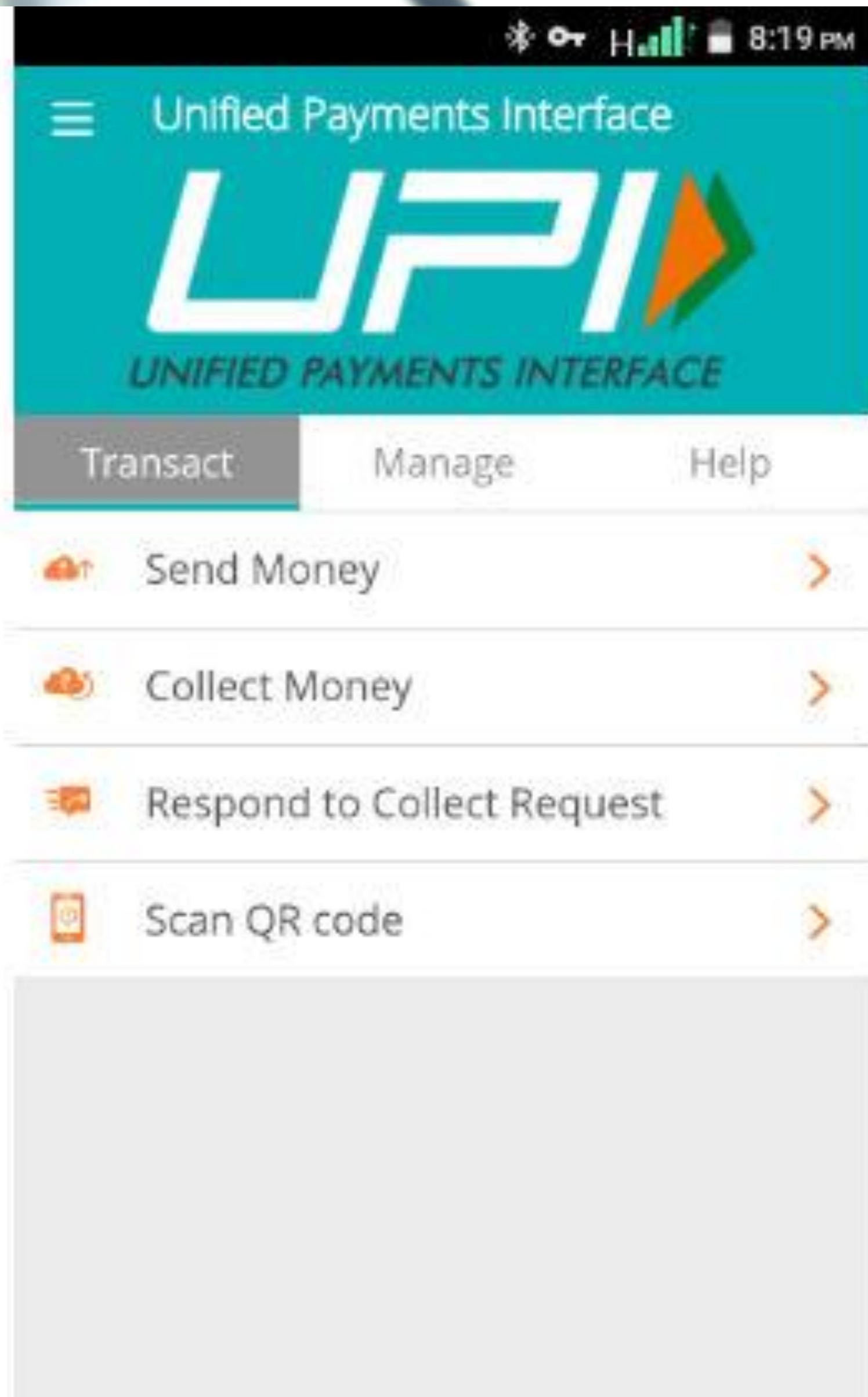
Sending Money



Collecting Money (raise a demand) on UPI



Collecting Money





Wallets

What are e-wallets?

Electronic pre-paid payment system, mobile-first

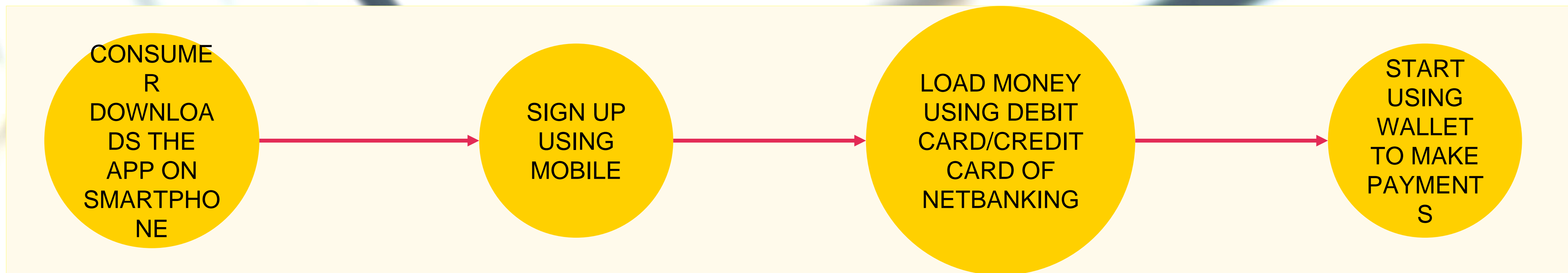
Used in purchasing items on-line with a computer or a smartphone at a store.

An individual's account is required to be linked to the digital wallet to load money in it.

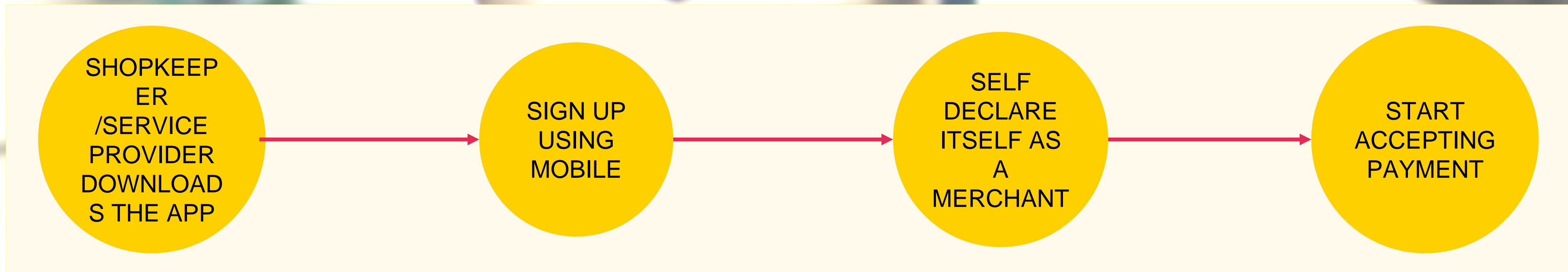
Most banks have their e-wallets and some private companies

Using Wallets


Consumer Wallet Limits: Rs.20,000/month for all. Rs.1 lakh/month with KYC



Merchant Wallet Limits: Rs.50,000/month with Self Declaration. Rs.1 lakh/month with KYC



Basic Requirements to Start Using a Wallet: Bank Account, Smartphone, 2G/3G Connection & A Free Wallet App



Point of Sale
(PoS)

Types of PoS



PHYSICAL POS

Physical Card Swiping – PTSN
with landline / GPRS enabled



MPOS

Phone connected with external
POS device through jack /
Bluetooth



V-POS

Virtual E-payment Gateway

Physical PoS

1 SWIPE A DEBIT/CREDIT CARD ON THE POS MACHINE

2 ENTER AMOUNT TO BE PAID AND PIN

3 GENERATE RECEIPT



Installation of Physical PoS Terminal

1

Open / identify current account for transactions

2

Fill in the application form (online / at the branch)

3

Identify type of PoS required (landline / GPRS)

4

Submit following documents:

- Proof of business (any one)
 - Shop & establishment registration certificate
 - VAT certificate
 - Sales tax
- Proof of address
- Photo identity proof of proprietor / partner
- Financial details
 - Bank statement
 - Income tax return

5

Acceptance of MDR by merchant

6

Execution of Merchant Establishment Agreement

Mobile PoS



Note: mSwipe is used as an example of MPOS here

V-PoS

No PoS machine required

QR code used for payment to bank account of merchant

Complete privacy of merchant bank account



Must Do Practices

Register your mobile number at bank for regular information by SMS for every transaction

Never share your PIN to anyone

Transact at only trusted merchants

While at ATM, ensure no one is looking over your shoulders

Summary

