Modes of Registration :

1. Through App – Customer can download App from Google PlayStore
2. Through Web Link – Customer can open link or on https://www.psballiance.com/doorstep-banking.html - on right hand bottom corner, customer can select State and District and click on the option 'Web Portal'. This will direct to the web link of Vendor operating in that Centre
3. Call Centre – Customer can book request through Call Centre. The number is also available on above link when State and District is selected

REGISTRATION PROCESS

- Customer will open App/Link
- Enter registered mobile number and captcha
- API request is triggered to DSB system to generate OTP
- Customer receives OTP as SMS
- If OTP is not received, there is option to regenerate OTP
- Customer enters OTP, Name, email ID (Optional)
- Enter preferred PIN and re-enter for setting up PIN
- Select Bank/s
- Read and Click 'I accept the Terms and Conditions' to proceed
- Click on Create Profile
- Customer is registered with DSB
- Message of successful registration reflects on the screen and sent to customer as SMS
- Customer can now add Address (multiple), modify profile or place Service Request

1. **NON FINANCIAL SERVICES**

A. **PICK UP SERVICES**

1. Negotiable Instruments (Cheque/DD/Bankers Cheque)
2. Cheque Book Requisition Slip
3. Form 15G/15H
4. Tax/GST Challan
5. Standing Instruction Request

SERVICE BOOKING PROCESS FOR CUSTOMER

- Customer will Open App/Link
- Enter Mobile number and PIN
- OTP generated (4 digits) from Vendor to be entered. Login
- Select preferred Bank for Service Request
- API request is triggered by DSB system to Bank's CBS server to generate OTP
- If mobile number is not registered with the Bank, error message will get reflected
- If mobile number is registered with Bank, 6 digit OTP will be generated (Sometimes by error, 5 digit OTP gets generated and customer has to wait for 15 minutes before retrying. If customer selects regenerate OTP immediately, same 5 digit OTP is received through SMS)
- Customer enters the OTP
- Customer is asked to select account
- Select Central Bank of India's Account Number for placing request pertaining to this account
- Customer will be provided with an option "Save the account details for future use" (This is a customer consent taken in DSB application for saving account details)
- Customer clicks on Proceed
- Display of List of Services – Customer will select Pick up Services and the pickup required
- Customer will select the type of service and enter additional information asked on the next screen as under:

Post Service Request	Instrument details to be captured
Cheque	Beneficiary, Number of Instrument
15G/15H	Number of Instrument
DD	Beneficiary, Number of Instrument
IT Challan	IT Challan and Beneficiary Cheque
Issue SI	Number of Instrument
Pay Order	Beneficiary, Number of Instrument
Cheque Book requisition slip	Number of Instrument

- Detail to be entered like Number of instruments, Name of Beneficiary, Amount, Challan Amount, Number of cheques required
- Confirmation of above information
- Select address or Add address for pick up
- DSB system will identify Branches of the selected Bank within 10 kms radius of the pick up address
- If home Branch falls within 10 km radius from pick up location, then home Branch will be displayed as default Branch

- Else the nearest Branch from pick up address will be selected as Default Branch
- Customer has option to change Branch
- Customer will be displayed with available time slots for 3 consecutive working days and he has to select his preferred time slot
- Details will be displayed of Bank, Branch, Account Number, Service Type, Service Details, Pick up address, preferred slot and service charges (For review purpose) before submitting the request
- Customer will verify request details and submit to place request
- API called to Bank's CBS for debiting the charges from the Account. If balance is not available or account is dormant, request will fail
- If balance is available and account is active and eligible for DSB, Service Request (SR) ID will be generated with request status as 'Request Initiated'
- Service Code is generated and sent to Agent and Customer. Agent can see the Service Code displayed against the SR ID in Agent App. Customer receives Service Code through SMS along with details of Agent assigned and preferred time for pick up
- Customer will keep the documents ready for Agent to pick up at the preferred time slot

BACKGROUND PROCESS

- System will assign an Agent for picking up from customer and delivering the instruments/documents to the Bank. Status of SR will be changed to 'AGENT ASSIGNED' on Customer's App and Bank's portal
- Assigned Agent will receive notification about the request, Customer details, Bank details and Service Code
- Bank will be able to view the request details including type of Service requested, Customer details and Agent Name and Contact number and Service Code (to be shared with Agent at the time of delivery by Agent)

PICK UP

- Agent will reach customer address for pick up
- Customer on verification, will share Service Code with Agent which he enters in Agent App to confirm
- Once code is matched, customer will receive a confirmation message to hand over the documents
- Agent will carry slips/forms required to be filled in by customer
- Customer will fill requisite details in pay in slip/cheque book requisition slip/Draft form/Challan/15G/15H
- Customer will put the Slip/Forms along with instruments in an envelope, seal it and hand over to the Agent

- Agent will select 'DOCUMENT RECEIVED' on his App. This status can be viewed in Branch and customer portal
- Agent will proceed to the Branch
- Agent will hand over the envelope to the concerned Bank official
- Bank Official will open the envelope in the presence of the Agent to find the same in order
- Bank Official will share Service Code with Agent
- Agent will enter the Service Code in his App
- DSB system will validate the Service Code
- Status of the SR will be changed to 'COMPLETED'
- Customer will receive a notification from DSB that service has been successfully completed

B. DELIVERY SERVICES

1. Account statement
2. Non personalized Cheque book, Demand draft, Pay order
3. Term Deposit receipt /acknowledgement.
4. TDS & Form 16 Certificate Issuance

SERVICE BOOKING PROCESS FOR CUSTOMER

- Customer will Open App/Link
- Enter Mobile number and PIN
- OTP generated (4 digits) from Vendor side to be entered. Login
- Select preferred Bank for Service Request
- API request is triggered by DSB system to Bank's CBS server to generate OTP
- If mobile number is not registered with the Bank, error message will get reflected
- If mobile number is registered with Bank, 6 digit OTP will be generated (Sometimes by error, 5 digit OTP gets generated and customer has to wait for 15 minutes before retrying. If customer selects regenerate OTP immediately, same 5 digit OTP is received through SMS)
- Customer enters the OTP
- Customer is asked to select account (In case of SBI and IOB, this step is immediately after selection of preferred Bank)
- Select Account Number/CIF for IOB/Last 6 digits of Account Number for SBI (differs for various Banks)
- Customer will be provided with an option "Save the account details for future use" (This is a customer consent taken in DSB application for saving account details)
- Customer clicks on proceed
- Display of List of Services – Customer will select Delivery Request Services
- Customer will select the type of service and enter additional information asked on the next screen which is as under:

Type of Service	Additional information Screen 1	Additional Information Screen 2
Pay Order	No. of pay order for delivery request	Enter the beneficiary name
Term Deposit Receipt	Term Deposit Receipt Amount	TDR Account Number/TD Receipt Number
Non-Personalised Chequebook	Number of Non-Personalised Chequebook	--
Gift Card	Number of Gift Card for Delivery Request	Gift Card Amount
Demand Draft	Number of Demand Draft	In Favour of
Account Statement	Last Month/Last 3 Months/Other Dates	--
TDS/Form 16 Delivery Requests (for current F.Y.)	Enter the Customer Name	--

- Confirmation of above information and service charges
- Select address or Add new address for delivery
- DSB system will identify Branches of the selected Bank within 10 kms radius of the delivery address
- If home branch falls within 10 km radius from customer delivery location, then home branch will be displayed as a default branch.
- Else whichever is the branch (within a same bank) which is in a shortest distance from customer delivery location will be displayed as a default branch.
- Customer has option to change Branch
- Customer will be displayed with available time slots for 3 consecutive working days and he has to select his preferred time slot
- Details will be displayed of Bank, Branch, Account Number, Service Type, Service Details, Delivery up address, preferred slot and service charges (For review purpose) before submitting the request
- Customer will verify request details and place request
- API called to Bank's CBS for debiting the charges from the Account. If balance is not available or account is dormant, request will fail
- If balance is available and account is active and eligible for DSB, customer account will be debited and Service Request (SR) ID will be generated.
- A message is sent to the customer informing the SR ID and service charges debited.

SERVICE DELIVERY PROCESS FOR BANK & AGENT

- Post successful placing of the service request, SR details will be displayed in the Inbox of the Bank portal. The service status will be **"REQUEST INITIATED".**
- Service code will be sent to Bank to share with the Agent.
- Bank user will accept the service request & keep the instrument ready. When service request is ready for an agent to pick up then bank user will have to click on the 'Complete' button. The service status will change to **"BRANCH READY".**
- At this point of time, DSB system will assign an agent for picking up the instrument & delivering the same to the customer's address.
- Once agent is assigned, the status of service request will be changed to '**AGENT ASSIGNED'.**
- Assigned agent is notified (Push message) about the assigned request, with the bank details (branch address, bank spokesperson details, service code) and the customer details (name, contact info, address, and location on map).
- On the Bank portal, the request details (requested customer name, contact info, request type, number of instruments) & the agent details (agent name, agent contact & photo) will be displayed to the bank user's inbox.
- Customer will get notification about the assigned agent with required details (agent name, contact info, time of delivery & service code).
- Agent goes to the bank branch to pick up the instrument. Bank will verify the Agent and will share the service code. Agent picks up the document from bank. Bank should ensure that the instrument(s) is/are handed over to the Agent in a sealed cover
- DSB will validate the service code & on successful validation, status of the service request will be changed to **'DOCUMENT COLLECTED'.**
- DSB will notify the customer about the status of the service request through SMS.
- Agent will reach the customer address to deliver the instrument. Agent will enter the service code from customer, to confirm the delivery.
- DSB will verify the service code for successful delivery. On successful validation of service code, the status of service request is changed to **'COMPLETED'.**
- Customer will receive a notification from DSB that service has been successfully completed.

2. **FINANCIAL TRASACTIONS**

- Customer places request for Cash Withdrawal
- DSB Agent gets assigned to attend the Request
    - ✓ DSB Agent is allotted FI BCA Code & Micro ATM
    - ✓ Agent serves the request through Micro ATM – AEPS/Card Based
    - ✓ Upon successful completion - Customer's Account Debit and Agent's Settlement A/c Credit

- DSB Transaction completion Status

    - ✓ COMPLETED: If transaction completed successfully
    - ✓ CANCELLED: If unable to complete due to TECHNCAL FAILURE, charge refunded to customer
    - ✓ CLOSURE NON SERVICEABILITY: If unable to complete due to BUSINESS FAILURE (Error Response from CBS, UIDAI, NPCI). No refund to customer

*******End of Document*******