

**FINANCIAL INCLUSION DIVISION**

# **PNB KIOSK BANKING SOLUTION KBS MANUAL FOR BCAs**

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### About This Document

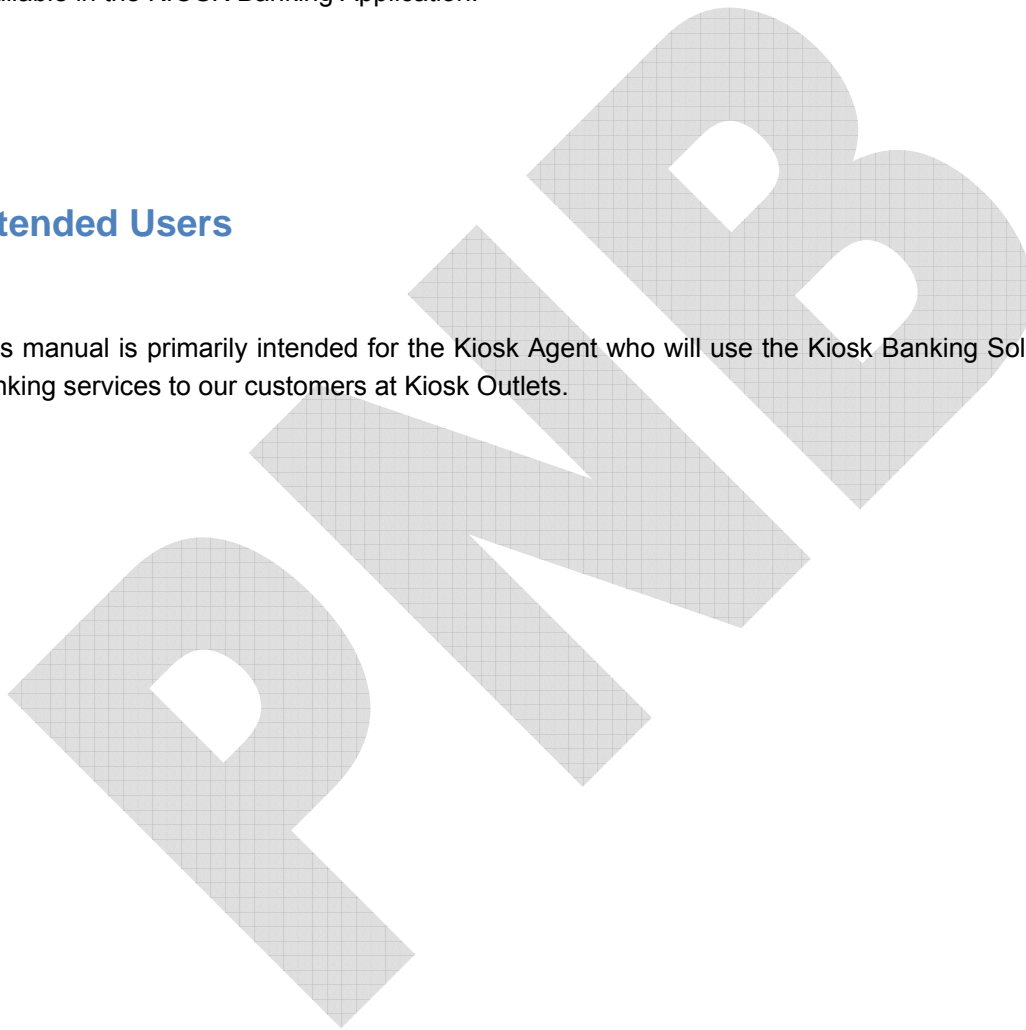
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#### Purpose

This document “KIOSK- Agent Manual” serves as a guide for the Kiosk Agent to use the services available in the KIOSK Banking Application.

#### Intended Users

This manual is primarily intended for the Kiosk Agent who will use the Kiosk Banking Solution to provide banking services to our customers at Kiosk Outlets.



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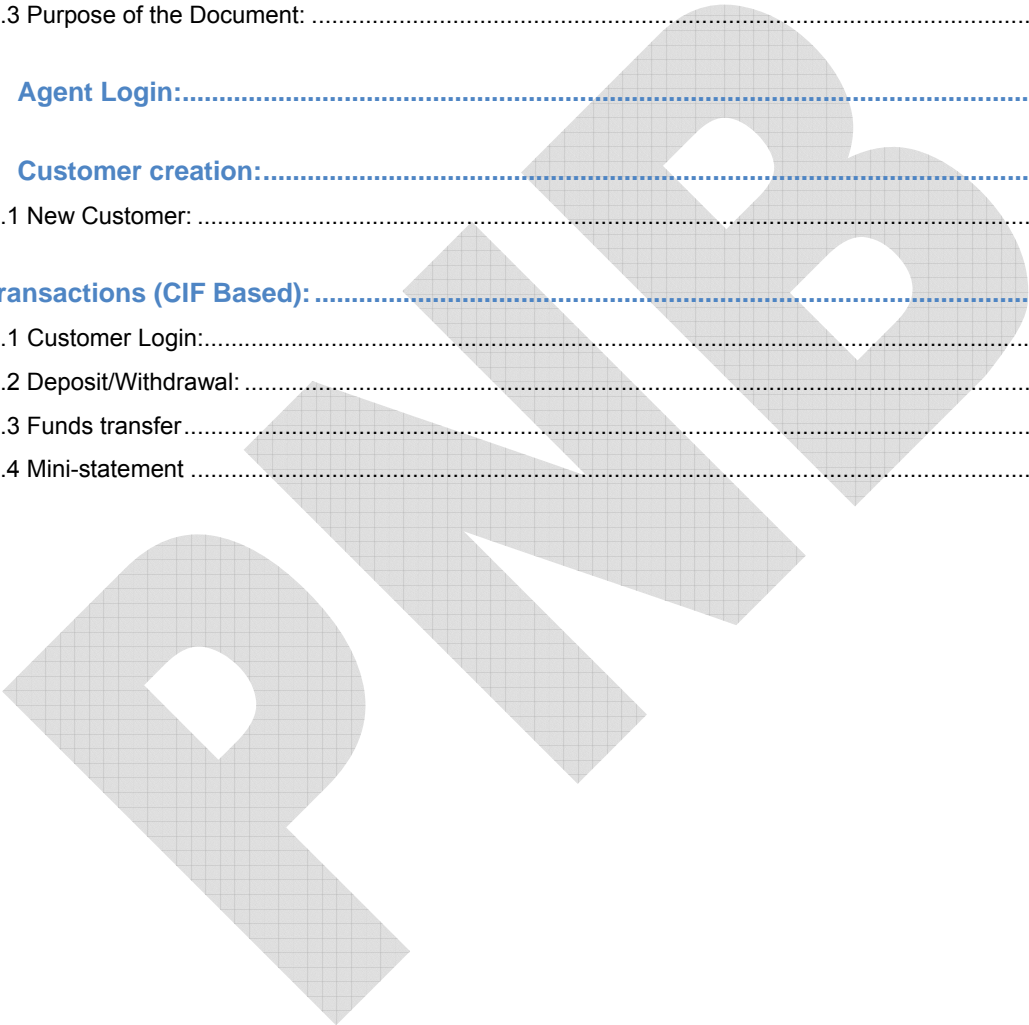
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### 1. Introduction

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#### 1.1 Background

Kiosk Banking is the platform of a broad range of financial services such as deposits, payment services, money transfers to low-income households and their micro enterprises. A significant percentage of households still lack access to banking and institutional financial services. Low-income households have a large demand for safe and convenient deposit services. This demand reflects the importance of savings for these households for a variety of reasons like emergencies, investment, consumption, social obligations, education of their children and many other purposes for which banking services is required.

#### 1.2 Product Objective

The primary objective of our product is to enable banking operations in rural, semi urban and urban areas and provide facilities of banking services. In brief we can say that our vision is “To provide End to End banking/ financial services and be a part of inclusive development of the nation”.

#### 1.3 Purpose of the Document:

This document “KIOSK- Agent Manual” serves as the complete guide for Agent to use all the services available in the KIOSK application. The Agent/Field Business correspondence are the main target users of this document.

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Scope of this document will define the services that are available for an Agent/Field BC to provide basic financial services to customers in unbanked remote locations where banking services are readily not available.

## 2. Agent Login:

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Before accessing the KIOSK Application, please ensure that settings of the browser have been configured as per the directions of the Circle Office and the driver of the biometric scanner device has been duly installed.

For initiating the KIOSK banking solution:

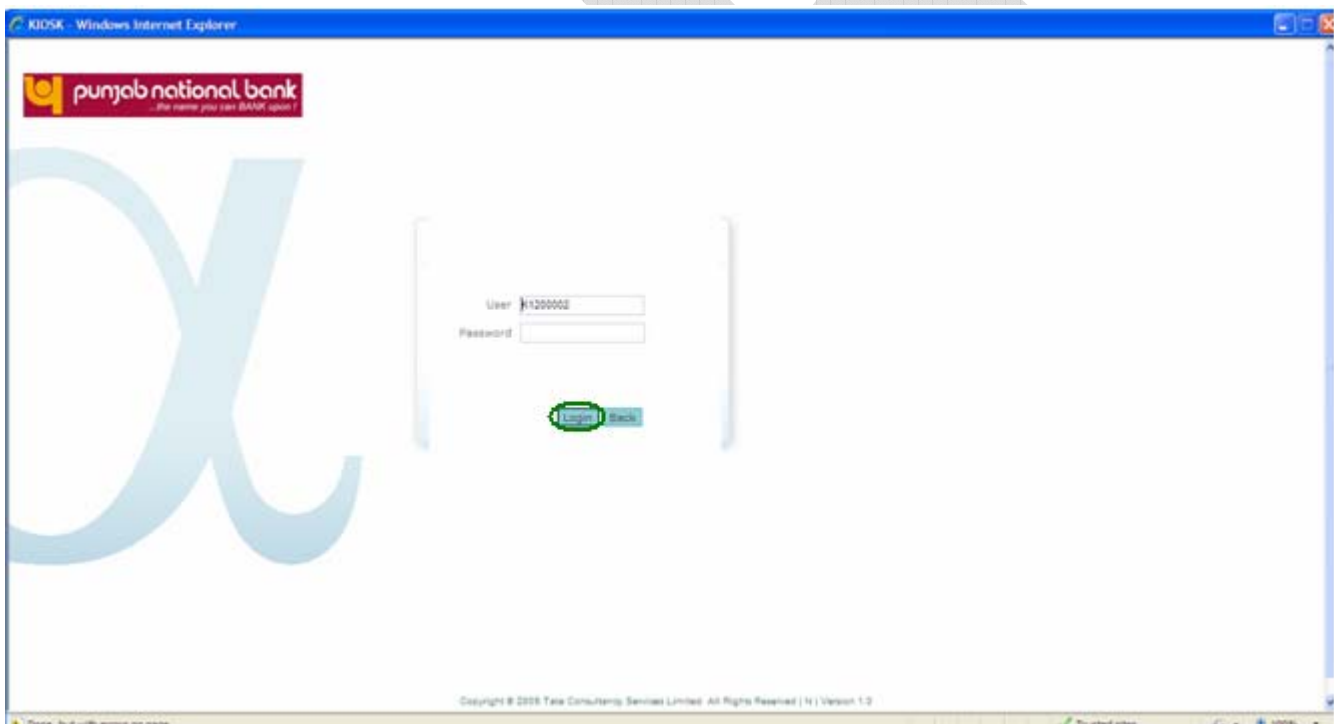
Open Internet Explorer and type the URL <https://124.124.32.244/>

- The following screen will be displayed for Agent Authentication



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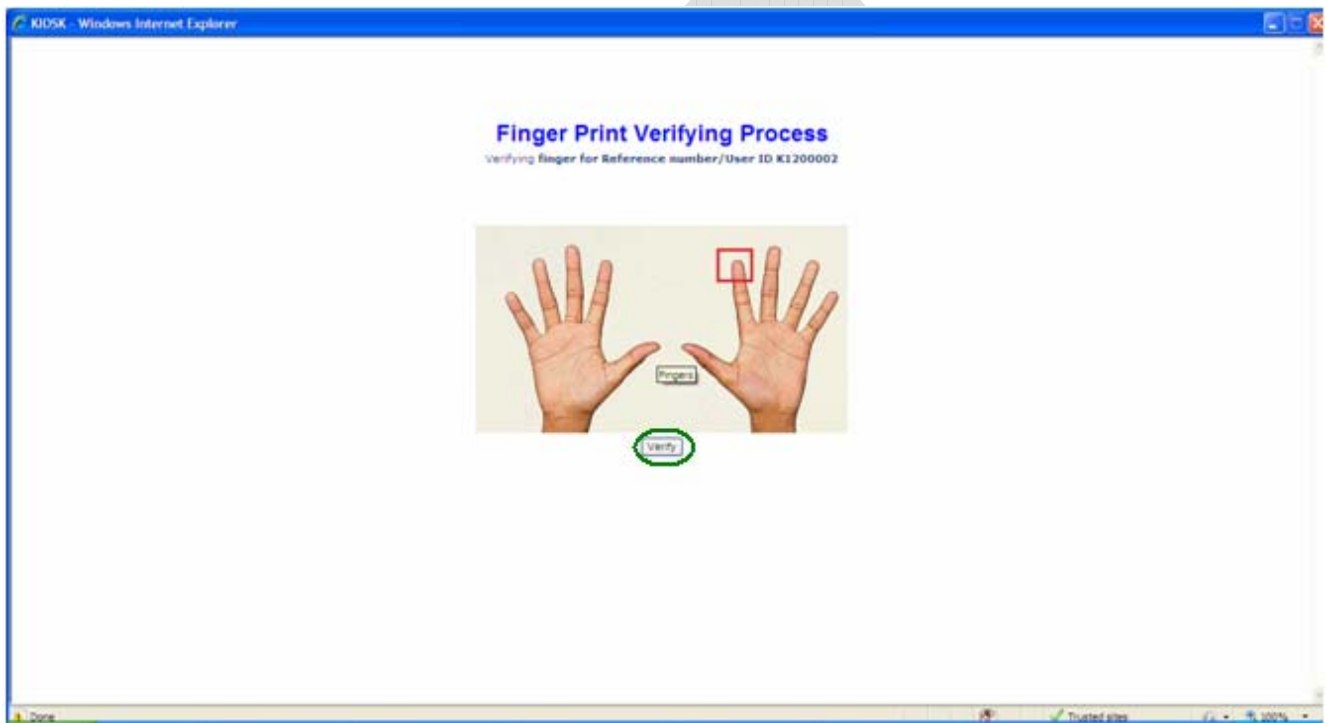
- Enter **Agent Id** and click on **Continue** button
  
- The following screen appears and prompts for Password if the agent is an authorized KIOSK Agent.



- Enter password and click on **Login** button.

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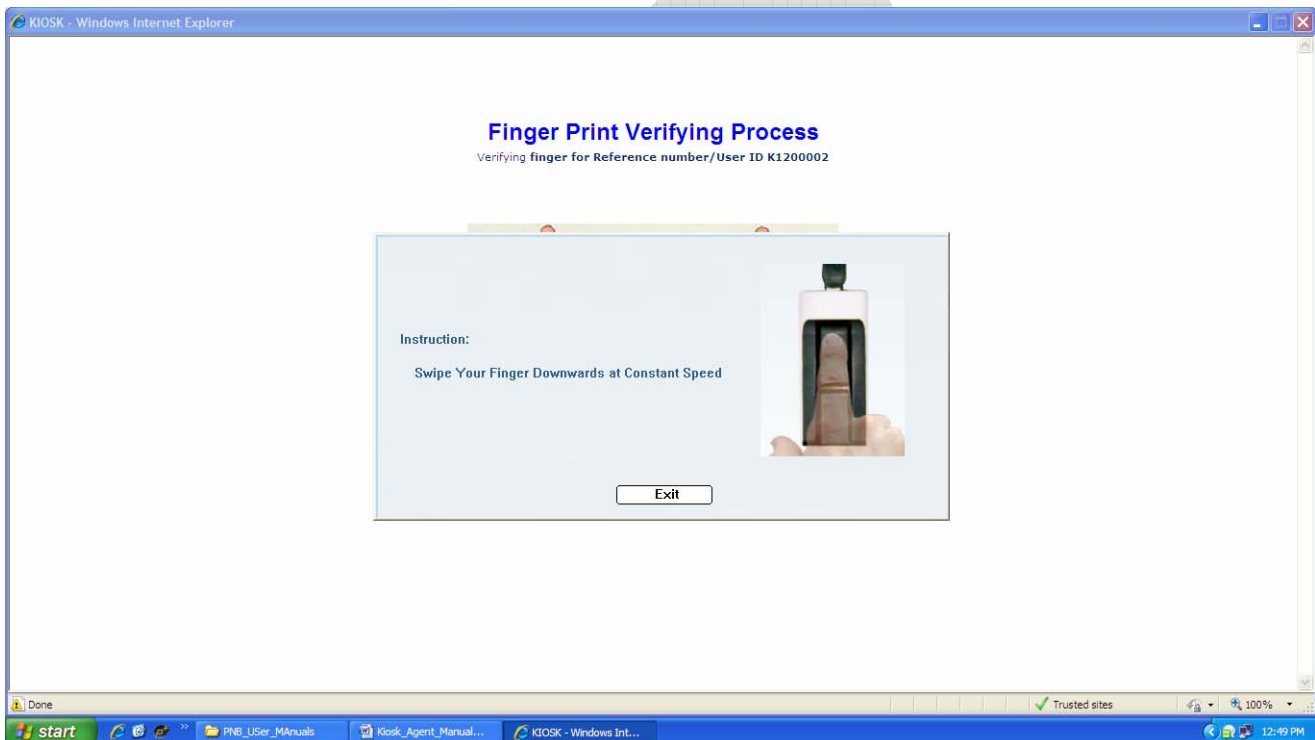
- If Agent Fingerprint authentication is enabled, then the following screen appears



- Click On **Verify**.

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- Place your finger on the biometric device for authentication (for some devices the finger is required to be swiped) as displayed in the following screen.



- During the process of fingerprint authentication, please do not click Exit / Back Button.



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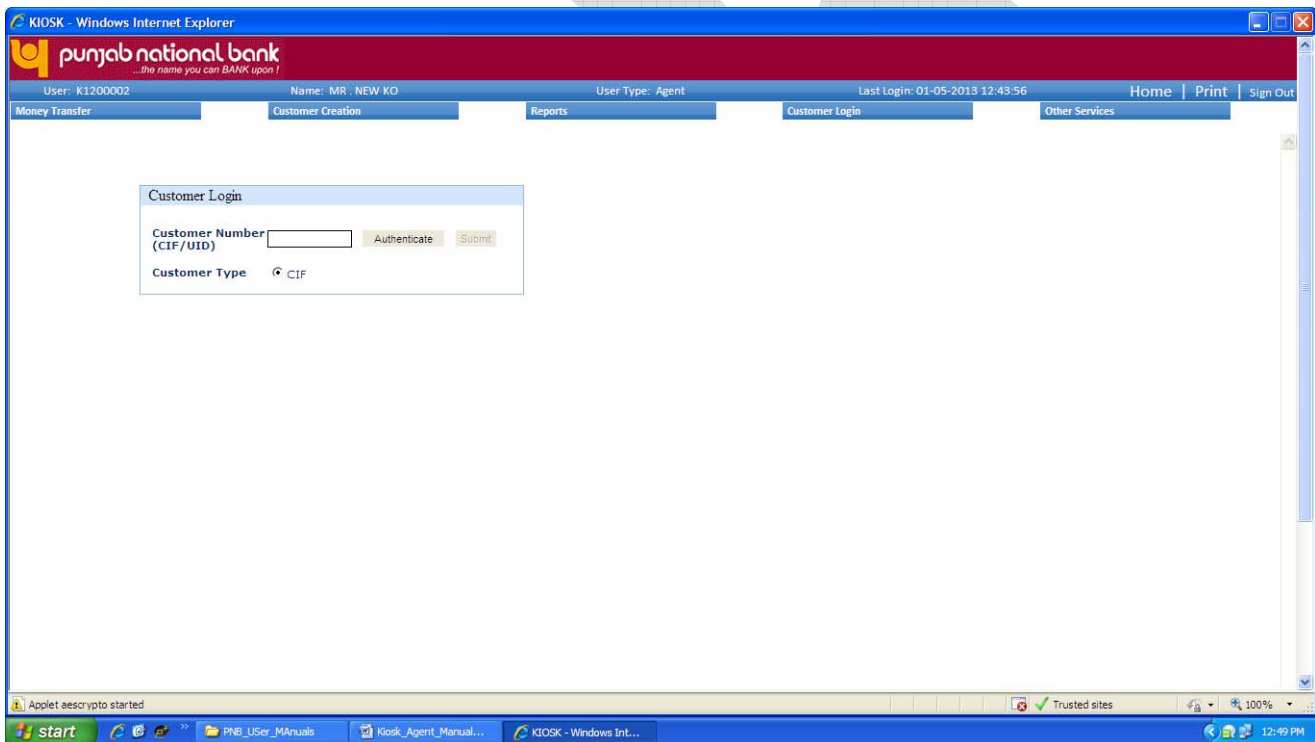
- On Successful Authentication, the following screen will appear.



- Click **OK**.
- In case fingerprint authentication failed for all the 3 attempts then Agent has to re-login using Agent Id.

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- On Successful Agent authentication, Agent home screen appears as below.



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### 3. Customer creation:

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The screen under this head shows two types of customer that can be enrolled with Kiosk Banking Solution.

- New Customer
- Existing Customer

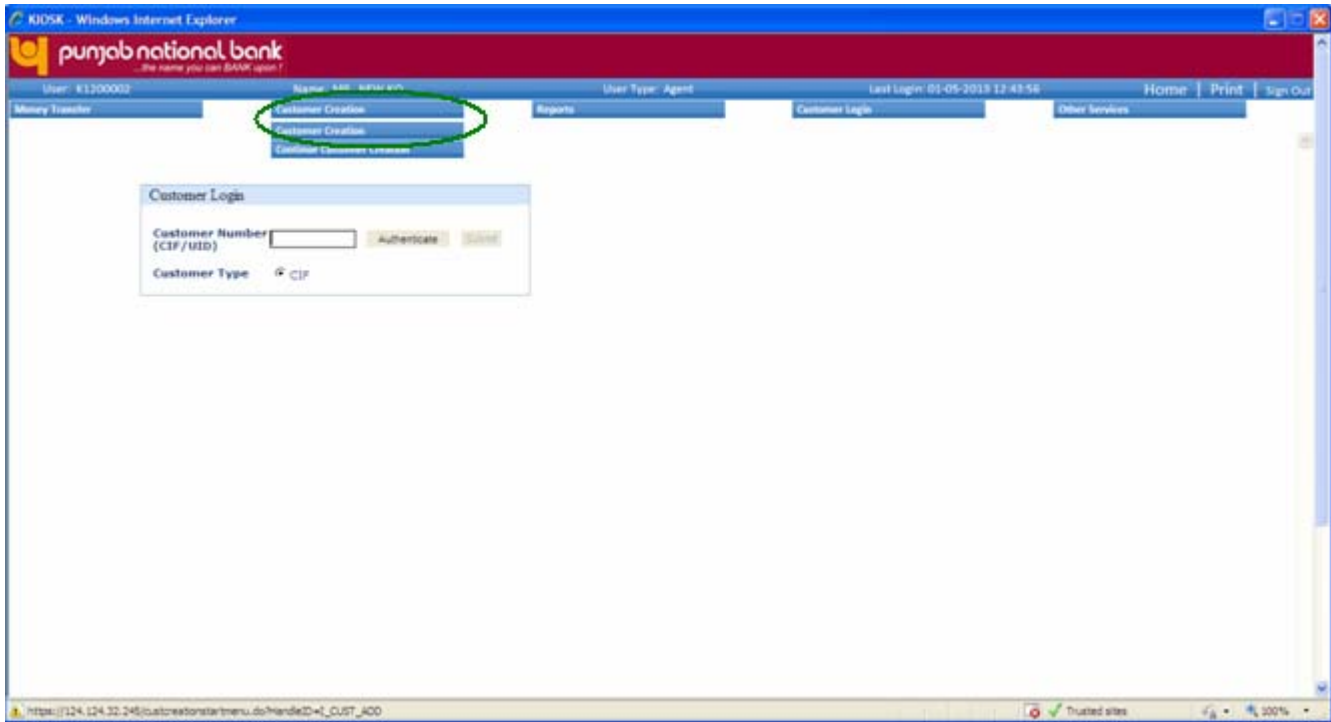
In our bank, the system will be used for enrollment of only new Customers with this application. Therefore please click on “New Customer”.

#### 3.1 New Customer:

- To Create a New Customer, the Agent has to click on

Go to **Customer Creation** → **Create Customer**

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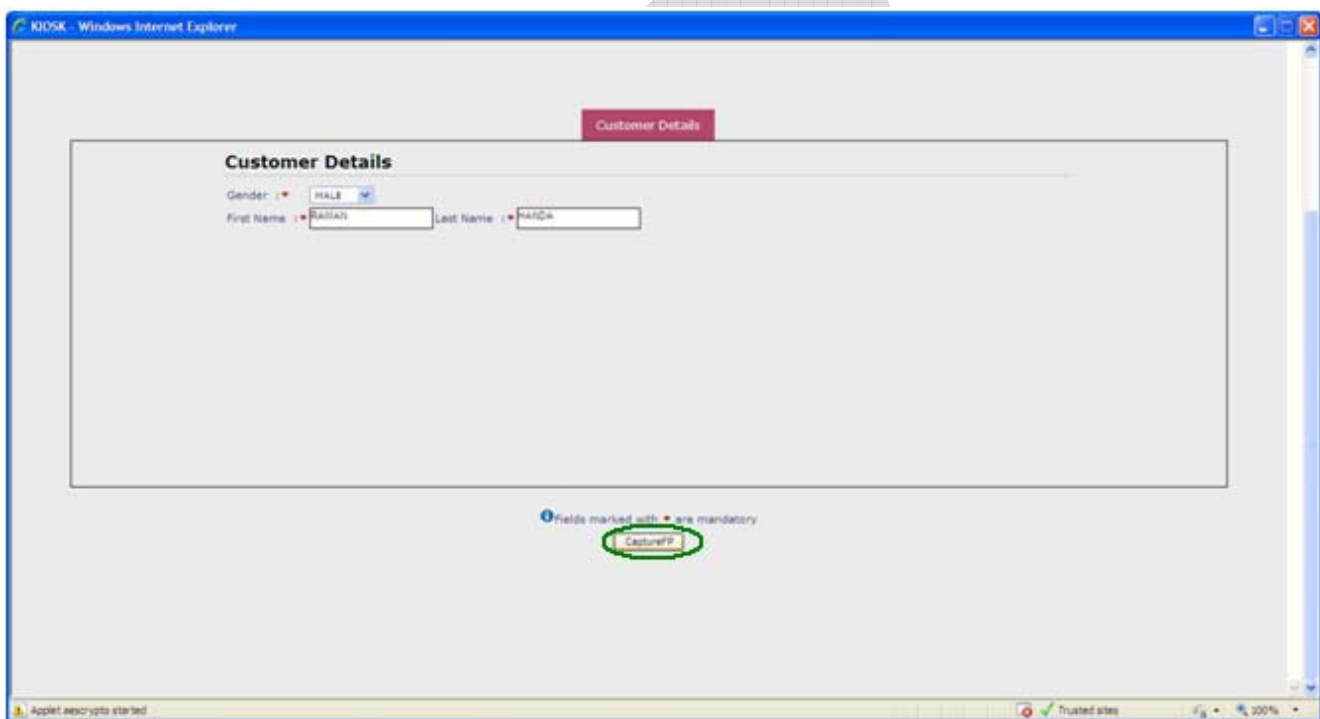


- By default new customer is selected.

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### Basic Details:

- Enter the demographic details of the customer when the following screen displayed and click on **Capture FP**



The screenshot shows a web browser window titled "KIOSK - Windows Internet Explorer". The main content area displays a form titled "Customer Details". The form has a red header bar with the text "Customer Details". Below the header, there are three input fields: "Gender" with a dropdown menu showing "MALE", "First Name" with the text "SALIL", and "Last Name" with the text "KADKA". Below the form, there is a message "Fields marked with \* are mandatory" and a button labeled "Capture FP" which is circled in green. The browser's status bar at the bottom shows "Applet: aescripto started" and "Trusted sites".

- The system will proceed for fingerprint capture of the customer

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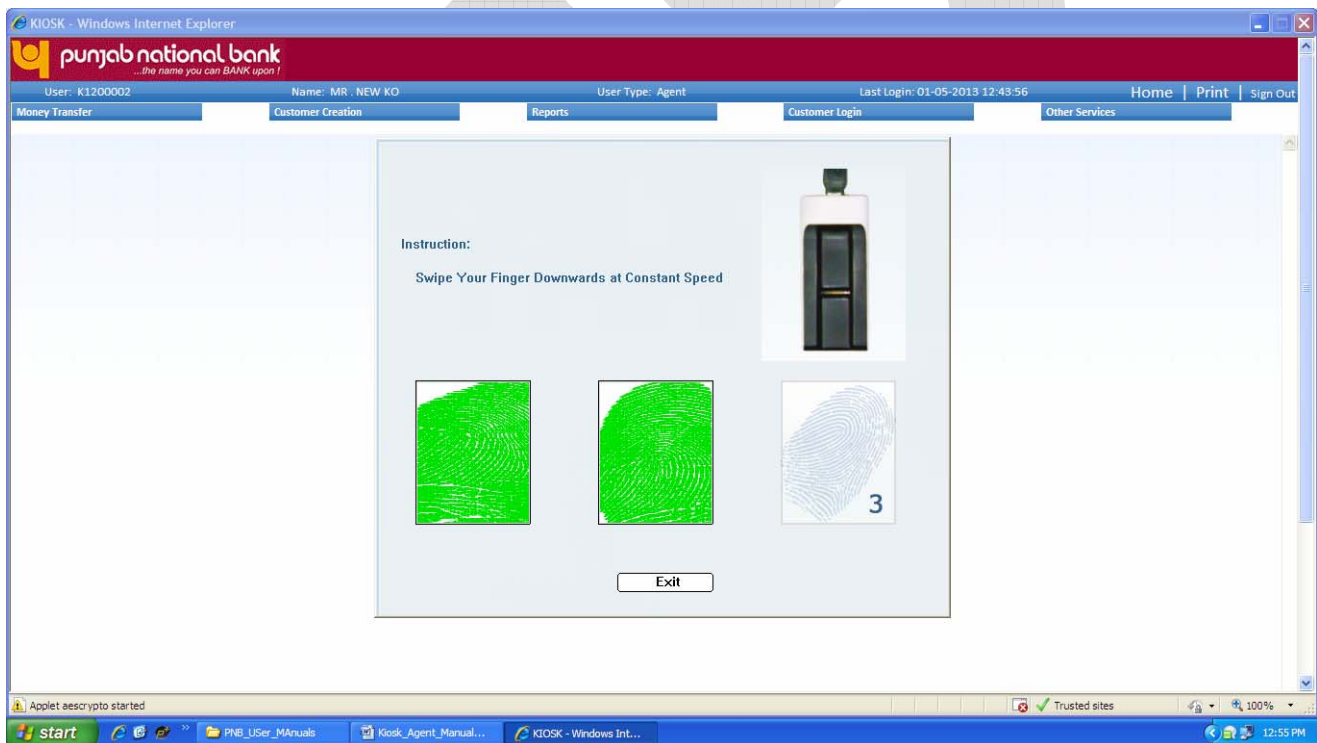
### Fingerprint Capture Process:

- Please select the finger to be captured in the image displayed
- Click on **Capture**.



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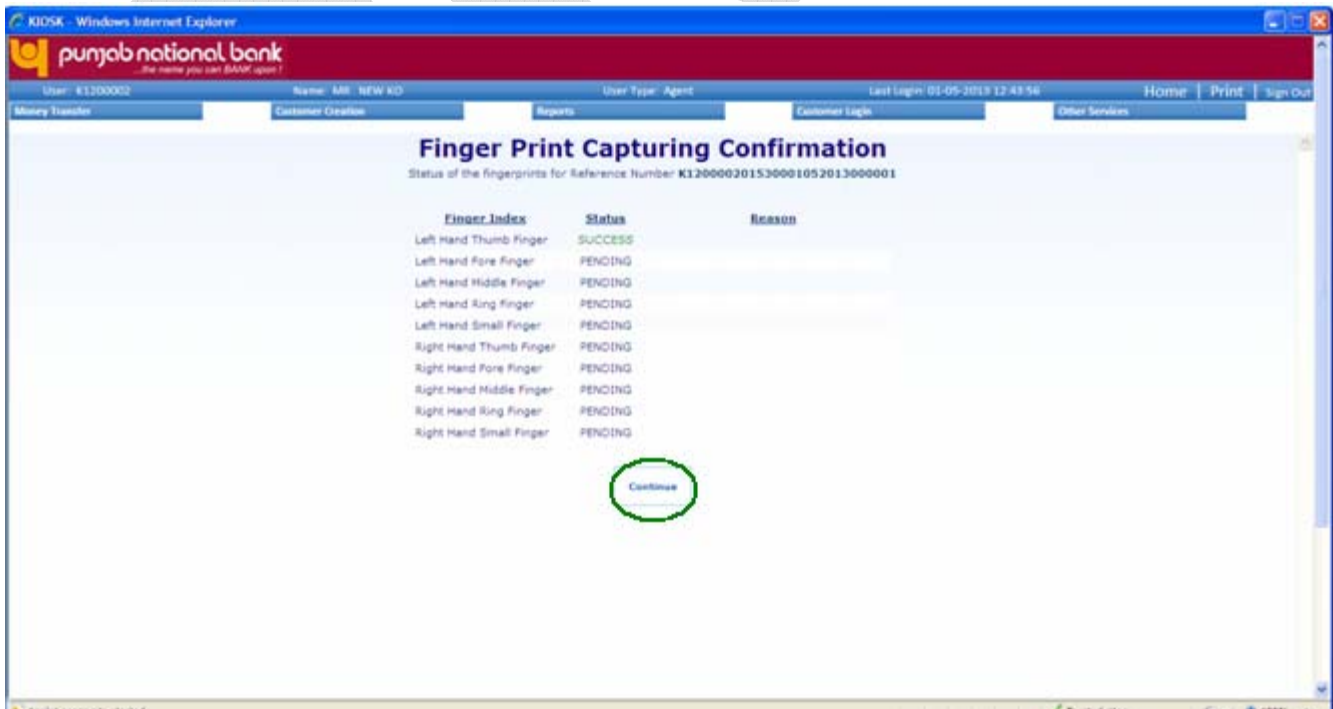
- The following screen will appear. Place the finger of the customer on the biometric scanner to capture the same. (In case the device demands, please swipe the finger, which must be repeated three times for each finger).
- The print of each finger is required to be captured separately.
- The system will display the success message after capturing the image of each finger.



- During the process of fingerprint authentication, please do not click Exit/Back Button.

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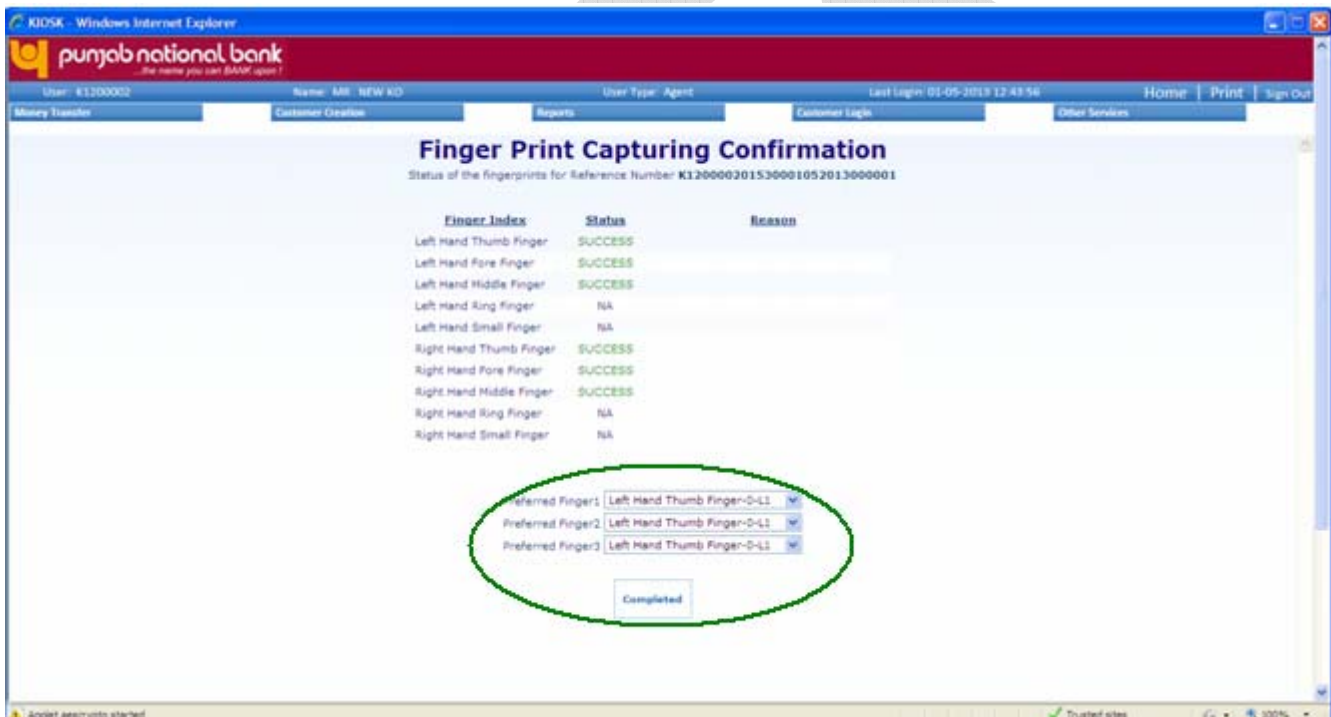
- Confirmation page will display the status (**Success/ Failure/ Pending/ Duplicate**) of all the fingers.
  - **Success:** Fingerprints captured successfully, the finger status will be shown as success.
  - **Duplicate/ Failure:** If same finger captured more than once or capture process failed for any finger, the finger status will be shown as Duplicate or Failure.
  - **Pending:** For remaining fingers to be captured, the finger status will be shown as Pending.





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- Click on **Continue** and Repeat the Fingerprint Capture Process for all required minimum six (6) fingers.
- On successful capture of all the 6 fingers of customer, the following screen will be displayed

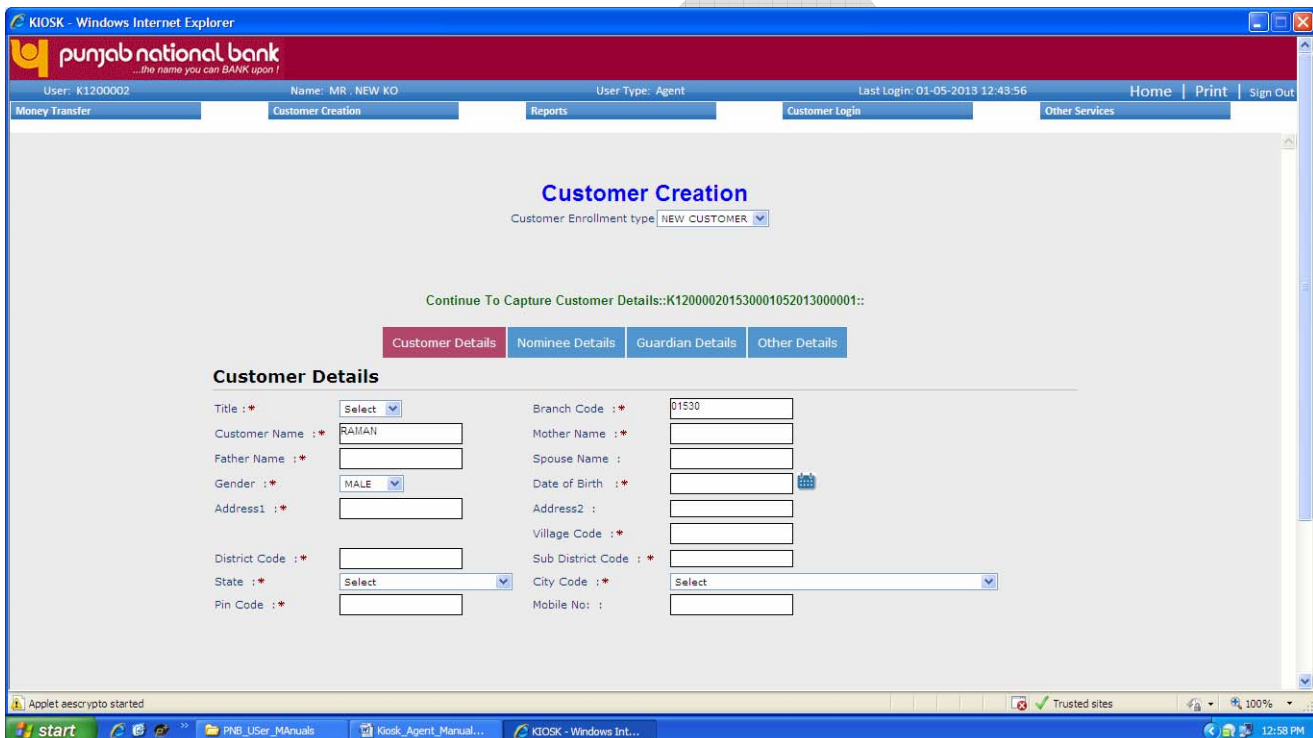


- Agent will select 3 preferred fingers for the customer required for transaction. Click on **Completed** and following message will be displayed.



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- Once the fingerprint capture process is complete, the customer will be forwarded to the Customer Creation screen where the demographic details of the customer need to be filled for customer's enrollment process.



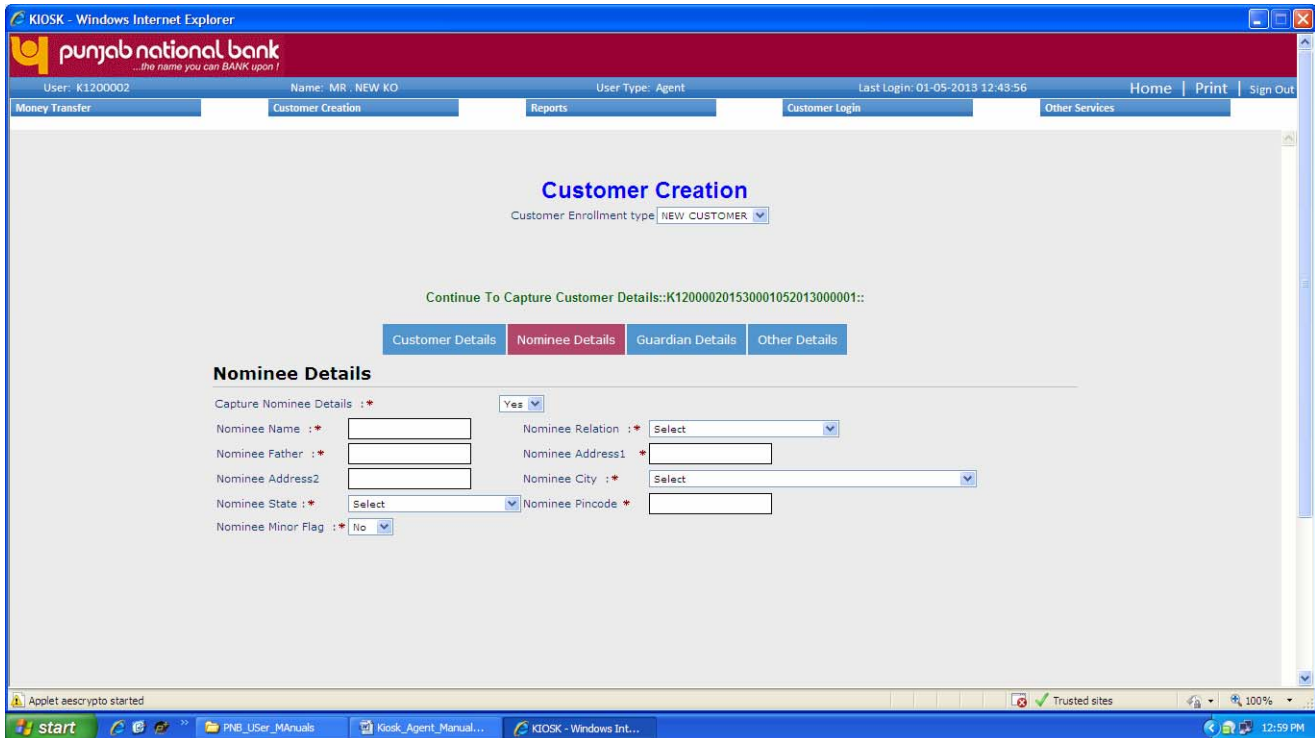
The screenshot shows a web browser window titled "KIOSK - Windows Internet Explorer" displaying the Punjab National Bank Customer Creation interface. The page header includes the bank logo and navigation links: Money Transfer, Customer Creation (active), Reports, Customer Login, and Other Services. The user information at the top shows: User: K1200002, Name: MR, NEW KO, User Type: Agent, Last Login: 01-05-2013 12:43:56. The main heading is "Customer Creation" with a dropdown for "Customer Enrollment type" set to "NEW CUSTOMER". A message prompts the user to "Continue To Capture Customer Details::K120000201530001052013000001::". Below this are four tabs: Customer Details (selected), Nominee Details, Guardian Details, and Other Details. The "Customer Details" form contains the following fields:

Title : *	Select	Branch Code : *	01530
Customer Name : *	RAMAN	Mother Name : *	
Father Name : *		Spouse Name :	
Gender : *	MALE	Date of Birth : *	
Address1 : *		Address2 :	
District Code : *		Village Code : *	
State : *	Select	Sub District Code : *	
Pin Code : *		City Code : *	Select
		Mobile No. :	

The Windows taskbar at the bottom shows the Start button, taskbar icons for "PNB\_User\_Manuals", "Kiosk\_Agent\_Manual...", and "KIOSK - Windows Int...", and the system tray with the time 12:58 PM.

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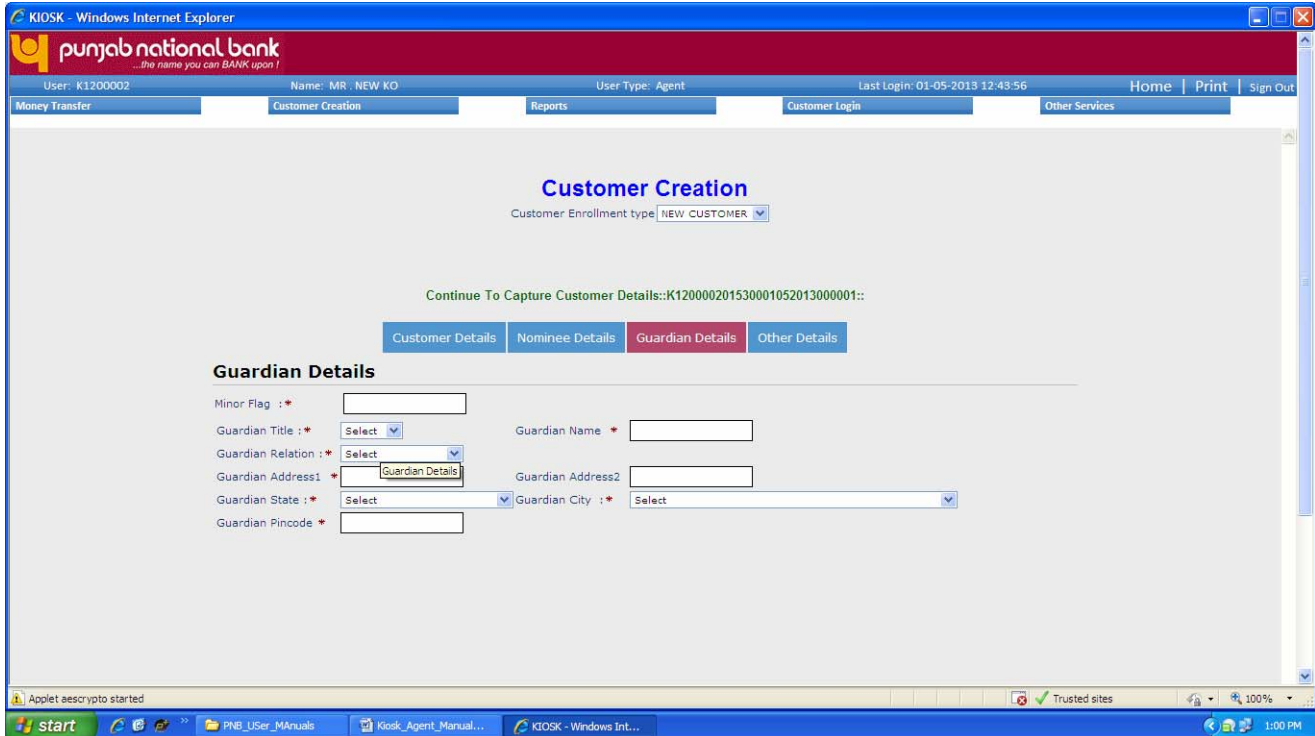
- Enter Nominee Details



The screenshot displays the Punjab National Bank Kiosk interface in Internet Explorer. The browser title is "KIOSK - Windows Internet Explorer". The page header includes the bank logo and name. The user information shows "User: K1200002", "Name: MR . NEW KO", "User Type: Agent", and "Last Login: 01-05-2013 12:43:56". The navigation menu includes "Money Transfer", "Customer Creation", "Reports", "Customer Login", and "Other Services". The main content area is titled "Customer Creation" and shows "Customer Enrollment type: NEW CUSTOMER". A message indicates "Continue To Capture Customer Details::K120000201530001052013000001::". Below this, there are four tabs: "Customer Details", "Nominee Details", "Guardian Details", and "Other Details". The "Nominee Details" tab is active, showing a form with the following fields: "Capture Nominee Details" (Yes), "Nominee Name", "Nominee Relation" (Select), "Nominee Address1", "Nominee Address2", "Nominee City" (Select), "Nominee State" (Select), "Nominee Pincode", and "Nominee Minor Flag" (No). The Windows taskbar at the bottom shows the Start button, taskbar icons for "PNB\_User\_Manuals", "Kiosk\_Agent\_Manual...", and "KIOSK - Windows Int...", and the system tray with the time "12:59 PM".

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- If customer is minor, Guardian Details need to be entered.



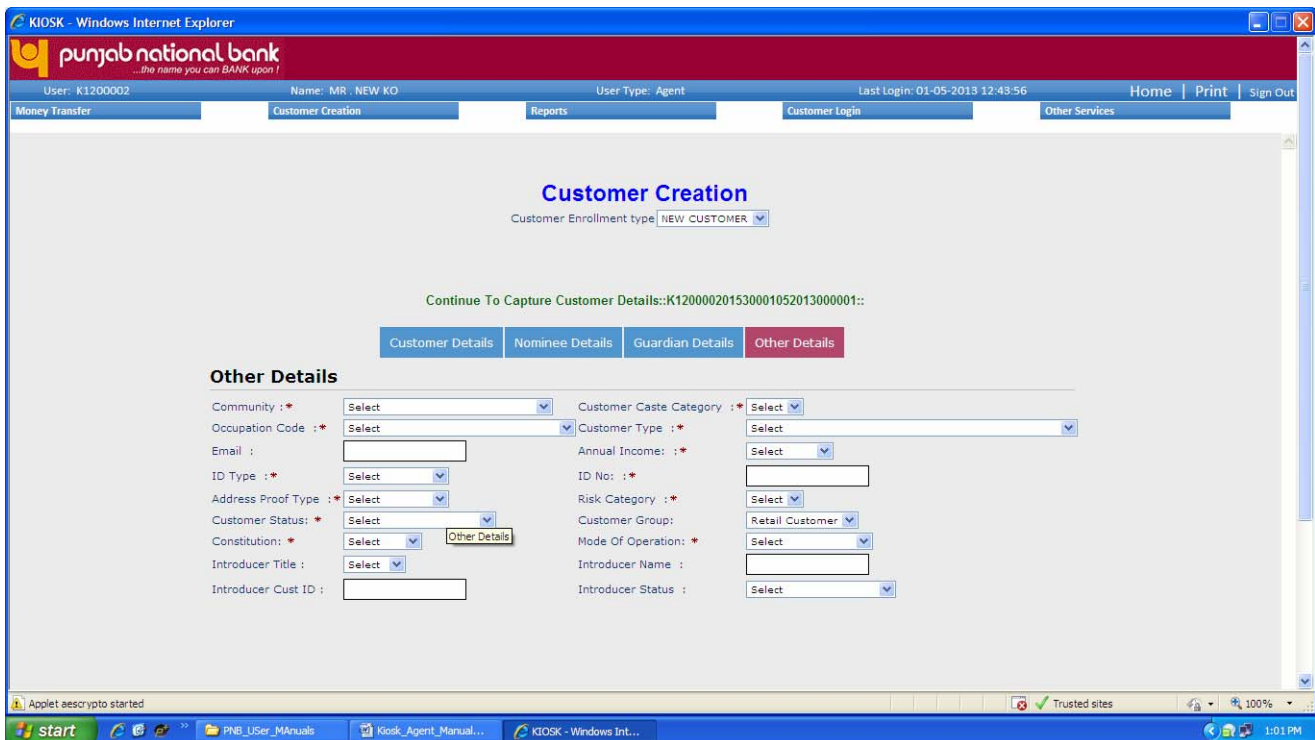
The screenshot shows a web browser window titled "KIOSK - Windows Internet Explorer" displaying the Punjab National Bank website. The page is titled "Customer Creation" and shows the "Guardian Details" tab selected. The form includes the following fields:

- Minor Flag : \*
- Guardian Title : \* (Dropdown menu)
- Guardian Relation : \* (Dropdown menu)
- Guardian Address1 : \* (Text input field with "Guardian Details" placeholder)
- Guardian State : \* (Dropdown menu)
- Guardian Pincode : \*
- Guardian Name : \*
- Guardian Address2 : \*
- Guardian City : \* (Dropdown menu)

The browser's taskbar shows several open applications: "start", "PNB\_User\_Manuals", "Kiosk\_Agent\_Manual...", and "KIOSK - Windows Int...". The system tray shows the time as 1:00 PM.

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- Enter Other Details



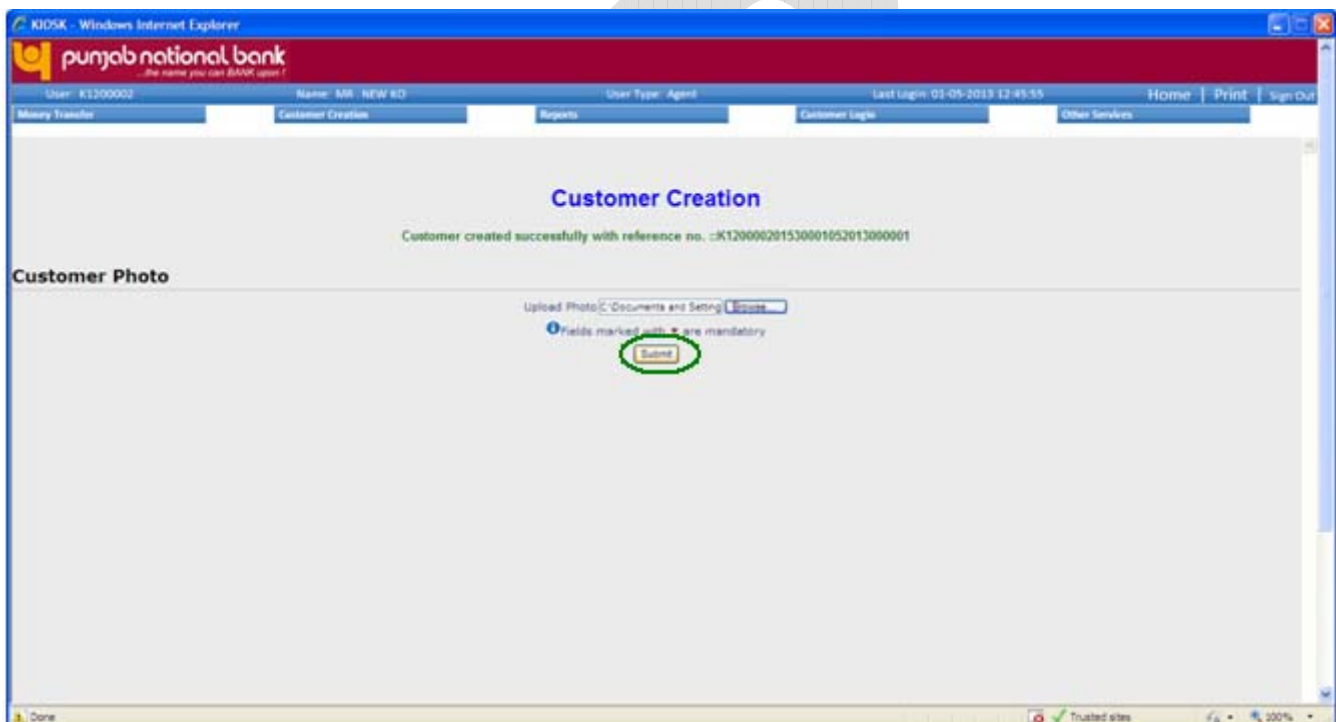
The screenshot shows a web browser window titled "KIOSK - Windows Internet Explorer" displaying the Punjab National Bank website. The page is for "Customer Creation" with the enrollment type set to "NEW CUSTOMER". A message prompts the user to "Continue To Capture Customer Details::K120000201530001052013000001::". Below this, there are four tabs: "Customer Details", "Nominee Details", "Guardian Details", and "Other Details" (which is selected). The "Other Details" section contains the following fields:

Community : *	Select	Customer Caste Category : *	Select
Occupation Code : *	Select	Customer Type : *	Select
Email :	<input type="text"/>	Annual Income: : *	Select
ID Type : *	Select	ID No: : *	<input type="text"/>
Address Proof Type : *	Select	Risk Category : *	Select
Customer Status: *	Select	Customer Group:	Retail Customer
Constitution: *	Select	Mode Of Operation: *	Select
Introducer Title :	Select	Introducer Name :	<input type="text"/>
Introducer Cust ID :	<input type="text"/>	Introducer Status :	Select

The browser's taskbar shows several open applications: "start", "PNB\_User\_MAnnuals", "Kiosk\_Agent\_Manual...", and "KIOSK - Windows Int...". The system clock indicates the time is 1:01 PM.

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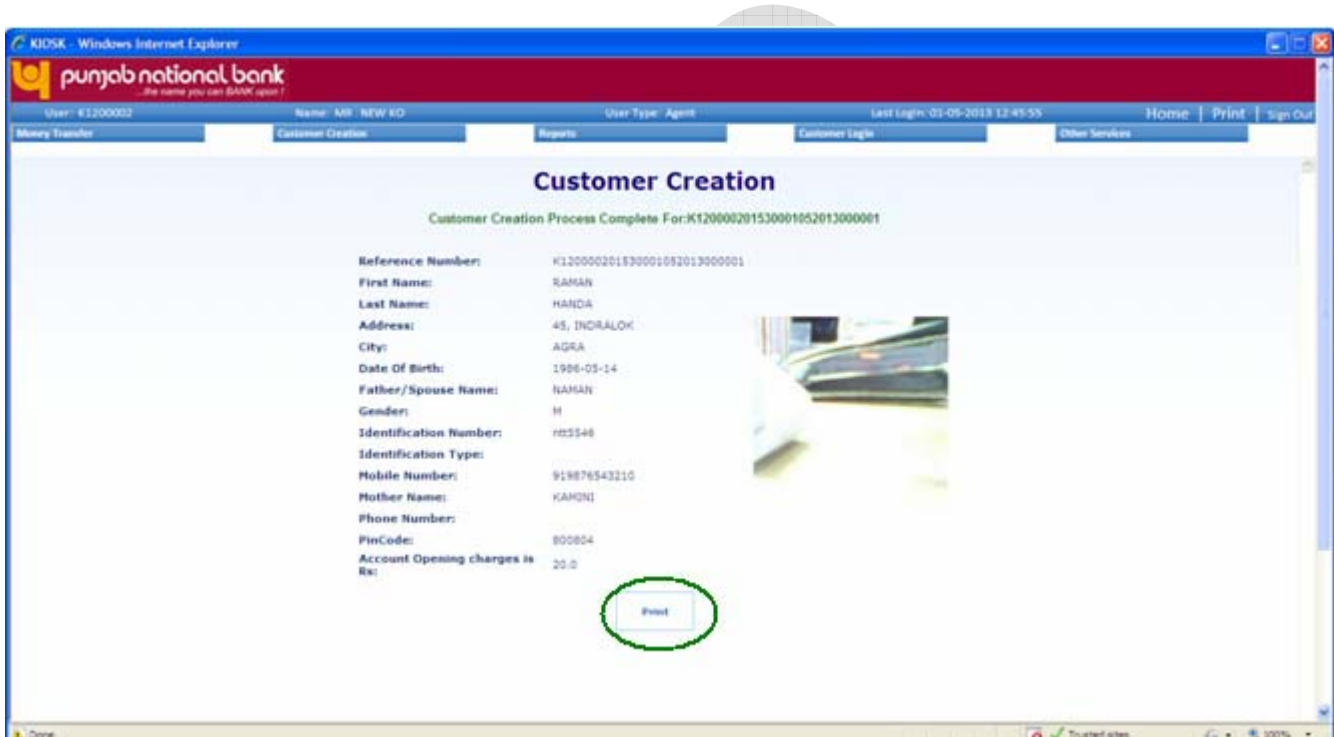
- Once required customer details have been filled, the system will proceed for Customer Photo upload.
- Select the customer photo to upload using **Browse** button.



- Click on **Submit**.

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- After the successful enrollment of the customer, print receipt will be provided to the customer (Click Print Button) as shown below.



- Now this customer data has been captured which would be processed by the bank.

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### 4. Transactions (CIF Based):

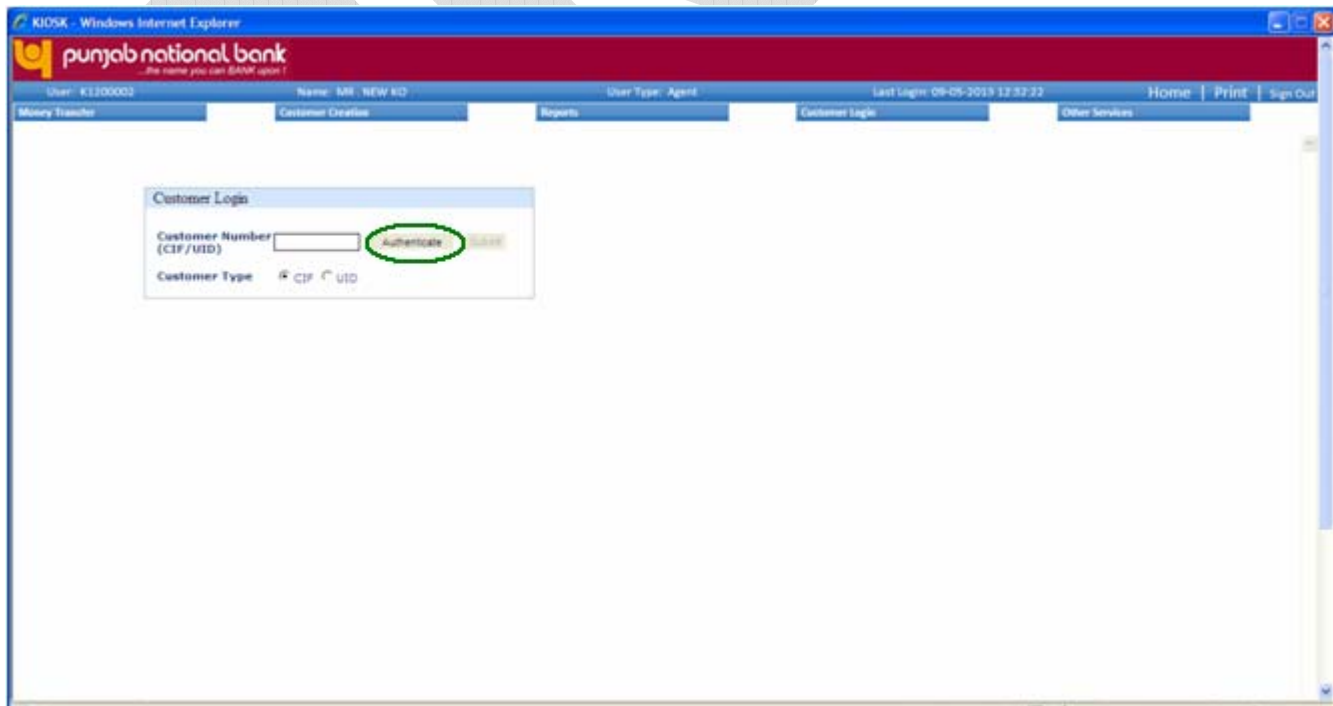
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#### 4.1 Customer Login:

**Prerequisites:** Customer Fingerprint Authentication should be enabled.

**Process for transaction:**

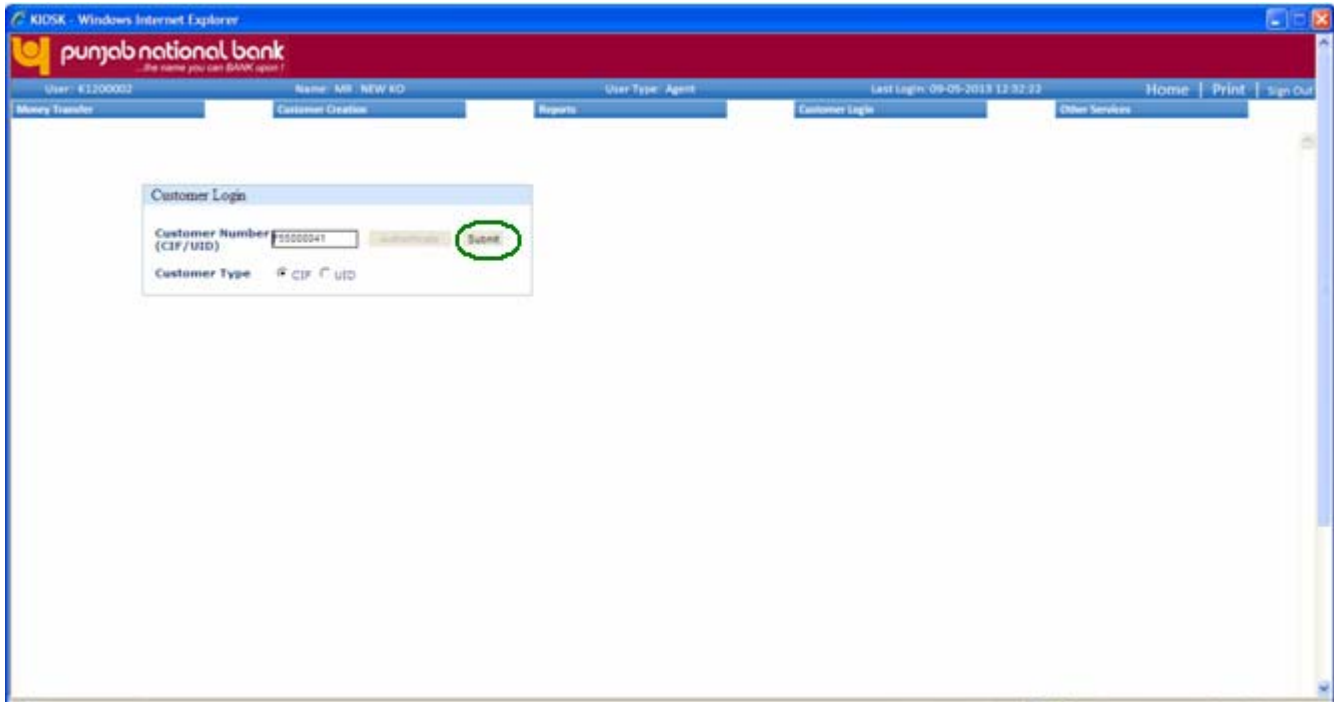
- Enter the Customer's CIF by selecting CIF radio button.
- Click on **Authenticate**.





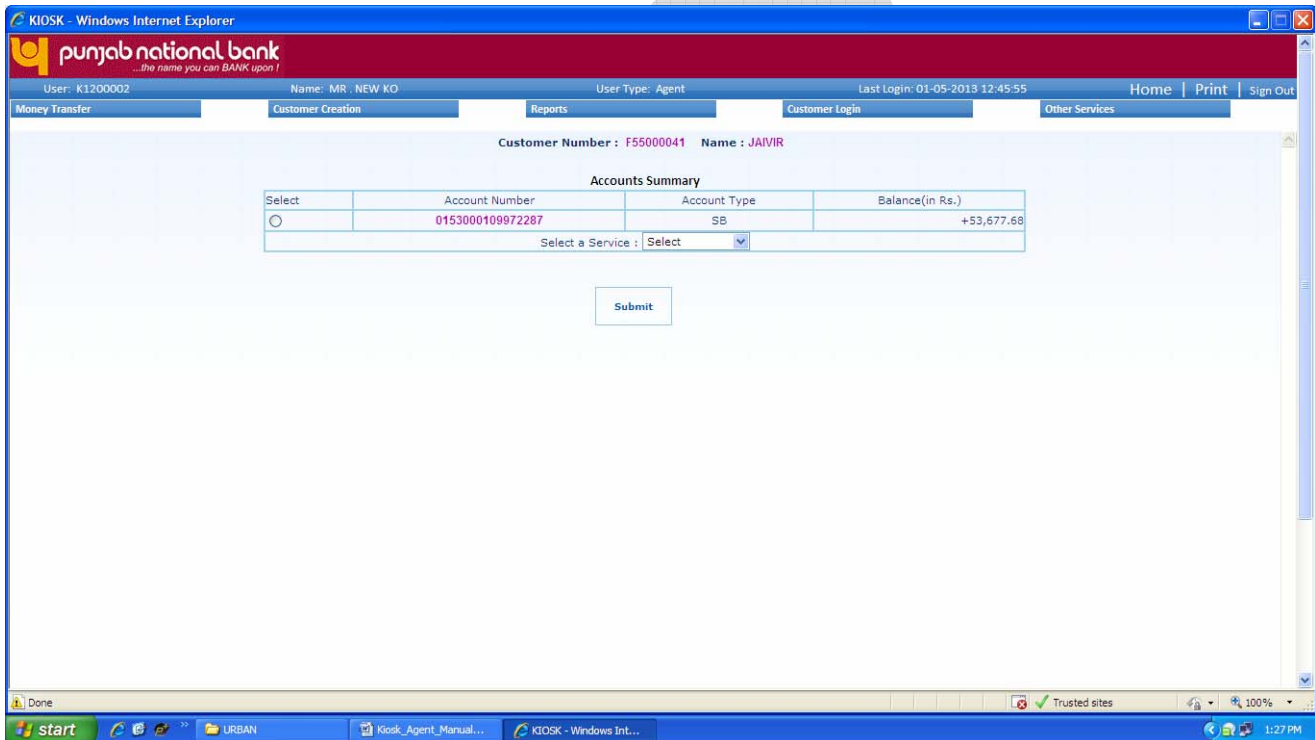
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- On successful authentication, Submit button will be enabled, click on **Submit**.



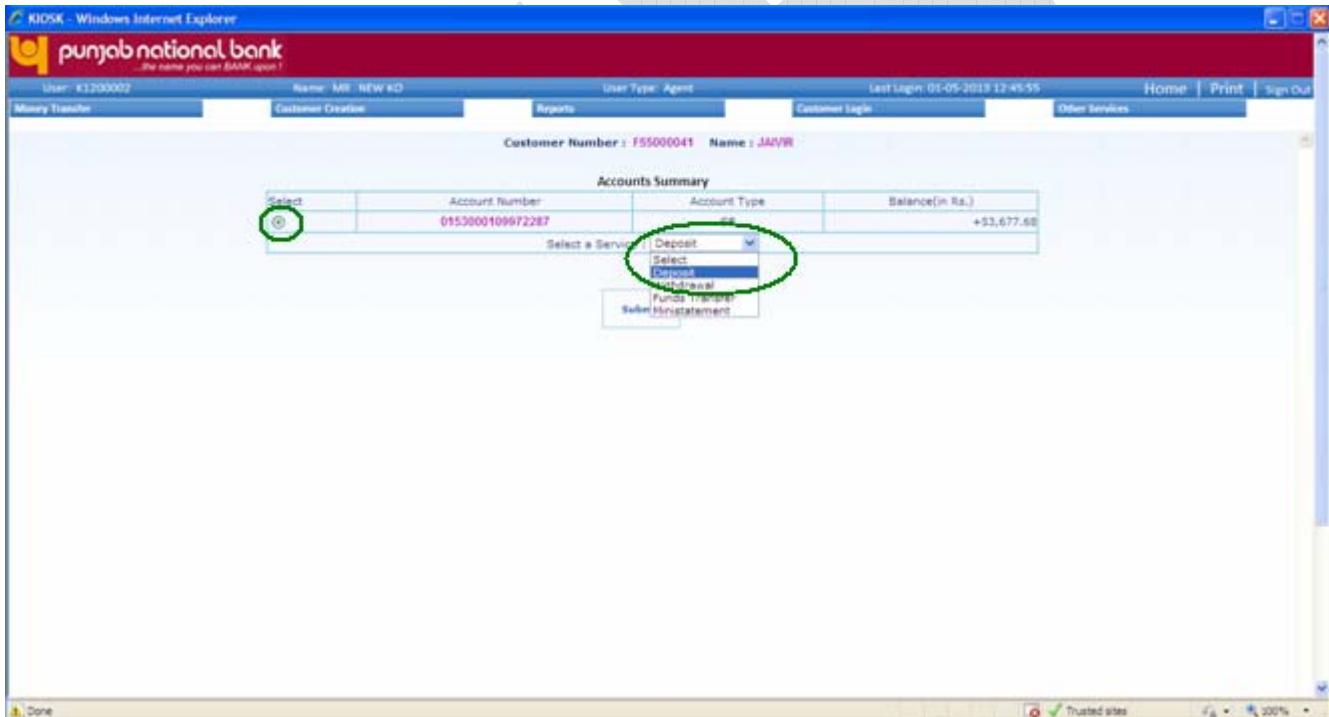
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- On Submit, **Account Summary** screen will be displayed with the account details and balance details.



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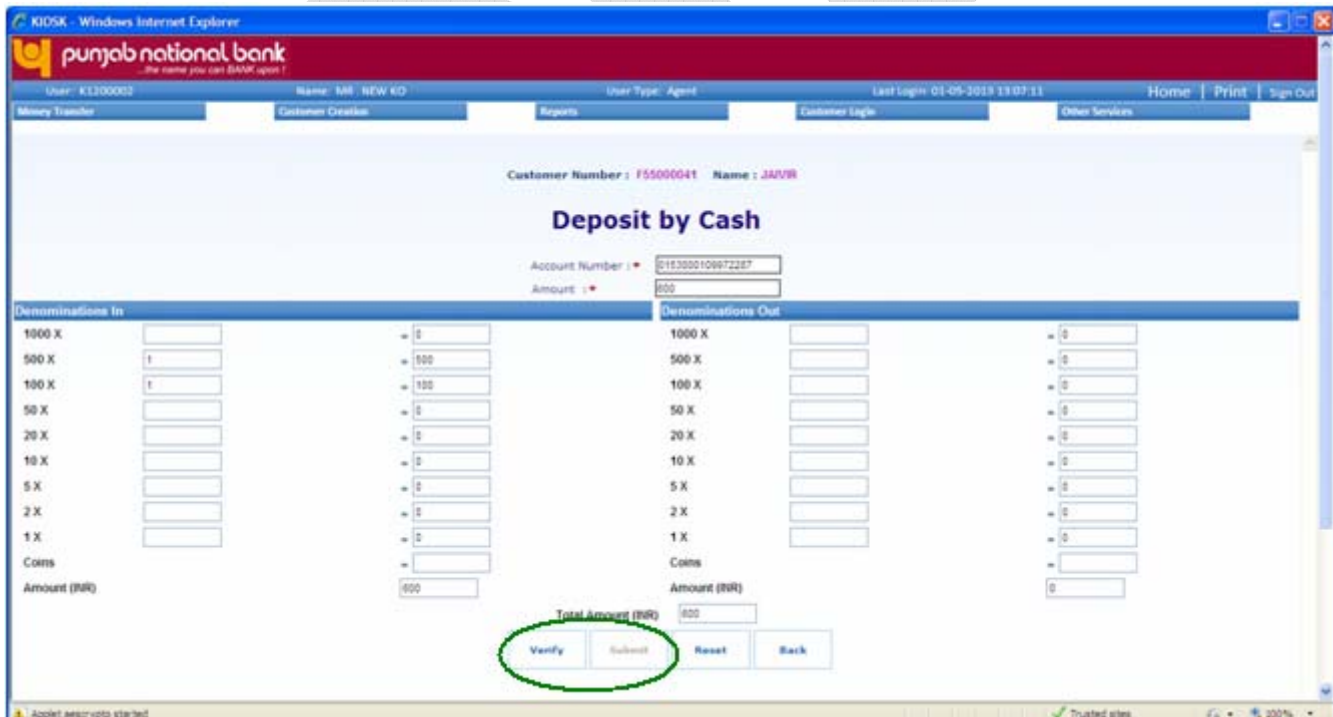
- To do a Transaction select the account number and the type of transaction in the drop down and click on **Submit**.



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### 4.2 Deposit/Withdrawal:

- Select Deposit/Withdraw from dropdown on Account Summary Screen and click **Submit**.
- Deposit/ Withdraw by Cash screen will be displayed.
- Enter the Denominations of the transaction properly in the denominations in and out of the denominations tab.



Customer Number : F5500041 Name : JAVUR

### Deposit by Cash

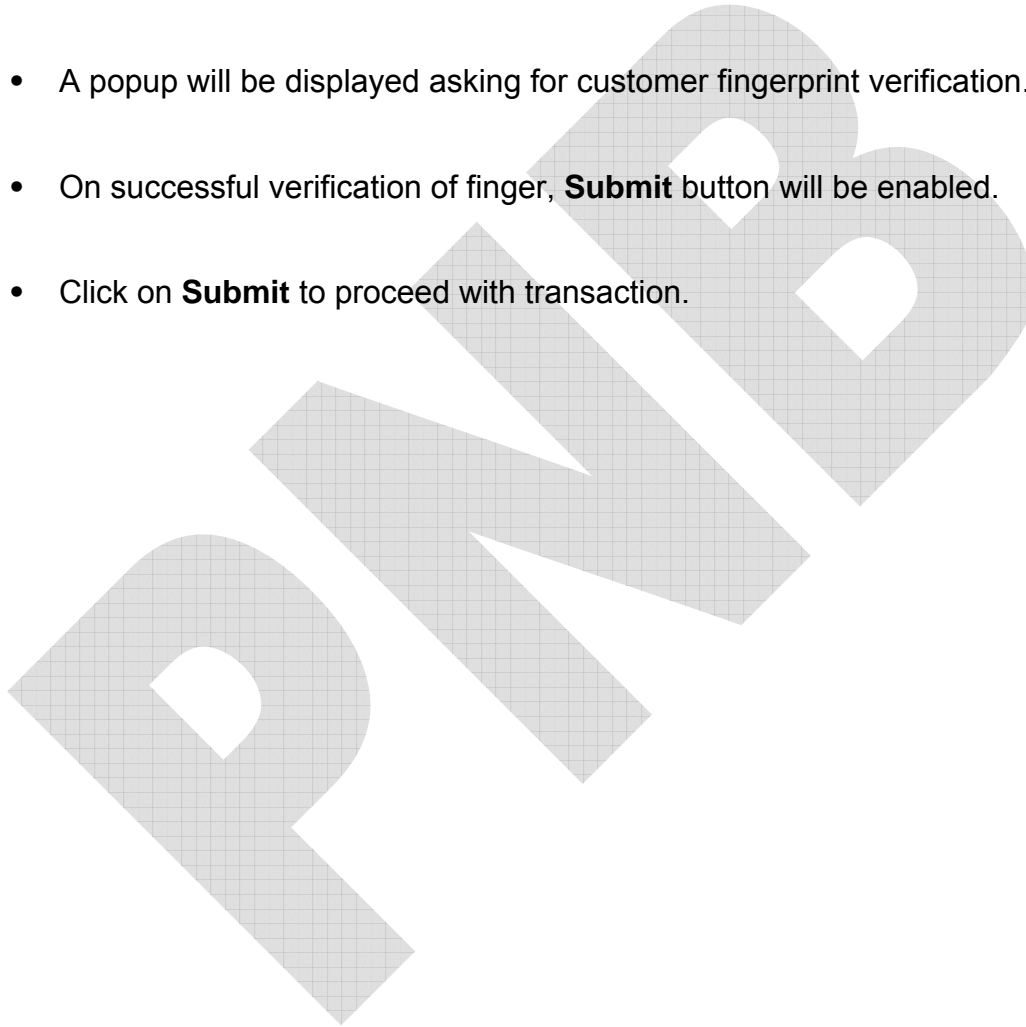
Account Number : 018300108722E7  
Amount : 600

Denominations In		Denominations Out	
1000 X	<input type="text"/>	1000 X	<input type="text"/>
500 X	<input type="text"/>	500 X	<input type="text"/>
100 X	<input type="text"/>	100 X	<input type="text"/>
50 X	<input type="text"/>	50 X	<input type="text"/>
20 X	<input type="text"/>	20 X	<input type="text"/>
10 X	<input type="text"/>	10 X	<input type="text"/>
5 X	<input type="text"/>	5 X	<input type="text"/>
2 X	<input type="text"/>	2 X	<input type="text"/>
1 X	<input type="text"/>	1 X	<input type="text"/>
Coins	<input type="text"/>	Coins	<input type="text"/>
Amount (INR)	600	Amount (INR)	0
Total Amount (INR)		600	

Buttons: **Verify** **Submit** **Reset** **Back**

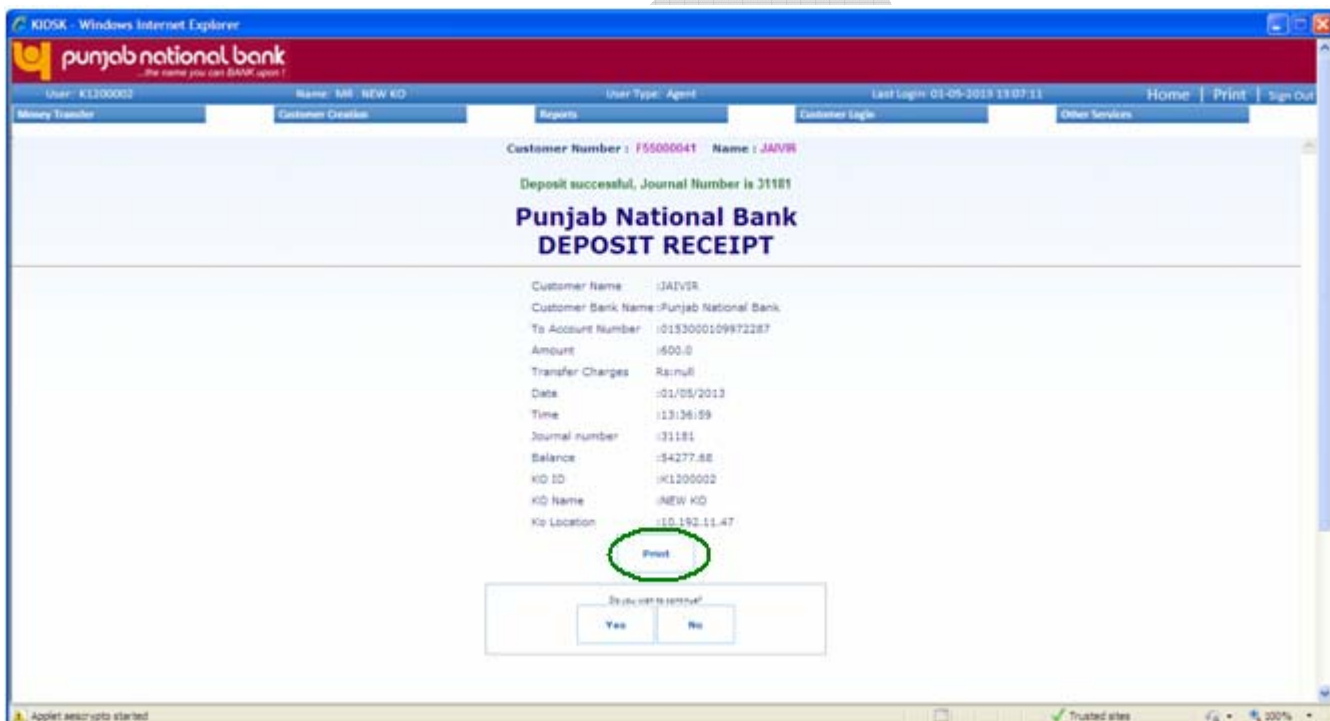
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- Click on **Verify**.
- A popup will be displayed asking for customer fingerprint verification.
- On successful verification of finger, **Submit** button will be enabled.
- Click on **Submit** to proceed with transaction.



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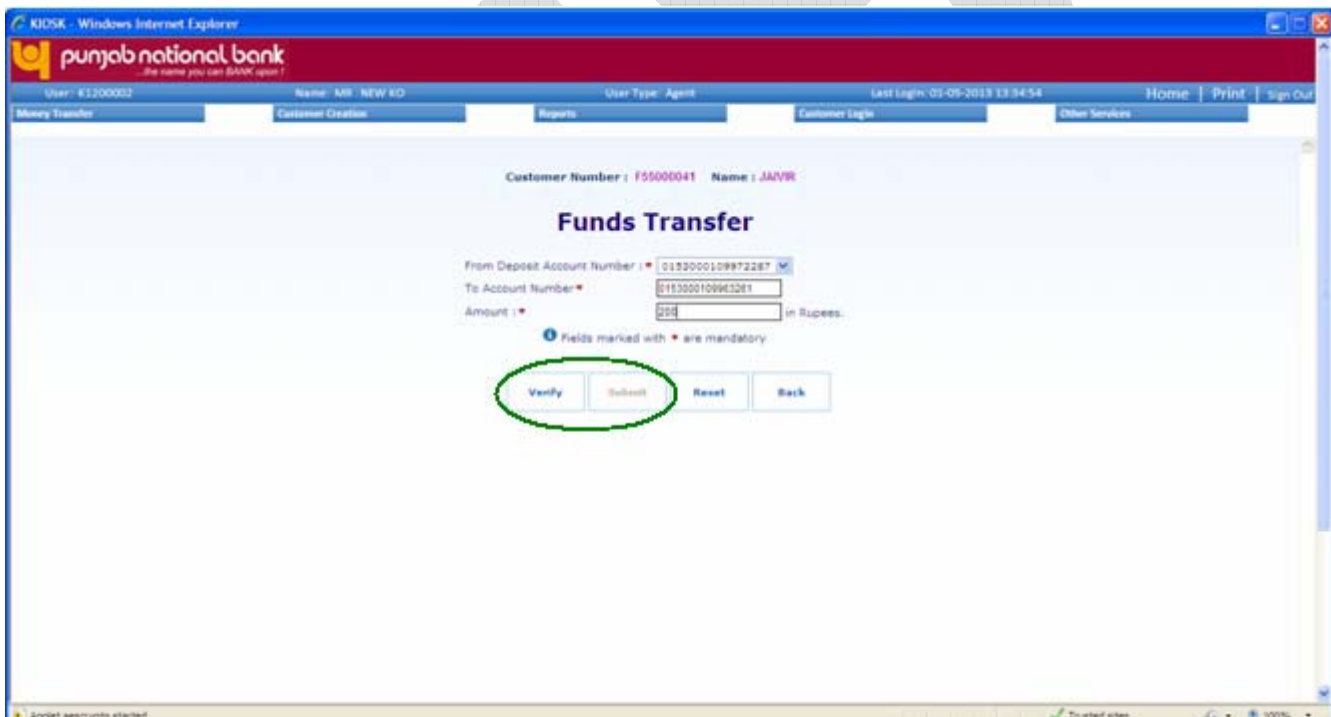
- Once the transaction is successful the receipt for the same is displayed and provided to the customer. (Click Print button for printing transaction slip)



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### 4.3 Funds transfer

- Select **Funds Transfer** from dropdown on **Account Summary** Screen and click **Submit**. Funds Transfer screen will be displayed
- Enter the **To Account Number** and **Amount** to be transferred.



- Click on **Verify**.
- A pop-up will be displayed asking for customer fingerprint authentication.
- On successful authentication of fingerprint, **Submit** button will be enabled.

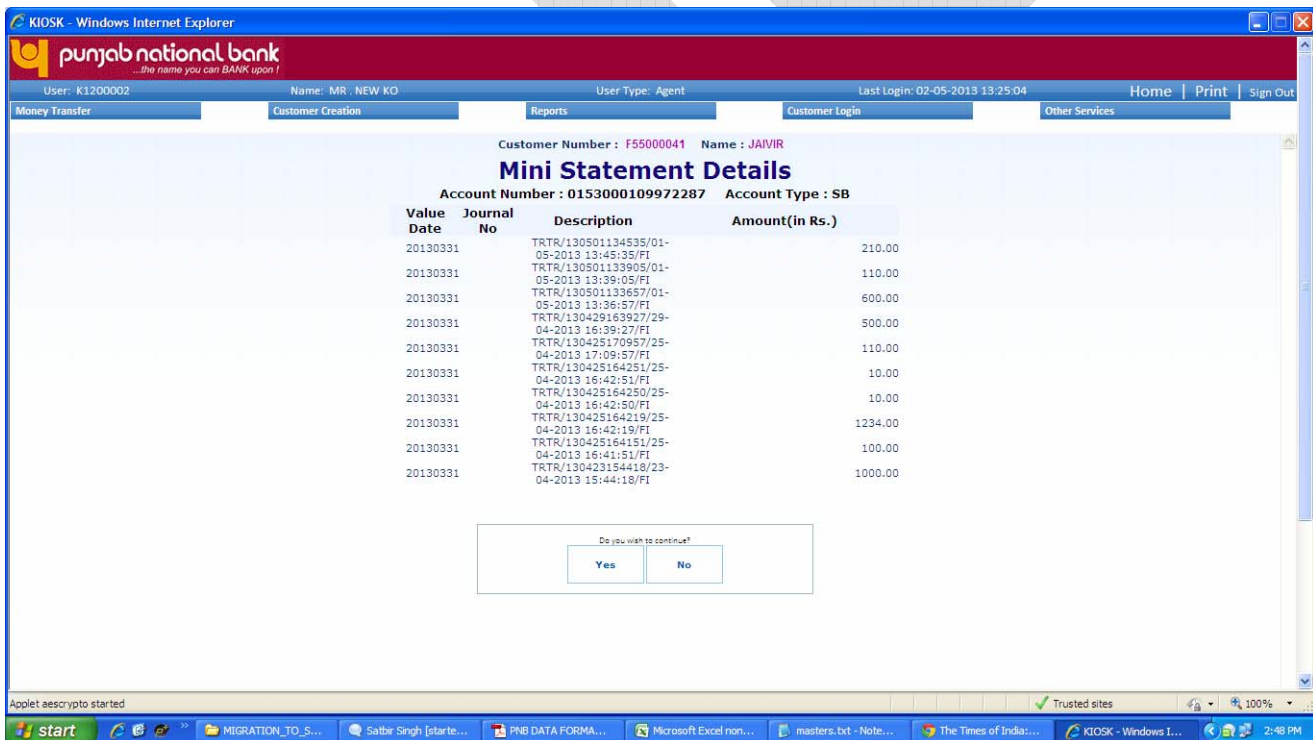
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- Click on **Submit** to proceed with transaction.

### 4.4 Mini-statement

This service will list the recent transaction history of the customer and will prompt for a receipt of last ten transactions.

- Select **Mini Statement** from dropdown on **Account Summary** Screen and click **Submit**. **Mini Statement Details** screen will be displayed



The screenshot shows the Punjab National Bank web interface in Internet Explorer. The page title is "Mini Statement Details" for Customer Number F55000041 and Name JAIVIR. The account number is 0153000109972287 and the account type is SB. A table lists ten transactions with columns for Value Date, Journal No, Description, and Amount (in Rs.).

Value Date	Journal No	Description	Amount (in Rs.)
20130331		TRTR/130501134535/01-05-2013 13:45:35/FI	210.00
20130331		TRTR/130501133905/01-05-2013 13:39:05/FI	110.00
20130331		TRTR/130501133657/01-05-2013 13:36:57/FI	600.00
20130331		TRTR/130429163927/29-04-2013 16:39:27/FI	500.00
20130331		TRTR/130425170957/25-04-2013 17:09:57/FI	110.00
20130331		TRTR/130425164251/25-04-2013 16:42:51/FI	10.00
20130331		TRTR/130425164250/25-04-2013 16:42:50/FI	10.00
20130331		TRTR/130425164219/25-04-2013 16:42:19/FI	1234.00
20130331		TRTR/130425164151/25-04-2013 16:41:51/FI	100.00
20130331		TRTR/130423154418/23-04-2013 15:44:18/FI	1000.00

Below the table, there is a confirmation dialog box: "Do you wish to continue?" with "Yes" and "No" buttons.