RURAL KIOSK BANKING SOLUTION

FOR

STATE BANK OF INDIA

Application User Manual
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1 LOGIN

This option allows the KO user to login and access the services for kiosk banking. The user has to enter the below link in address bar of internet explorer browser.

http://www.sbikiosk.com/

The user will get the following screen.

1 Enter user Id in the user Id text box.
2 Enter the password in the password text box.
3 Select the Language required.
4 Click on the “Login” button.
5 System asks for Finger print verification of KO. The below window will be displayed with preferred finger to be captured.
6 Click on “Capture” button to start the process of finger print verification. If the captured finger print is not matched with the existing finger print then system will verify for other preferred finger. This process continues till any of the finger print is matched with existing finger print (only for three fingers).

7 If any of the finger prints is matched then KO can login in to the application. The below figure represents the page when KO login in to system. The shown services in this page are provided to that KO user.

Note: Login Id and Password are case sensitive.
2 Customer Creation

To view this screen, click on “Customer Creation” sub link in the main menu. This option allows the user to create new customer.
Click on "Customer Creation" sub link in the main menu and the above page is displayed.

This page displays the guideline for the customer creation procedure.

Click on the Start link.

The following screen asking for the first name and last name will be displayed.
5 Enter the first name and last name fields and click on continue.
6 Then Fingerprint capture page will be displayed.
New window will be opened to indicate which finger to be captured. Now KO has to click on “capture” button to capture the corresponding Finger print. “Submit” button should be clicked once the finger print is captured successfully. If finger print is not captured properly then above procedure has to be repeated for same finger till capturing is successful.

The above procedure should be repeated for 6 fingers of customer shown in the window.

When all finger prints are captured successfully, KO can choose 3 preferred fingers for verification.

Then the following page asking for the customer details will be displayed.
12. Enter the details of the customer. Make sure that all the mandatory fields are entered.

13. Select the identification type provided by Customer and also enter the identification number. Enter the Identification Issued At and Identification Issued Date if required.

14. Click on the **Submit** link.

15. Then Photo Upload page will be displayed. Using the **Browse** button, select the Image file having the photo of the customer.
16 Click on *Upload* button. Make sure that the photo size is less than the maximum size.
17 Then Signature Upload page is displayed with the acknowledgement of successful photo upload.
18 Since signature is not mandatory it may or may not be uploaded.

19 If signature is to be uploaded using the Browse option select the Image file of the signature the customer and click on Upload else click on Ignore. The maximum size of signature file should be less than specified.

20 On successful creation of the customer identity card for the customer is displayed. Take a print of the identity card.
3 Continue Customer Creation

To view this screen, click on “Customer Continuation” sub link in the main menu. This option allows the user to continue the customer creation process.
1. Enter the customer’s Reference number in the text box provided.
2. Click on the *submit* button.
3. Then system asks the customers finger print for verification. The below figures represents the finger print verification for customer.
Click on “Capture” button to start the process of finger print verification.

If the finger print verification is successful the customer creation process continues.

Customer continuation is possible only for customers whose reference numbers were generated within a specified time period set by the administrator.

Existing Customer

To invoke this screen, click “Existing Customer” in the main menu. This option allows the user to provide services like deposit, withdrawal, balance enquiry and statement of account to customers.
Enter the customer’s identification number (CIF) in the text box provided.

Click on *Query Accounts* button.

Then system asks the customers finger print for verification. The below figures represents the finger print verification for customer.
10 Click on “Capture” button to start the process of finger print verification.
11 If the finger print verification is successful then all the accounts corresponding to the entered CIF number will be displayed in the drop down named “Account Numbers”.
12 Select an account number from the drop down and click on Submit button.
13 Customer welcome screen appears.
5 Cash Deposit

To view this screen, click “Deposit” from service menu. This option allows the user to deposit money to customer’s account.

1 The account number will be populated automatically.
2 Enter the amount to be deposited by customer. The deposited amount should be less than or equal to the value shown in the page corresponding to the customer transaction limit per day and total transaction limit per day.
3 Enter the transaction password of KO.
4 Click on the Submit link.
5 Then system asks the customers finger print for verification. The below figure represents the finger print verification for customer.
6 Click on “Capture” button to start the process of finger print verification.

7 If the finger print verification is successful then Confirmation screen will appear, asking customer for confirmation. If the customer confirms that all the details are correct then click on the Confirm button else click on Modify button.
8 The acknowledgement screen appears with details if confirm button is selected. Take the printout of the acknowledgement page and give it to customer.

9 If the customer doesn’t want any other transaction then click on Back to Home menu in customer service menu.

6 Cash Withdrawal

To invoke this screen, click “Withdrawal” customer service menu. This option allows the user to withdraw money from customer’s account.
1. Enter the amount to be withdrawn from customers account.
2. KO can observe the customer transaction limit per day and his/her transaction limit per day.
3. Enter the transaction password of KO.
4. Click on the Submit link.
5. Then system asks the customers finger print for verification. The below figure represents the finger print verification for customer.
Click on “Capture” button to start the process of finger print verification.

If the finger prints verification is successful then Confirmation screen will appear, ask customer for confirmation. Click on the confirm link to complete the transaction.

If the transaction password of KO and finger print of customer are valid then acknowledgement screen appears otherwise an error message will be displayed.

Take the printout of acknowledgement screen and give it to customer.

**Balance Enquiry**

To invoke this screen, click “Balance Enquiry” from customer service menu and click it. This option allows the user to show the account balance for customer.
1. On clicking Submit link finger print verification process starts. The same finger print verification procedure for above deposit / withdrawal should be repeated here.
2. If the finger print verification is successful then below figure will be displayed with the account details.
3. Customer can request for print out of these details.
8 Statement of Account
To invoke this screen, click on “Statement of Account” from customer service. This option allows the user to display the statement of account for customer.

1. Enter the From Date.
2. Enter the To Date.
3. Click on the Display to display the statement of account.
4. Finger print verification process should be done before getting the statement of account. The finger print verification procedure done for above deposit / withdrawal should be repeated here to view the statement of account.
5. Use the Next and Back buttons to go through the statement of account.
4.6 Add Beneficiary

This option allows the user to add a beneficiary for the customer to do a funds transfer. To invoke this screen, click on “Add Beneficiary” in Customer Services Menu.

1. Enter the CIF/Account Number of the beneficiary and a nickname and click on “Submit”.

```plaintext
4.6 Add Beneficiary

This option allows the user to add a beneficiary for the customer to do a funds transfer. To invoke this screen, click on “Add Beneficiary” in Customer Services Menu.

1. Enter the CIF/Account Number of the beneficiary and a nickname and click on “Submit”.
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A Confirmation screen will be displayed with details of the beneficiary. If CIF number has been entered the customer has to select an account of the beneficiary. If customer confirms the details his finger print of the customer will be verified.

If the finger print verification is successful and if the customer does not have more than 5 beneficiaries already added then the CIF/Account Number of this Beneficiary will be validated.

If the validation is successful then an acknowledgement screen is displayed otherwise error message will be displayed.
4.7 Delete Beneficiary

This option allows the user to delete a beneficiary. To invoke this screen, click on “Delete Beneficiary” in Customer Services Menu.

1. The list of beneficiaries linked to the customer will be displayed.
On selecting the beneficiary to be deleted, a confirmation page will be displayed.

Once the customer confirms the deletion, his fingerprint will be verified.

On successful verification of finger print, the beneficiary will be deleted and an acknowledgement screen will be displayed otherwise and error message will be shown.

Funds Transfer
This option allows a user to do funds transfer to a beneficiary who is already added. To invoke this service click on “Funds Transfer” link in customer services menu.

1. Select the beneficiary to whom the funds have to be transferred. Enter the amount and KO has to enter his transaction password. Click on “Submit” link.

2. The customer’s finger print will be verified.

3. If the fingerprint verification is successful and the beneficiary account is valid then a confirmation screen will be displayed showing the customer’s account number, name, beneficiary account number and the amount.
4 If the customer confirms the details, then click on “Confirm” link.
5 If the transfer is successful then an acknowledgment screen will be displayed otherwise an error message will be shown.
4.11 Account Enquiry

This option allows the user to check the status of his STDR account and also the maturity details. If the STDR account is closed then the status of the account will be “CLOSE” otherwise the status will be “OPEN”.

![Image of a computer screen showing a banking interface]
5 Options

5.1 Change Login Password

This option allows the user to change his/her login password. To invoke this screen, move the mouse over the main menu “Option” and click on the “Change Login Password” sub menu. The change logon password screen appears.
1. Enter the current login password in text box provided.
2. Enter the new logon password in the textbox provided. The new logon password entered should match the password policy displayed in the screen.
3. Re-enter the new logon password in the textbox provided.
4. Click on “Submit” button to change the logon password. Click on “Clear” to clear the details entered in all the fields.
5. Once “Submit” is clicked a response message, if the password follows the password policy “Password is Changed Successfully” appears indicating successful change of logon password which would come into effect from the next login else change logon password screen is displayed with the error message.

6. **Change Transaction Password**

This option allows the user to change his/her transaction password. To invoke this screen, move the mouse over the main menu “Option” and click on the “Change Transaction Password” sub menu. The “Change Transaction Password” Screen appears.
1. Enter the current transaction password in text box provided.
2. Enter the new transaction password in the textbox provided. The new transaction password entered should match the password policy displayed in the screen.
3. Re-enter the new transaction password in the textbox provided.
4. Click on "Submit" button to change the transaction password. Click on “Clear” to clear the details entered in all the fields.
5. Once “Submit” is clicked a response message, if the password follows the password policy “Password is Changed Successfully” appears indicating successful change of transaction password which would come into effect from the next transaction else change transaction password screen is displayed with the error message.

6. **Sub KO Configuration**

This option allows the user to create a new SUB KO. To invoke this screen, click on “Sub KO Configuration” in “Options” sub menu.
1. Enter the details of the SUB KO in the fields provided.
2. Click on “Add” to add the SUB KO.

The SUB KO will be created and an acknowledgement screen will be displayed with the user id that is generated for the SUB KO.

3. Click on “Capture FP” link on the SUB KO Configuration page.

4. Select the user id of the SUB KO created using the search provided.
5. Click on “Capture” to capture the finger print of the SUB KO.

Now a request will be sent to the corresponding BC for the approval of this SUB KO.
Authorize KO

Once the BC has approved a SUB KO, the KO can authorize the sub kiosk, if main kiosk wants that SUB KO to operate from the kiosk terminal. To invoke this screen, click on “Authorize KO” in Option sub menu.

1. Select the user id of the SUB KO using the search provided.
2. Click on “Submit” to authorize the SUB KO. An acknowledgement screen will be displayed.

6 Reports

To invoke this screen, click on Reports link in the main menu.
1. Enter the sub kiosk id (optional).
2. Enter the start and end dates. They can be selected using the Calendar provided.
3. Select the type of transaction for the report is to be generated.
4. Click on Download to download the report.

KO can observe reports like Payments & receipts, Fund Transfer Success, Fund Transfer Exceptions, Balance enquiries, Statement of Account, Customers created, Customers rejected/pending, SB account closure, STDR account opening and STDR premature closure.
7. Identity Card

To invoke this screen, click on Identity Card link in the main menu.
Enter the reference number of the customer that was generated during customer creation.

Click on **Submit** button.

If the customer is successfully created in the CBS then the identity card of the customer is shown else the current status of the customer will be shown.

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**8. Download Files**

To invoke this screen, click on **Download Files** link in the main menu. This Screen helps the CSPs to download the language sound files to the local system.

1. Select the preferred Language for the sound files to be downloaded.
2. Click on **Submit**
3. Extract the zipped sound files in the local systems C:\ibs folder