

PSB Alliance-Doorstep Banking Services (DSB)

Android Customer Application User Manual

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Technology Service Provider



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Approval

User Manual For Vendor Portal				
Document Version	Prepared by		Reviewed & Approved By	
	Name / Signature	Date	Name / Signature	Date
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Revision History

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1 Introduction

Doorstep banking is a facility provided to bank customers. This solution enables bank customers to carry out routine banking activities like pick-up of documents, delivery of documents, digital life certificate for pensioners, cash deposit, cash withdrawal, etc. without having to visit the bank branch. This DSB solution brings all the services of public sector banks under a single platform.

2 Background

“Doorstep Banking through Universal Touch Point” is a service by which customers can avail many of the banking transaction services through the agents engaged by the bank. It offers convenience to customers to avail banking services at their doorstep. Doorstep Banking is implemented as a product through a mix of technology and agents offering different banking services for the customers of public sector banks under a single umbrella. The DSB agents would basically render banking non-financial services and financial services within the norms stipulated by the Reserve Bank of India.

2.1 List of Member Banks

1	Bank of Baroda	7	Indian Overseas Bank
2	Bank of India	8	Punjab National Bank
3	Bank of Maharashtra	9	Punjab & Sind Bank
4	Canara Bank	10	State Bank of India
5	Central Bank of India	11	UCO Bank
6	Indian Bank	12	Union Bank of India

3 What is DSB Center?

Doorstep Banking Centers are physical locations or service points established by banks to provide convenient banking services to customers at their doorstep. These centers are often equipped with facilities and agents to assist customers with various banking transactions, such as pick-up of documents, delivery of documents, digital life certificates for pensioners, cash deposits, cash withdrawals, etc., without the need for them to visit a traditional bank branch.

DSB Centers play a crucial role in extending banking services to remote or underserved areas, improving accessibility, and enhancing customer satisfaction by offering banking convenience.

3.1 Current DSB Centers

Total: 6997 centers & 1080 centers active as of now.

4 Who is a DSB Customer?

DSB customer refers to an individual having a valid bank account and having registered for Doorstep Banking to avail doorstep banking services as per his requirements. Doorstep Banking allows customers to carry out various banking services from the convenience of their doorstep.

DSB customers benefit from the convenience and accessibility offered by Doorstep Banking, especially if they are unable to visit a bank branch due to distance, mobility issues, or other constraints.

4.1 Requirements for DSB Customer

- ❖ To access Doorstep Banking services, individuals must meet the following criteria:
- ❖ Customers must be a valid Savings Bank Account holder [Individual/ Joint (E/S) or (A/S)] or a Current Account (Proprietor) of any Public Sector Bank.
- ❖ Users should possess an active Indian mobile number to receive transaction-related notifications and authentication codes.
- ❖ The Indian mobile number must be linked to a valid savings bank account to facilitate seamless transactions and communication.

5 Corporate Agents (Vendors)

Corporate agents, such as Integra Micro Systems and BLS International, play a crucial role in facilitating various banking services through agents to the bank's customers. These agents act as intermediaries between the customers and the banks, offering specialized assistance in managing non-financial & financial transactions and other specialized banking services.

5.1 DSB Agents

Doorstep banking delivery agents play a crucial role in providing convenient and efficient banking services to customers at their doorsteps. Their main responsibilities include ensuring timely and accurate service delivery, addressing customer queries and concerns promptly, and adhering to regulatory guidelines for security and compliance.

6 About the Manual

Customers can register for financial and non-financial doorstep banking services through the DSB system. The Customer application User Manual serves as a comprehensive guide for users accessing and utilizing the features of the customer application. It provides detailed instructions, explanations, and tips to help users navigate through the portal seamlessly and make the most of its functionalities.

6.1 Target Audience

- Customers
- End-users

7 Roles of Customers

- Customers can access a range of banking services offered by 12 Public Sector Banks through the Doorstep Banking application.
- They can request services to be delivered to their address, view existing services, raise complaints, and track the progress of booked services.
- Customers registering with PSB must have an account with one of the 12 banks to avail of the services provided through the application.

Customer Role during registration/service booking:

1. A customer registers himself in the DSB system to avail himself of financial and non-financial doorstep banking services.
2. A customer books a service request.
3. For pickup service, the customer will have an instrument (filled and ready to be submitted) in a sealed cover and initiate a request to pick the instruments via DSB.
4. For life certificate, customers should be ready with a document that contains pension account related information upon agent's arrival.
5. For cash transactions, the customer will do Biometric authentication for Aadhaar based transaction or PIN authentication.
6. When the Agent arrives at the customer's location, the customer shares the service verification code with the Agent.

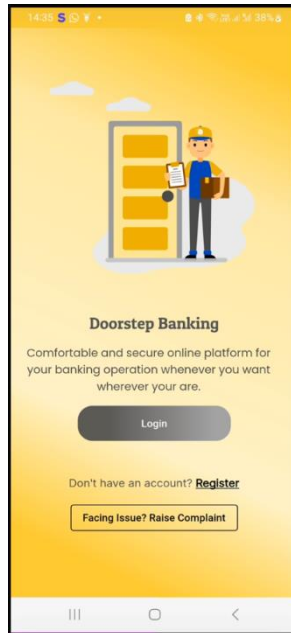
8 Customer Application

Opening the System

To access the system, download and open the app.

Upon loading the system, you'll see the login screen. Here's what to do based on your status:

- If you're a registered customer, click on "Login."
- If you're a new customer, click "Register."

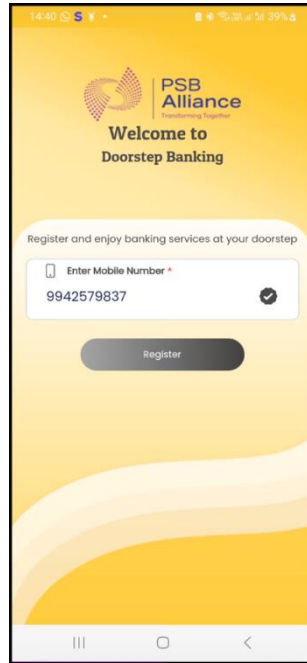


Registration

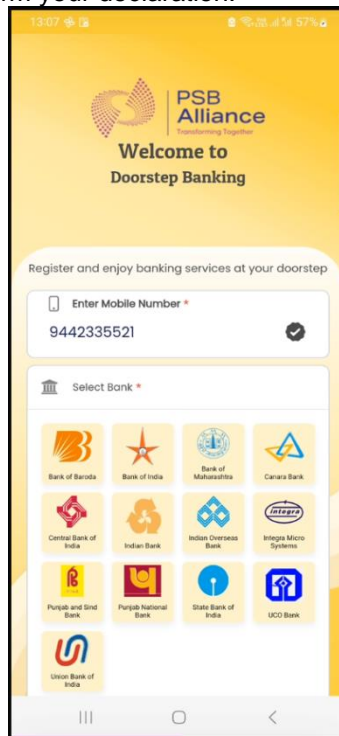
Click "Proceed" to initiate mobile registration.

Enter your Mobile number and click "Register."

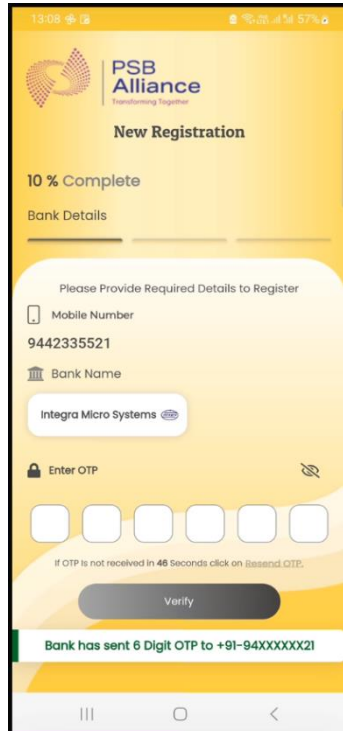
Upon validation, a tick mark will appear next to your mobile number.



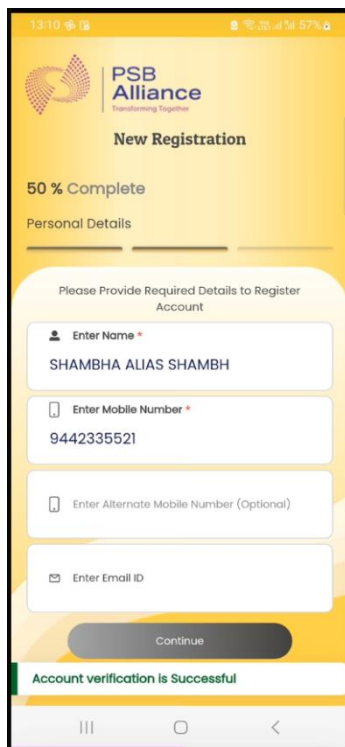
Proceed to select your bank and confirm your declaration.



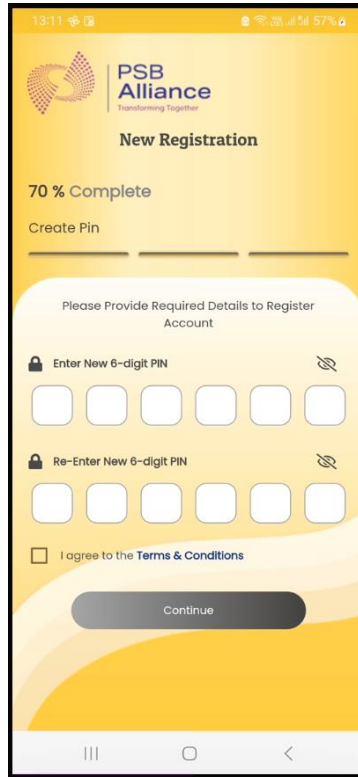
Enter the 6-digit OTP and click "Verify."



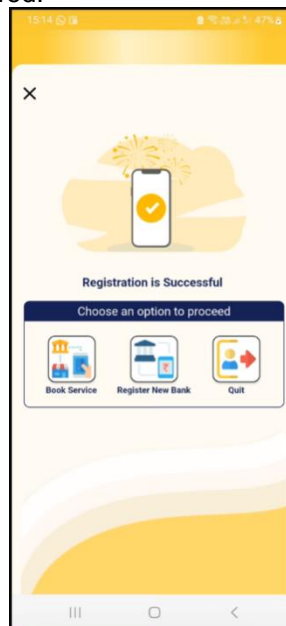
Provide your name, email id, and optional alternative mobile number, then click "Continue."
Upon successful verification, a confirmation message (Account verification is Successful) will appear, and you'll proceed to set your PIN.



Here, the PIN should be entered twice, and the checkbox for "Terms & Conditions" should be ticked. Once selected, changes cannot be made. Click on "Continue" to proceed.



Now, the account is successfully registered.



SMS and email notifications have been sent.

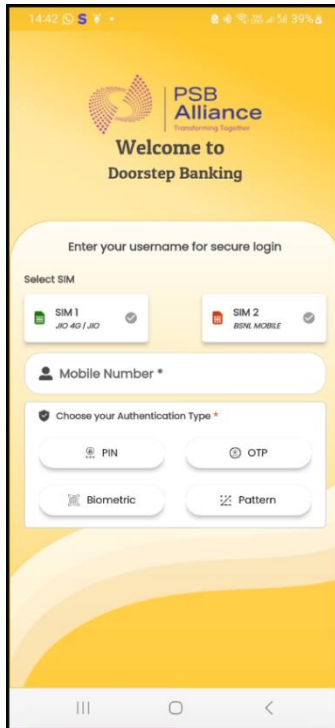
Login

- Afterward, click on "Login."
- Select a SIM card. If no SIM card is selected, a message will be displayed prompting you to choose one.

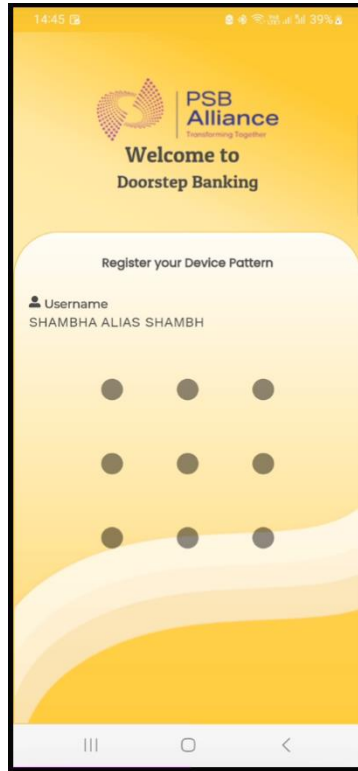
- Enter your mobile number and select an authentication type. Click "Next" to proceed. Remember, for login to be successful, you must select an authentication type (PIN, OTP, Fingerprint, or Pattern); failure to do so will result in an error message.

If you choose PIN, enter your 6-digit PIN. If you opt for OTP, input the 6-digit OTP. For fingerprint authentication, provide your fingerprint, and for pattern authentication, provide your pattern.

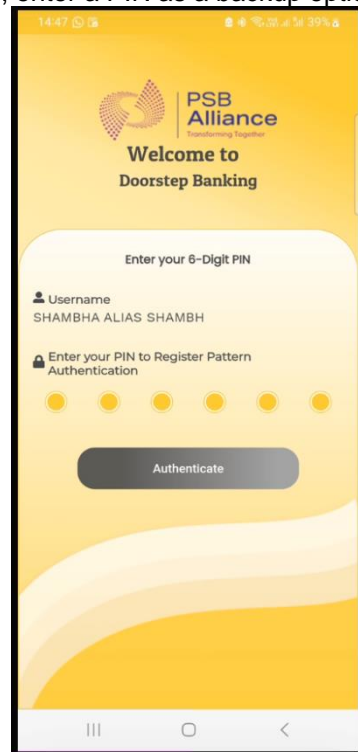
The "Forgot PIN" option and the ability to resend OTP are available for assistance if needed.



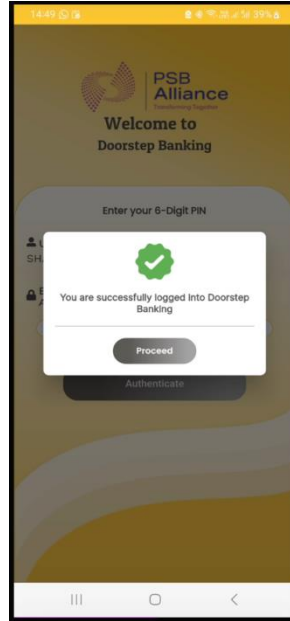
If "Pattern" is selected, create a pattern by connecting at least four dots in a sequence. After creating the pattern, confirm it by drawing the same pattern again.



To register the pattern authentication, enter a PIN as a backup option.



Click "Authenticate" for login.



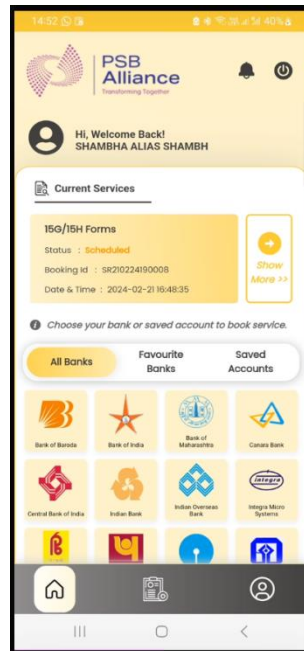
8.1 Home

On the top right corner, there is a bell icon. Clicking on it will display the notifications page.

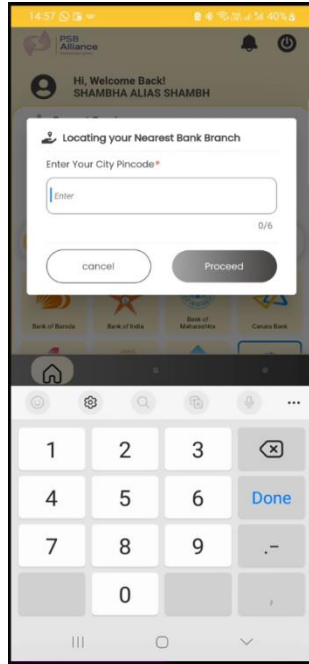
Next to the bell icon, there is a logout icon. Clicking on it will display a confirmation message. Click on "Proceed" to logout or "Cancel" to continue with the current section.

Below this section, you'll find the Customer Name and current service details. Underneath, there are options for:

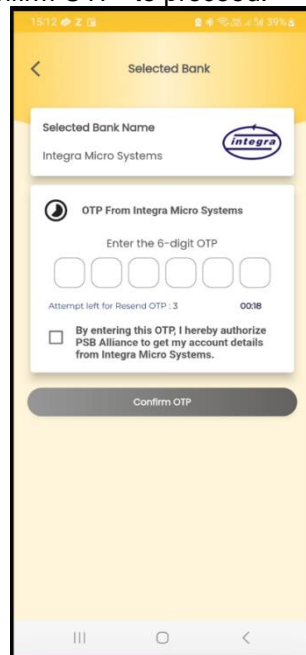
- **All Banks:** To proceed, select a bank from the list provided.
- **Favourite Banks:** Shows a list of favorite banks.
- **Saved Accounts:** Displays a list of saved accounts. Clicking on the service redirects to the services page.



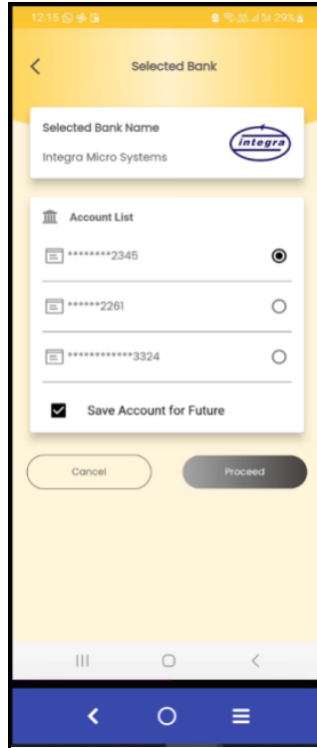
The "Show More" option directs you to the "My Services" page. After selecting the bank, enter the pin-code and click on "Proceed."



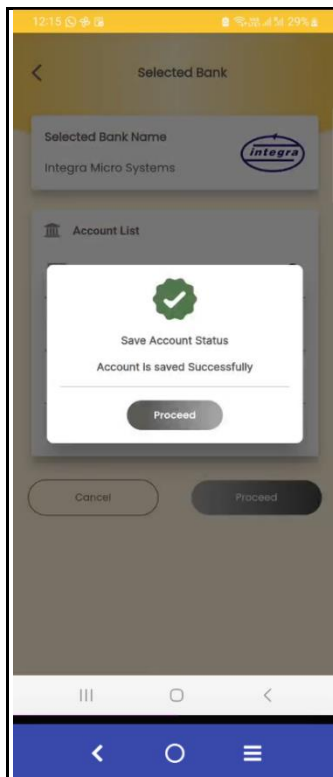
- If the pin-code is not serviceable, a message will appear prompting you to try with a new pin-code. If the pin-code is serviceable, the page will be displayed as shown below.
- Enter the OTP and check the declaration box. If the OTP is not received within the specified time, click on "Resend." Otherwise, click "Confirm OTP" to proceed.



The list of account numbers and the option to save the account for future reference will be displayed. Select any one account and check the declaration box. Then, click on "Proceed" to continue.



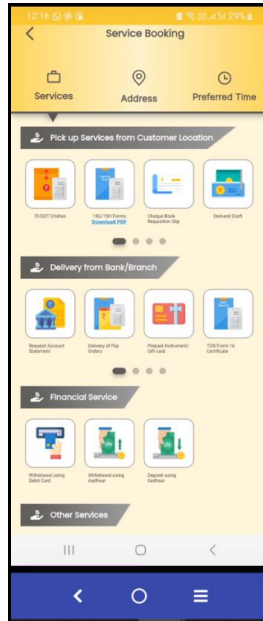
A message confirming that the account has been saved successfully will be displayed. Click on "Proceed" to proceed to the next step.



The process remains the same when clicking on the favorite bank.

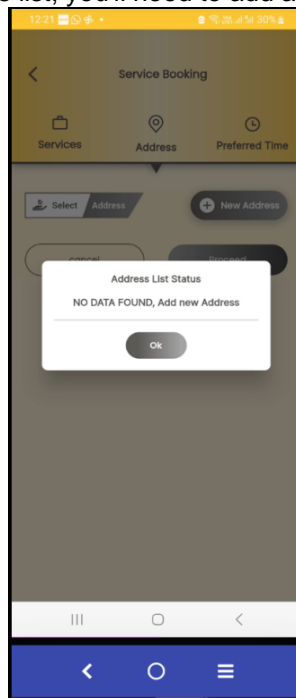
8.1.1 Service Booking

For services such as Fund Transfer, Add/Edit/Cancel Nominee Form, and Life Certificate Request, there is an option to download the PDF form. After selecting the desired service and providing the necessary details, click on "Proceed" to continue.

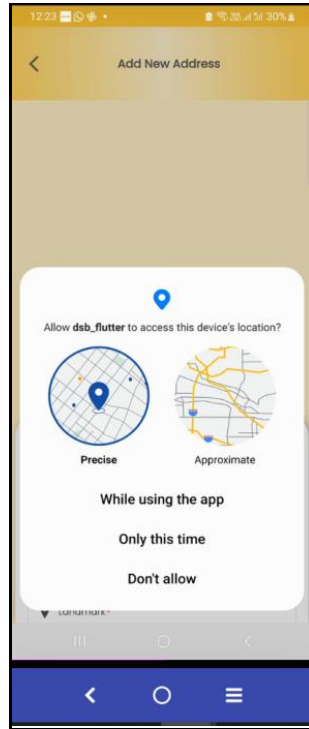


8.1.2 Add Address

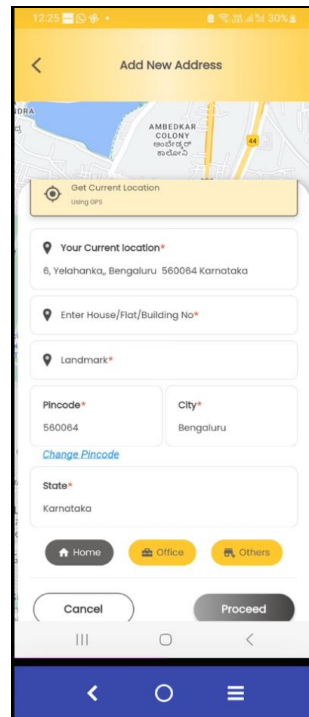
If there is no existing data in the address list, you'll need to add a new address. Click "OK" to proceed.



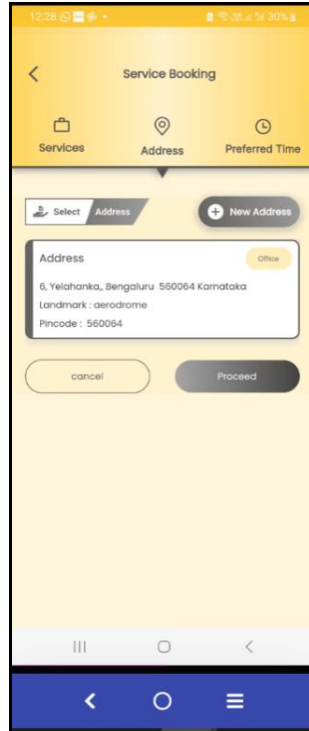
Then, click on "Add New Address." The system may prompt for permission to access device location; select your preference accordingly.



If permission is granted, it may ask to enable location services; make your choice.



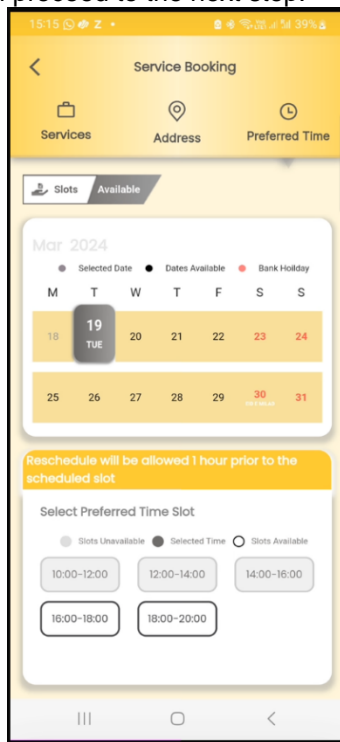
Provide all mandatory fields for the new address and click "Proceed." The address will be added to the system, and you'll receive a message on your registered mobile number.



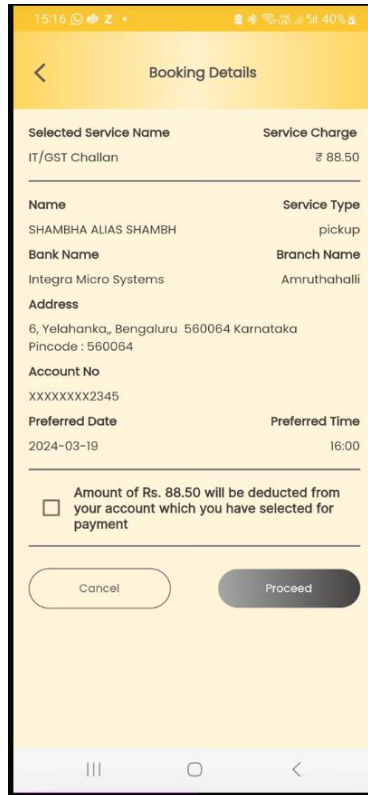
Select the newly added address and proceed as needed.

8.1.3 Preferred Time

Choose a date and time slot, and then proceed to the next step.



After reviewing the booking details, confirm the deduction amount by checking the box. Then, click on "Proceed" to view the disclaimer.



15:16 5G 40%

< Booking Details

Selected Service Name	Service Charge
IT/GST Challan	₹ 88.50

Name	Service Type
SHAMBHA ALIAS SHAMBH	pickup

Bank Name	Branch Name
Integra Micro Systems	Amruthahalli

Address
6, Yelahanka, Bengaluru 560064 Karnataka
Pincode : 560064

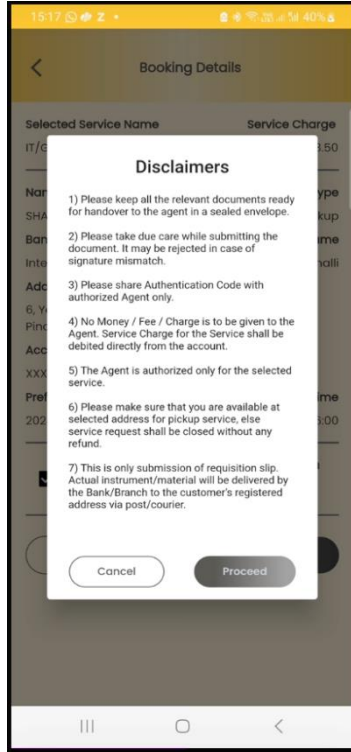
Account No
XXXXXXXX2345

Preferred Date	Preferred Time
2024-03-19	16:00

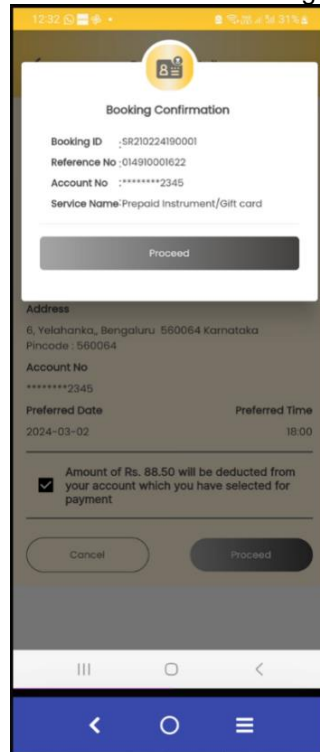
Amount of Rs. 88.50 will be deducted from your account which you have selected for payment

Cancel Proceed

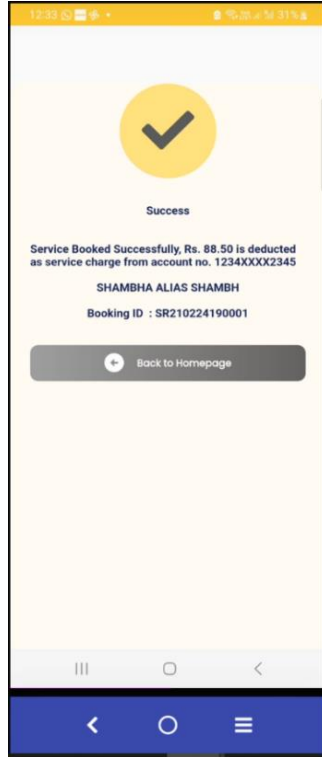
If the consent message is not selected, it displays the message as please check the consent message. Read the disclaimer carefully before proceeding.



Upon confirming the booking, a confirmation message will be displayed, and an authentication code will be sent to the registered mobile number. Share this code with the agents for verification.



Clicking on "Proceed" will display a success message.

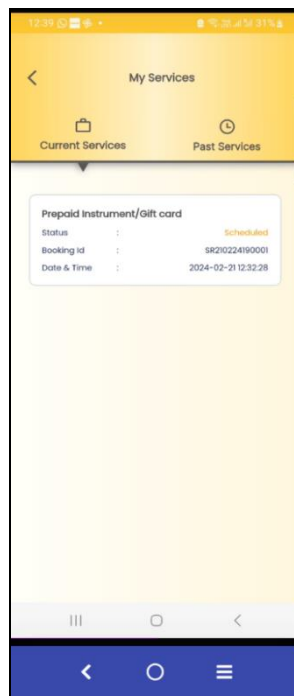


8.2 My services

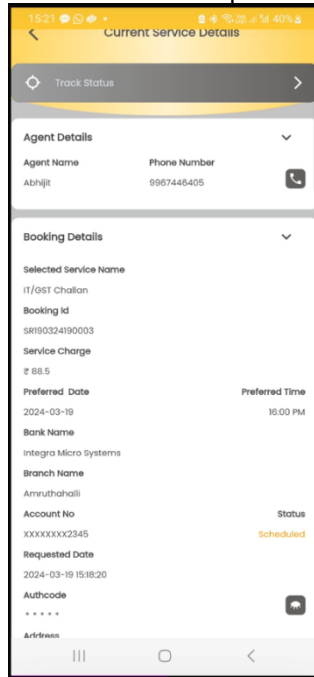
The system presents both current and past services.

8.2.1 Current Services

The scheduled services are listed.

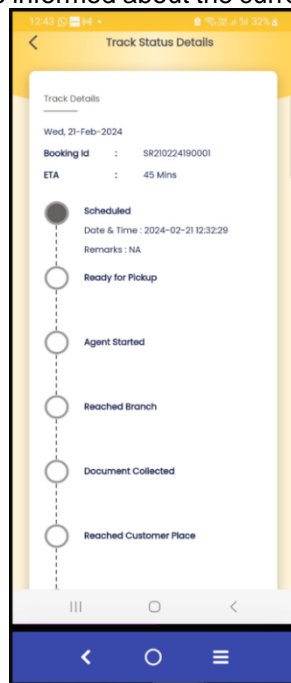


If you click on the service, it displays the agent details along with additional service information. Options to cancel and reschedule the service are available. The option to raise a complaint is also provided. Additionally, the "Track Status" option is available at the top.



Track status

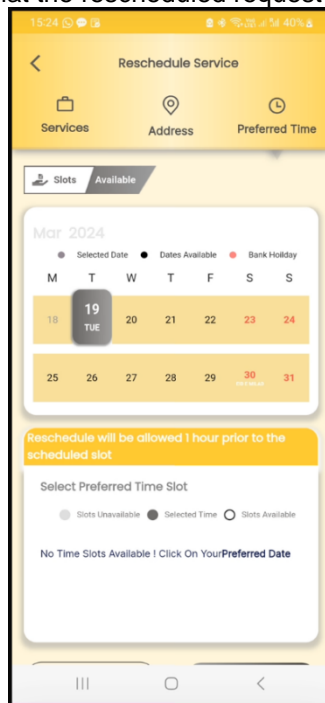
"Track Status" allows you to monitor the progress of the service requests. This feature provides transparency and ensures that users are informed about the current stage of their service-related activities.

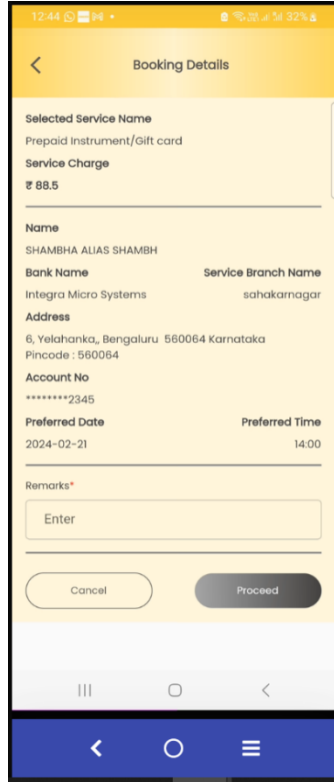


Reschedule service

(Customers are allowed to reschedule their service booking up to one hour before the scheduled time or before the Agent starts the service, whichever comes first. Customers have the option to reschedule their service to available time slots for the next three consecutive days. However, if a customer wishes to schedule a time slot beyond this three-day window, they can cancel the request and receive a full refund. Customers can reschedule their service request only once).

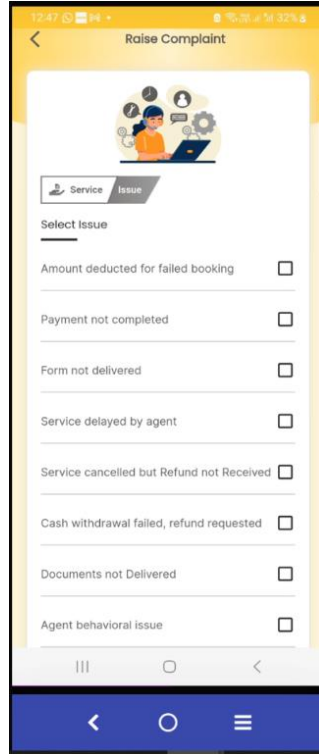
Click on "Reschedule Service". Select the preferred date and time slots. Provide any necessary remarks or comments regarding the rescheduling request, and then proceed. Upon submission, a confirmation message will be displayed indicating that the rescheduled request has been successfully submitted.



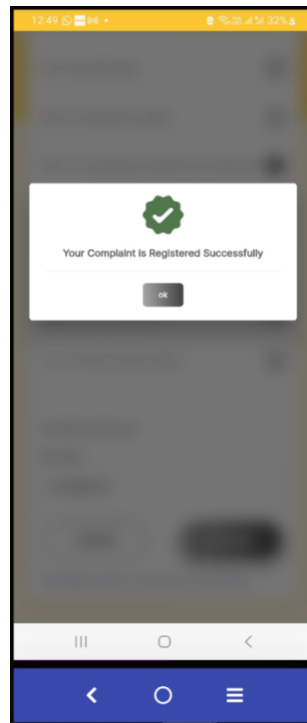


Raise complaint

To raise a complaint, provide the necessary remarks or details regarding the issue and proceed.



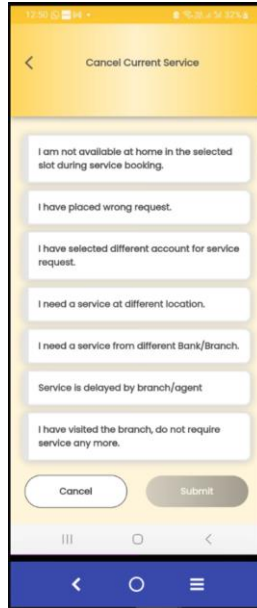
Upon submission, a success message will be displayed confirming that the complaint has been successfully registered.



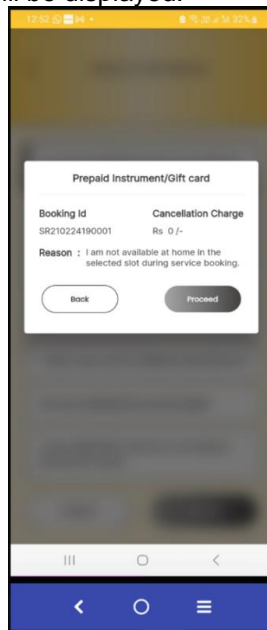
Cancel service

(Customers can cancel a booked service up to 1 hour before the scheduled time or before the agent starts the service, whichever comes first. The service charges will be refunded to the customer's account.)

To cancel a service, select a reason from the provided options and click on "Submit." Once a reason is selected, the submit button will be enabled.



A message confirming the cancellation will be displayed.



Clicking on "Proceed" will initiate the cancellation process, and a notification will be sent to the registered mobile number.

Auto-closure service

(When a service request is not completed within the specified time due to any reason, then such service request is auto closed by the system and service charges may/may not be refunded to the customer based on the reason for incompleteness).

- i. Completed Service: A service request is deemed to be completed for PSB Alliance -Doorstep Banking Services when it attains the following service status:

Service Type	Service Status
Non-financial services- Pick-up services & Life certificate (fall-back)	Branch Received
Non-financial services-Delivery services	Completed/Returned
Financial services & Digital Life Certificate	Completed

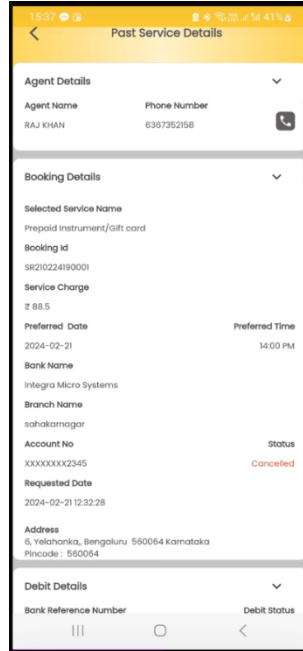
- ii. The services which remain incomplete as per the following timeline gets eligible for Auto closure: (T=Preferred Date of Service selected by the customer)

Service Type	Eligible for Auto closure if not completed within
Non-financial services	T+1 day
Financial services	T day
Other services (Digital Life certificate, Assisted Aadhaar seeding, Assisted E-KYC)	T+1 day

- iii. Once the service is eligible for Auto closure, DSB system will verify the reason for in-completion.
- iv. Based on the reason for incompleteness, DSB system will close the service request with a refund or without refund to the customer.
- v. An appropriate message will be sent to the customer with a link to raise a dispute, if any.

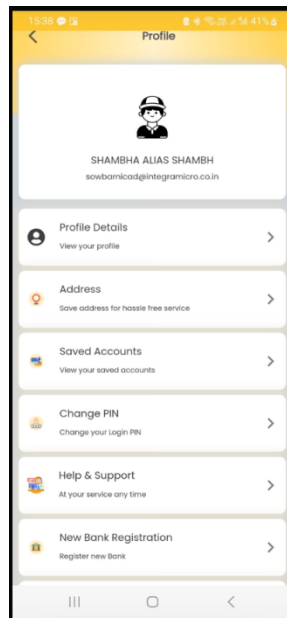
8.2.2 Past Services

The section displays completed or cancelled services. Clicking on a specific service reveals the Agent details (if assigned), booking details, and additional service information, along with an option to raise a complaint. Note that if there's a pending complaint about the service, a new complaint cannot be raised until the previous one is resolved.



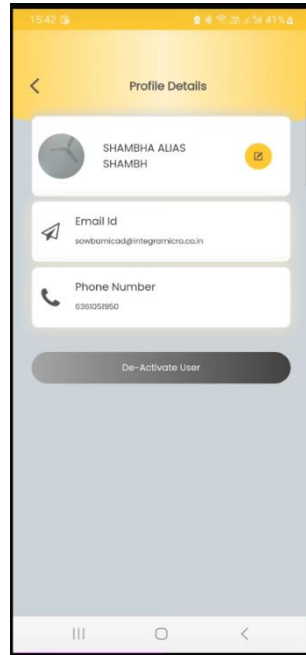
8.3 Profile

By navigating to the profile section, users can view their name, email ID, and additional details as depicted in the image.

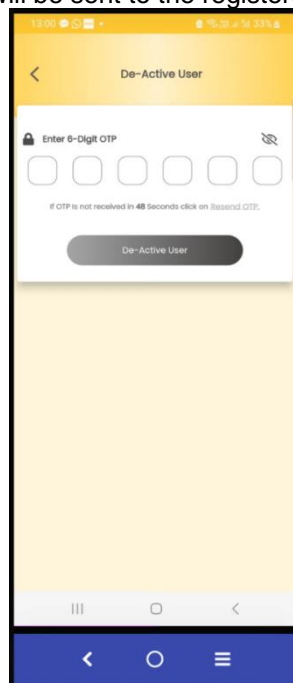


8.3.1 Profile Details

It displays the username along with the email and mobile number.



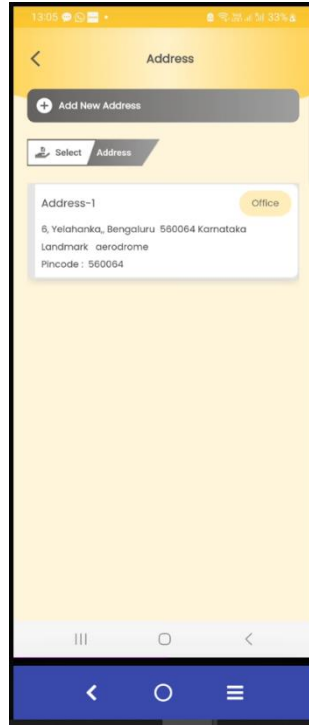
- Clicking on the icon beside the name prompts you to grant permission to take pictures. You can then upload the photo.
- An option to deactivate the user is available.
- Upon clicking this option, an OTP will be sent to the registered mobile number for verification.



Enter the OTP and click on "Deactivate User" to complete the deactivation process. This action will effectively deactivate the user account.

8.3.2 Saved Address

The users can view their saved addresses and add new ones. Clicking on a saved address provides options to edit or remove it.



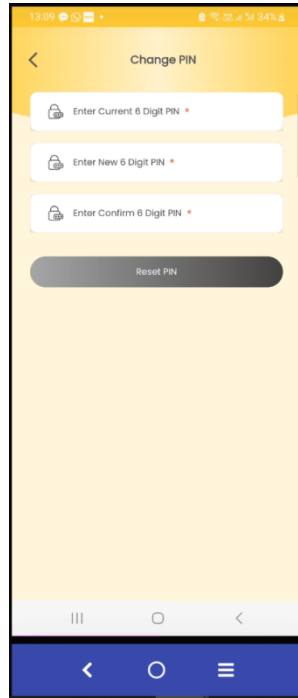
8.3.3 Saved Accounts

The list of saved accounts is displayed, with an option to delete each account. Clicking on the delete icon prompts for confirmation, after which clicking "delete" removes the account; otherwise, click "cancel" to retain it.

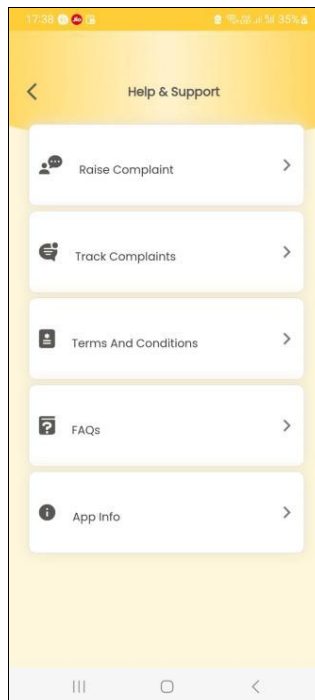


8.3.4 Change PIN

- The users can reset their PIN. Enter the current 6-digit PIN, provide the new PIN, confirm it, and then click "Reset PIN."
- The "View" option allows users to see their PIN. If the same PIN is provided as the previous one, an error message will be displayed. Users should enter a new PIN. After resetting the PIN, a success message will be displayed, and a notification will be sent to the registered mobile number confirming the PIN reset.

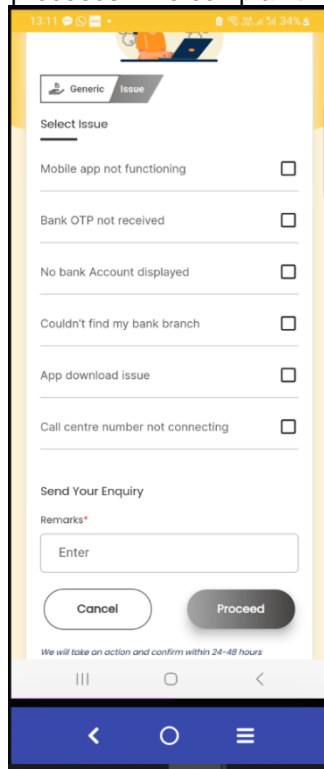


8.3.5 Help & Support



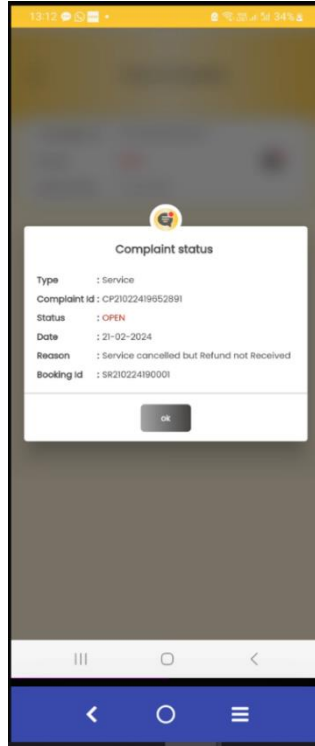
8.3.5.1 Raise Complaint

Select an issue, provides remarks, and proceeds. The complaint will be registered successfully.



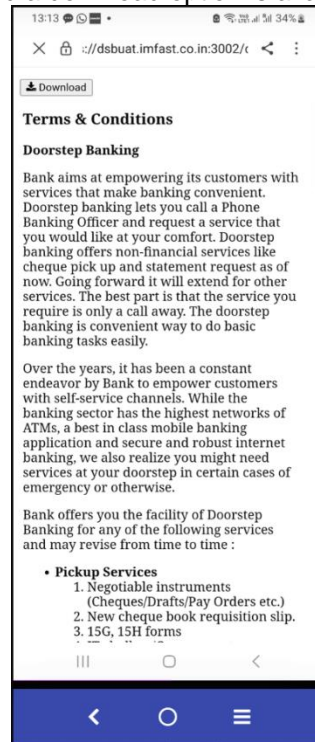
8.3.5.2 Track Complaints

Click on the complaint to view its details.



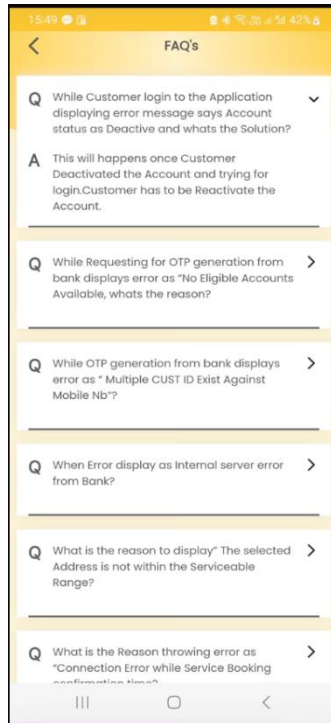
8.3.5.3 Terms & Conditions

It displays the terms and conditions, and a download option is available.



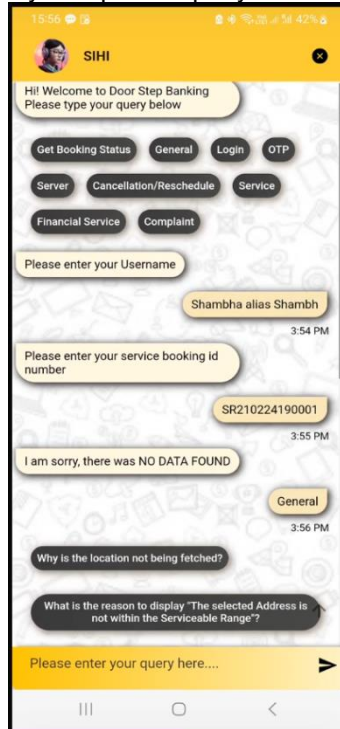
8.3.5.4 FAQs

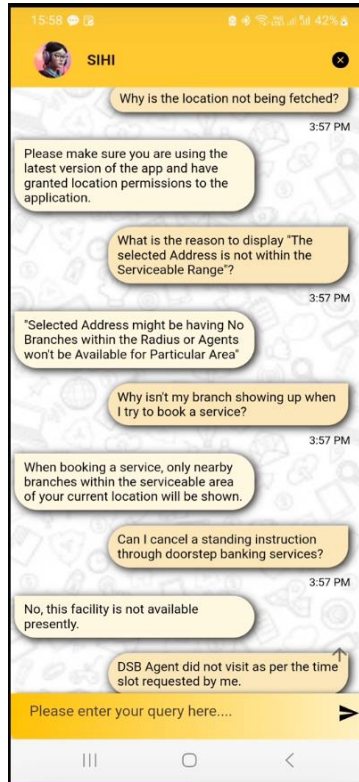
Frequently Asked Questions (FAQs) provide concise answers to common queries and concerns that users may have about the system.



8.3.5.5 Chat Bot

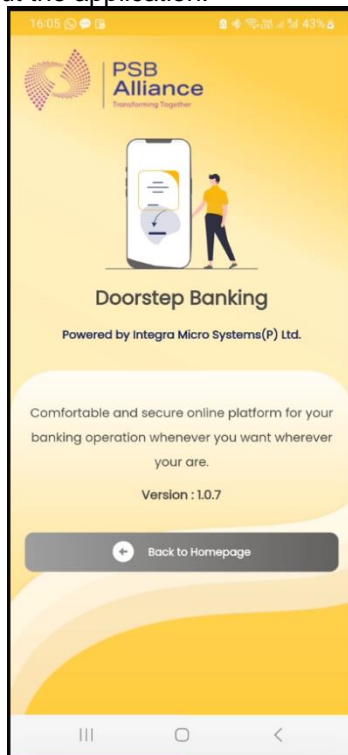
You can select the option and also type your specific query.





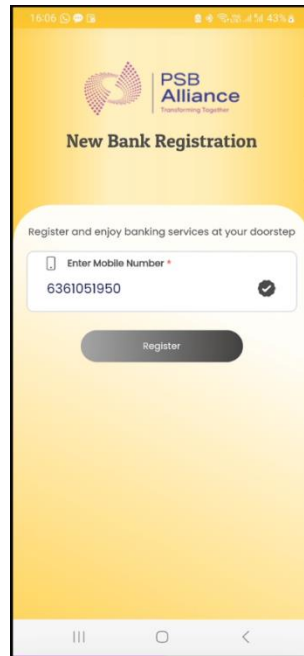
8.3.5.6 App Info

This section provides information about the application.

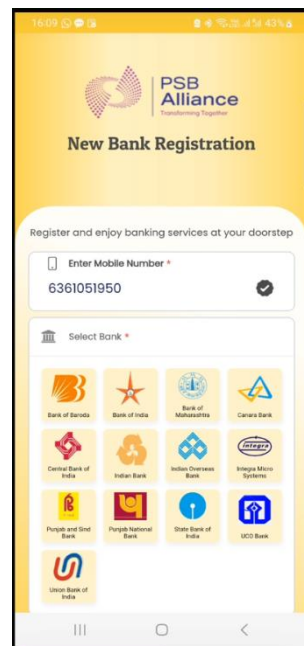


8.3.5.7 New Bank Registration

The mobile number is auto-fetched.



Click on Register.



Clicking on the bank displays the declaration box. Enable the box and provide the details. The new bank is registered.

8.3.5.8 Share with friends

Click on this, select the app, and share it with your friends.

