



DIGI PAY

A new way to Aadhaar based payment system

- Secure
- Simple
- Seamless



- Cash Withdrawal
- Balance Enquiry
- CSC Wallet Topup
- Cash Deposit



DIGIPAY

User Manual

Abstract

This document serves as a guide in better understanding of DigiPay Application and would serve as hands-on for the delivery of services by CSC-SPV to the VLEs. This should only be used as a reference document for understanding the methodology and no part of this document can be used for other purpose other than as defined.

Table of Contents

1. INTRODUCTION	4
1.1 MINIMUM REQUIREMENTS	4
1.2 Do.....	4
2. INSTALLATION PROCEDURE.....	5
3. REGISTRATION PROCEDURE	9
3.1 REGISTRATION PROCESS	9
3.2 LOGIN PROCESS.....	11
4. SERVICES	13
4.1 CASH WITHDRAWAL.....	13
4.2 BALANCE ENQUIRY	14
4.3 PASSBOOK.....	15
4.4 DOMESTIC MONEY TRANSFER	16
4.5 PAYOUT REQUEST	23
5. DOCUMENT CONTROL.....	24
5.1 DOCUMENT MANAGEMENT INFORMATION.....	24
5.2 DOCUMENT REVISION RECORD.....	24

1. Introduction

CSC-SPV has collaborated with National Payment Corporation of India (NPCI) to launch Aadhaar Enabled payment System (AePS) at all CSC locations across the country. This system is based on demographic and biometric/iris information of an individual, which eliminates the threat of any fraud and non-genuine activity. Aadhaar will facilitate 'anytime, anywhere' authentication to its beneficiary. The purpose is to achieve interoperability between banks for Aadhaar based payment transactions.

The DIGIPAY application will provide an opportunity for CSCs to earn and serve the community where there are no banking access points. VLEs can also leverage on the footfall at their Centre and play a vital role in making a cashless society as per the vision of Government.

Digi Pay is a simple, secured and seamless way of AEPS transaction.

1.1 Minimum Requirements

- Desktop/Laptop and Internet connectivity
- Biometric Device (Fingerprint/Iris)
- Printer

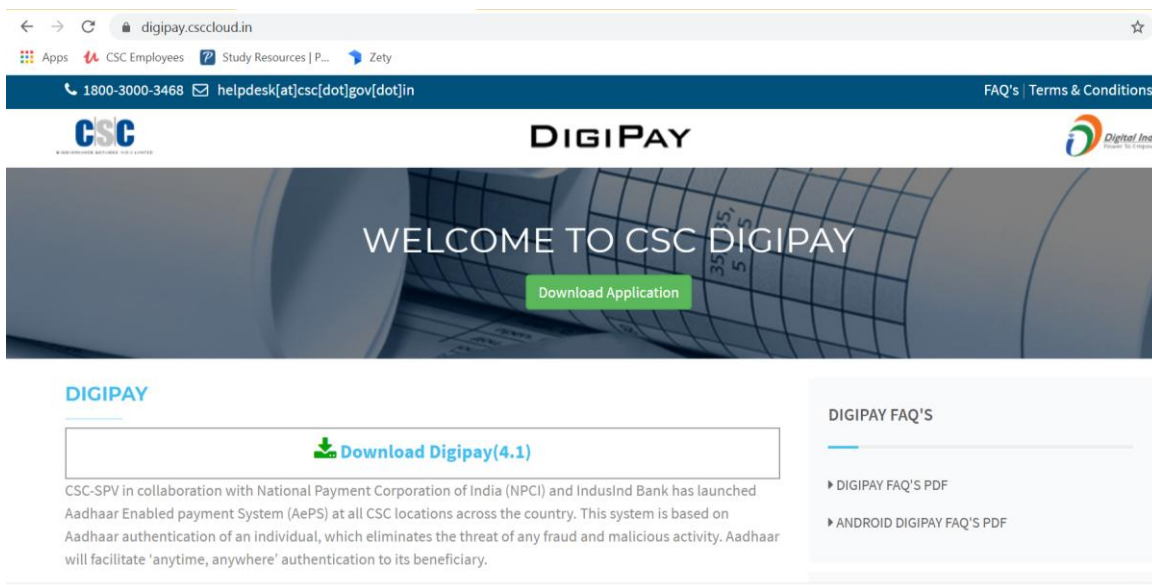
1.2 Dos/Don't

- It is mandatory for VLE to give receipt to the customer for all the transaction, either a success or failure.
- VLE must update his cash in hand under setting tab on regular basis.

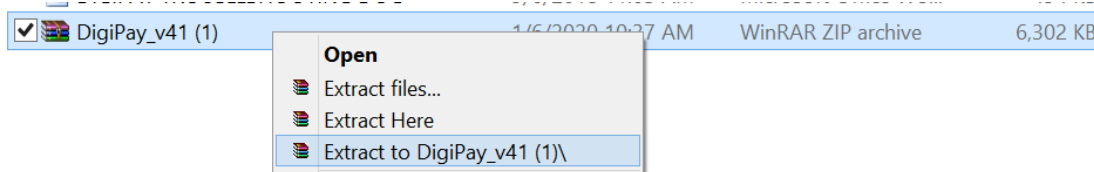
2. Installation Procedure

- Download DigiPay setup from <https://digipay.csccloud.in/> by clicking on **Download**

Application



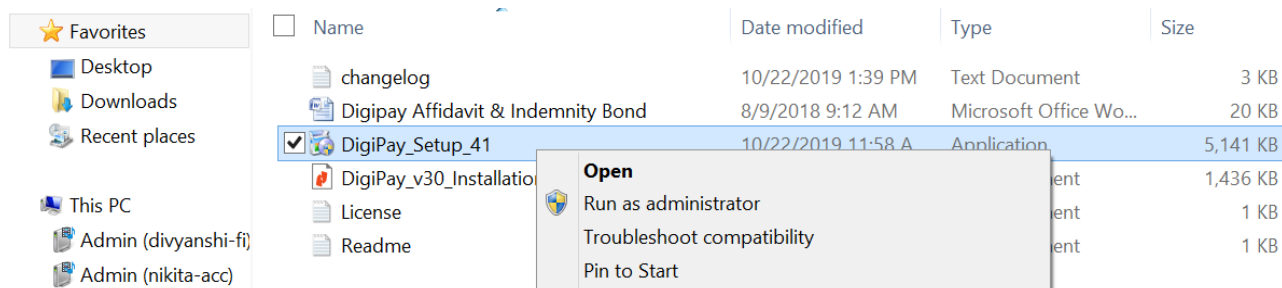
- Extract setup from **Digipay_v4.1.zip**



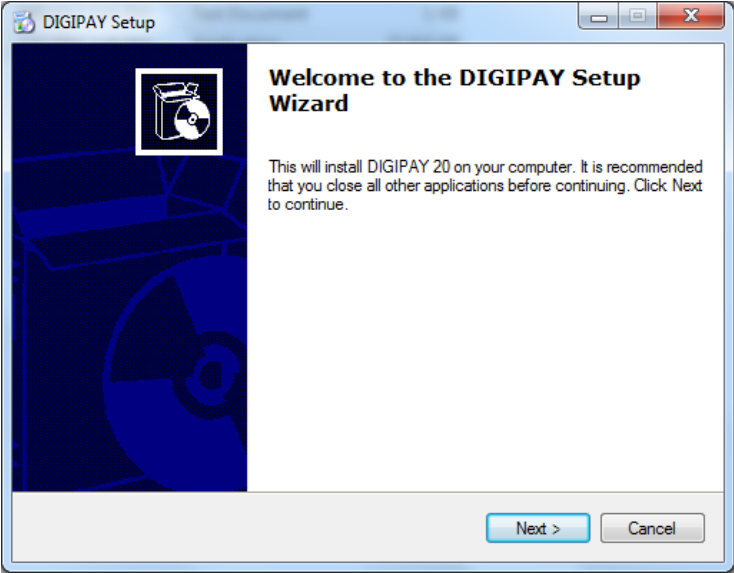
- Double click on the **Digipay_v4.1** folder created after extraction.

Name	Date modified	Type	Size
DigiPay_v41 (1)	1/8/2020 11:26 AM	File folder	
DigiPay_v41 (1)	1/6/2020 10:37 AM	WinRAR ZIP archive	6,302 KB

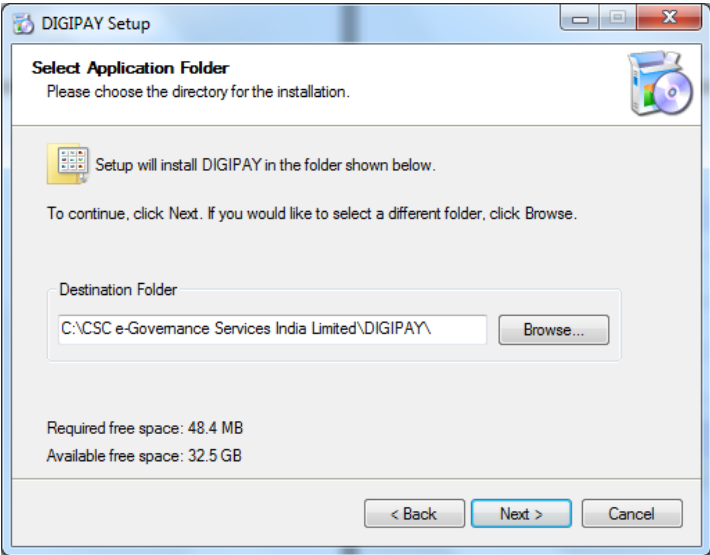
- Right click on setup and click on **“Run As Administrator”**.



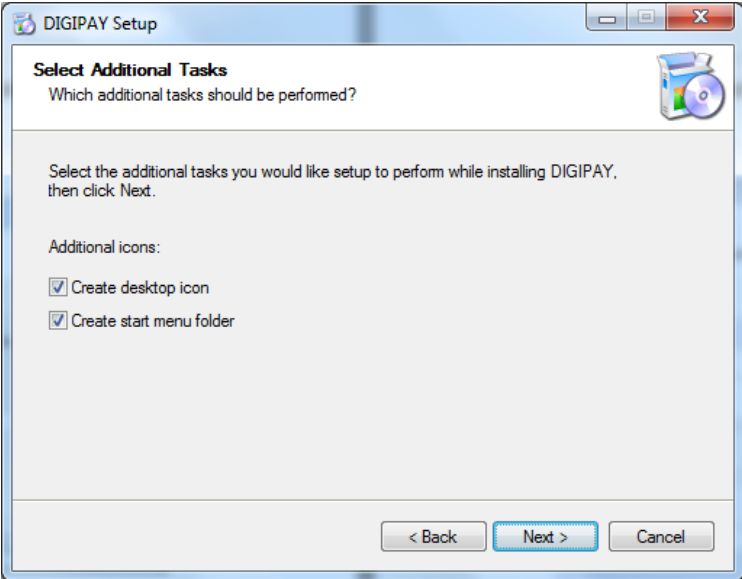
- DigiPay installer will start. Click on **Next** to continue.



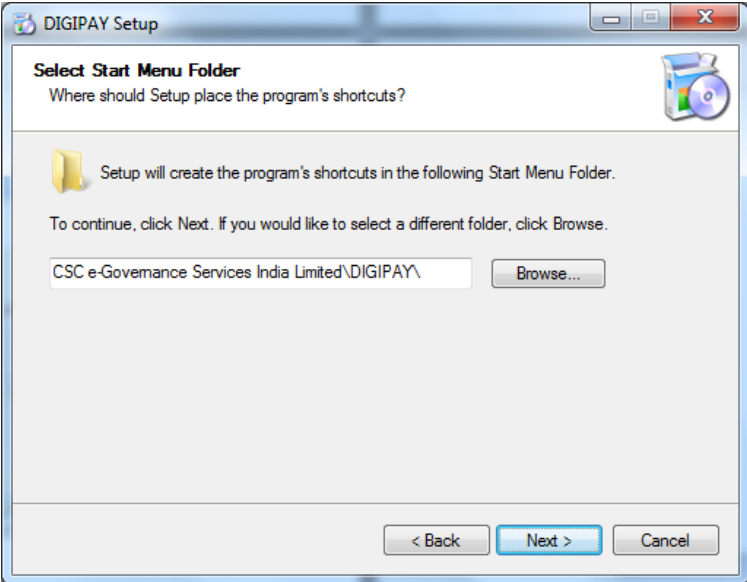
- Click on **Next** to continue



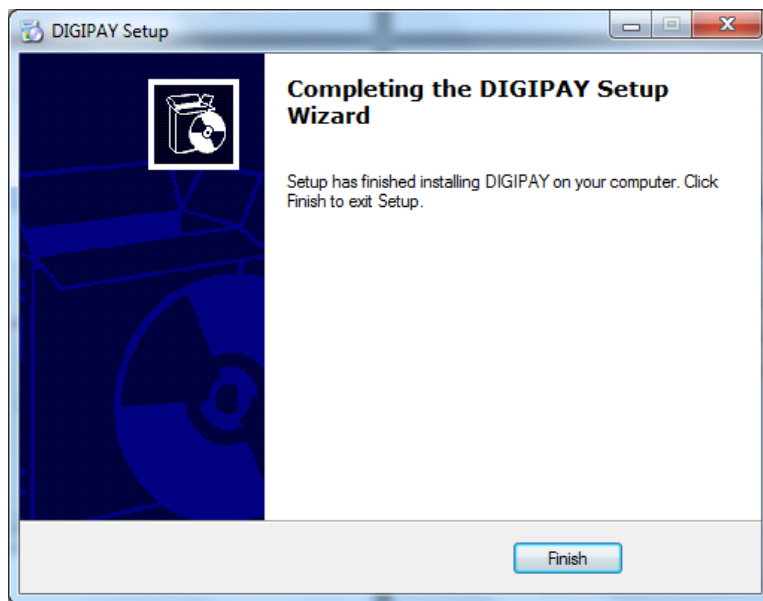
- Click on **Next** to continue



- Click on **Next** to continue



- Click on **Finish** to complete the installation.



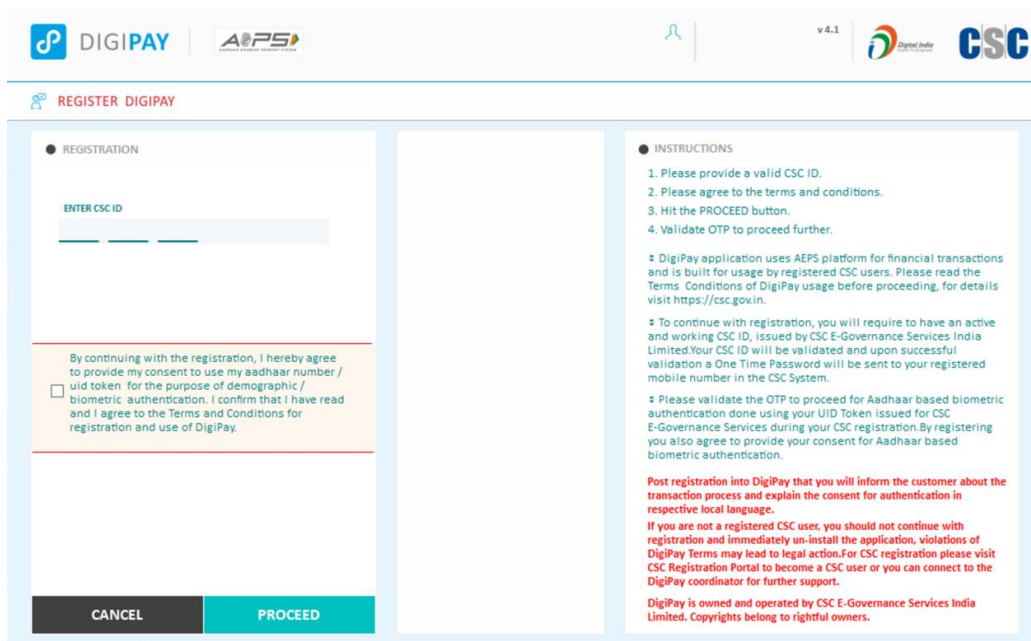
- Shortcut DigiPay Icon will appear on desktop.



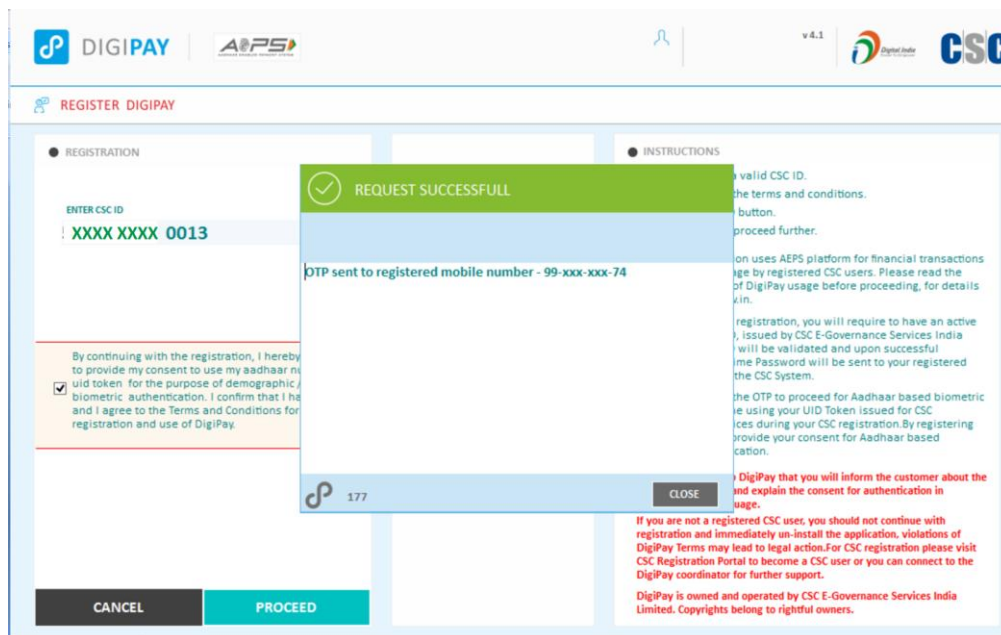
3. Registration and Login Procedure

3.1 Registration Process

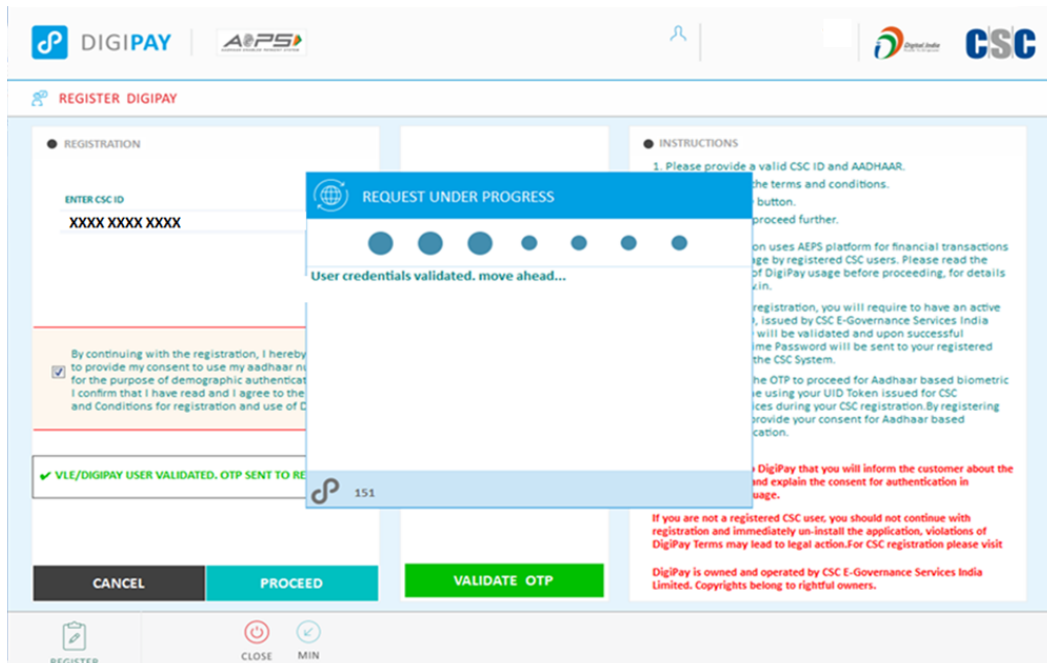
- Enter your **CSC ID** and click on consent and click **Proceed**



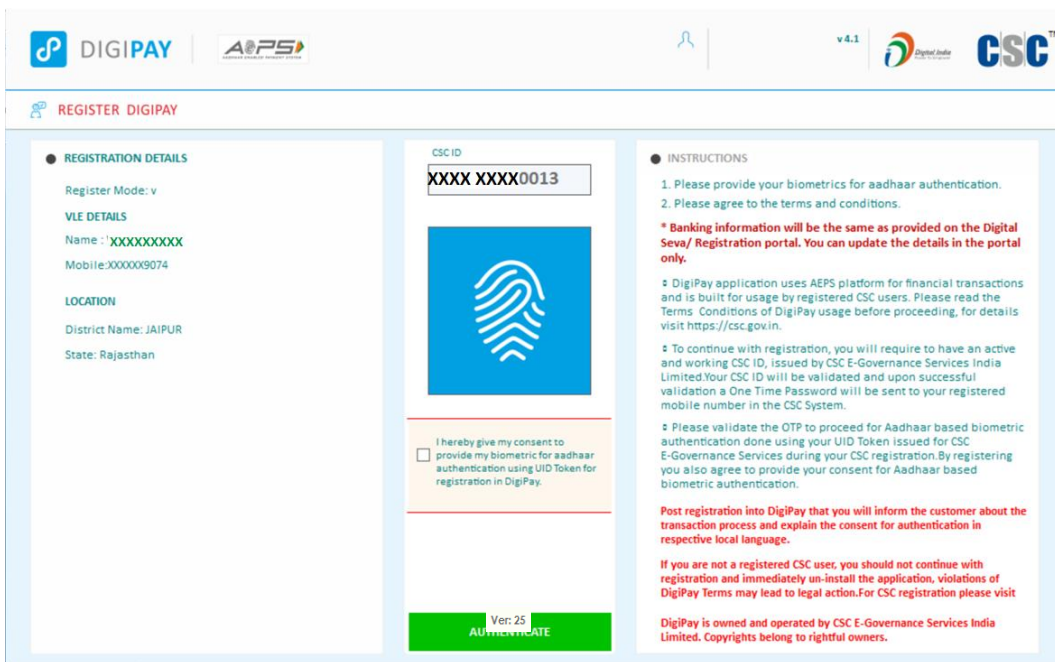
- An OTP will be sent on your Registered Mobile no.



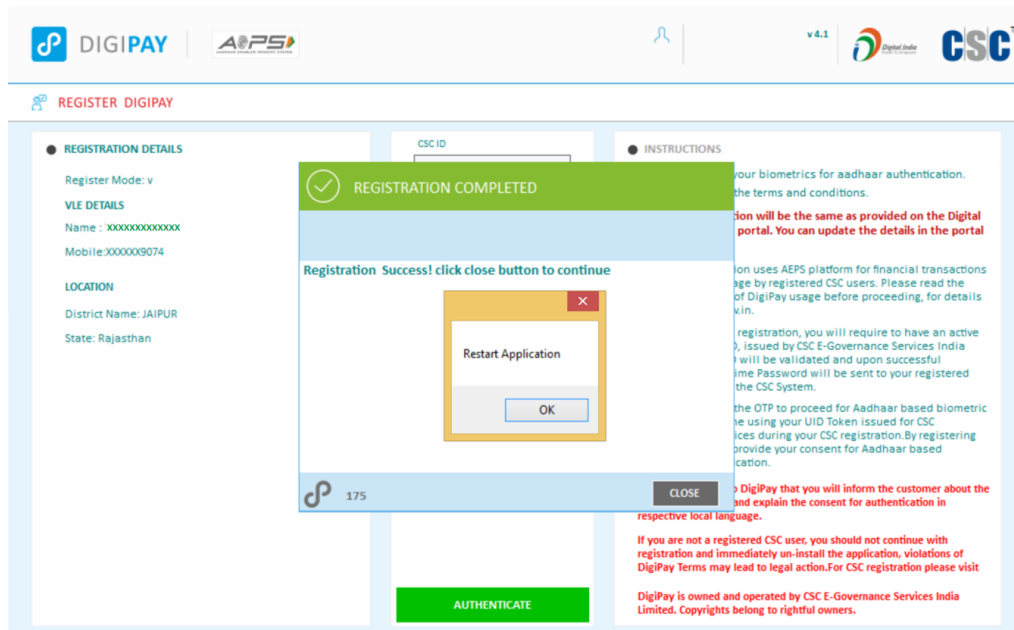
- Enter OTP which was sent on Mobile no and then click on Validate OTP



- To complete registration Authenticate yourself by using Biometric.

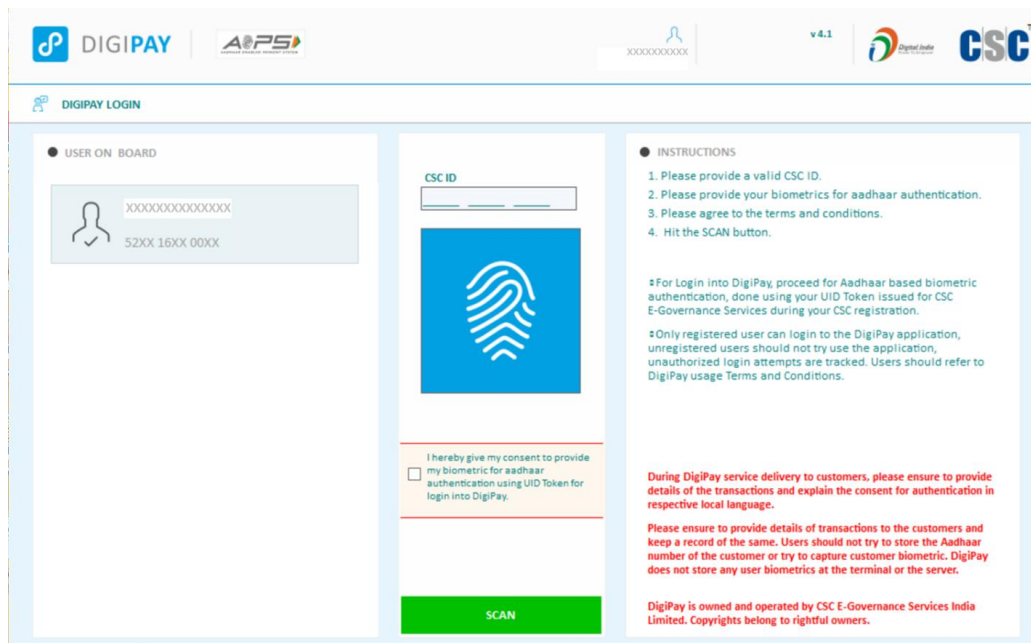


- After successful registration, restart the DigiPay application.

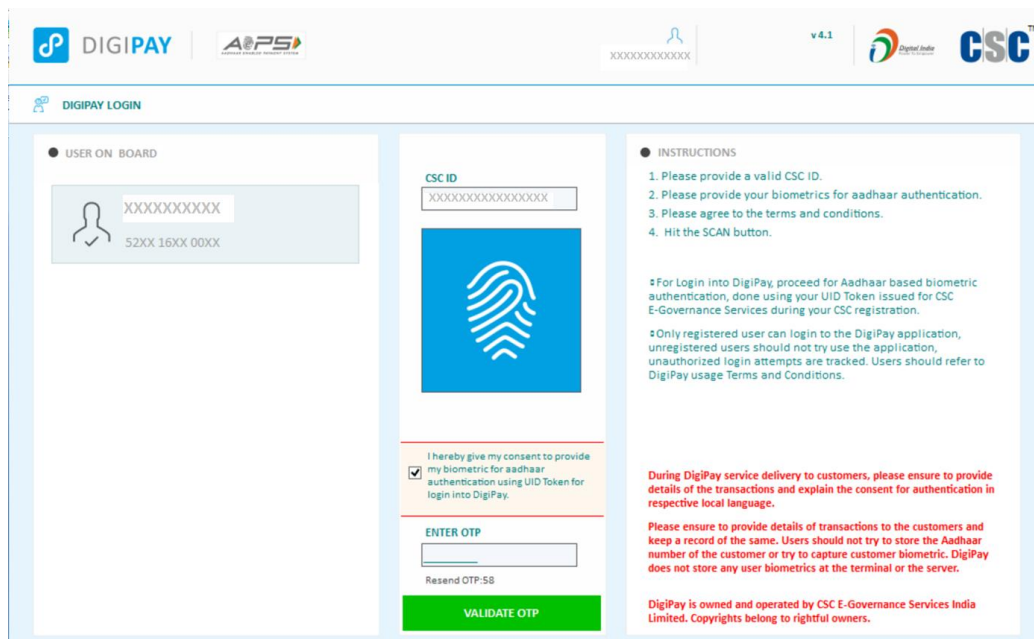


3.2 Login Process

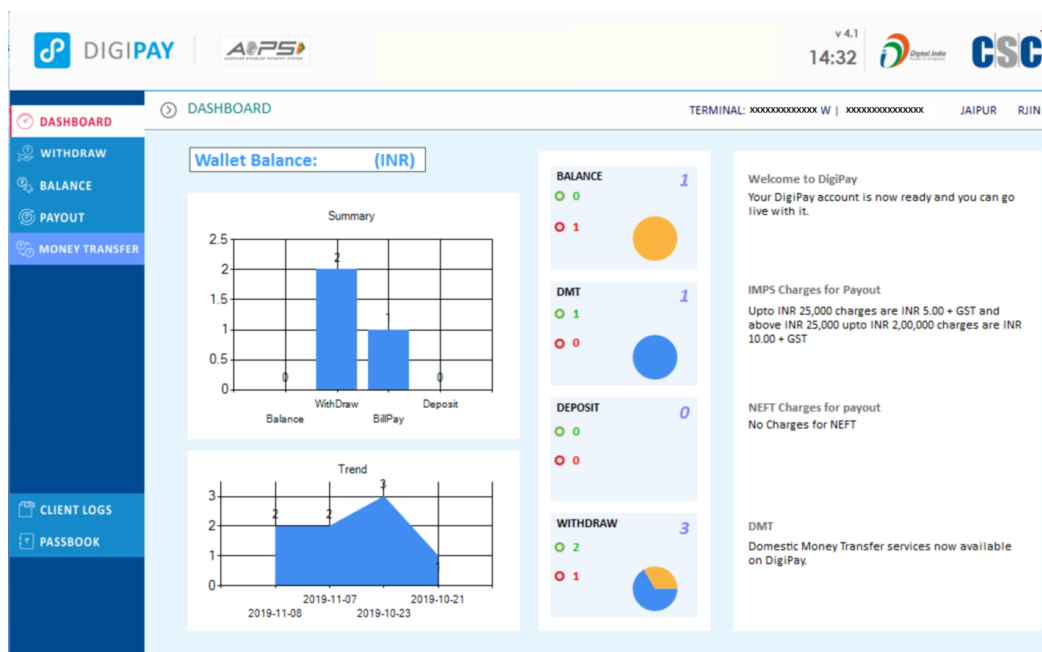
- Enter CSC Id and authenticate yourself using fingerprint.OTP will be sent on your registered mobile no.



- Enter the OTP to complete the Login Process.



- DigiPay Homepage will appear given below after successful login.



4. Services

4.1 Cash Withdrawal

This facility will enable the VLE to withdraw cash for the customers from their respective Aadhaar linked account number.

The VLE needs to enter the following information from the customer

- **Bank Name:** The Customer Bank Name for cash withdrawal.
- **Amount:** Enter the amount to be withdrawn by customer.
- **Customer Aadhaar:** Aadhaar number of the customer.
- **Biometric:** Authenticate Customer's Fingerprint or Iris using biometric device.

- When biometric authentication is successful, the amount is deducted from the customer's bank account and cash is provided by the VLE.
- The VLE can also print/check a copy of the receipt for the customer from C:\CSC e-Governance Services India Limited\DIGIPAY\printlog.

4.2 Balance Enquiry

This facility will enable the VLE to check balance for the customers in their respective Aadhaar linked account number.

The VLE needs to enter the following information from the customer

- **Bank Name:** The Customer Bank Name for cash withdrawal.
- **Customer Aadhaar:** Aadhaar number of the customer.
- **Biometric:** Authenticate Customer's Fingerprint or Iris using biometric device.

- When biometric authentication is successful, the balance is shown to customer.
- The VLE can also print a copy of the receipt for the customer.

4.3 Passbook

- This feature of DigiPay enables the VLE to track his/her transactions of some services like cash withdrawal, cash deposit, and payout request in a ledger format.

The screenshot displays the DigiPay Passbook interface. At the top, there are logos for DIGIPAY, A@PS, and CSC. The user's name 'Vishal Agrawal' and the date '30 Dec, 2019' are shown. The interface includes a sidebar with navigation options: DASHBOARD, WITHDRAW, BALANCE, PAYOUT, MONEY TRANSFER, CLIENT LOGS, and PASSBOOK. The main area shows a search filter for RRN and a date '2019-12-30', with 'GO', 'SYNC', and 'EXPORT' buttons. Below this is a table with the following data:

SNO	DATE	RRN	AMOUNT	BALANCE	TYPE	REMARKS
1	2019-12-30 17:37:51	936417573562	100.00	186.46	Cr	CW:191230173749523816200013:UTR:670853

Steps to check transaction/Balance in Digipay Passbook

- Select Date from Digipay Passbook.
- Click on button.
- Then Click on button
- Transaction details with Digipay balance will be shown of selected date.

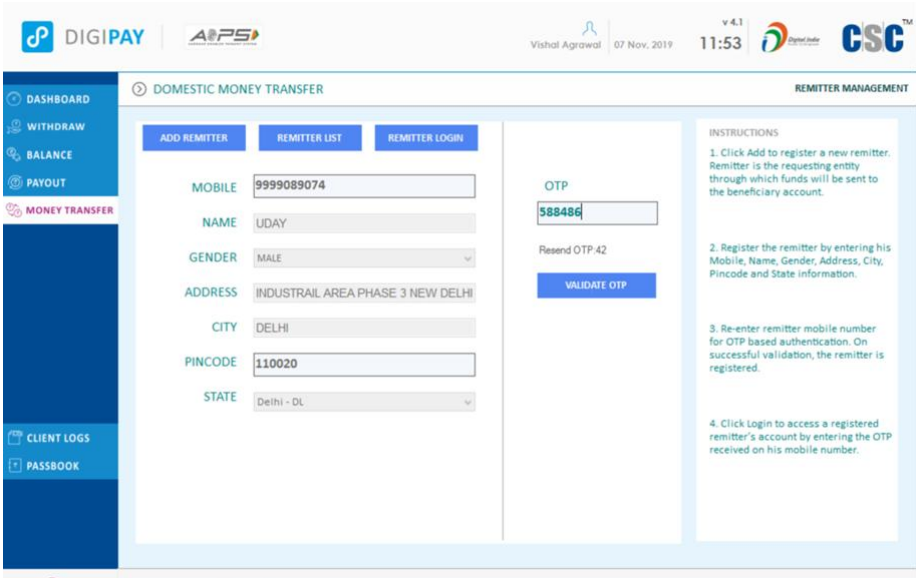
Note: Transaction can only be seen of selected date and Digipay Passbook has to be synced every day

4.4 Domestic Money Transfer

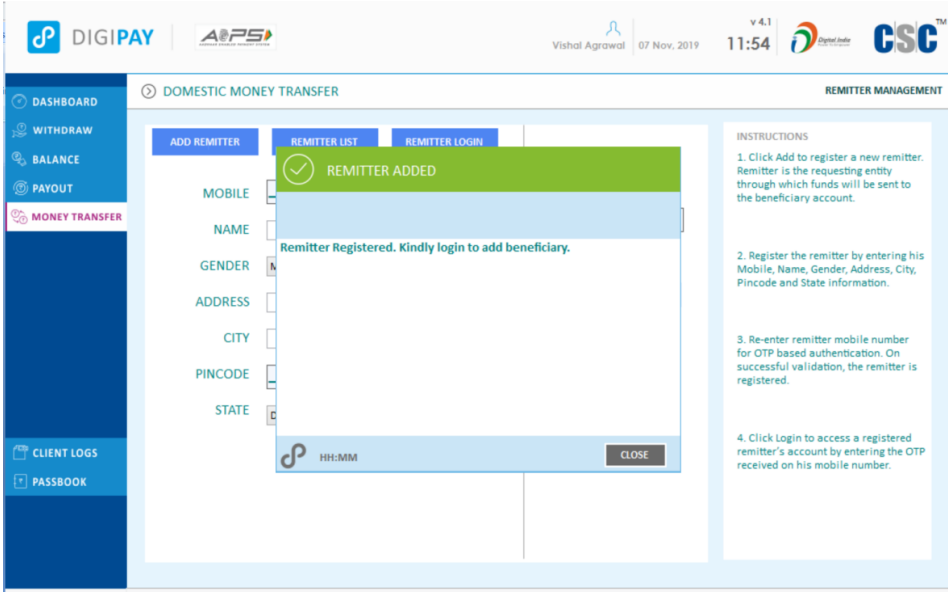
- Domestic Money transfer enables VLEs to transfer cash to beneficiary account. Remitter/customer will carry cash in CSC centre, fill in few details and transfer money in beneficiary account anywhere in the country.

Remitter Registration

VLE has to first register remitter/customer in this process by entering all details mentioned in below figure.

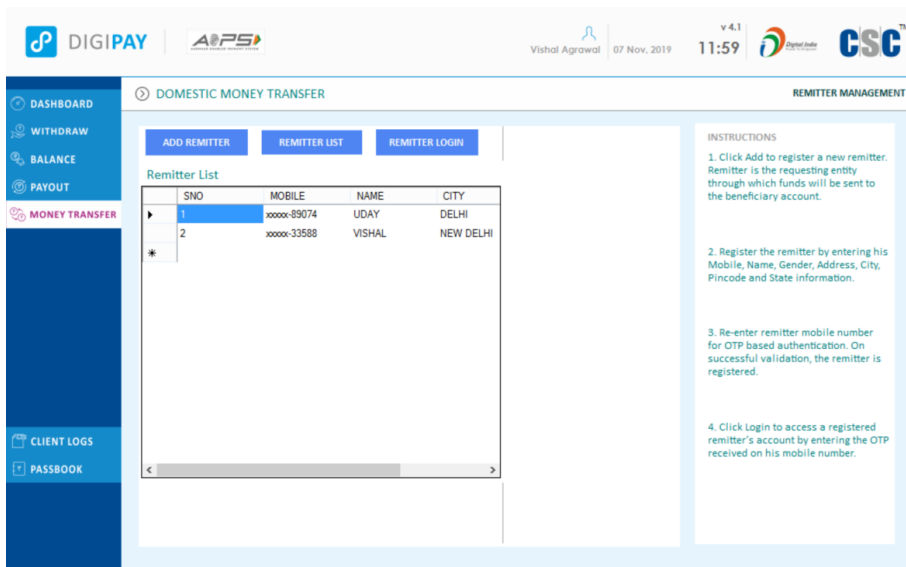


After submitting details, OTP will be send to Remitter’s mobile no which will be used to validate the mobile details. Once the validation is done, remitter will be registered successfully.



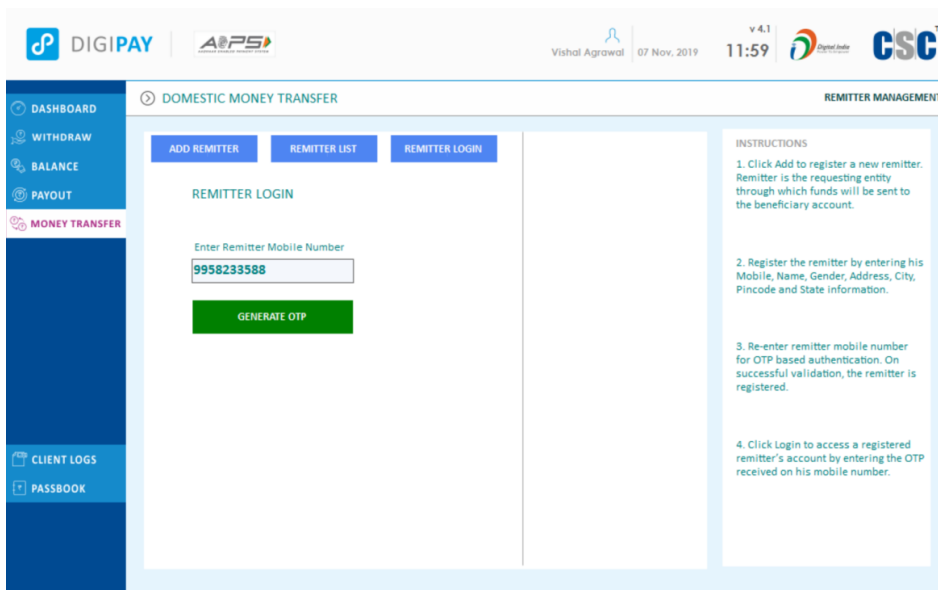
Remitter List

VLE can view list of all registered remitter for future use.



Remitter Login

VLE has to do login using his registered mobile. An OTP will be sent to remitter’s registered mobile no and after successfully validating OTP, VLE can login into remitter’s beneficiary list.



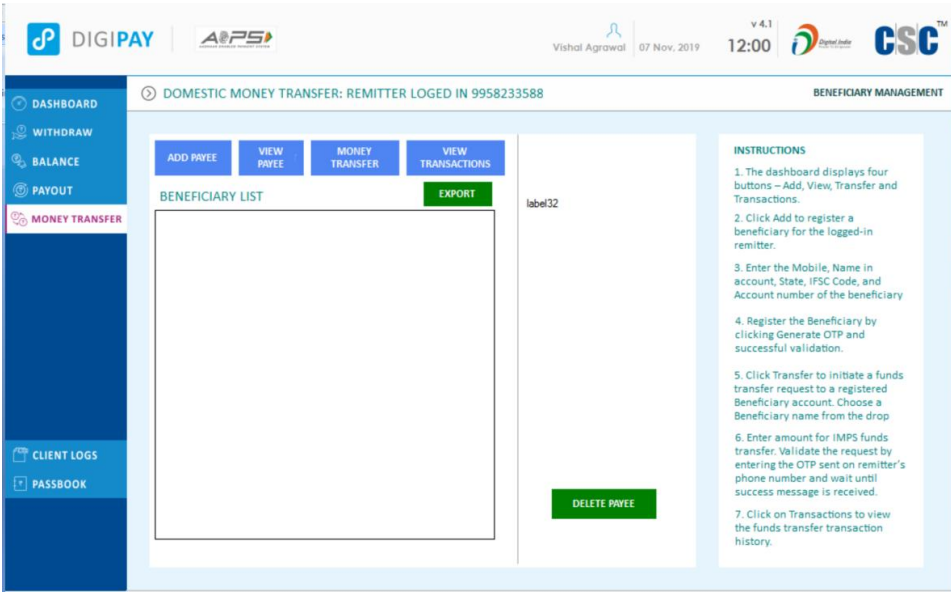
The screenshot shows the 'REMITTER LOGIN' step in the 'REMITTER MANAGEMENT' section. A green notification box at the top states 'OTP GENERATED' with a checkmark icon. Below it, a message reads 'Message sent to registered mobile number - 99-xxx-xxx-88'. The 'Enter Remitter Mobile Number' field contains '9958233588'. A green 'GENERATE' button is visible. The interface includes a sidebar with navigation options like 'DASHBOARD', 'WITHDRAW', 'BALANCE', 'PAYOUT', 'MONEY TRANSFER', 'CLIENT LOGS', and 'PASSBOOK'. The top header shows the user 'Vishal Agrawal', date '07 Nov, 2019', time '11:59', and version 'v 4.1'. Logos for DIGIPAY, A@PS, and CSC are also present.

The screenshot shows the 'REMITTER LOGIN' step. The 'Enter Remitter Mobile Number' field contains '9958233588'. A green 'GENERATE OTP' button is visible. To the right, the 'OTP' field contains '910087', with a 'Resend OTP:54' link and a blue 'VALIDATE OTP' button. The interface includes a sidebar with navigation options like 'DASHBOARD', 'WITHDRAW', 'BALANCE', 'PAYOUT', 'MONEY TRANSFER', 'CLIENT LOGS', and 'PASSBOOK'. The top header shows the user 'Vishal Agrawal', date '07 Nov, 2019', time '11:59', and version 'v 4.1'. Logos for DIGIPAY, A@PS, and CSC are also present.

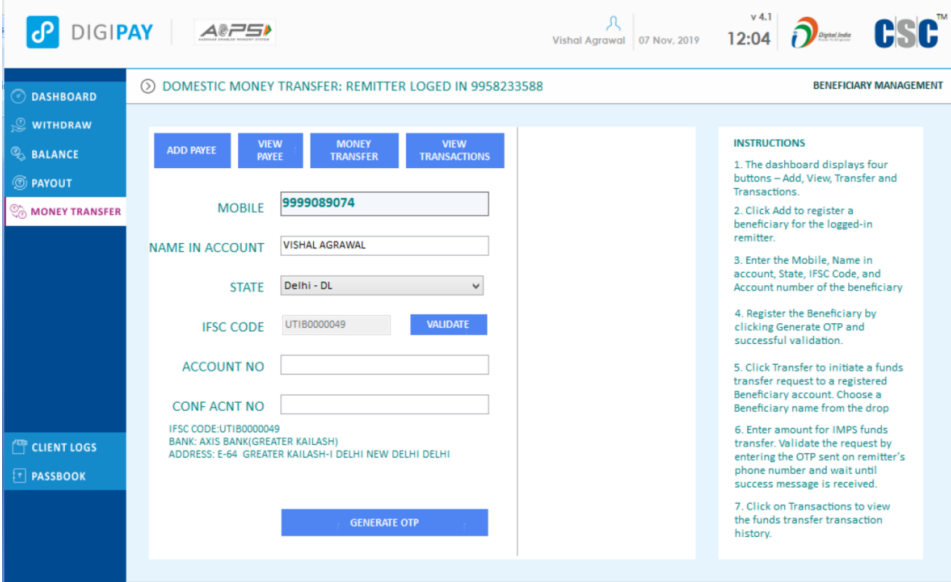
The screenshot shows the 'REMITTER LOGIN' step. A green notification box at the top states 'OTP GENERATED' with a checkmark icon. Below it, a message reads 'Remitter login success.'. The 'Enter Remitter Mobile Number' field contains '9958233588'. A green 'GENERATE' button is visible. The interface includes a sidebar with navigation options like 'DASHBOARD', 'WITHDRAW', 'BALANCE', 'PAYOUT', 'MONEY TRANSFER', 'CLIENT LOGS', and 'PASSBOOK'. The top header shows the user 'Vishal Agrawal', date '07 Nov, 2019', time '12:00', and version 'v 4.1'. Logos for DIGIPAY, A@PS, and CSC are also present.

Beneficiary Registration

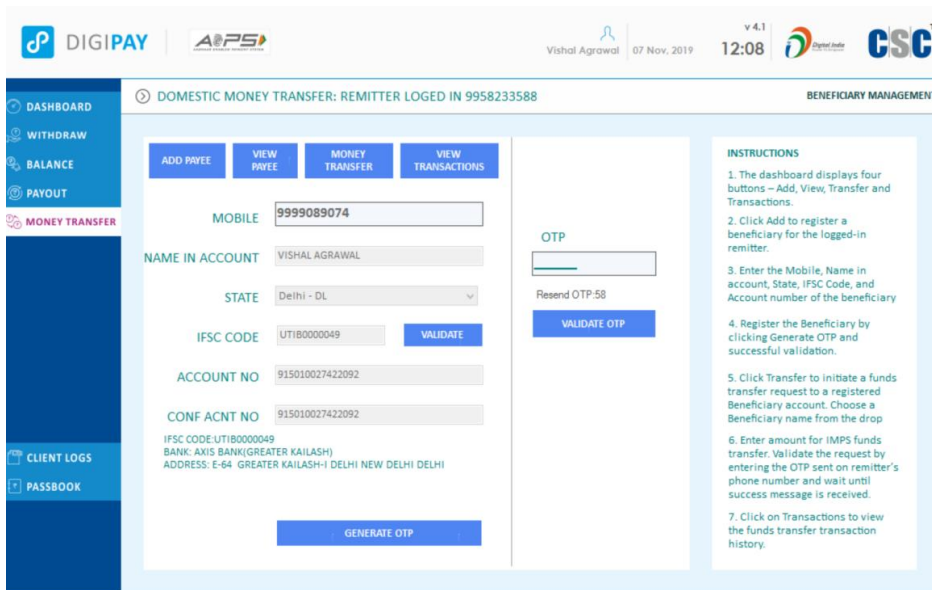
After successful remitter login, beneficiary list view will open.



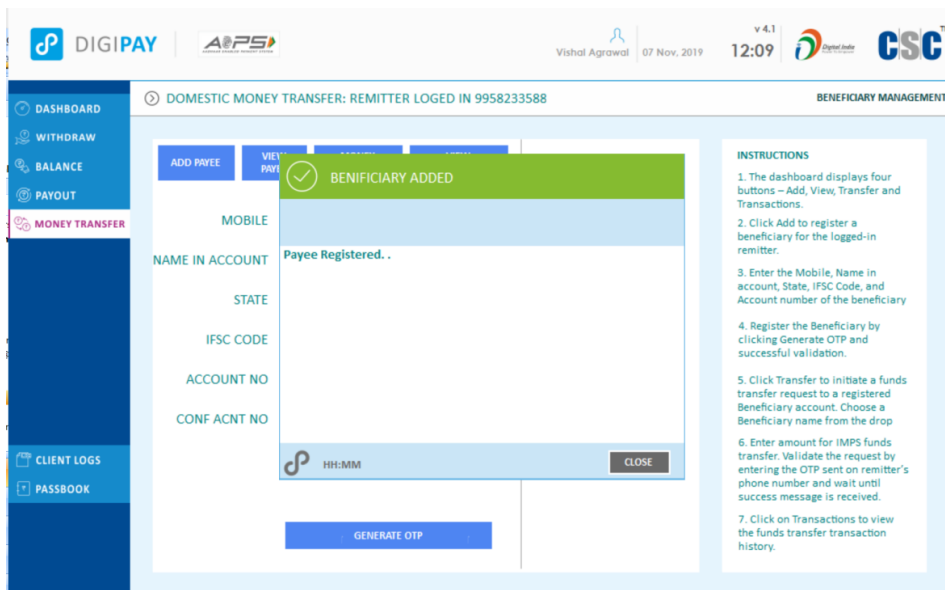
Click on **Add Payee** to add beneficiary by entering the details in given in below figure.



Click on **Generate OTP** and OTP will be send to remitter's mobile no

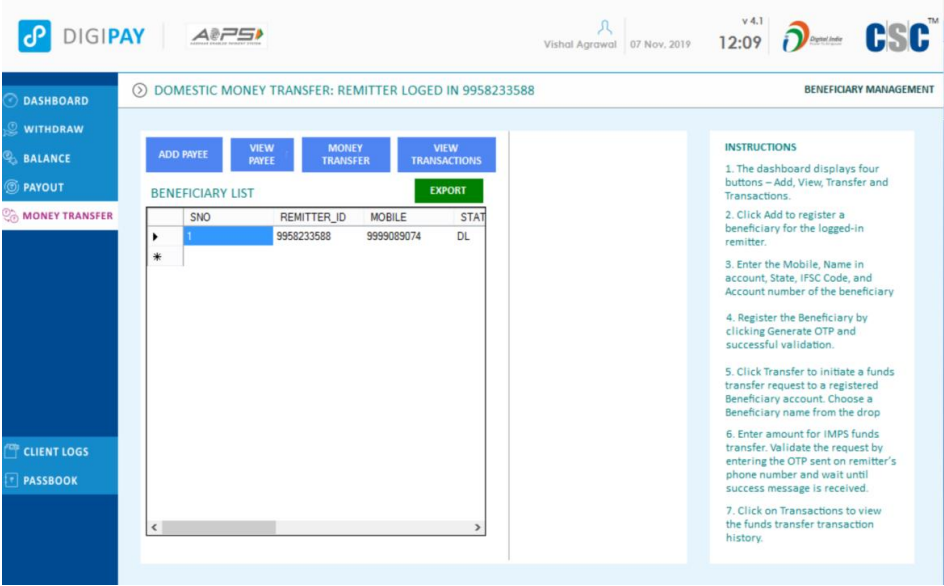


After successful validation OTP, Beneficiary will added.

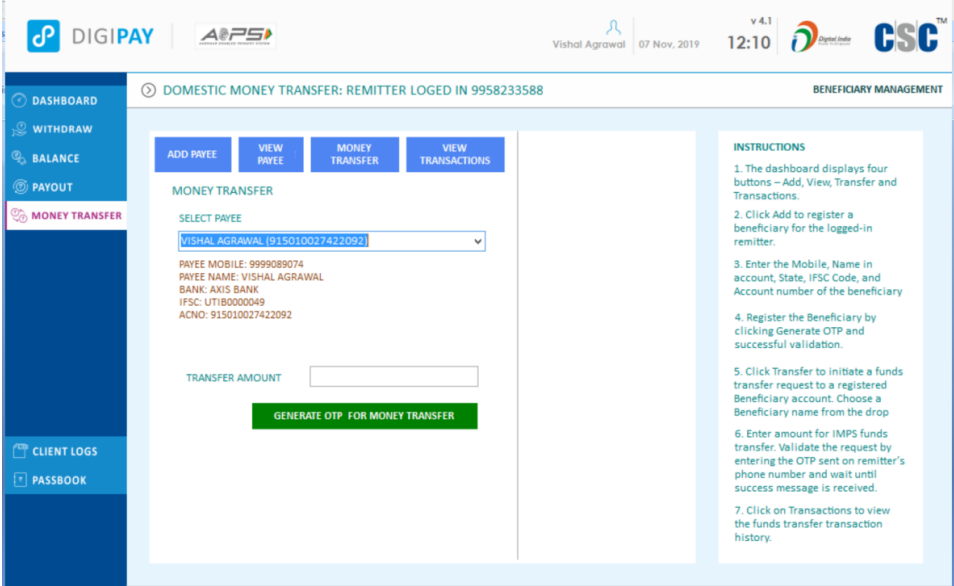


Beneficiary Transaction

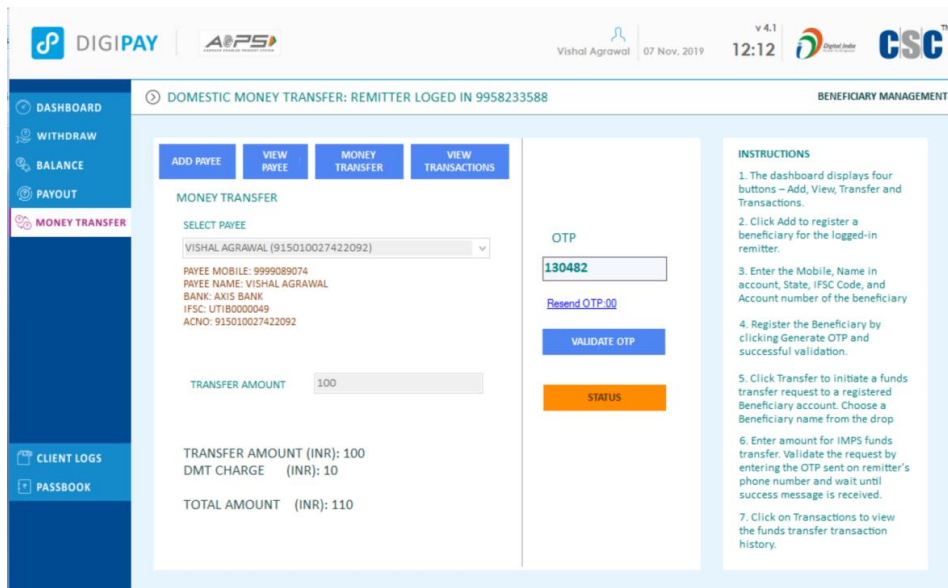
Click on **Money Transfer** to initiate the transaction.



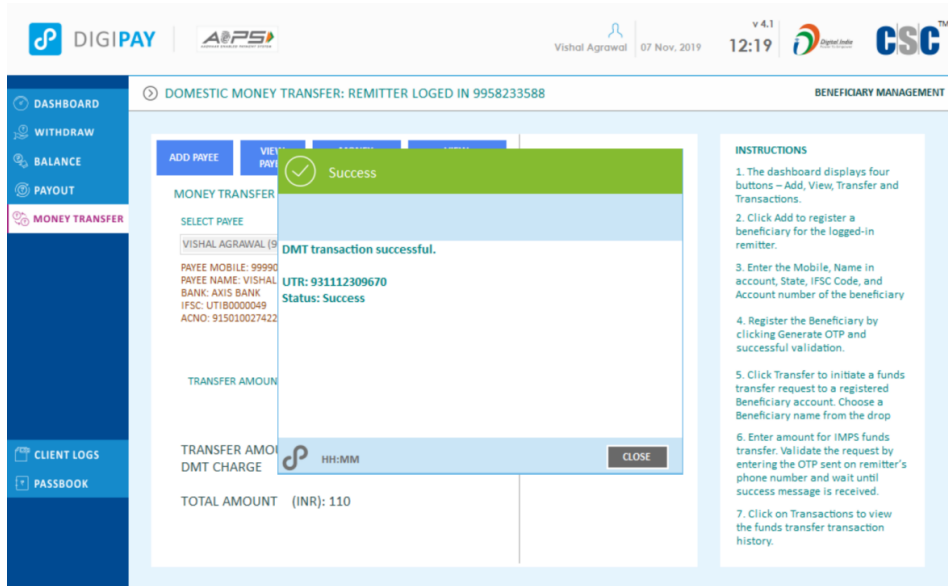
Select beneficiary name which remitter has to send the money. Also enter the transfer amount. And Click on **Generate OTP For Money Transfer** to initiate the transaction.



OTP will be sent to remitter's mobile. After validating the OTP, Money Transfer transaction will be initiated.



When the Money transfer is successful, below message will appear.



4.5 Payout Request

- Payout Request feature enables VLEs to credit their Digipay balance for amount in their CSC registered bank account.
- To generate Payout Request
 1. Enter CSC ID
 2. Enter Amount
 3. Select Transaction type(NEFT/IMPS)
 4. Then Click on consent message and then Click on Scan Button to authenticate and initiate the payout request.
- After submitting the request, requested amount will get credited in VLE's account.

The screenshot displays the DigiPay Payout Request interface. The top navigation bar includes the DigiPay logo, APSA logo, a user profile icon, the date (20 Nov, 2019), the time (14:33), and the CSC logo. The left sidebar contains navigation options: DASHBOARD, WITHDRAW, BALANCE, PAYOUT (highlighted), MONEY TRANSFER, CLIENT LOGS, and PASSBOOK. The main content area is titled 'PAYOUT' and is divided into three sections:

- CUSTOMER DETAILS:** Contains input fields for 'CSC ID' and 'AMOUNT'. Below the 'AMOUNT' field, a red warning message states 'PAYOUT MUST BE LESS THAN LEDGER BALANCE'. There is also a 'TRANSFER TYPE' section with radio buttons for 'NEFT' and 'IMPS'.
- DUAL FINGER:** Includes a checkbox for 'DUAL FINGER' and a consent checkbox: 'I hereby give my consent to provide my Biometrics to continue with this transaction using my UID Token for Aadhaar authentication.' Below this is a fingerprint scanner icon and a green 'SCAN FINGER' button.
- INSTRUCTION:** Lists the steps for the payout request:
 1. Enter the amount to be transfer to the vie's bank
 2. Enter the CSC ID Number of the vie.
 3. Proceed with vie's authentication.

A 'LOGS' section is visible at the bottom right of the main content area.

Document Control

Document Management Information

Document Title	Version No.	Owner	Release Date
DIGIPAY User Manual	4.1	CSC e-Governance Services India Limited	08/01/2020

Document Revision Record

Serial No.	Version No.	Description of Changes	Created By	Date of Revision	Reviewed By	Approved Date
1	4.1	Full Document	Mr. Vishal Agrawal	08/01/2020		