

PSB Alliance-Doorstep Banking Services (DSB)

Web 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

Version Number	Brief description of the change	Reference for change	Affected Section(s)	Effective Date
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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 this manual

Customers can register for financial and non-financial doorstep banking services through the DSB system. The Web Customer Application User Manual serves as a comprehensive guide for users accessing and utilizing the features of the customer portal. 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 Web Customer Application

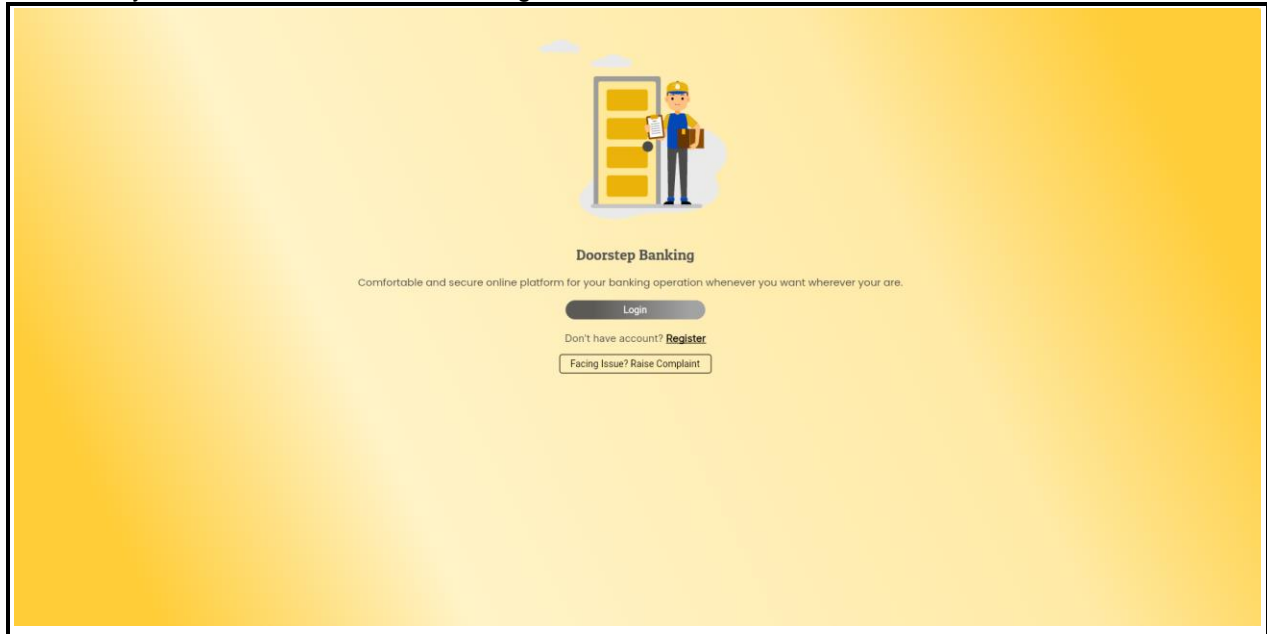
Opening the System

Open any web browser.

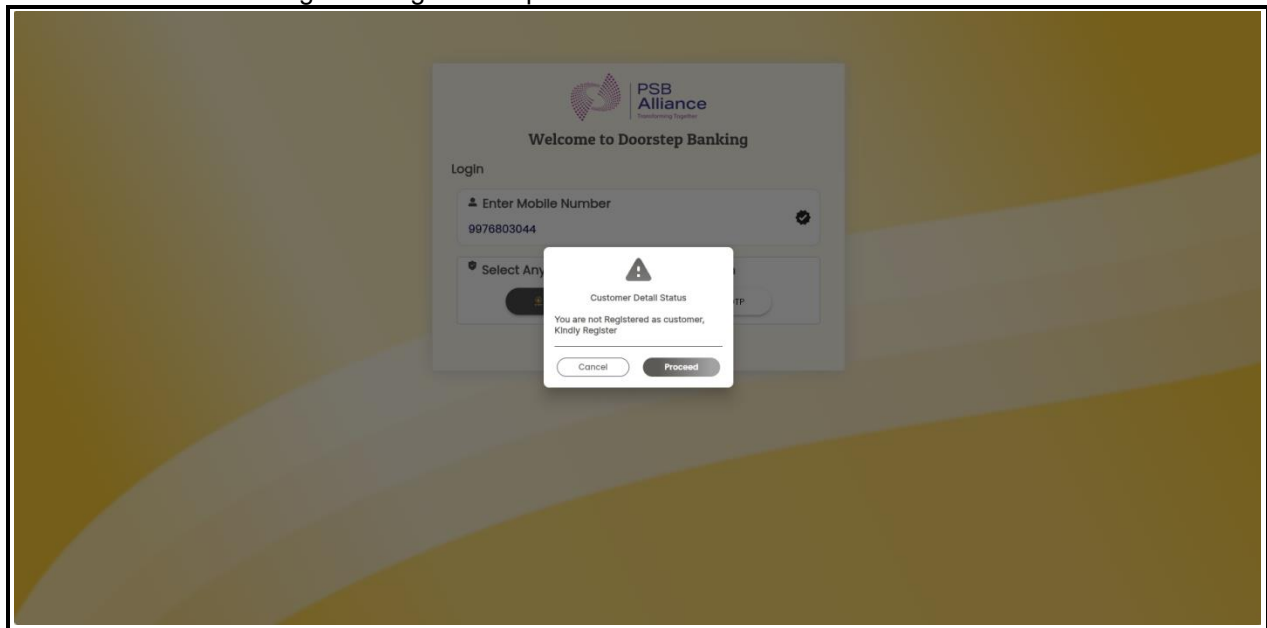
1. Type the system's URL into the address bar.
2. Press Enter to access the system.

Upon loading the system, you'll encounter 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."



If your mobile number is not registered and you click on "Login," the following screen will appear. Click on "Proceed" to begin the registration process.



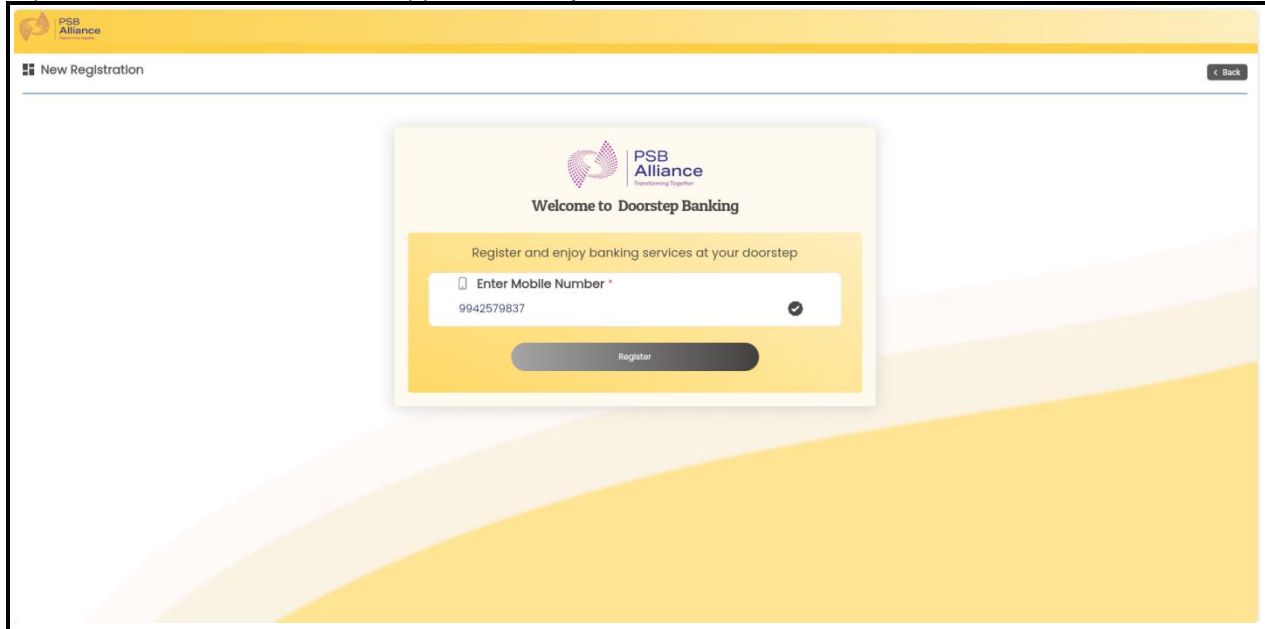
Click on "Facing Issue? Raise Complaint" redirects you to the "Raise Complaint" page.

Registration

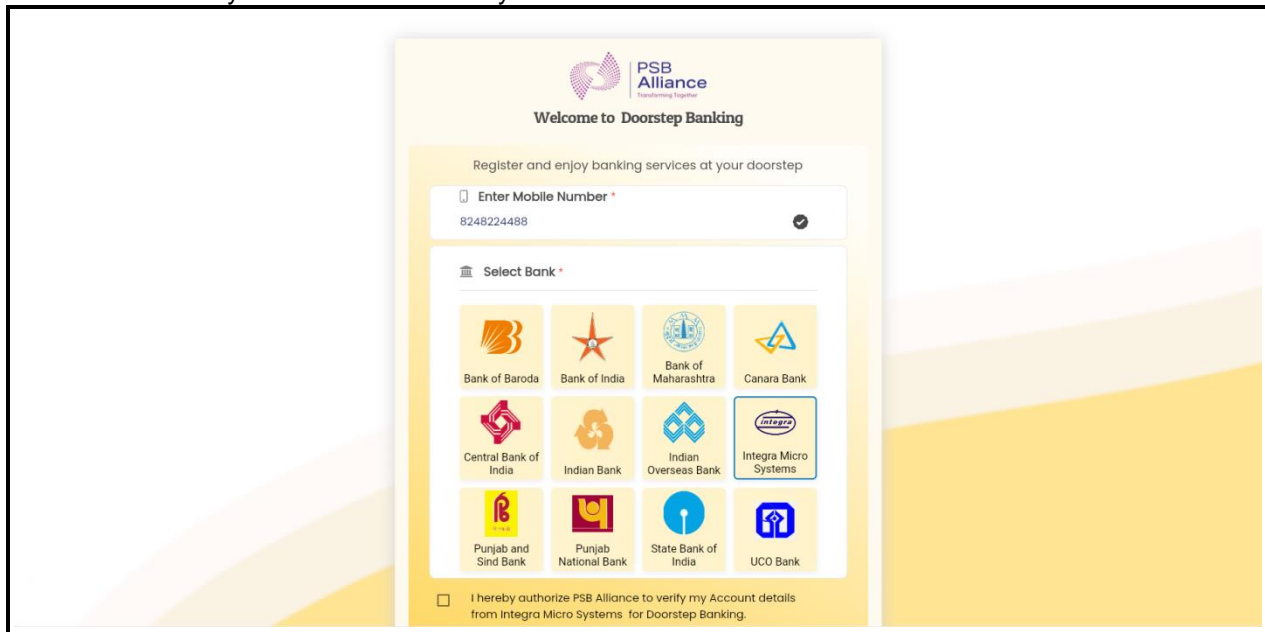
Click "Proceed" to initiate mobile registration.

Enter your Mobile Number and click "Register."

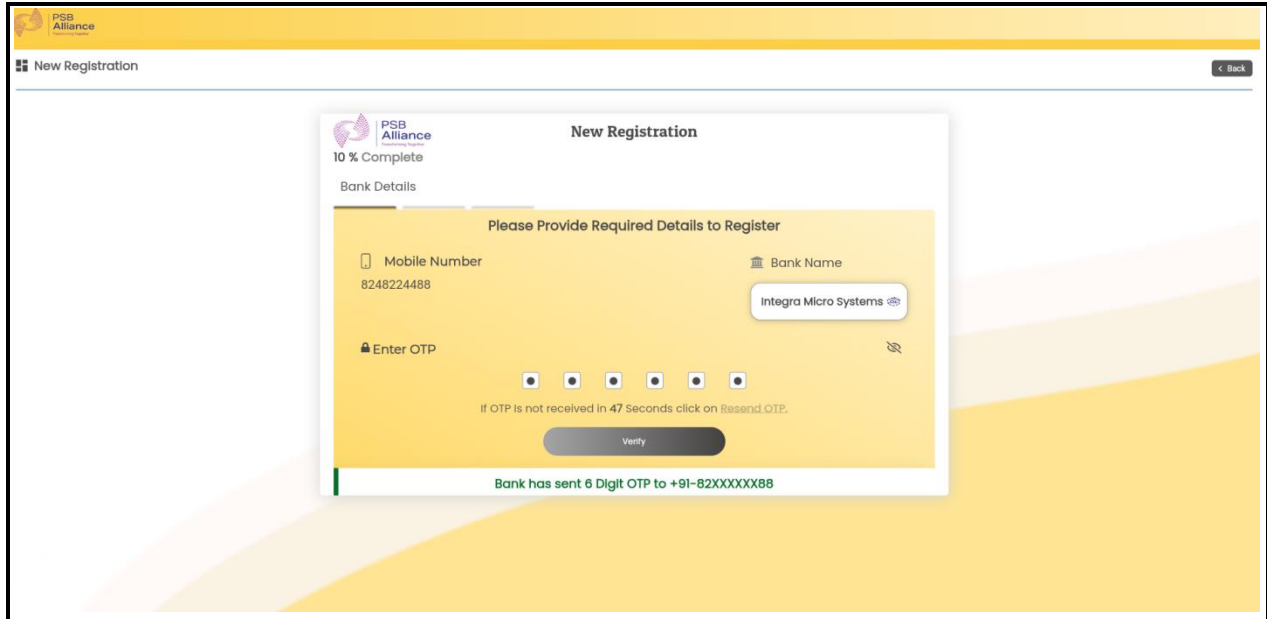
Upon validation, a tick mark will appear next to your mobile number.



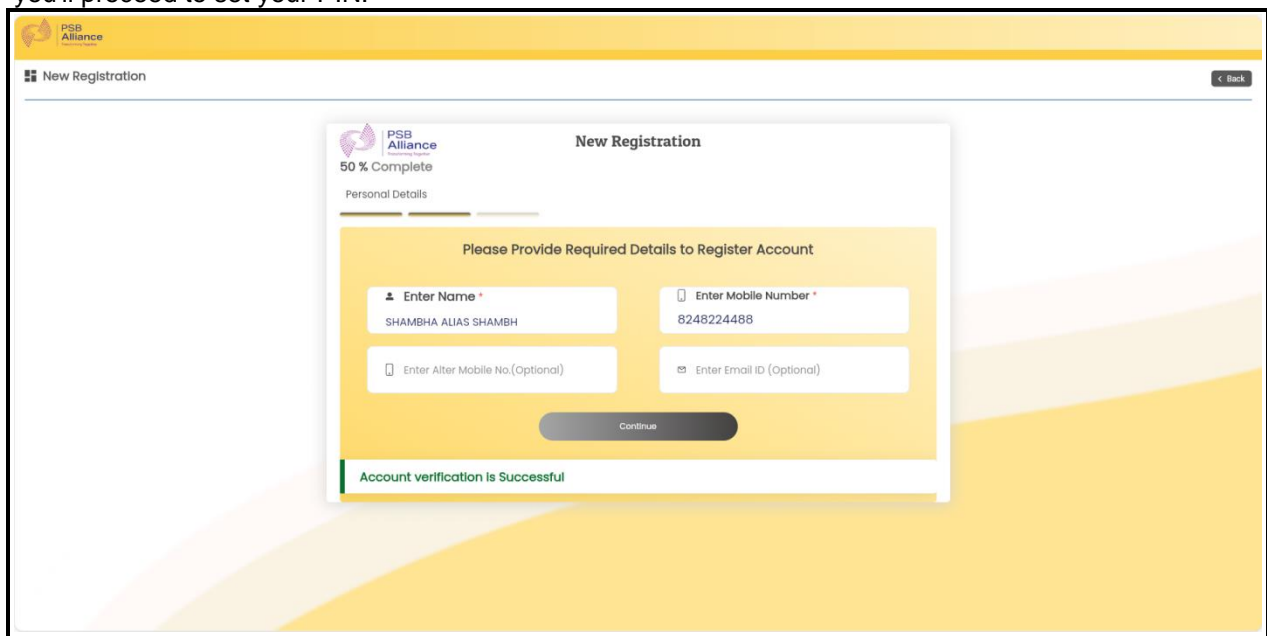
Proceed to select your bank and confirm your declaration.



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.

New Registration

PSB Alliance

70 % Complete

Pin Details

Please Provide Required Details to register account

Name
SHAMBHA ALIAS SHAMBH

Mobile Number
8248224488

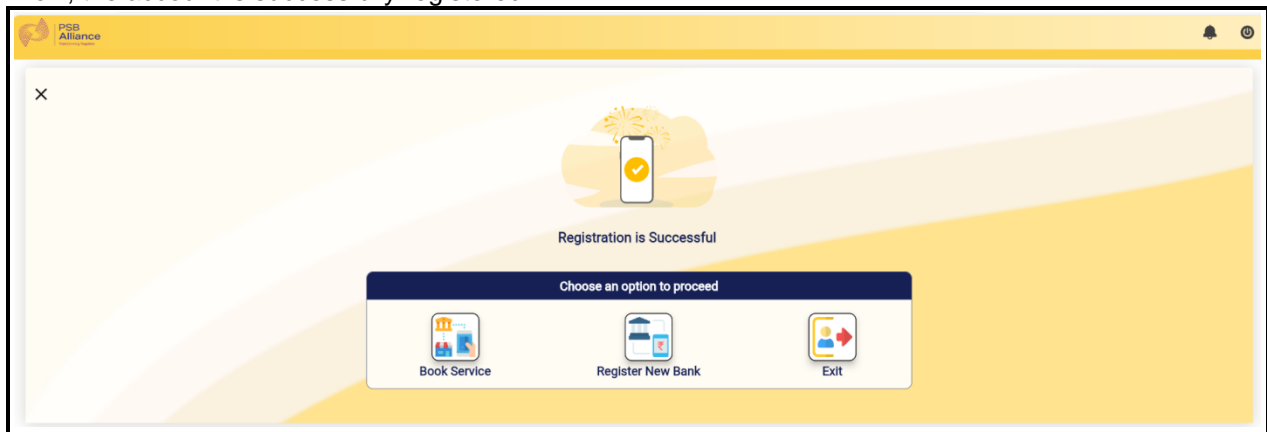
Enter New 6 Digit PIN

Re-enter New 6 Digit PIN

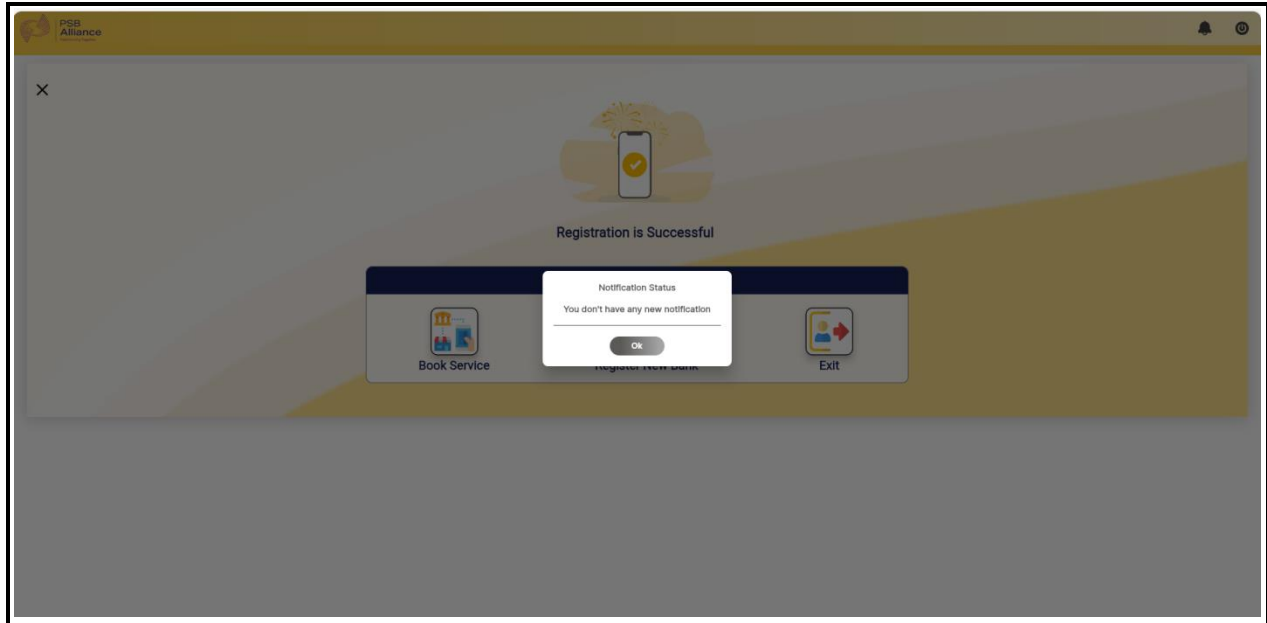
I agree to the Terms & Conditions

Continue

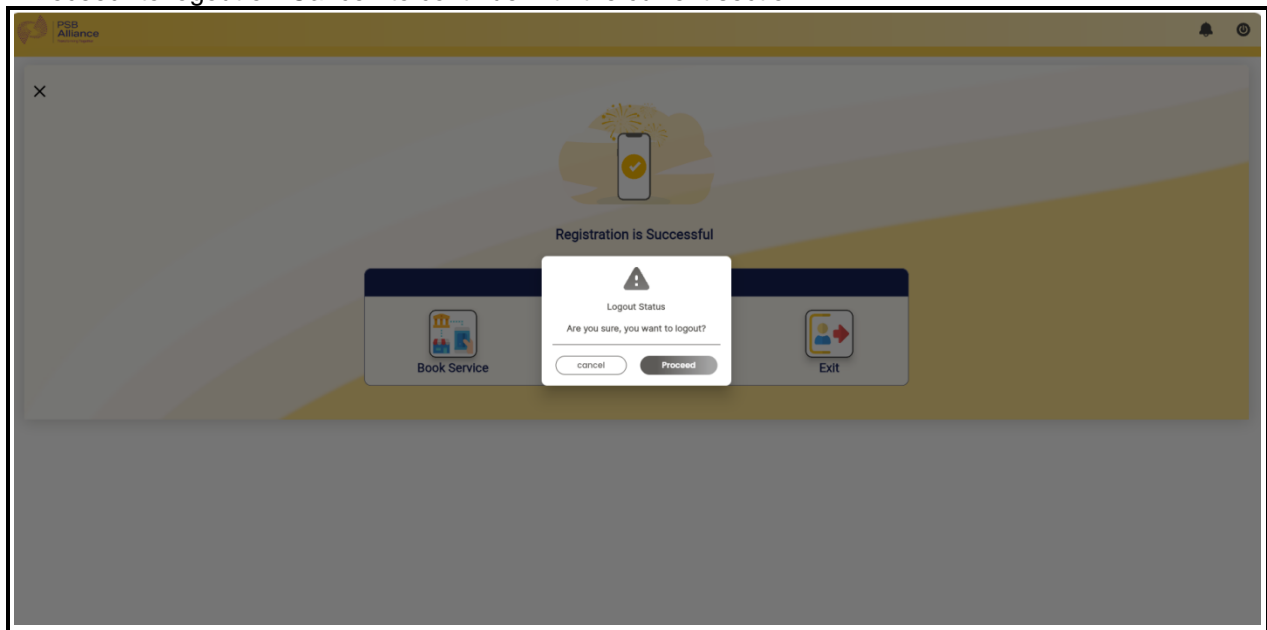
Now, the account is successfully registered.



SMS and email notifications have been sent.
On the top right corner, there is a bell icon. Clicking on it will display the notifications page.



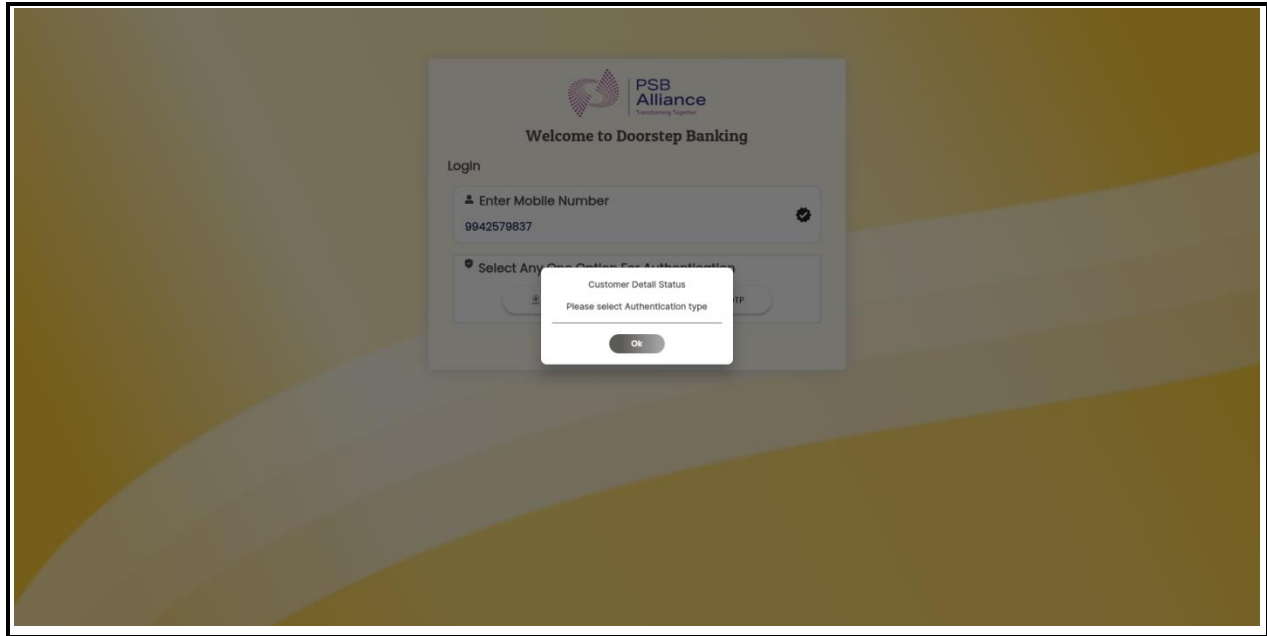
Next to the bell icon, there is a logout icon. Clicking on it will display a confirmation message. Click on "Proceed" to logout or "Cancel" to continue with the current section.



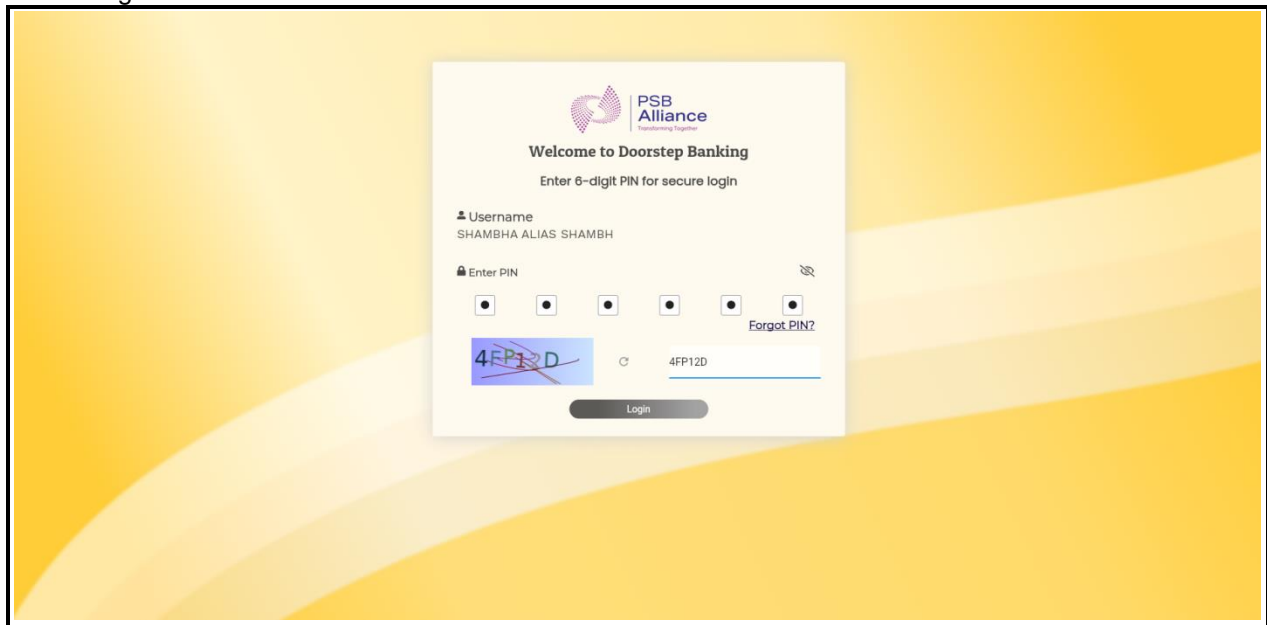
Choose a option to proceed.

Login Process

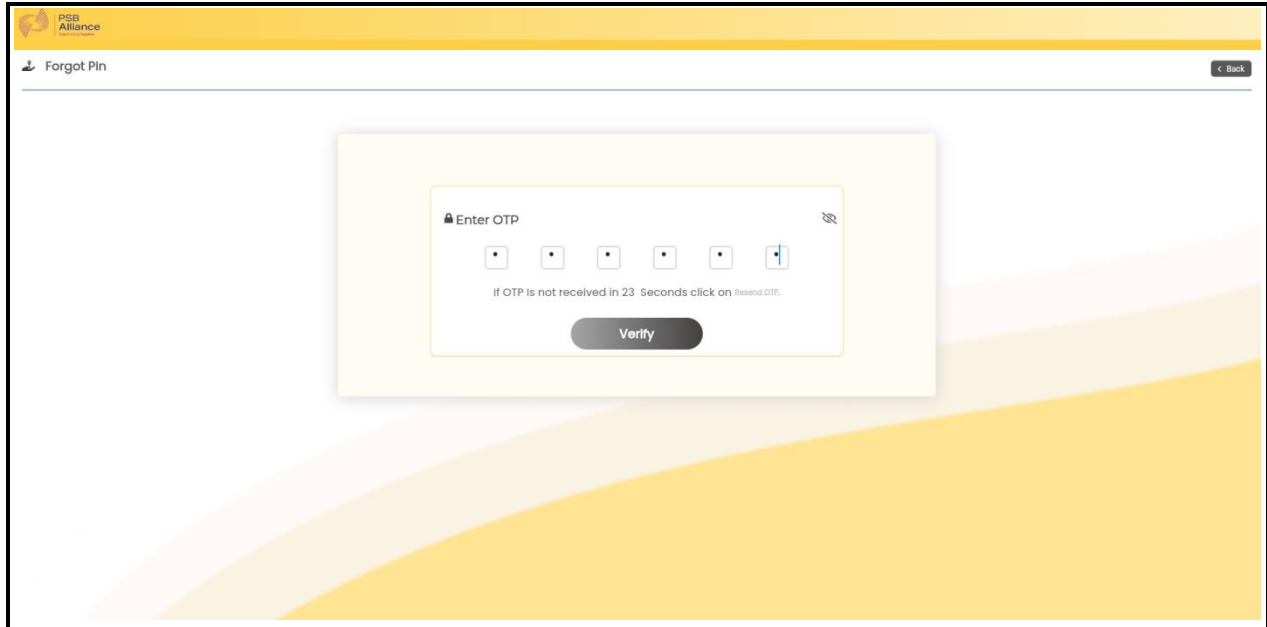
Enter your mobile number and select an authentication type. Click "Next" to proceed. For login, the authentication type (PIN or OTP) must be selected; otherwise, the following message will be displayed.



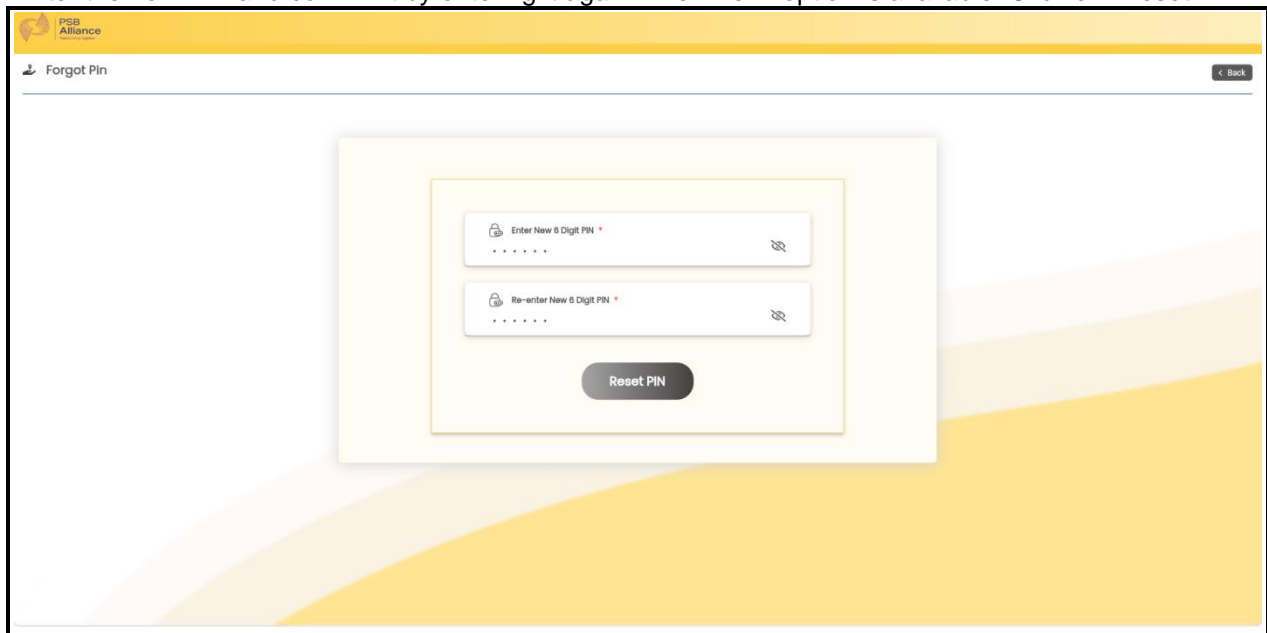
If selecting PIN, enter the 6-digit PIN and captcha; for OTP, enter the 6-digit OTP and captcha. Click "Login."



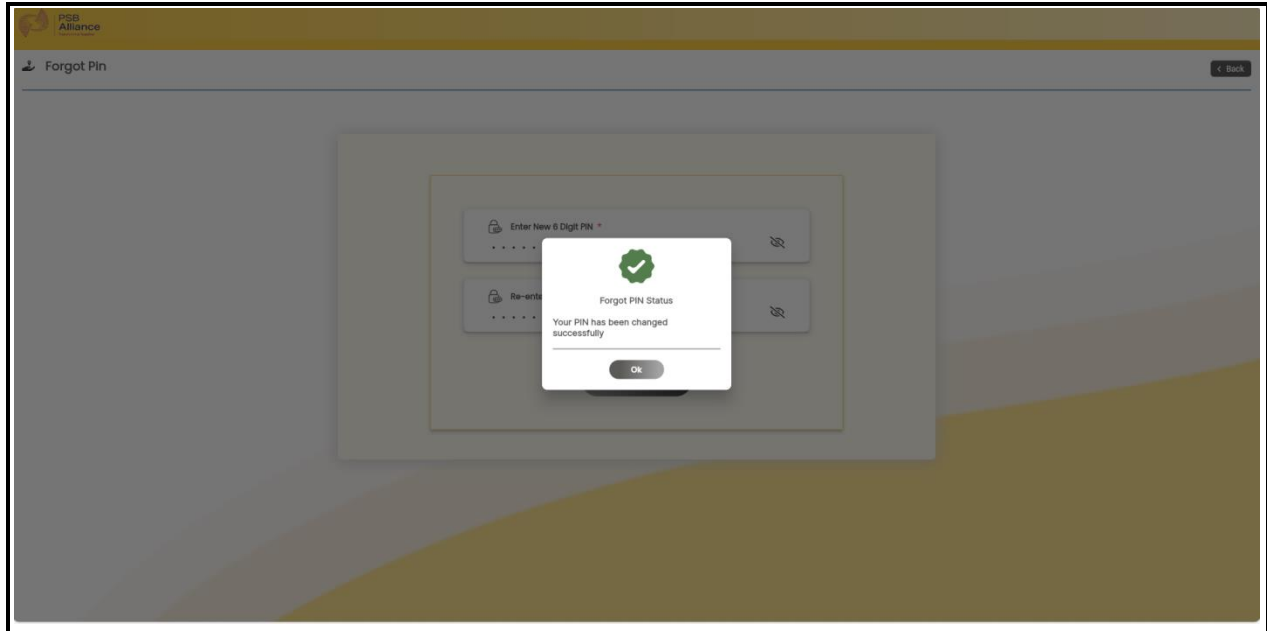
The "Forgot PIN" option is available. If "Forgot PIN" is clicked, the page will be displayed as below. Enter the 6-digit OTP sent to your mobile number and click "Verify." If OTP is not received within the time limit, click "Resend OTP."



Enter the new PIN and confirm it by entering it again. The "View" option is available. Click on "Reset PIN."

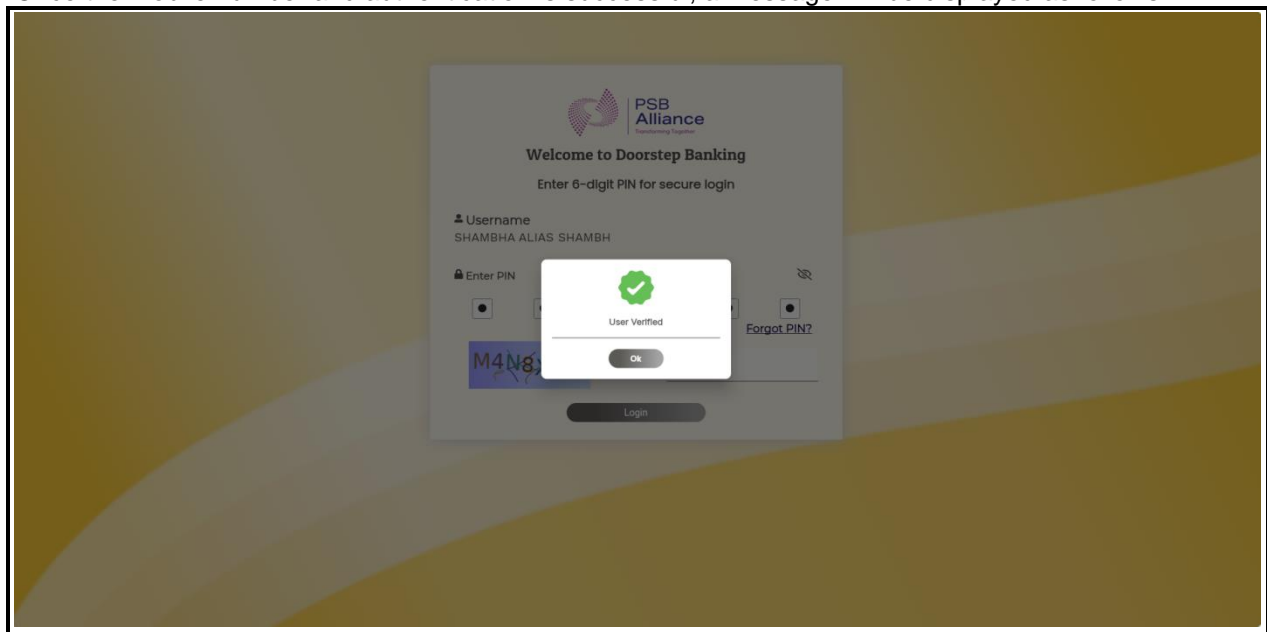


A success message will be displayed.



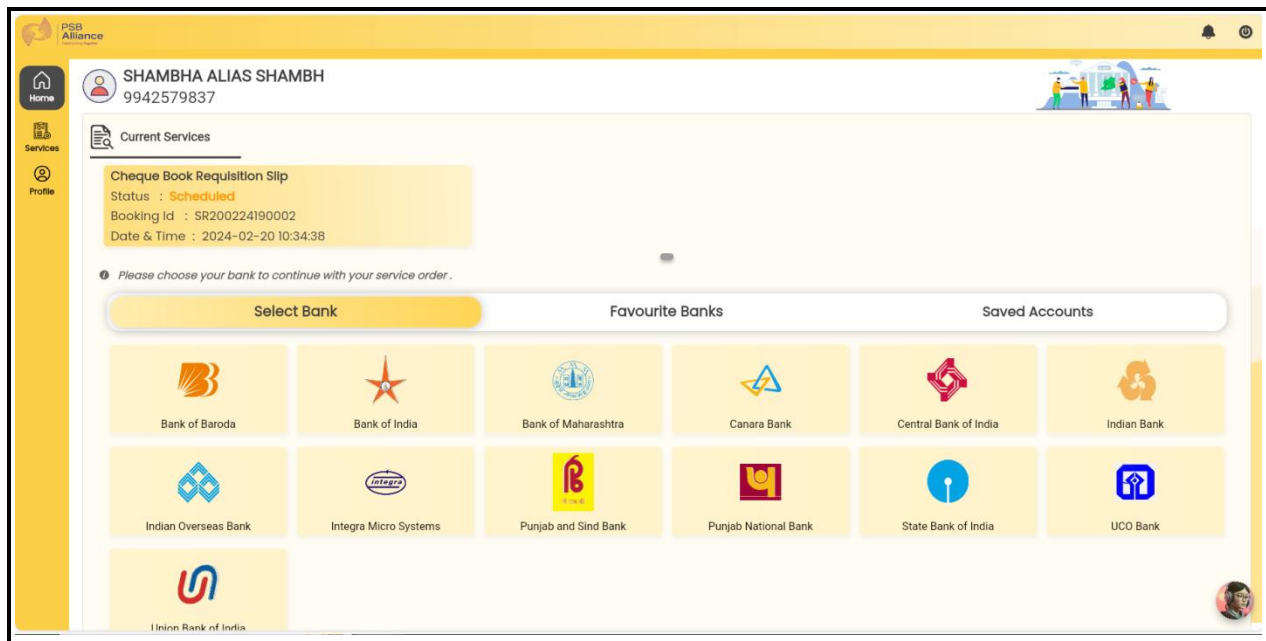
Clicking on OK redirects to the login page. Simultaneously, a message will be sent to the mobile number confirming the successful PIN reset.

Once the mobile number and authentication is successful, a message will be displayed as follows:

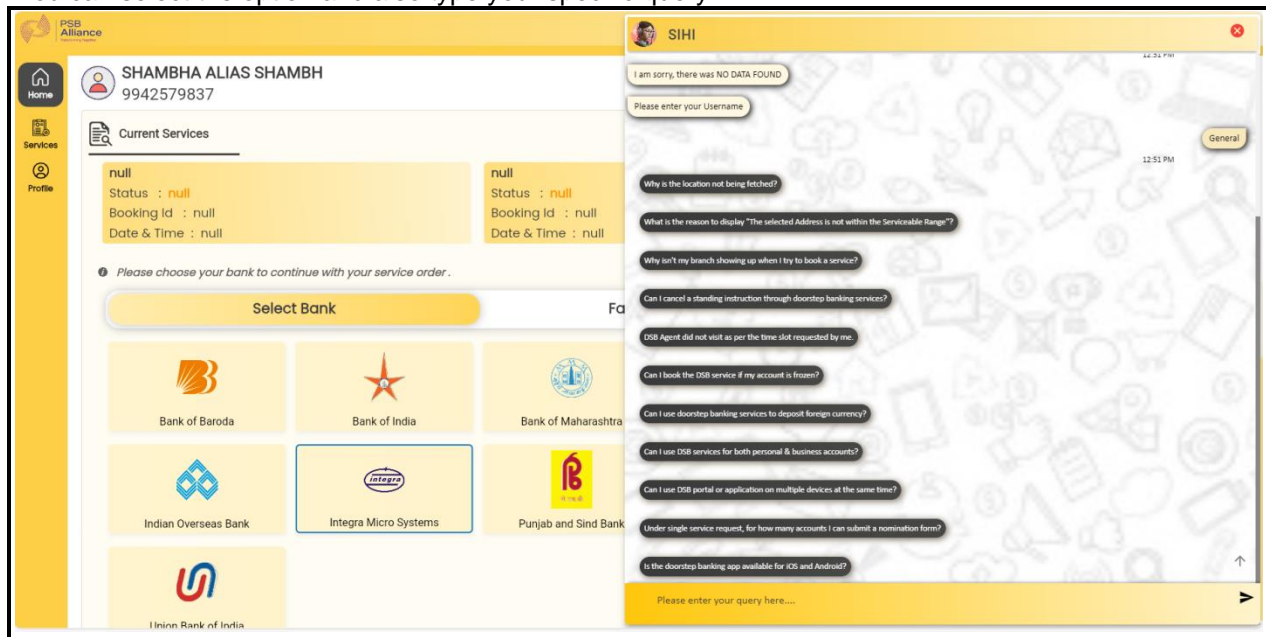


Clicking on OK will redirect you to the page below.

8.1 Home



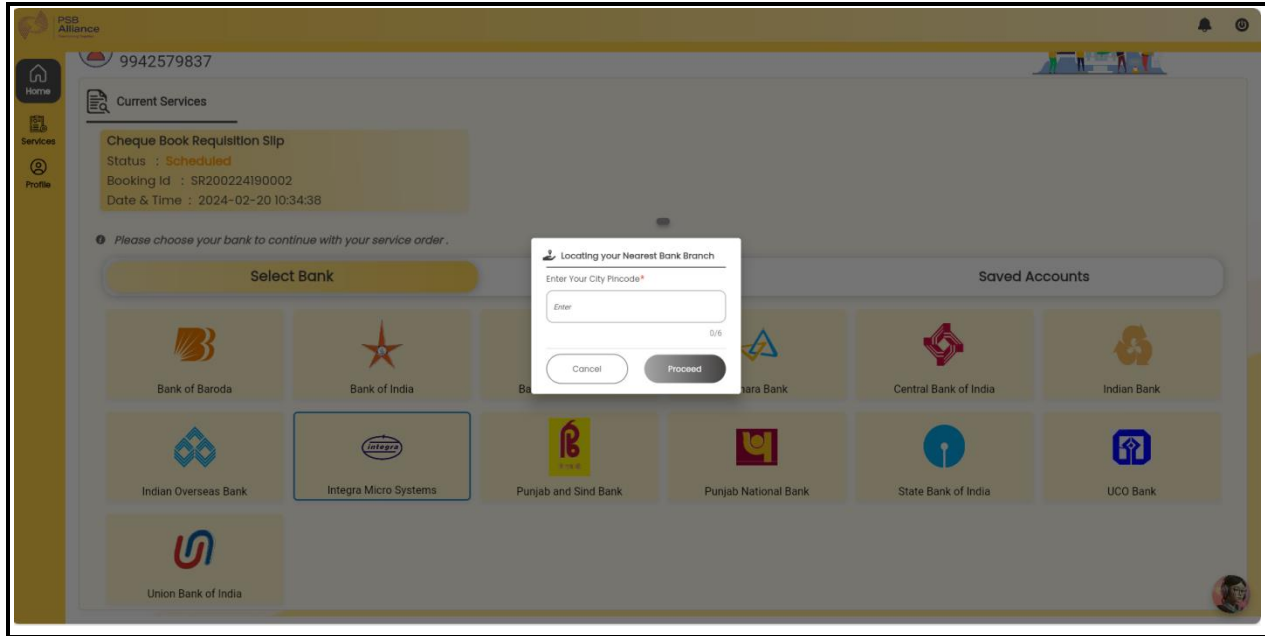
It displays the Customer name along with the Registered Mobile Number on the top right corner. Clicking on the chat bot icon at the bottom left displays the below screen. You can select the option and also type your specific query.



Underneath, there are options for:

- **Select Bank:** 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.

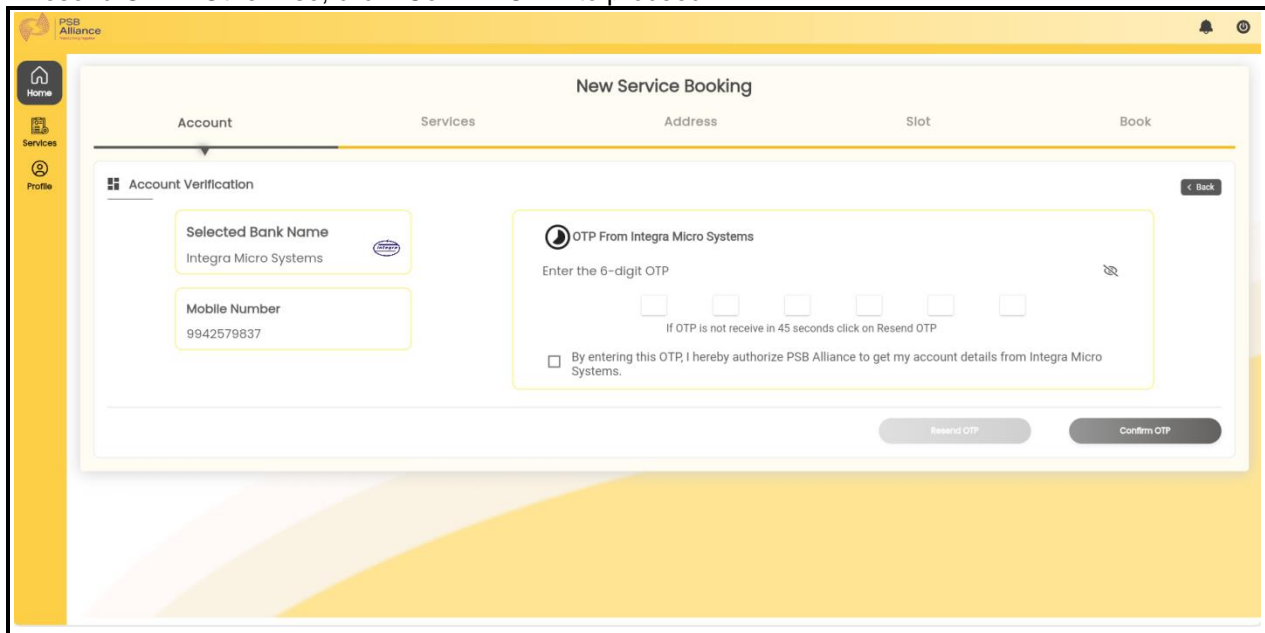
After selecting the bank, enter the pin-code and click on "Proceed."



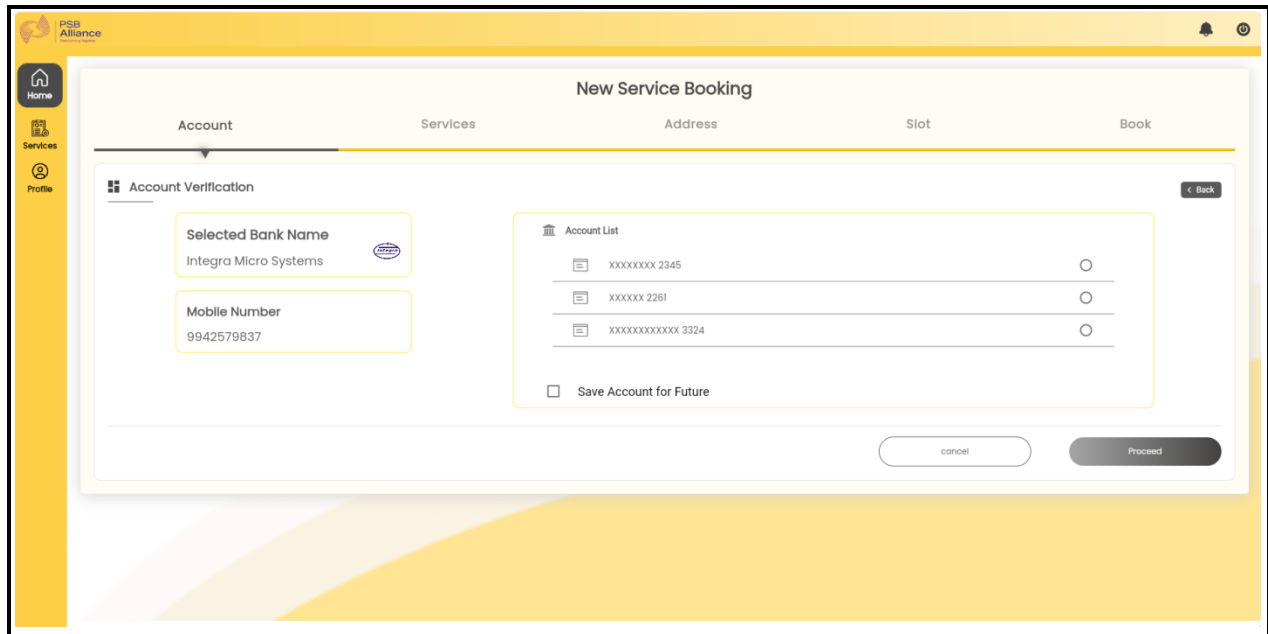
If the pin-code is not serviceable, a message will appear prompting you to try with a new pin-code. If the pin-code is serviceable, the page will be displayed as shown below.

8.1.1 Account Validation

Enter the OTP and check the declaration box. If the OTP is not received within the specified time, click on "Resend OTP." Otherwise, click "Confirm OTP" to proceed.



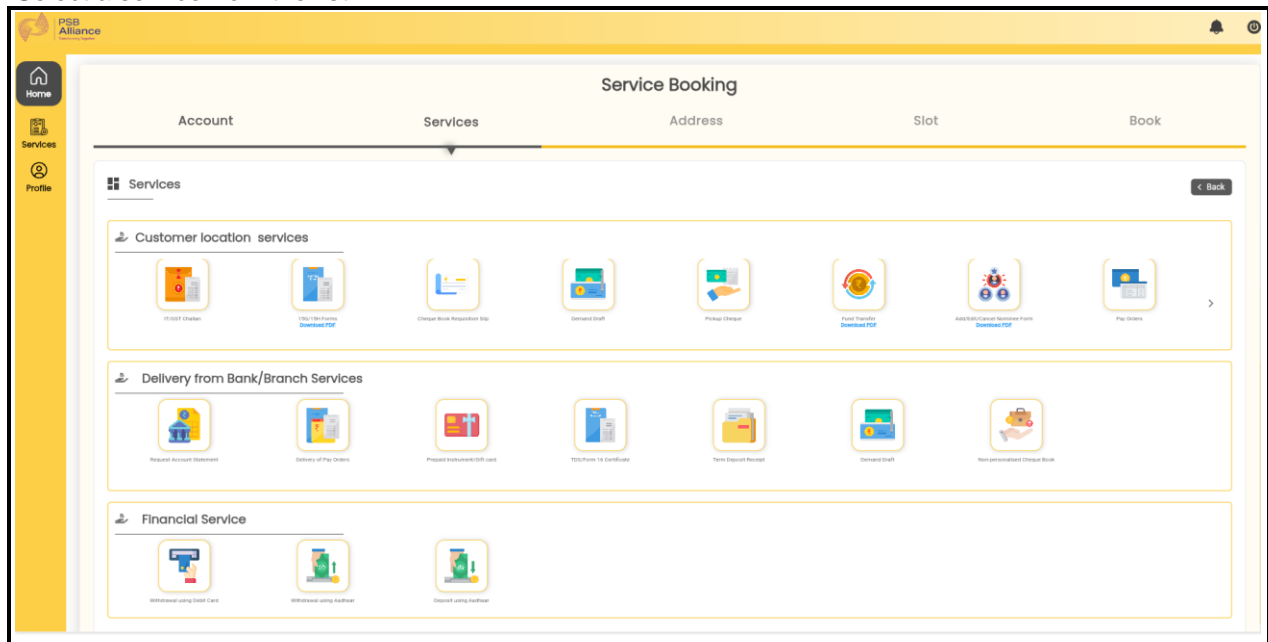
The list of account numbers and the option to save the account for future reference will be displayed. Select any one account and check the declaration box. Then, click on "Proceed" to continue.



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

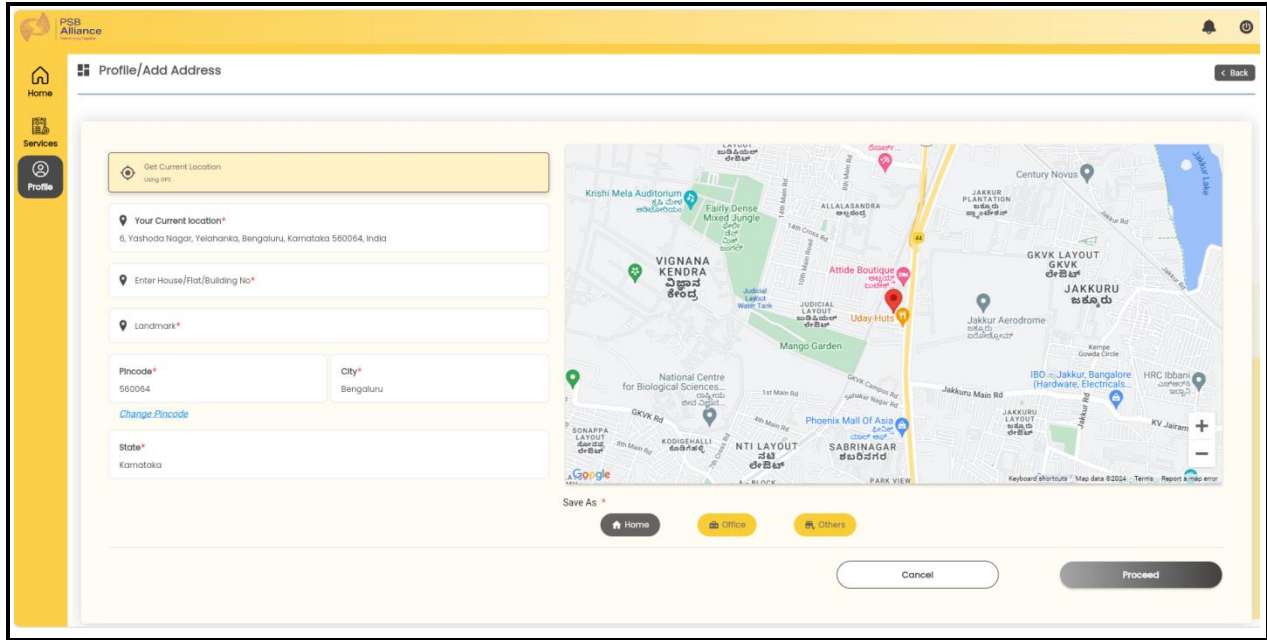
8.1.2 Service Selection

Select a service from the list.



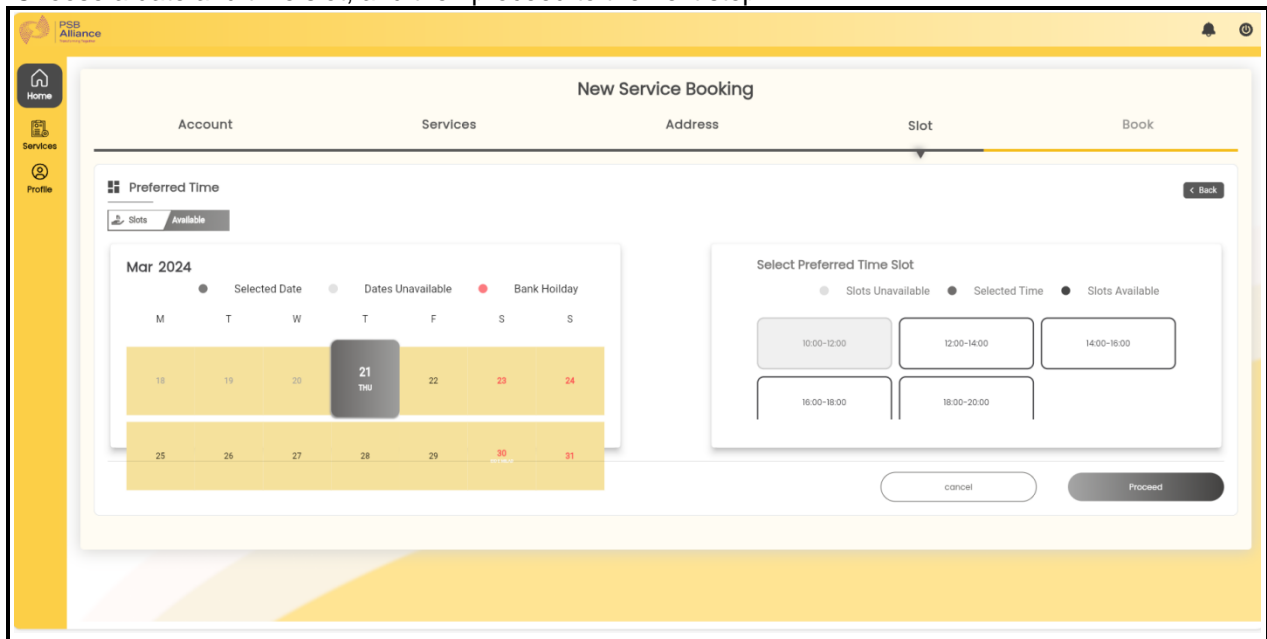
8.1.3 Add Address

If there is no data, provide a new address by clicking on "New address" (located at the top right corner). Provide the necessary details and click on "Proceed" to add the address, which will then be displayed on the Address page. Select the address and click on "Proceed." A message will be sent to the registered mobile number for confirmation.



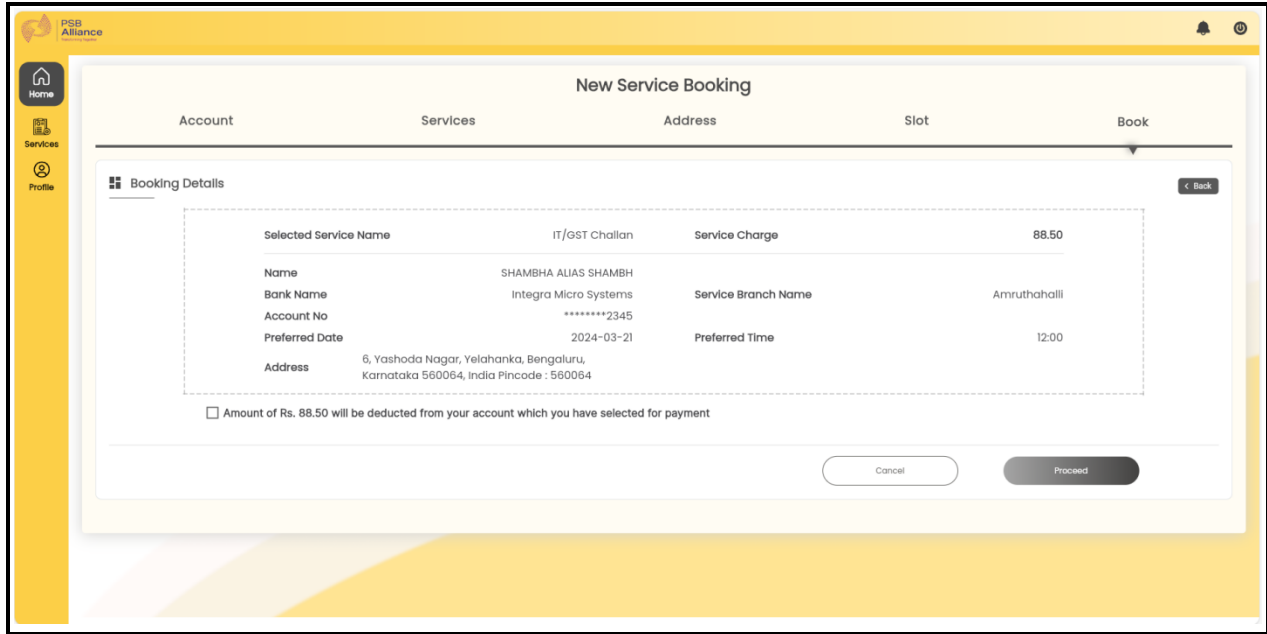
8.1.4 Slot Selection

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

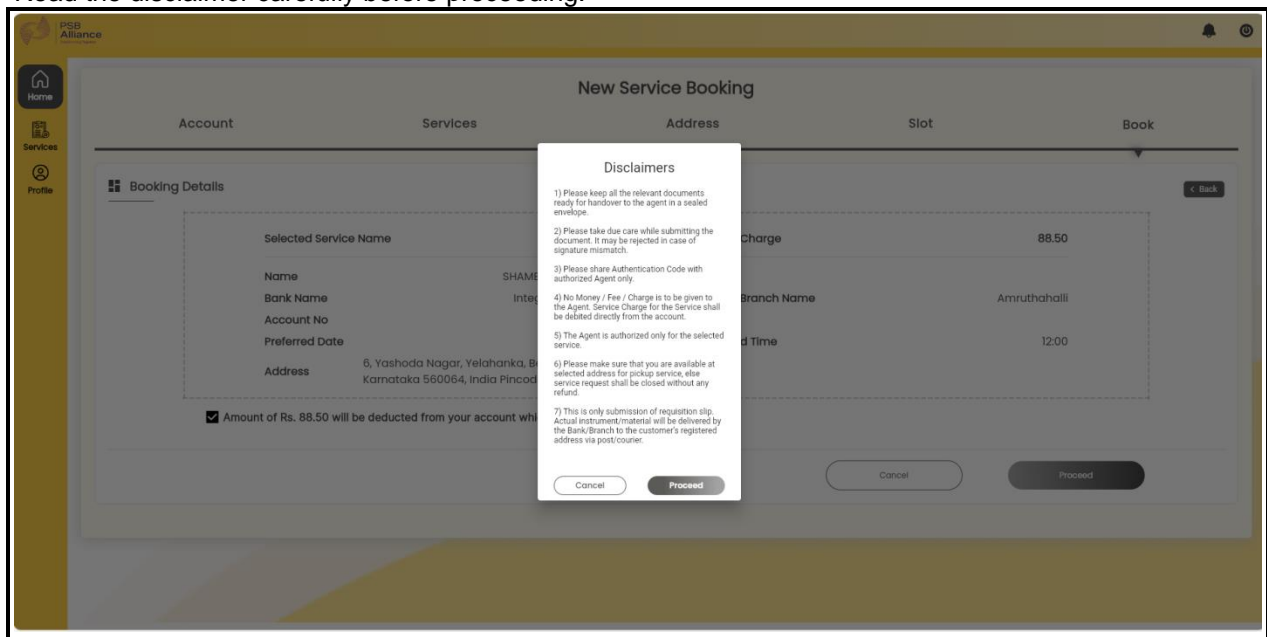


8.1.5 Book Service

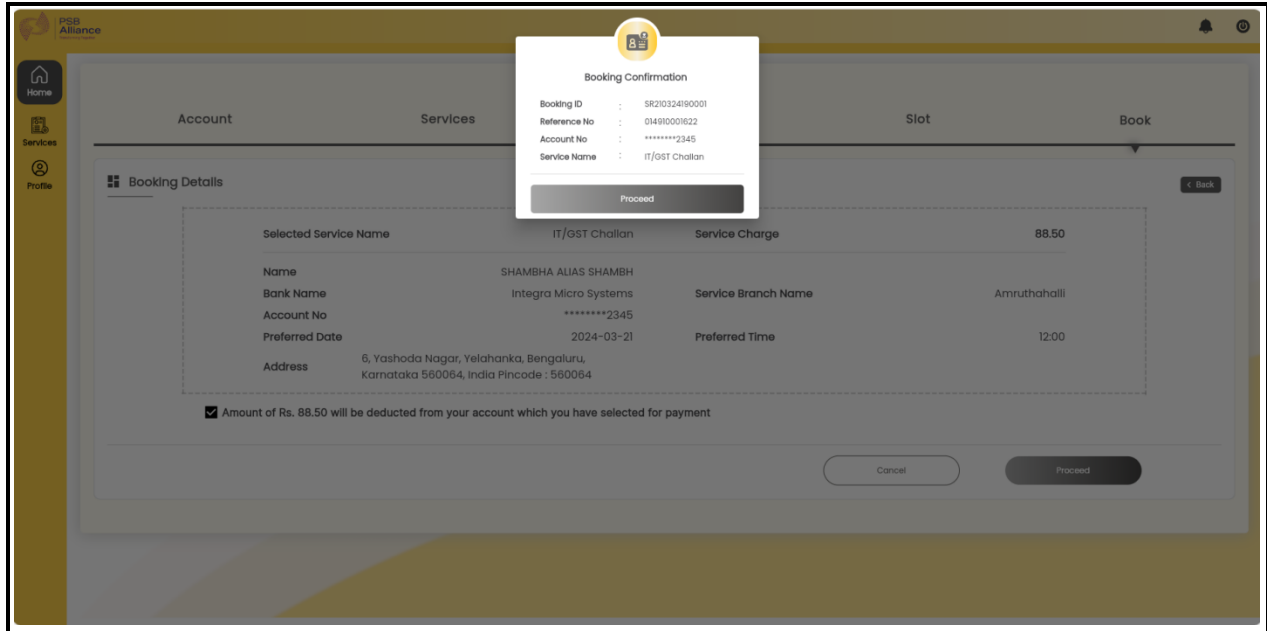
After reviewing the booking details, confirm the deduction amount by checking the box. Then, click on "Proceed" to view the disclaimer.



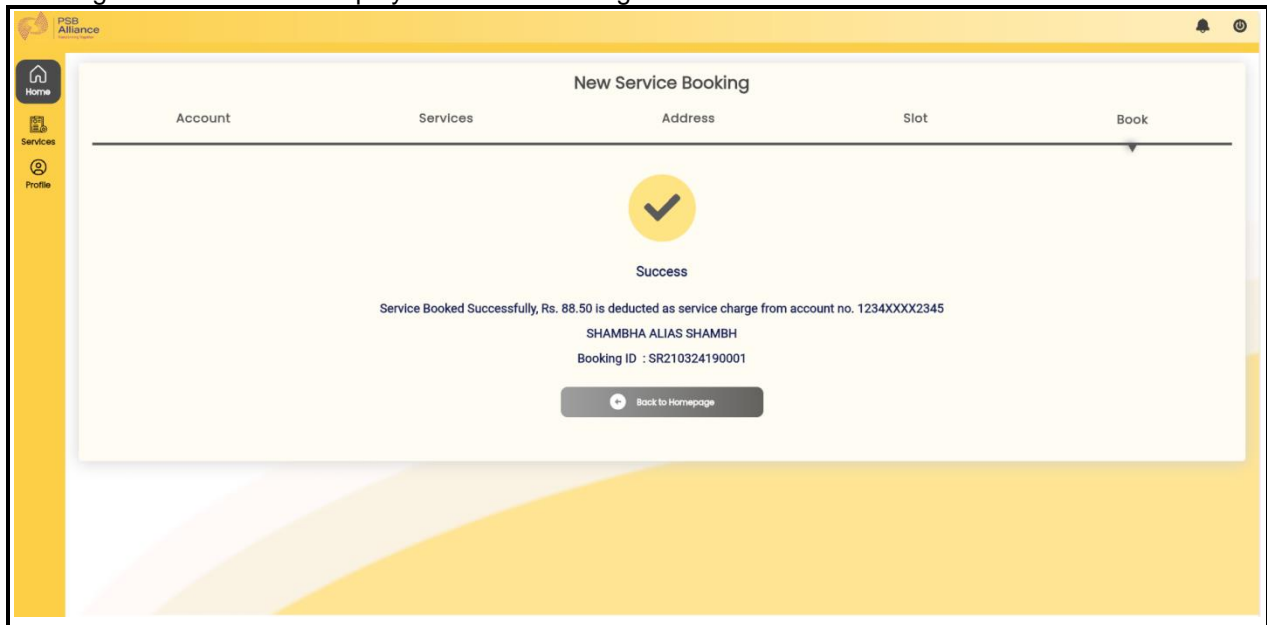
Read the disclaimer carefully before proceeding.



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.

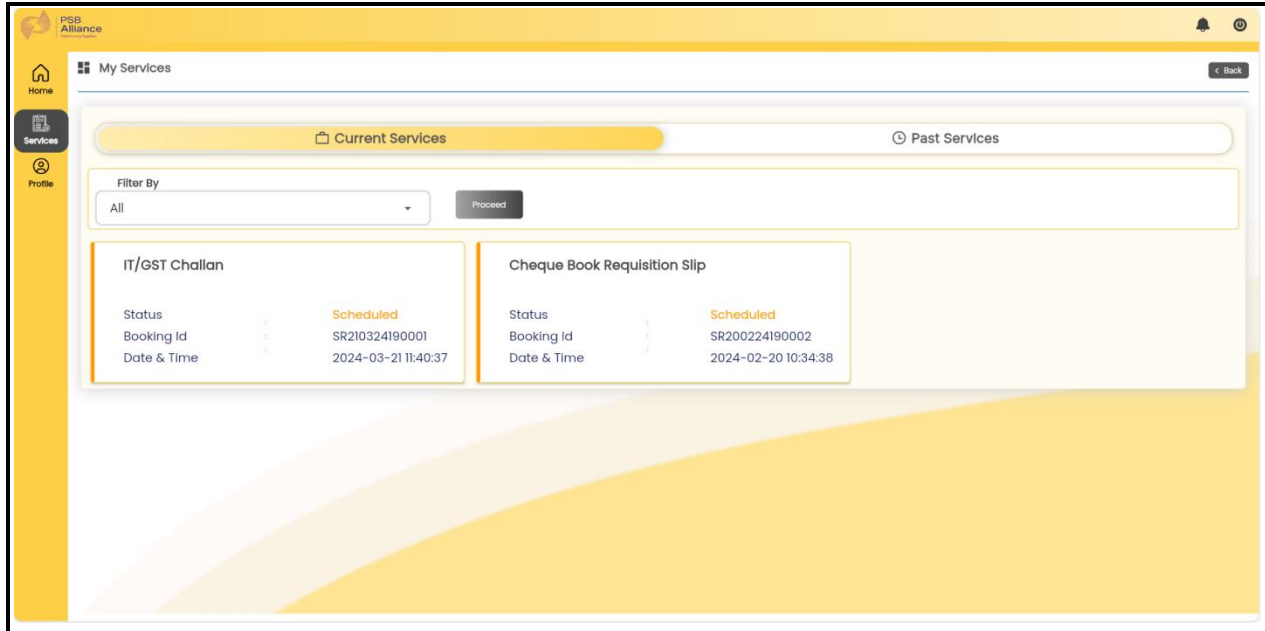


An authentication code will be sent to your registered mobile number. Clicking on "Proceed" will display a success message.



8.2 Services

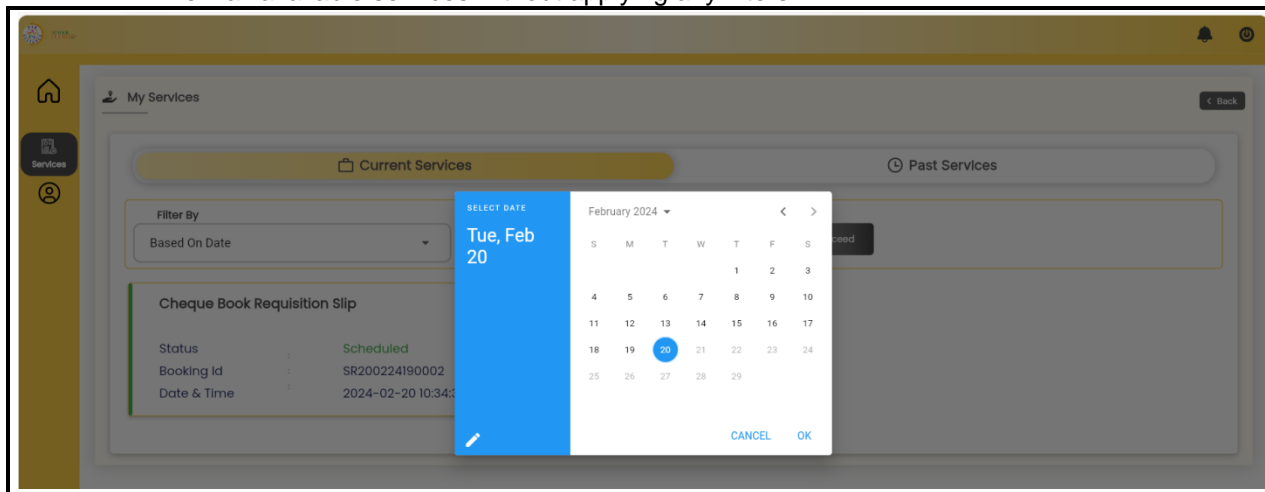
The system presents both current and past services.



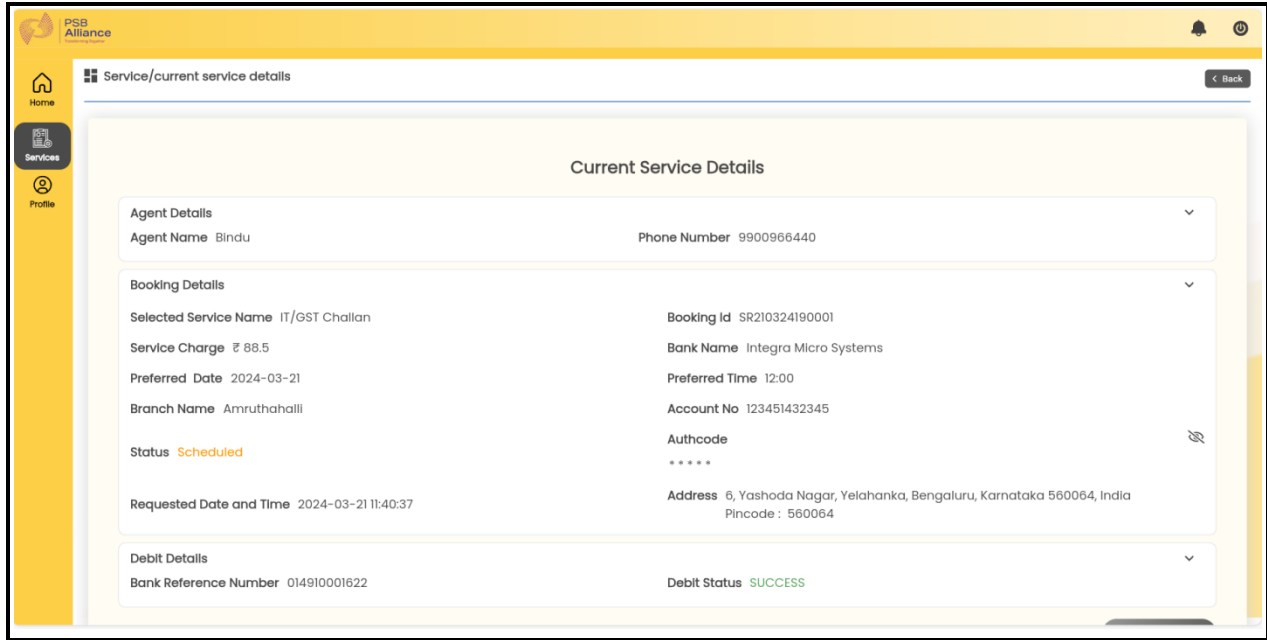
8.2.1 Current Services

The scheduled services are listed. The filter option allows users to refine results by:

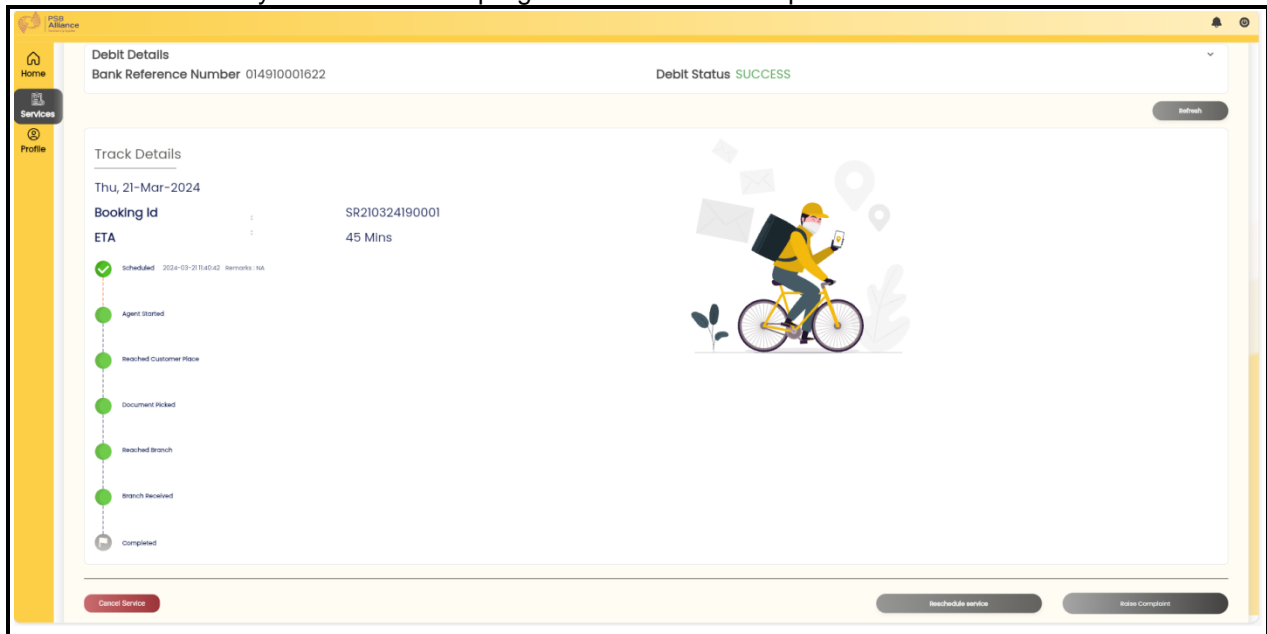
- **Booking ID:** Enter the service booking ID and click "Proceed."
- **Service Name:** Select the service type and click "Proceed."
- **Based On Date:** Choose specific dates or enter them by toggling the options (click on the icon on the bottom left) and click "Proceed."
- **All:** View all available services without applying any filters.



If you click on the service, it displays the agent details along with additional service information. A refresh option is available, along with options to cancel and reschedule the service are available. Additionally, there is an option to raise a complaint is also provided. The "Track Details" is also available.



"Track Status" allow you to monitor the progress of the service requests.



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 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 reschedule request has been successfully submitted.

Selected Service Name	IT/GST Challan	Service Charge	88.5
Name	SHAMBHA ALIAS SHAMBH		
Bank Name	Integra Micro Systems		
Account No	*****2345		
Preferred Date	2024-03-21		
Address	6, Yashoda Nagar, Yelahanka, Bengaluru, Karnataka 560064, India Pincode : 560064		
Service Branch Name	Amruthahalli		
Preferred Time	12:00		

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.

PSB Alliance

Home help & support/raise complaint

Home

Services

Profile

Service Issue

Select Issue

Amount deducted for failed booking

Payment not completed

Form not delivered

Service delayed by agent

Service cancelled but Refund not Received

Cash withdrawal failed, refund requested

Documents not Delivered

Agent behavioral issue

Less Amount paid by Agent

Send Your Enquiry

Remarks*

Enter

Cancel

Proceed

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 become enabled.

PSB Alliance

Service/service details/cancel service

Home

Services

Profile

Back

I am not available at home in the selected slot during service booking.

I have placed wrong request.

I have selected different account for service request.

I need a service at different location.

I need a service from different Bank/Branch.

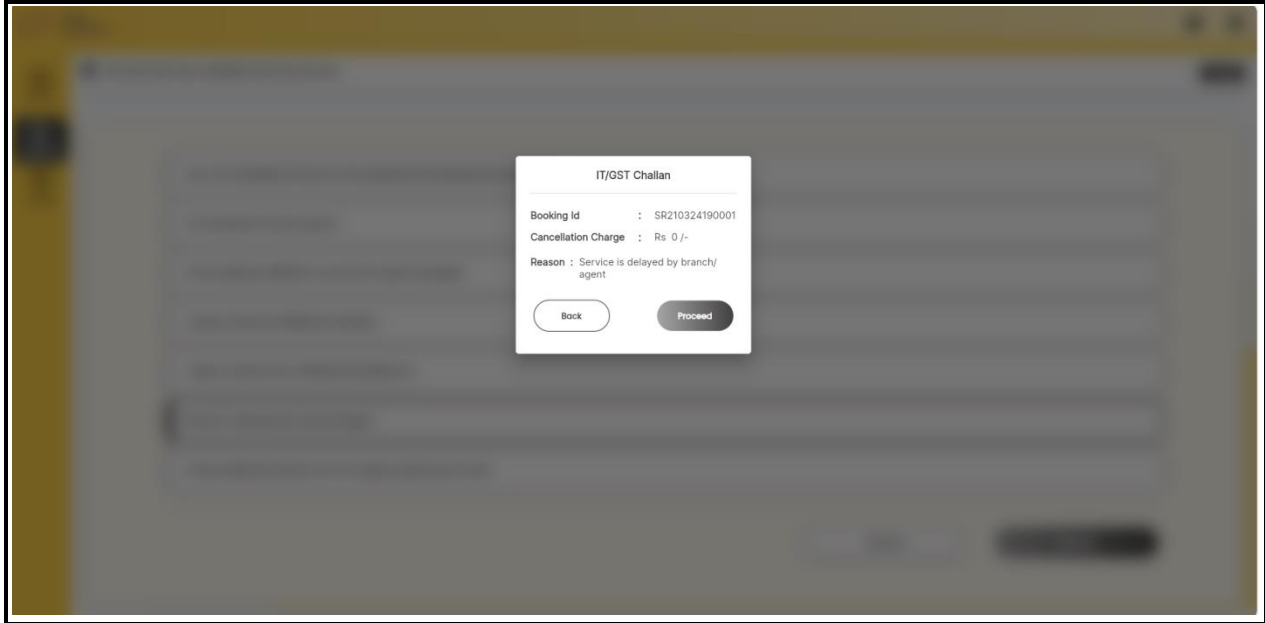
Service is delayed by branch/agent

I have visited the branch, do not require service any more.

Cancel

Submit

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

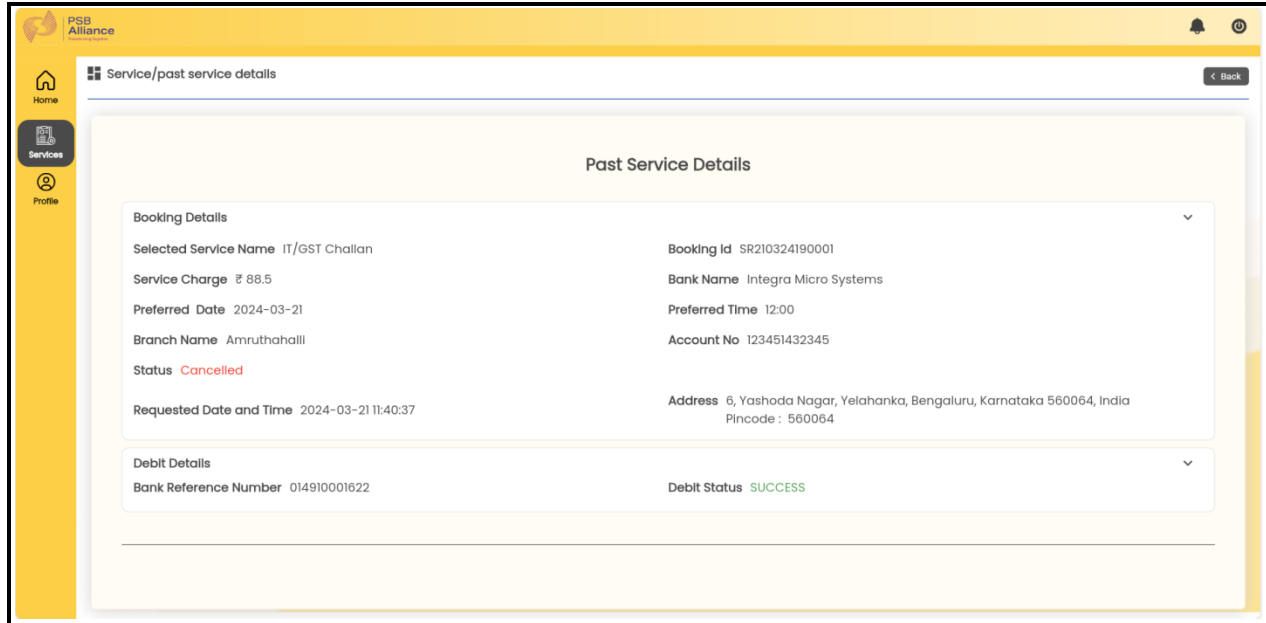
- ii. The services which remain incomplete as per the following timeline gets eligible for Auto closure: (T=Preferred Date of Service selected by the customer)

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.

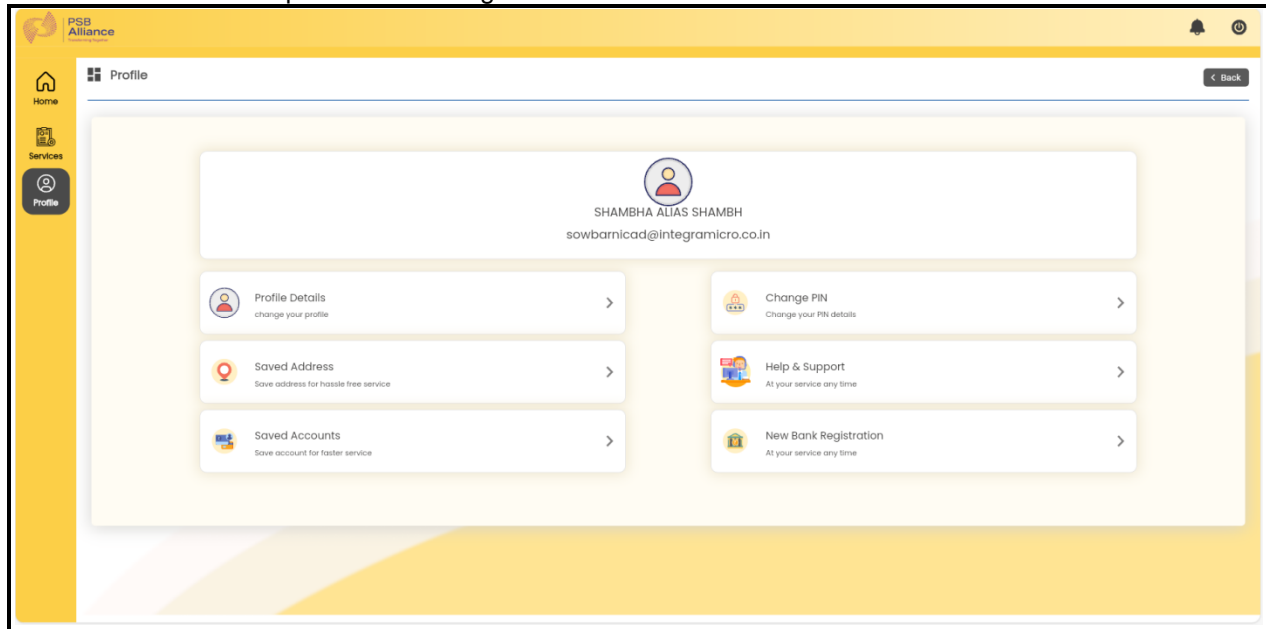
8.2.2 Past services

- The section displays completed or cancelled services.
- If there are no services listed, the system will display the message "No data found."
- The filter works the same as the current services.
- Clicking on a specific service reveals the Agent details (if assigned), booking details, and additional service information.



8.3 Profile

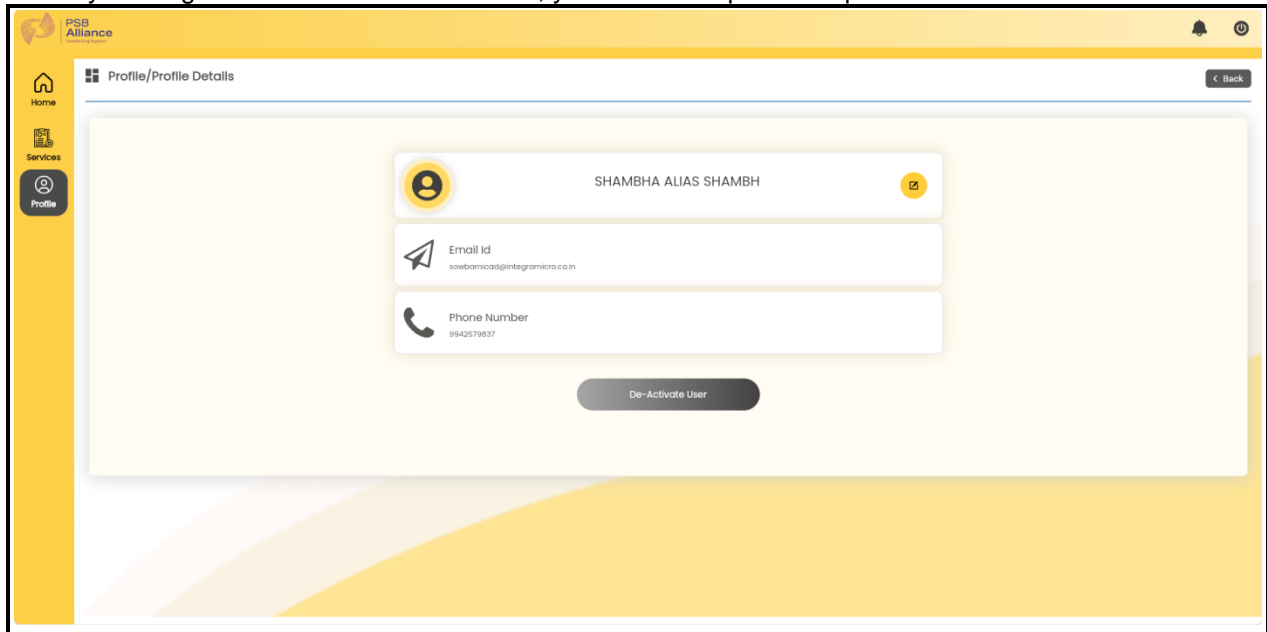
By navigating to the profile section (located in the left corner), users can view their name, email ID, and additional details as depicted in the image.



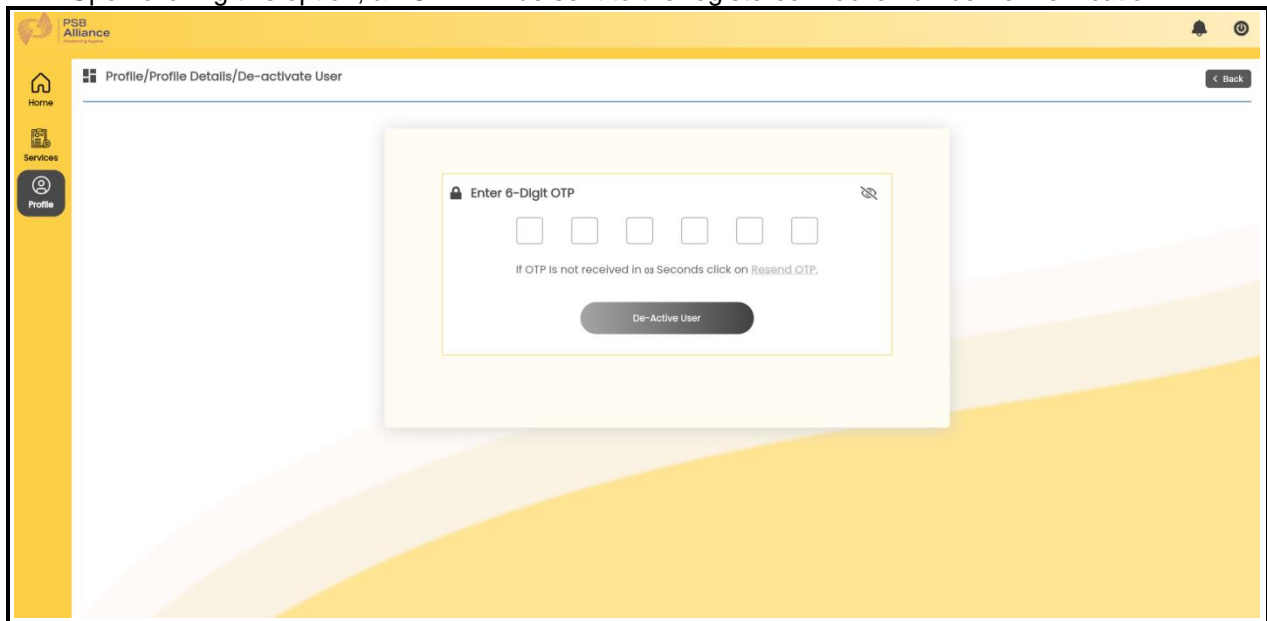
8.3.1 Profile Details

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

- By clicking on the icon beside the name, you can then upload the photo.



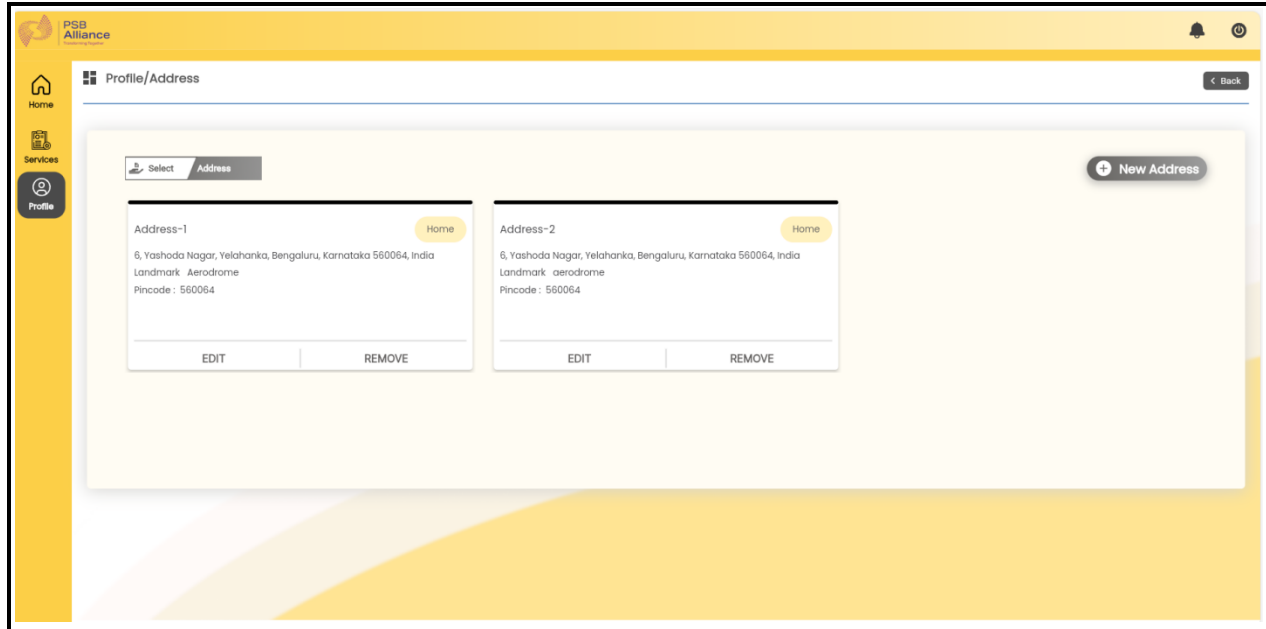
- An option to deactivate the user is available.
- Upon clicking this option, an OTP will be sent to the registered mobile number for verification.



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

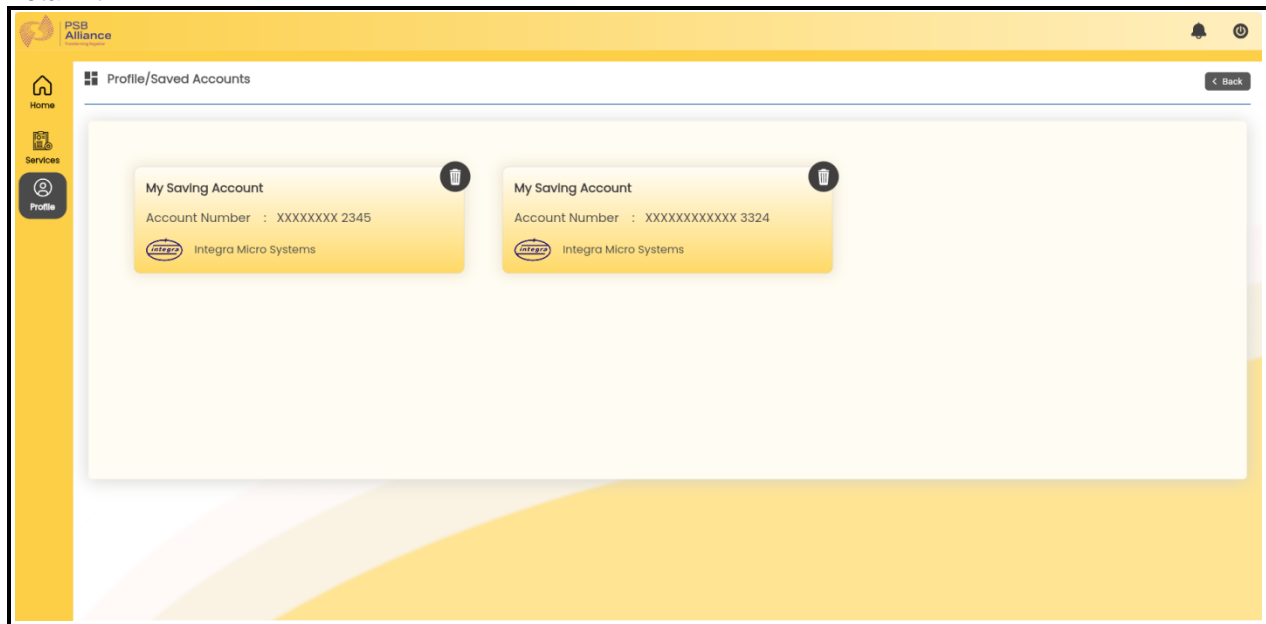
8.3.2 Saved Address

The users can view their saved addresses and add new ones. Edit and Remove option is available.



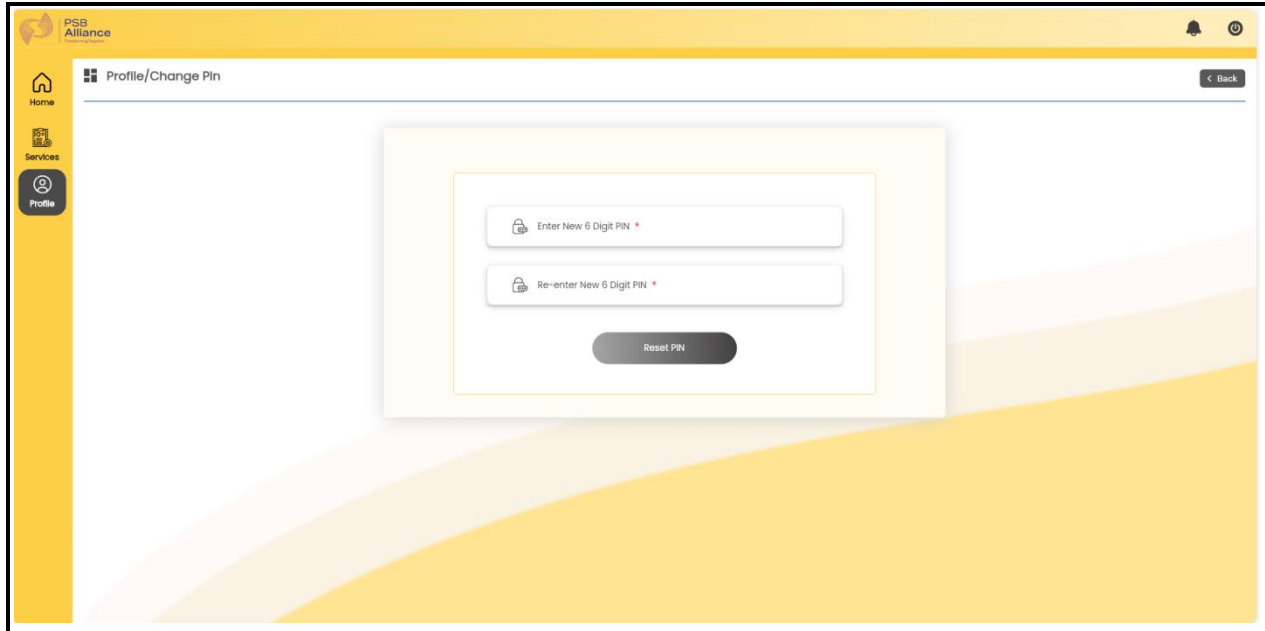
8.3.3 Saved Accounts

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.



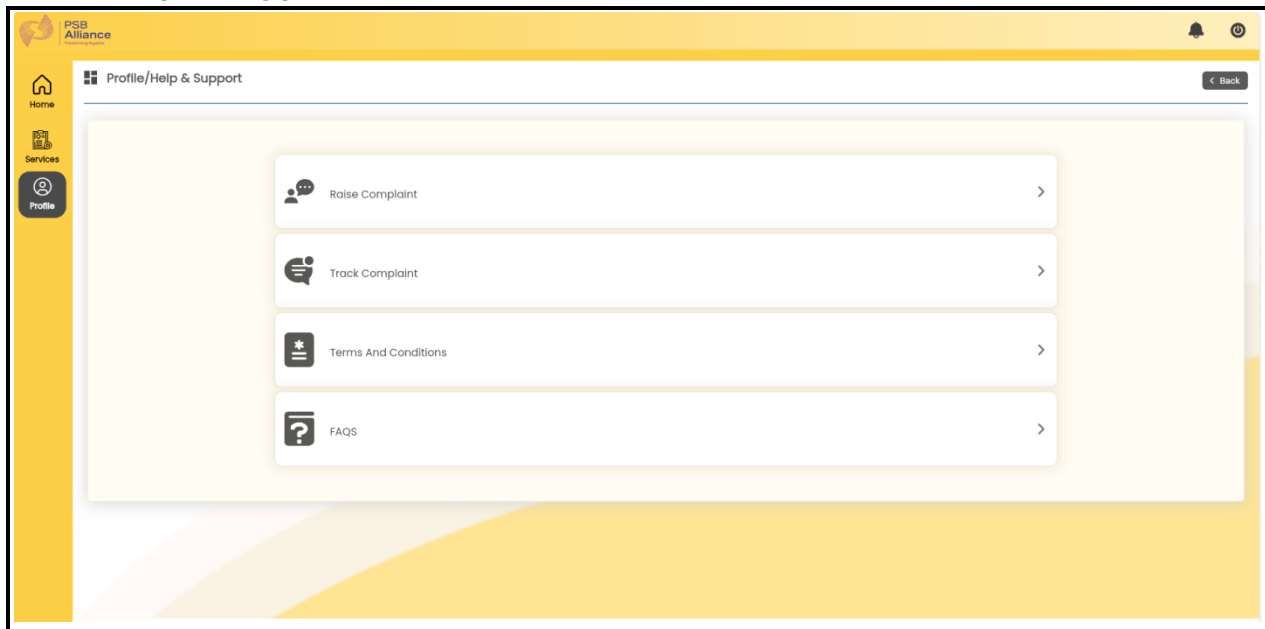
8.3.4 Change PIN

The users can reset their PIN. Enter the current 6-digit PIN, provide the new PIN, confirm it, and then click "Reset PIN."



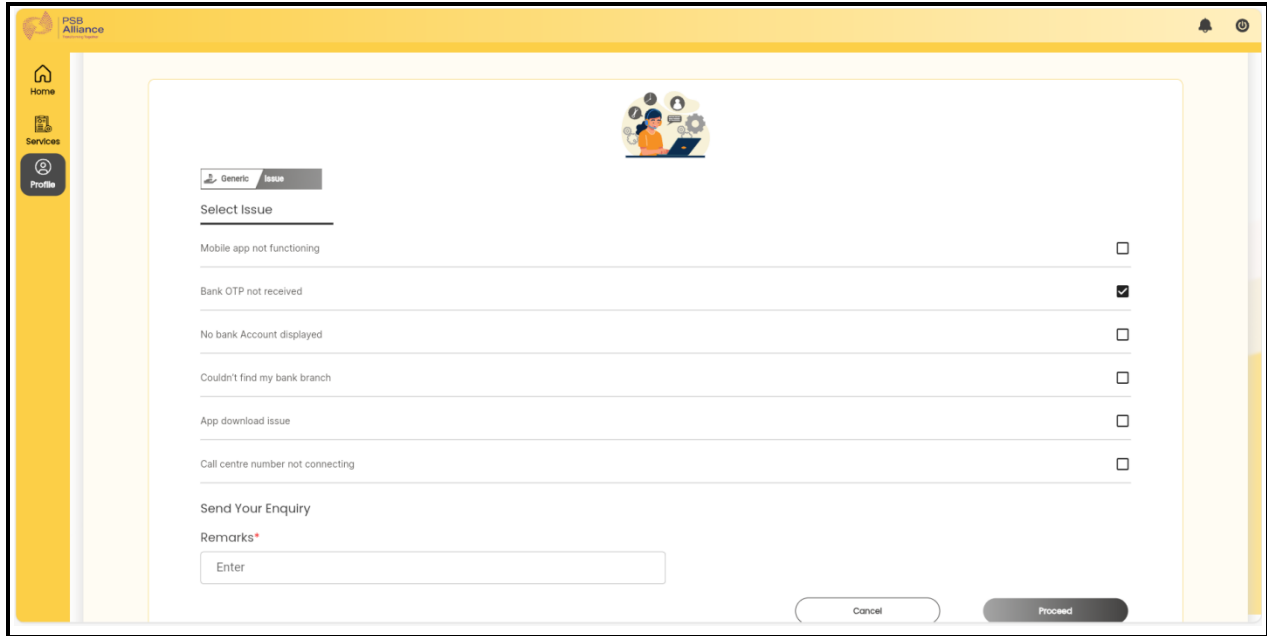
The "View" option allows users to see their PIN. If the same PIN is provided as the previous one, an error message will be displayed. Users should enter a new PIN. After resetting the PIN, a success message will be displayed, and a notification will be sent to the registered mobile number confirming the PIN reset.

8.3.5 Help & Support



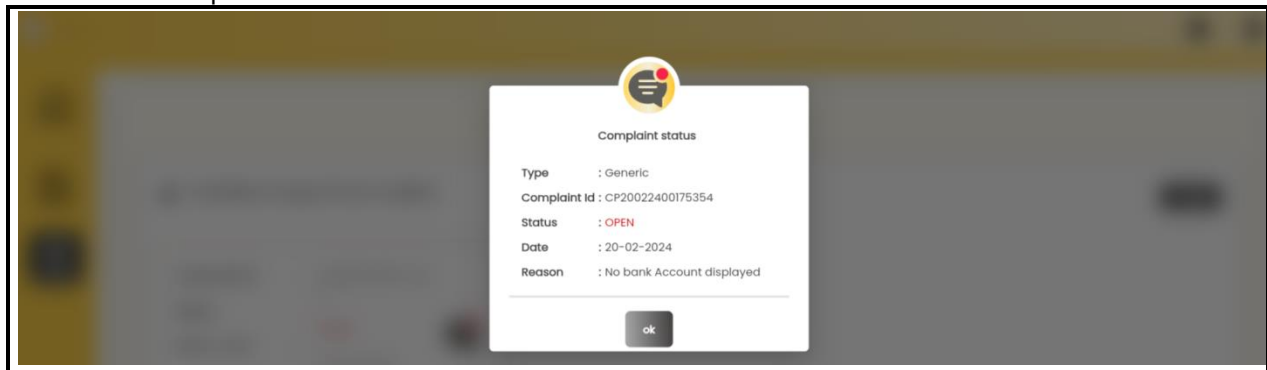
8.3.5.1 Raise Complaint

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



8.3.5.2 Track Complaint

Click on the complaint to view its details.



8.3.5.3 Term And Condition

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

[Download](#)

Terms & Conditions

Doorstep Banking

Bank aims at empowering its customers with services that make banking convenient. Doorstep banking lets you call a Phone Banking Officer and request a service that you would like at your comfort. Doorstep banking offers non-financial services like cheque pick up and statement request as of now. Going forward it will extend for other services. The best part is that the service you require is only a call away. The doorstep banking is convenient way to do basic banking tasks easily.

Over the years, it has been a constant endeavor by Bank to empower customers with self-service channels. While the banking sector has the highest networks of ATMs, a best in class mobile banking application and secure and robust internet banking, we also realize you might need services at your doorstep in certain cases of emergency or otherwise.

Bank offers you the facility of Doorstep Banking for any of the following services and may revise from time to time :

- **Pickup Services**
 1. Negotiable instruments (Cheques/Drafts/Pay Orders etc.)
 2. New cheque book requisition slip.
 3. 15G, 15H forms
 4. IT challan /Government Business/GST
 5. Standing Instructions
- **Delivery Services**
 1. Non- personalized Cheque Books, Drafts, Pay Orders, Term Deposit Receipt/Acknowledgement
 2. TDS / Form 16 Certificate
 3. Prepaid instrument/Gift card
 4. Request Account Statement

General Terms and Conditions for Doorstep Banking

There are a few Term and Conditions for Doorstep Banking which needs to be considered while performing doorstep banking. Rest assured with doorstep banking tnc and avail the benefits of it.

The following Terms and Conditions will be applicable for Doorstep Banking service.

Doorstep Banking service will be available to all Savings Account holders, including Senior Citizens and Differently abled customers.

- Types of accounts against which the Doorstep Banking Service is not available are:
 - Joint accounts operated jointly
 - Minor accounts
- Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.
- Pick-up/delivery shall be done only at the address registered by customer in DSB system.
- Rs. 75 plus GST per service will be charged to customer.
- Ten doorstep banking request per day per customer will be allowed.
- For cash pick-up/delivery for Savings Account and Current Account customers, the per instance amount shall not exceed Rs. 50,000. - Currently this service is not available.
- Customer may be asked to show an ID proof while service delivery. Further, he has to show the Auth. Code received in SMS to the delivery/pick-up boy.

8.3.5.4 FAQs

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

The screenshot shows the 'Profile/Help & Support/FAQs' section of the PSB Alliance mobile app. The interface includes a navigation menu on the left with options for Home, Services, and Profile. The main content area lists several FAQs, each with a question, a brief answer, and a right-pointing arrow to expand the full answer.

Q	A	Expand
While Customer login to the Application displaying error message says Account status as Deactive and whats the Solution?	This will happens once Customer Deactivated the Account and trying for login.Customer has to be Reactivate the Account.	▼
While Requesting for OTP generation from bank displays error as "No Eligible Accounts Available, whats the reason?"		>
While OTP generation from bank displays error as "Multiple CUST ID Exist Against Mobile Nb"?		>
When Error display as Internal server error from Bank?		>
What is the reason to display" The selected Address is not within the Serviceable Range?"		>
What is the Reason throwing error as "Connection Error while Service Booking confirmation time?"		>
What is the reason for particular Branch is not Displaying in the Customer Application even-though that Branch is within serviceable Range?"		>
What is the Reason Displays Error message says "Key is Mapped with Other User"?		>

8.3.5.5 New Bank Registration

By entering the mobile number and clicking on "Register", selecting a bank, and checking the declaration box, the new bank will be registered.

