



**INDIAN COUNCIL OF AGRICULTURAL RESEARCH
KRISHI BHAVAN : NEW DELHI.**

**F.No.GAC/21-14/2016-CDN
Dated the 30th November, 2016**

C I R C U L A R

As you are kindly aware that the Govt. of India has decided that all payments/transactions in Departments/Organizations be made using digital/cashless systems for ensuring transparency, smoothness and efficiency.

With a view to implementing the above decision of the Cabinet/Government of India, it has been decided by the Competent Authority that all receipt and payments in ICAR Hqrs will be through cashless/digital transaction methods only. Accordingly, all Directors/Project Directors of ICAR Institutes are advised to take up the matter on priority and create facilities/system conforming to above implementation so that all transactions in the Institute/regional stations etc may be done through cashless/digital modes at an early date.


(K.K. Kulshreshtha)
Deputy Secretary(GAC)

DISTRIBUTION:

- 1.All Directors/PDs/PCs/Bureau for information and necessary action.
- 2.PSO to DG, ICAR/PPS to Secretary, ICAR/PPS to FA DARE/ICAR.
- 3.PD, DKMA for uploading the circular urgently.
- 4.Guard file

A black and white photograph of a hand holding a smartphone, positioned over a document that features a large, dark 'X' mark. The background is a textured, slightly grainy surface.

Digital Payments

STEP BY STEP INSTRUCTIONS FOR VARIOUS MODES OF PAYMENT

Cards, USSD, AEPS, UPI, Wallets



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

Types of Cards & Usage

PREPAID CARDS

Pre-loaded from your bank account

Safe to use, limited amount of transaction

Can be recharged like mobile recharge

DEBIT CARDS

Linked to your bank account

Used to pay at shops, ATMs, wallets, microATMs, online shopping

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

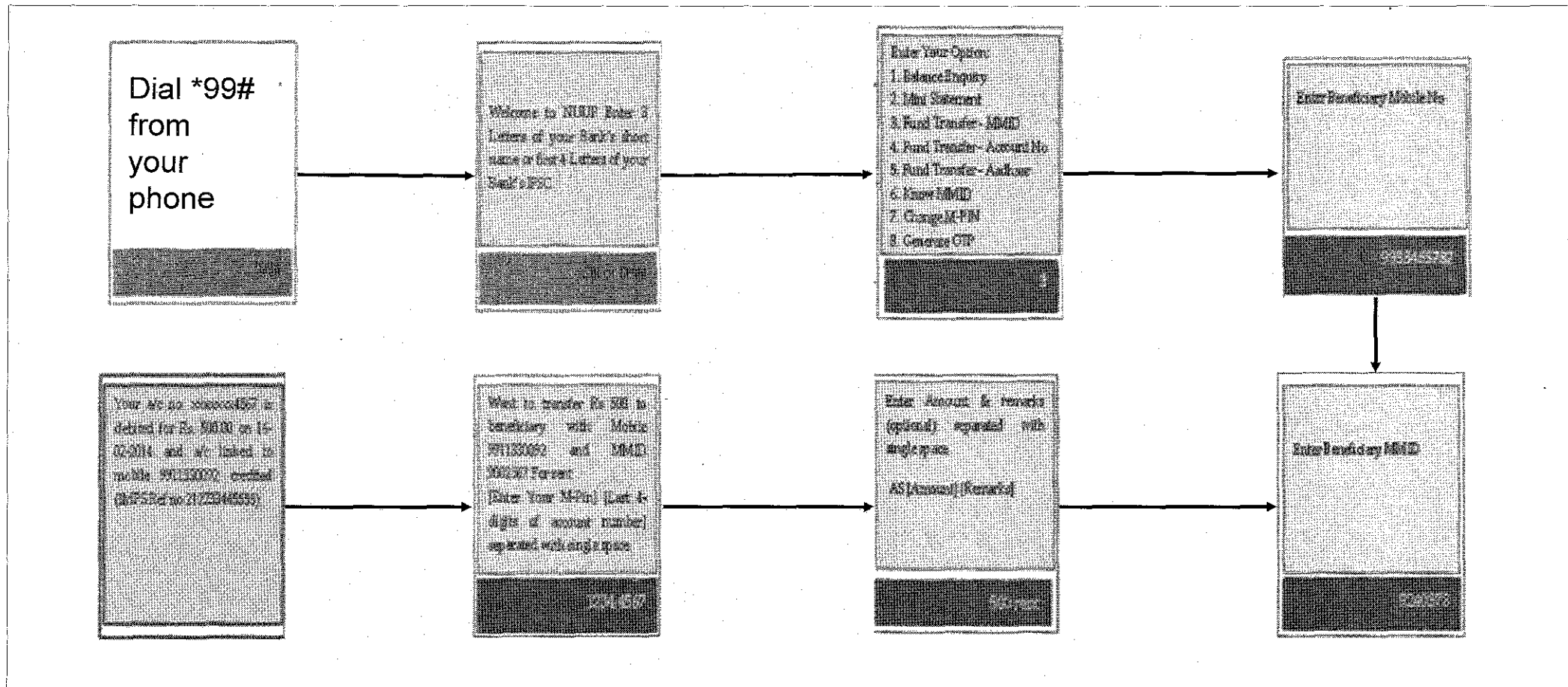
Can be used for payments upto Rs 5000 per day per customer

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

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26





Aadhar enabled payment system (AEPS)

Aadhaar Enabled Payment System (AEPS)

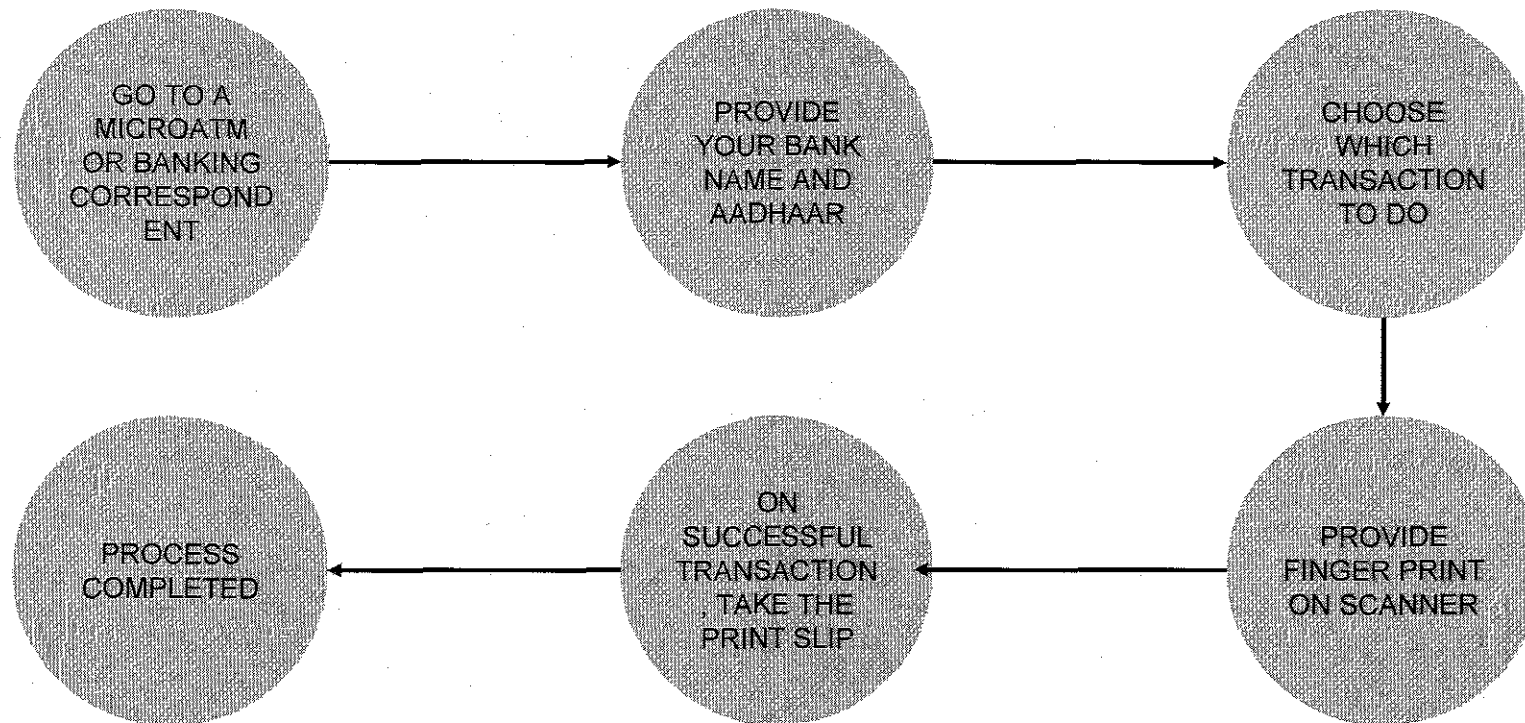
AEPS allows bank-to-bank transaction at PoS (MicroATM) with the help of BC

Only Aadhar needed

Aadhar enabled Services

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

Key Steps for AEPS Transaction



Aadhaar Enabled Payment System Steps

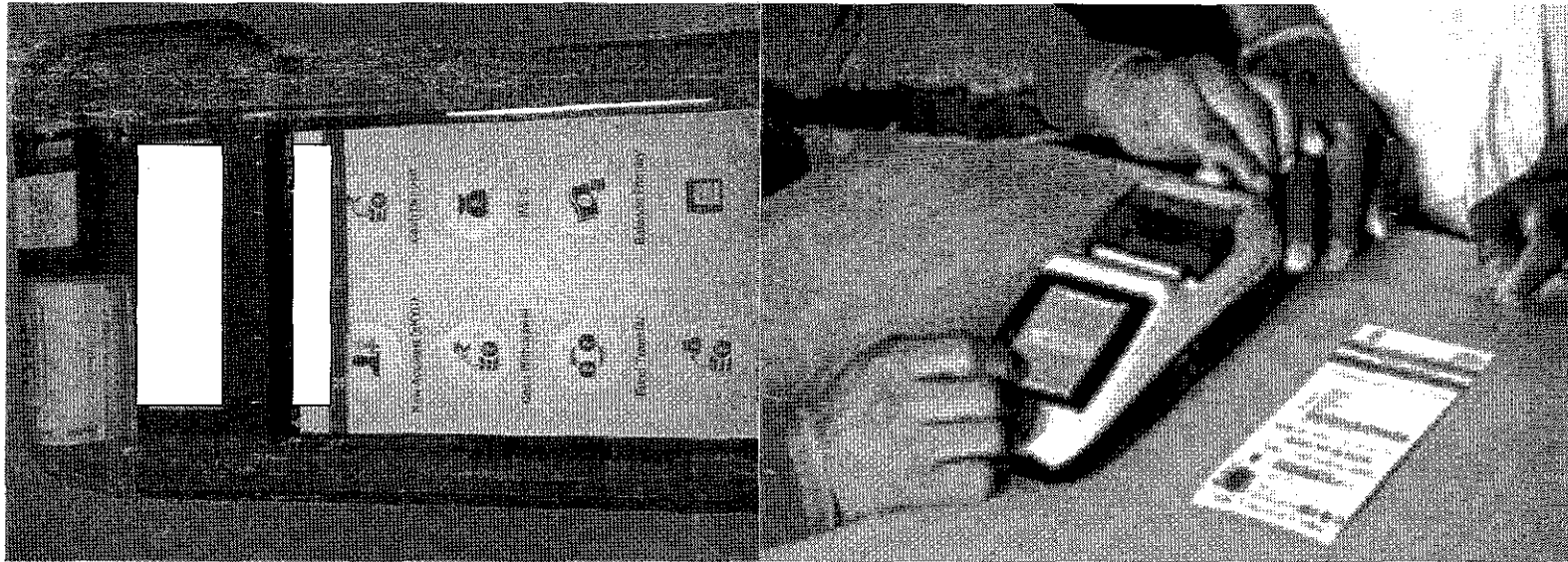
Seed your account with your Aadhar number at bank or with the help of banking correspondent

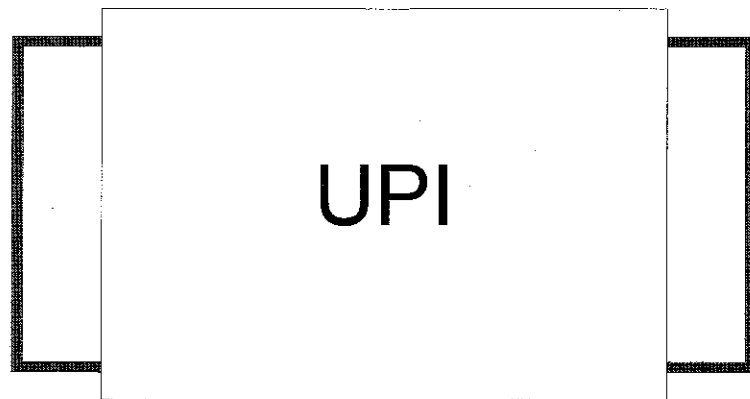
Now you can do many transactions at any AEPS point without any pin or password (AEPS points – Micro ATMs)

You can do

- Account balance
- Aadhar to Aadhar fund transfer
- Cash withdrawal
- Cash deposit
- Purchase at Fair Price Shops with AEPS

MicroATM Transaction





Requirements for registration on UPI

REQUIREMENTS

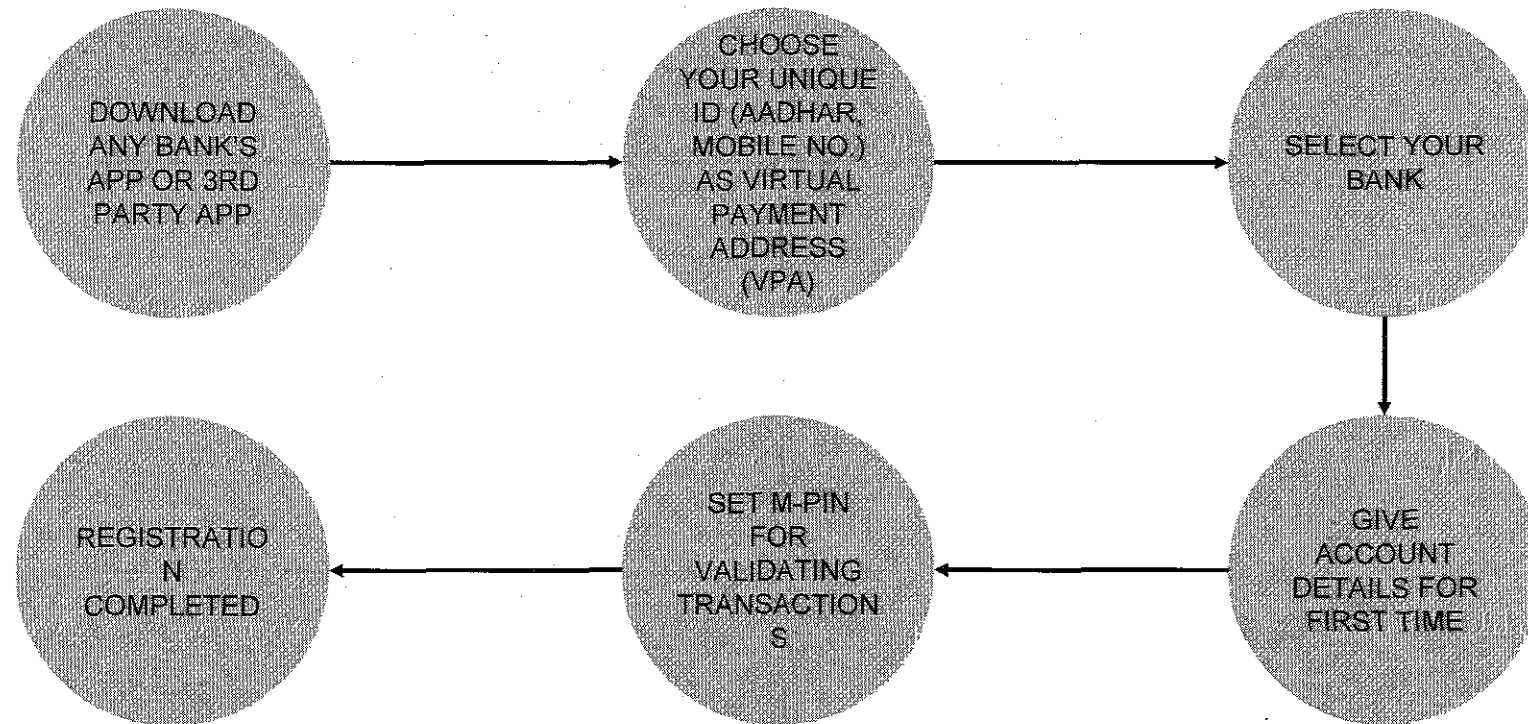
Smartphone with internet facility

Bank Account details (only for
registration)

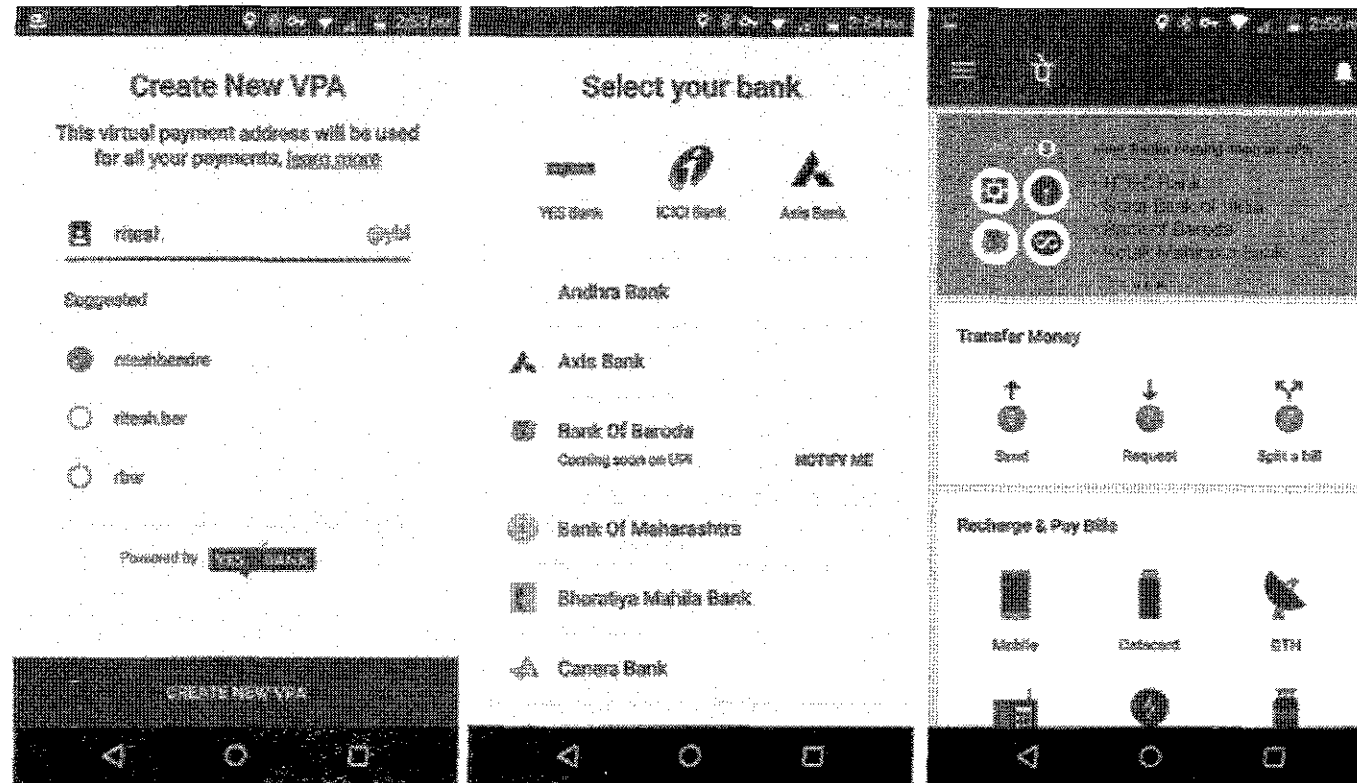
AVAILABLE APPS (28 BANK APPS)

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

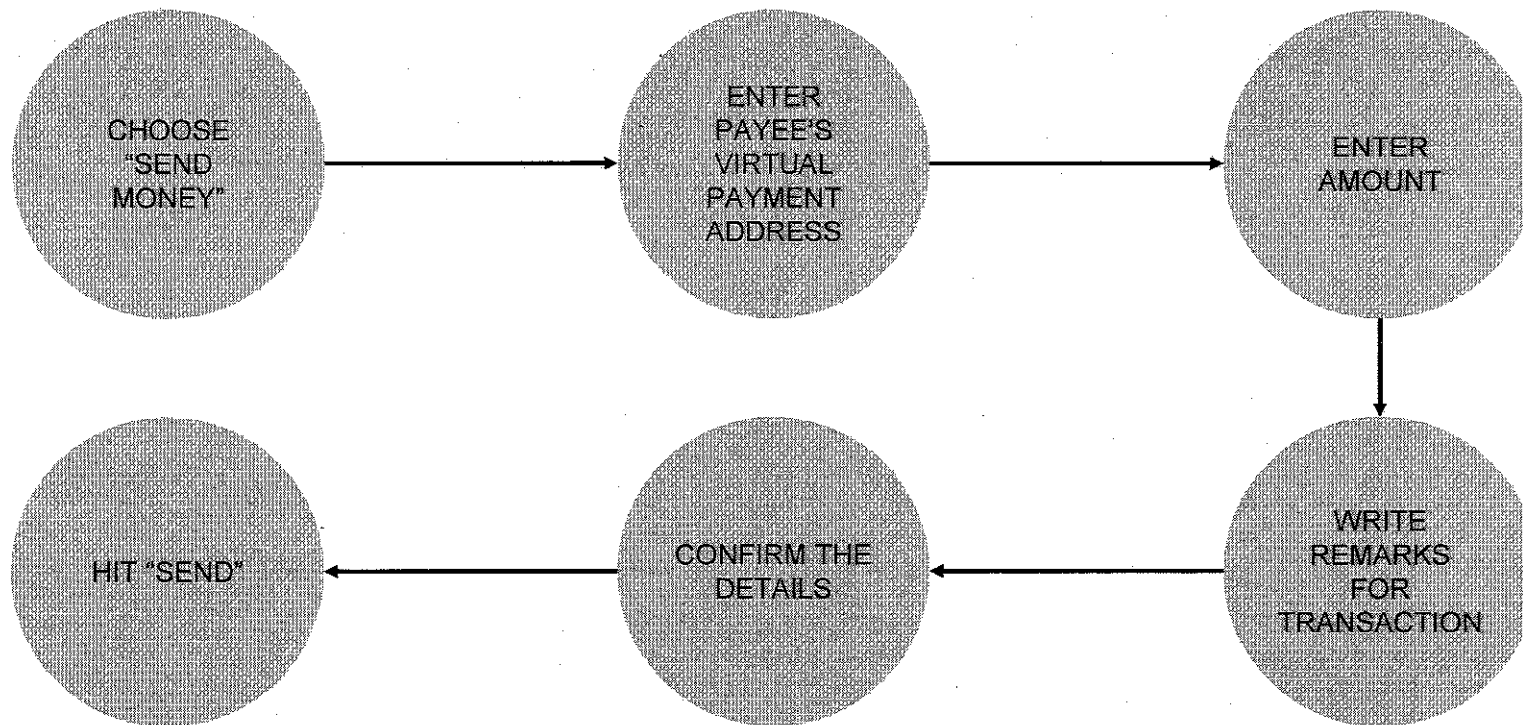


Registering on UPI

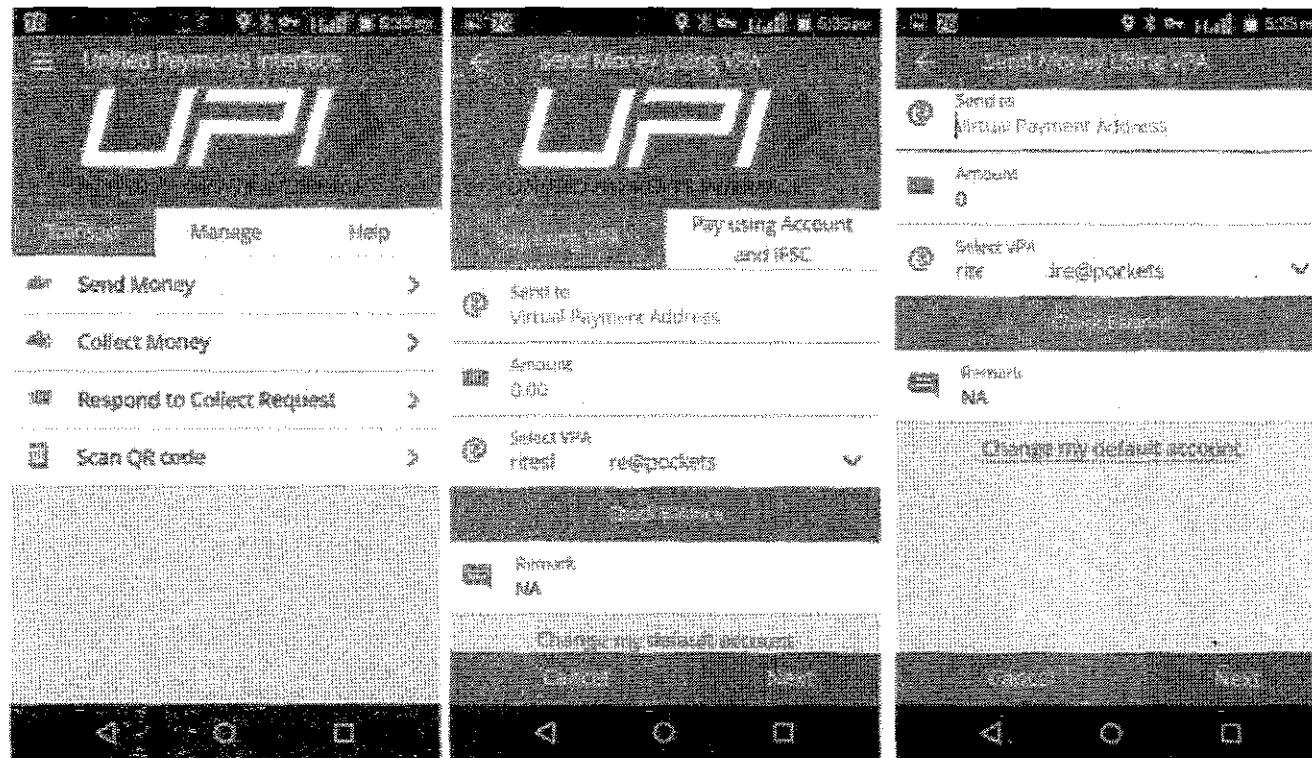


Screenshot taken from <http://www.bgr.in/news/unified-payments-interface-heres-how-to-register-send-and-receive-money-using-upi-apps/>

Sending Money on UPI

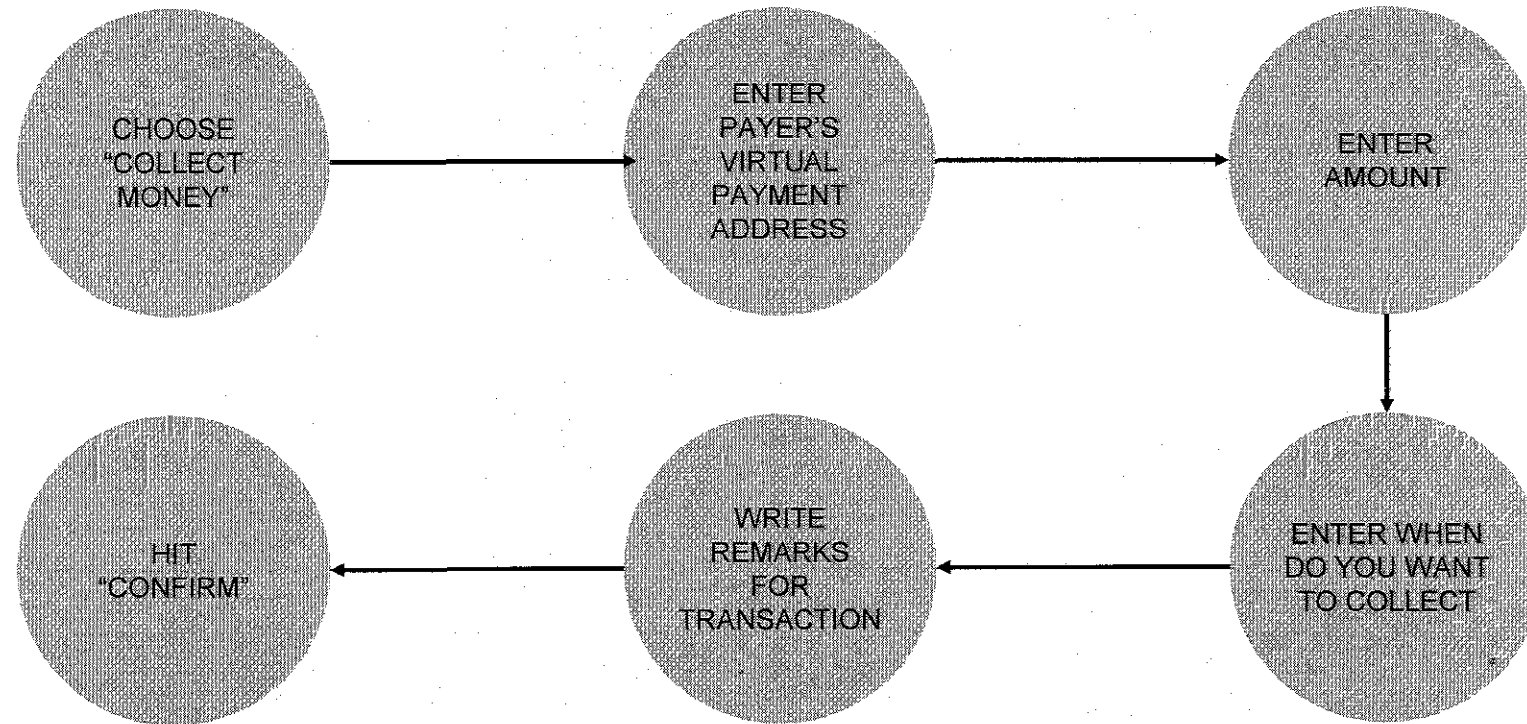


Sending Money

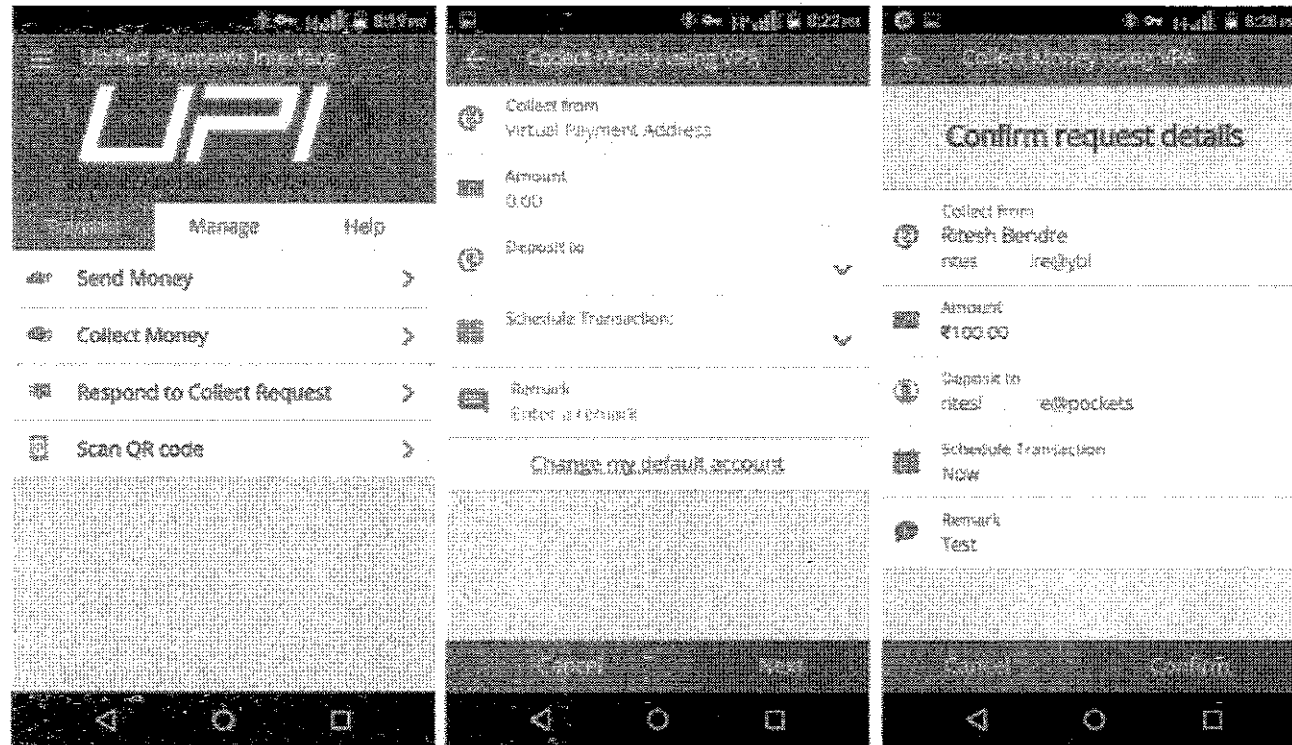


Screenshot taken from <http://www.bgr.in/news/unified-payments-interface-heres-how-to-register-send-and-receive-money-using-upi-apps/>

Collecting Money (raise a demand) on UPI



Collecting Money



Screenshot taken from <http://www.bgr.in/news/unified-payments-interface-heres-how-to-register-send-and-receive-money-using-upi-apps/>

Wallets

What are e-wallets?

Electronic pre-paid payment system, mobile-first

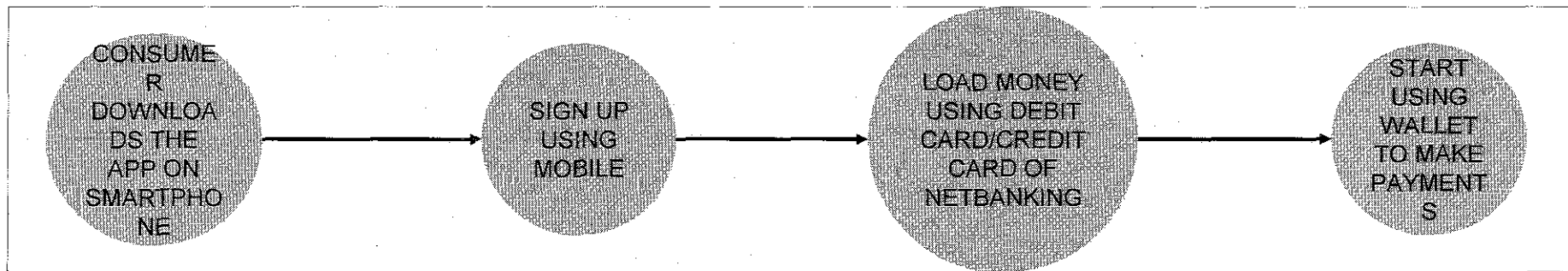
Used in purchasing items on-line with a computer or a smartphone at a store.

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

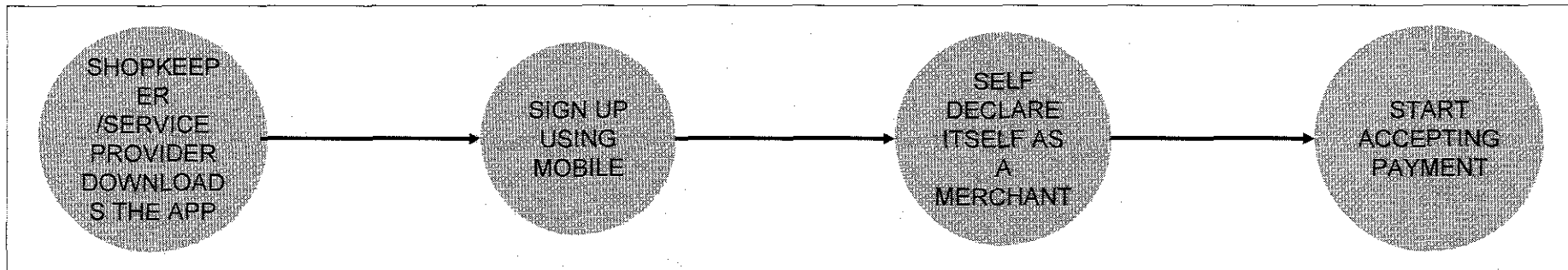
Most banks have their e-wallets and some private companies

Using Wallets

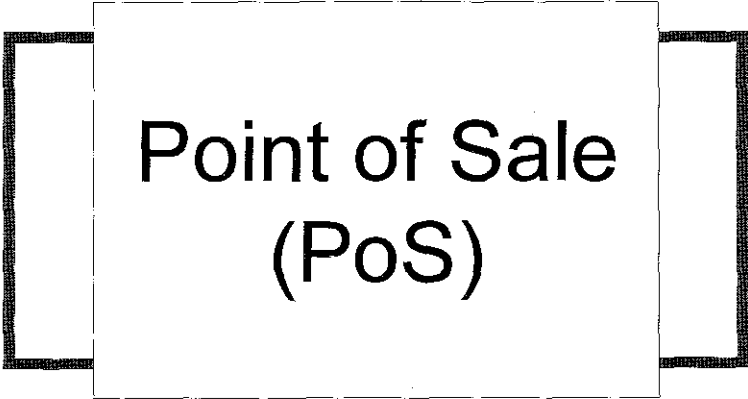
Consumer Wallet Limits: Rs.20,000/month for all. Rs.1 lakh/month with KYC



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



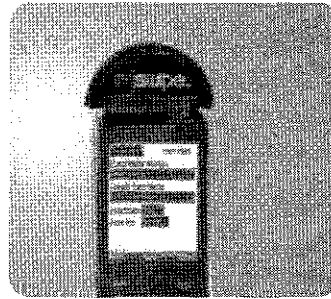
Point of Sale (PoS)

Types of PoS



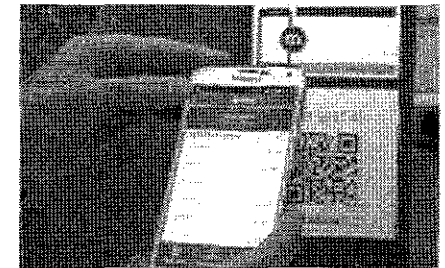
PHYSICAL POS

Physical Card Swiping – PTSN
with landline / GPRS enabled



MPOS

Phone connected with external
POS device through jack /
Bluetooth



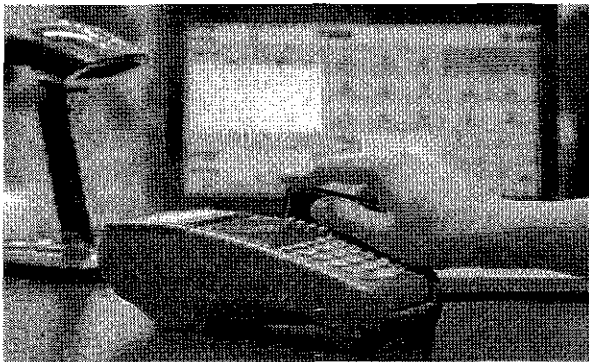
V-POS

Virtual E-payment Gateway

Physical PoS

1

SWIPE A
DEBIT/CREDIT
CARD ON THE POS
MACHINE



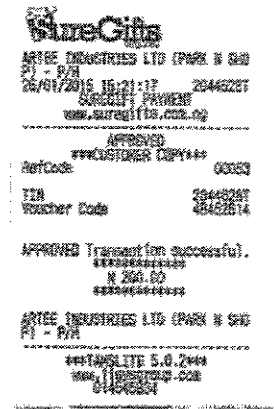
2

ENTER AMOUNT
TO BE PAID AND
PIN



3

GENERATE
RECEIPT

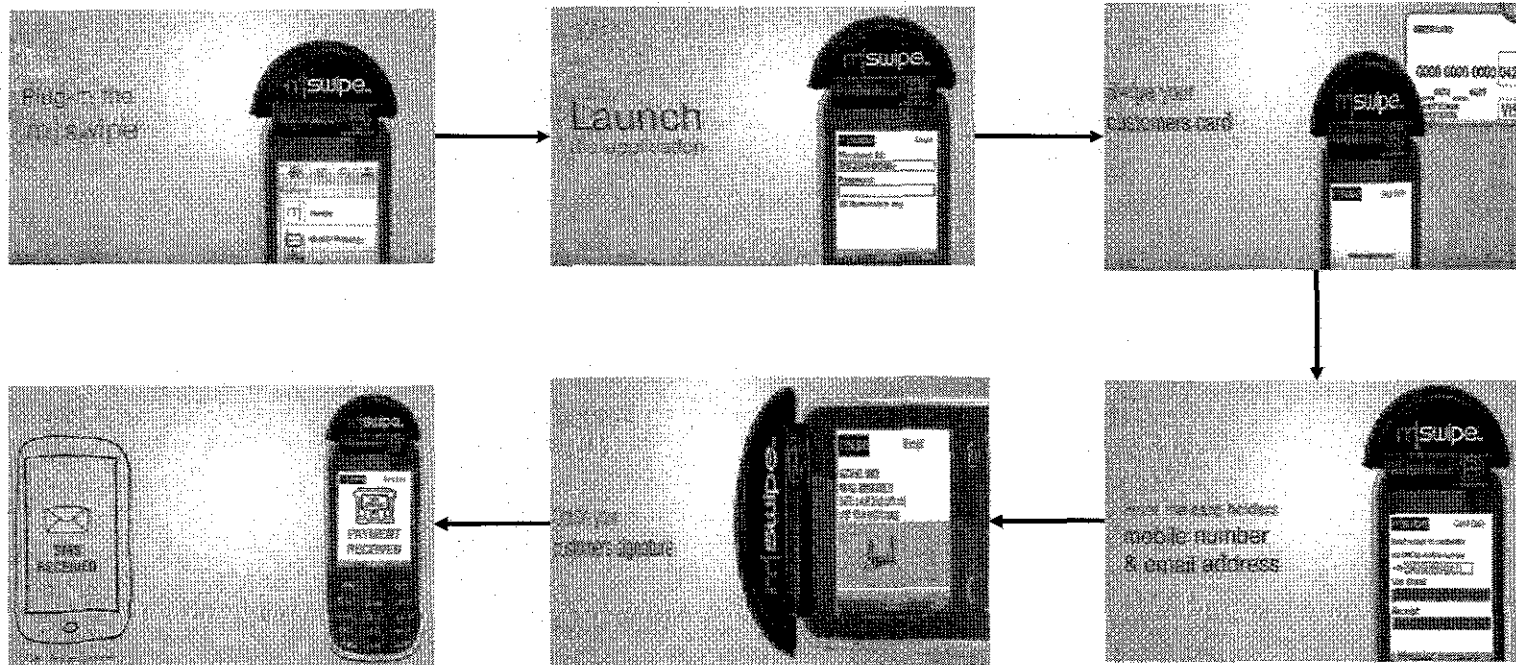


Installation of Physical PoS Terminal

- 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