

## VISAKA - FREQUENTLY ASKED QUESTIONS

1. If all transactions are digital will there not be the threat of misuse in the form of unauthorised transactions and hacking? Many incidents have been reported. How to ensure security in use for digital transactions?

Ans: The digital payments are very secure, since there is two-step authentication with card and PIN in case of cards, and number and OTP in case of other digital payments. All these modes have been tested and certified by RBI. There are however, some instances of internet fraud, but such instances are very few. In fact, there are more number of thefts of physical currency than of any internet fraud. We may suggest the users not to disclose or share his passwords, or succumb to any invitation to click on links received from unknown sources.

2. If a student is on winter vacation in his hometown but still wants to become a volunteer, how does he go about it?

Ans: A student can enrol as a volunteer for VISAKA even during vacation time. After enrolling he can convince his household members to adopt digital payment modes and help in training 10 households. He can upload the results or feedback of his efforts on to the website , including photographs.

3. Are there any incentives to traders and businessmen for adopting digital transactions? Incentives and benefits drive the markets at a faster rate and the best way to increase digital payment use is through an incentivised system.

Ans: The Government has announced the Digi Dhan Yojana under which concessions have been announced for traders for adopting the digital payments. The Government will be announcing several incentives for payments made through digital means like discount on fuel purchase, concessions in Railway ticket purchase, Railways services like catering etc. Free railway accidental insurance, benefits for traders using digital means like PoS machines, discount on insurance policy payments etc.

4. What are the ways in which canteens and shops in campuses can accept digital payments? Please elaborate

Ans: For college students making payments in shops, canteens etc in the campus, the ideal means of digital payments are e-wallets, USSD, prepaid cards and debit cards that can be swiped in PoS machines.

5. There is no option on the website for teachers and staff to enrol as members in VISAKA

Ans: The entire campaign is to utilise the outreach and enthusiasm of the student community and hence the website has been designed so. Teachers and staff have a facilitating role which has been elaborated in the presentation and in the campaign details.

6. There are many e-wallets in operation which are creating confusion in the market and dividing the consumers. Can we have one Indian made app for all Indians to use?

Ans: In a market scenario we cannot restrict e-wallet services licensed by RBI if they satisfy the requirements. The customers can use the eWallet of their choice.

7. Slideshow on the homepage and the gif animations are too fast moving, though good. Difficult to see and catch up.

Ans: The Web page contents are dynamic and likely to keep changing. Feedback of all kinds will be taken into account in building up content and making it viewer friendly.

8. Does the Government plan to issue any guidelines for greater security in digital/card transactions so as to remove the basic fear in users?

Ans: As per the guidelines of the National Payments Corporation of India, in case of loss due to fraudulent transactions where the holder of the bank account or card is not at fault, it is the responsibility of the Bank to refund the lost amount.

9. Post office payment banks have been given licences but these have not started working till now which should be done on priority for our cashless society as every senior citizen has to visit post office for depositing cash, at least all savings and PPF Accounts should be linked with core banking by the RBI on priority.

Ans: The Department of Posts is in the process of operationalising the Payment Banking licence granted to it, by systematically linking post offices with the core banking system.

10. Can there be an additional option like volunteer/ Software engineer in the field “ Status \* (student/ teacher) since many software engineers are eagerly waiting to provide some good services to the people of the country in order to educate the people towards a digital society

Ans: This can be undertaken or considered after this VISAKA campaign through the universities and colleges is completed.

11. Please ask schools and colleges to stop collecting payments like hobby fee, sports day fee etc in cash, as many schools/collect lakhs of rupees in cash even today. Please provide a help line number to complain such cases and also instruct or send notification to schools not to collect any payment in cash and if collected action should be taken against the school/college.

Ans: Instructions have been issued to all Universities, Colleges and Autonomous Institutions to convert into cashless campuses. A complaint slot will be inserted on the website of all institutions for people to lodge complaints in this aspect.

12. Can the presentations on the website be in Hindi too?

Ans: Efforts are being made in this regard.

13. USSD as a system has problems in use. Can the bugs be fixed?

Ans: Yes. The NPCI is attending to improving this system.

14. Is the Government planning to start study classes in all panchayats, municipalities and corporations? Only then can we create a cashless economy

Ans: In this phase of the campaign the Ministry of HRD is concentrating on the 500 major cities and towns where maximum volume of cash is being used. Eventually the effort will spread to the villages too and there are other Ministries of the Government also involved in the task.

15. Are there any steps being taken to promote cashless transactions by removing charges on gateway and other extra charges for online payments?

Ans: The Ministry of Finance has announced a set of incentives for both users and payers in digital mode.

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