



Narendra Modi
Prime Minister

Students of Universities and Colleges

Be part of Transformation of India

From 'Cash' to 'Less Cash' Society

VITTIYA SAKSHARATA ABHIYAN (VISAKA)

- Visit www.mhrd.gov.in/visaka
- Download/read all presentations
- Register as Volunteer
- Upload progress
- Become Digital
- Make your family Digital
- Make 10 families Digital
- NSS/NCC to make markets Digital



Prepaid Cards



Debit/RuPay Card



Mobile Wallets



UPI



NEFT/RTGS



Cheque
Payments



USSD



AEPS





Evolution of Money



Barter

Coins

Paper Money

Plastic Money

Digital Money



Why Digital ?



**Developed countries have GDP's 4%
Component in currency**

**We have 12% component of
currency in our GDP**

We need to change!



Digital Wherewithal



109 cr + Aadhaar Cards

100 cr + Mobiles

100 cr + Savings Bank Accounts



Digital Service Providers



1.35 lakhs- Bank Branches

1.55 lakhs- Post Offices

1.25 lakhs- Business Correspondents

1.25 lakhs- ICT Seva Kendras



Will of the Indian people to adapt technology fast

70 Crore Rural/Urban people recharge their mobiles every month

Millions of Indians use WhatsApp successfully

16 Crore houses having TV and are using DTH / CAS



People's Response



From 2nd December to 20th December, 2016 in 18 days digital transactions on petrol pump gone up from 20% to 70%

People have innovated their own local money in small markets with only one POS machine

Even auto rickshaws and taxis are using various e-Wallets with QR code in their vehicle

Many tea vendors/Panwalas/Vegetable vendors are using digital mode



Digital Determination



✓ **YES!**

✓ **WE CAN!**

✓ **IF WE DECIDE...**



Agents of Change



The real problem is mindset

Only youth can change that mindset

Become agents of change

Be part of transformation of India from 'Cash Society' to 'Less Cash Society'



MHRD

Government of India
Ministry of Human Resource Development



**More than
Two Lakh
Student Volunteers
have already joined!!**

What are you waiting for?

Join the movement for transformation of India, today

www.mhrd.gov.in/visaka



You too can steer digital transformation!



What's your job as volunteer?

Become Digitally Literate yourself

Practice some digital transactions

Convince your family members to use Digital gateways

Convince your neighbours & friends, at least 10 families by 10th January, 2017

That's the Mission, Friends!



Start with your Debit card



Do you have ATM card?

It is not ATM card; it is Debit card

We have 77 Crore Debit Cards and only 12% use for other than ATM

It can be used anywhere with POS machine

Change yourself and start using your Debit Card

This is immediately possible- a low hanging fruit



Gift Card – One time



Go to Bank

Purchase any number of gift cards of required denomination

Gift it to your Near and Dear ones!



Prepaid Card



Card only with Number and Pin

You can give to your family members

It is a prepaid 'Debit Card'

You can recharge by debiting your account



Our Mission

To convert 500 Cities above 1,00,000 population to Digital Mode

These Cities account for 60% cash transactions in the country



Being DIGITAL Pays



Government
has declared
11
concessions
for
transacting
digitally

There will be incentives for digital transaction and disincentives for cash transactions

Every day 15,000 families doing digital transactions will win Rs. 1,000 in their accounts as “lucky grahaks”

Every week traders also will get prizes

Mega bumper Lucky draw on 14th April for citizens and traders



You will be recognized!

Upload your success with photos and one minute video clip of beneficiary

I will welcome you personally as you register yourself as volunteer

Will give certificates and prizes for laudable performance



Digital Payment Modes

Debit/RuPay/Prepaid cards

USSD - Unstructured Supplementary Service Data

AEPS - Aadhaar Enabled Payment System

UPI - Unified Payments Interface

Mobile wallets

BHIM – Bharat Interface for Money



Getting a Bank Card



1. How to issue a card from your account

Approach nearest bank branch

Multiple cards can be obtained from one account

PIN will be issued by bank separately

2. Activate your card

At your Bank's ATM by even checking your balance

At your bank branch through any transaction

Help customers in activating their bank (debit and credit) cards



Bank Cards



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

For online shopping

Prepaid card can be issued from any bank through account or cash

Pre-loaded card

Equivalent to cash

Can be recharged several times

Can be used at any PoS, ATM



Activating USSD



*99# - National Unified USSD Platform (NUUP)

Account in a Bank

Any Mobile phone on GSM network; no internet needed

Can be used for payments up to Rs. 5000 per day per customer



Registration for USSD



- 1. Visit your branch to link mobile number and bank account
(Can be done at ATM or online also)**
- 2. 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



Money transfer through USSD



1

Dial *99#

2

**Welcome to
NUUP
Enter 3 letter for your
Bank's short name or first 4
letters of your Banks IFSC**

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
XXXXXXXXXX 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 XXXXXXXX credited
(IMPS ref No XXXX)**



Aadhaar Enabled Payment System (AEPS)



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

Link your account with your Aadhaar number

Now do transactions without remembering any PIN

Aadhaar enabled Services

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



Key Steps for AEPS Transaction



1. Go to a MicroATM or Banking Correspondent

2. Provide your bank name and Aadhaar

3. Choose which transaction to do

4. Provide finger print on scanner

5. On successful transaction, take the print slip





Requirements for registration on UPI (Unified Payments Interface)



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



1. Download any bank's app or 3rd party app



2. Choose your unique ID (Aadhar, Mobile No.) as Virtual Payment Address (VPA)



3. Select your bank



4. Give account details for first time



5. Set M-PIN for validating transactions



6. Registration Completed



Sending Money on UPI



1. Choose “Send Money”

2. Enter payee’s Virtual Payment Address

3. Enter amount

4. Confirm the details

5. Hit “Send”



Collecting Money (raise a demand) on UPI



1. Choose “Collect Money”

2. Enter payer’s Virtual Payment Address

3. Enter amount

4. Enter when do you want to collect

5. Hit “Confirm”



e-Wallets



e-Wallets are mobile-first electronic pre-paid payment system

Can be used in purchasing items online or offline at a store with a smartphone

Money has to be added to the e-Wallet through your bank account or cards

Most banks and some private companies have their e-wallets



Using e-Wallets



1. Download the App on smartphone

2. Sign Up Using Mobile

3. Load Money Using Debit Card/Credit Card of Net-Banking

4. Start using wallet to make payments

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

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



BHIM – Bharat Interface for Money



BHIM app enable a fast, secure, reliable cashless payments through your mobile phone

App linked to over 30 private and public sector banks such as State Bank of India, Axis Bank, HDFC Bank, ICICI Bank, IDBI, Union Bank of India and Kotak Mahindra

Transaction Limits: Maximum of Rs. 10,000 per transaction and Rs. 20,000 within 24 hours

Language supported: Hindi and English. (More languages coming soon!)

Available for download only in Android smartphone for the moment



Transacting through BHIM



Register your bank account with BHIM

Set a UPI PIN for the bank account

Your mobile number is your payment address, and you can simply start transacting. **Yes! It is that simple.**

Send/receive money from friends, family and customers through a mobile number just like e-wallets

Can also collect money by sending a request and reverse payments if required.



Concessions - I



No service tax on digital transaction charges/MDR for transactions up to Rs.2000 per transaction

Discounts or credits up to 10% on the premium in general insurance policies and 8% in new life insurance policies of LIC

0.75% discount on the sale price of petrol/diesel for digital payments

Up to 0.5% discount to customers for monthly or seasonal tickets from January 1, 2017 for digital transactions

10% discount at Toll Plazas on National Highways for using RFID card/fast tags



Concessions -II



Support for deployment of 2 POS devices each in 1 lakh villages with population of less than 10,000

Rural Regional Banks and Cooperative Banks to issue 4.32 crore “Rupay Kisan Cards”

Passengers buying ticket online to get free accidental insurance cover of up to Rs. 10 lakh

Merchants not to pay more than Rs. 100 per month as monthly rental for PoS terminals/Micro ATMs/mobile POS



Summary

