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Mobile Money Remittance Service through Mobile Phones

1 Generic

This document contains the description of the services and the flows for the Mobile Money Remittance service through mobile phones.

2 Services

The mobile money remittance solution/Platform provides its users with various services. Services are sets of transactional activities that customers or DOP officials can do, upon permission, via the system.

The following sections describe the services supported in the Platform.

2.1 Financial services

- a. **Cash In** - Provides customers with the ability to deposit cash into the ecosystem for the purpose of remittance through mobile.
- b. **Cash Out** - Provides customers with the ability to withdraw the remitted cash at a permitted DoP office. Each Cash out is related to a specific cash in transaction. Cash Out can be done by:
 - o The original recipient – before the Settlement time is exceeded or before 'Recall' by sender
 - o The original sender – after the Settlement time is exceeded or by 'Recall' even before settlement time is exceeded

2.2 Data Query Services

The following data query transactions are available for DOP officials:

- a. **Get Daily Transactions** - Allows DoP officials requesting for :
 - o The number of the successful Cash-in transactions that were performed by this postal agent during the working hours and it will also display the total Amount Remitted, total fee and Total Amount.
 - o The number of the successful Cash-out transactions that were performed by this postal agent during the working hours it will also display the total cash amount of these transactions.
- b. **Get Balance**- Allows postal agent requesting for the Balance in hand (+ / -)
- c. **Get Transaction details** - Allows postal agent requesting for the details of specific Cash-In/ Cash Out transaction by feeding Transaction ID.

2.3 Automatic settlement services

- a. **Automatic Cash In Reversal** - For successful Cash In that was not claimed (Cash Out) by the recipient after a pre-defined Settlement time, the system will perform automatic reversal as follows:
 - o The money will be sent to the sending postal agent and the cash will be given back to the sender on claim.
 - o The system will send a SMS to the sender to come and cash out the money within the defined settlement time with new transaction ID.
 - o The original Cash In transaction will be marked as reversed. The amount can be cashed out by sender only.
- b. **Automatic Transfer to DOP** - For reversed Cash-In transaction that was not claimed by the original sender after a defined configurable time, the system will perform Transfer to DOP (suspense account):
 - o The money will be transferred to DOP.
 - o The Cash In transaction status will be marked as "pending"
 - o Cash Out cannot be done for pending transaction through system.

2.4 Miscellaneous:

- a. **Recall by Sender:** - A sender may recall remittance if not already 'Cashed out' by recipient. The Cash in fee shall not be refunded and there is no charge for 'Recall' as of now.
- b. **Resend Notification:** - The Cash-In postal Agent will be able to resend the notification on the request of Sender in case sender informs that the remittance notification has not been received by him and/or recipient after cash in (if required).

2.5 Services Summary Table

S No	Service Name	Initiator	Access method	Fee (Y/N)	Accounting entries for reports/ audit/reports			Remarks
					Debit (Source)	Credit (Destination)		
1.	Cash In	Postal assistant (receives cash from sender)	Mobile	Y (config.)	Postal assistant SVA*	Recipient SVA	Fee a/c	Report to be generated for audit, reconciliation and total fee generation which is to be used for revenue settlement
2.	Recall	Postal assistant (pays cash to sender)	Mobile	Y (config.)	Recipient SVA	(Origin)Postal assistant SVA	Fee a/c	
3.	Cash Out	Postal assistant (pays cash to recipient)	Mobile	Y (config. but '0')	Recipient SVA	Postal assistant SVA	Fee a/c ('0' at present tariff)	
4.	Get Daily Transactions summary	Postal assistant	Mobile	N	-	-	-	Additionally the reports will be available through web also
5.	Total Balance in hand	Postal assistant	Mobile	N	-	-	-	
6.	Get particular Transaction Details	Postal assistant	Mobile	N	-	-	-	
7.	Automatic Cash In Reversal (after 14 days of cashin)	Automatic by solution	Automatic	Y (config.)	Original recipient SVA	Original sender SVA	Fee a/c (0 at present)	Report to be generated as in 1 above
8.	Automatic Transfer to DOP after settlement at solution(7 days from reversal)	Automatic by solution	Automatic	N	Original sender SVA	DoP	0	Report to be given to DoP for off the system settlement
9.	Resend Notification	By Cash In Postal assistant	Mobile Application	N	-	-	-	A reminder notification will be sent to sender & Recipient. (No new transaction id).

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* SVA: Stored Value account

* MIS will reflect cash In and cash Out flow

3 Flows of Cash In/Out

3.1 Cash In

- a. Customer approaches DOP post office and provides the cash in amount to the Postal Assistant. (Cash in amount = amount to be remitted + cash in fee)
- b. Customer (sender) fills a form (Annexure-I) with all the required information (as IMO).
- c. DOP official enters the Mobile application by using his PIN.
- d. DoP official selects to perform 'Cash In' transaction and provides: Sender Name, Sender MSISDN, Receiver MSISDN, Amount, recipient's first name and last name and Cash out DOP post office PIN code.
- e. Postal Assistant presents the filled details and asks for confirmation.
- f. DoP official enters **OK** – encrypted SMS is sent to solution.
 - If the assistant enters **Cancel**, he will return to the main menu.

Action inside Solution:

- g. On receipt of encrypted SMS the system validates the transaction.
 - If the transaction fails, an SMS notification is sent to the Sender and to the Cash In postal assistant. The flow is halted.
 - Otherwise, the flow is continued.
- h. Source postal assistant SVA is debited online by the provided amount (cash in amount)
- i. Destination customer SVA is credited online by the amount to be remitted (cash in amount - fee)
- j. Fee account is credited with **cash in fee amount**.
- k. Transaction succeeded. Notifications are sent to the Cash in postal assistant (Transaction ID, status), Sender (Transaction ID, status and 6 digit system generated secret code), and Receiver (Transaction ID, status).

Note:

- i System will support the capability that the postal assistant will not enter the specific Cash out DOP post office PIN code. Instead he will enter generic number that means that the cash out can be done by any DOP office. This capability will be controlled by a system parameter.

- ii The Secret code shall be generated by the system and sent to sender only. Sender will communicate the code to the receiver outside of the system (e.g. phone call).
- iii In Automatic Cash -In Reversal, the system will send the original Sender a SMS notification with information about the reversal and with new transaction number. Cash Out by the original Cash In transaction ID will not be allowed after the Cash-in is reversed.

3.2 Recall by Sender

A sender may recall remittance if not already 'Cashed out' by recipient. The Cash in fee shall not be refunded and there is no charge for 'Recall' as of now (though configurable for future use). Sender can recall the remitted amount from the Postal branch where the 'Cash in' has been performed.

- a. Sender approaches Post office where from 'cash in' was done and provides the Transaction id (as received by sender at the time of cash-In), secret code and sender MSISDN to postal agent and asks for Recall of amount remitted (=cashin amount - fee)
- b. DoP official selects 'Recall' option in his mobile application and fills in these details.
- c. Postal Assistant the filled details and asks for confirmation.
- d. DoP official enters OK – encrypted SMS is sent to solution. If he selects 'Cancel' he returns to main menu.
- e. No new form would be filled in by the customer.

Action inside Solution

- f. System will validate the entry with the Cash-in transaction id, secret code and the sender MSISDN and if CASHOUT has not already happened.
- g. System sends a confirmation notification to sender and the Postal agent (origin side) and thereafter system blocks 'cashout' at the recipient end.
- h. Postal Assistant (origin side) after verifying the identity of the sender pays the Money.

3.3 Cash out by Receiver

Cash Out by the original Receiver will be done for Cash In transaction that has not exceeded the settlement time.

- a. Recipient approaches DOP point of sale and asks to do Cash Out. Recipient presents his photo id and shows his system generated SMS from his mobile to demonstrate transaction ID, and tells his 6 digit secret code separately. A form need to be filled in by the recipient as annexed Annexure-II.
- b. Postal Assistant enters his mobile application using his PIN.
- c. Postal Assistant selects to perform Cash out transaction via the mobile and provides the Transaction ID, and secret Code as given by recipient.
- d. Application presents the filled details and asks for confirmation.
- e. Postal Assistant enters OK, an encrypted SMS is sent to the solution.
- f. If the Postal Assistant enters Cancel, he will return to the application's main menu.

Action inside Solution:

- g. The system validates that the entered secret code corresponding to the Transaction ID is correct, and that the cash out can be done by this Postal agent.
 - If the authorization fails, a SMS notification is sent to the Cash Out Agent, and the flow is halted.
 - Otherwise, the flow is continued.
- h. Recipient SVA is debited online by the Cash in amount minus cash in fee.
- i. Cash Out Postal Assistant's SVA is credited online by Cash in amount minus cash in fee and minus cash out fee.
- j. Recall is blocked
- k. Transaction succeeded. Notifications are sent to the original Sender (Transaction ID, status), Receiver (Transaction ID, status), Cash Out Agent (Transaction ID, status)
- l. Recipient gets **Cash-In amount** minus Cash-in fee

Note:

- i DoP official can select to perform 'Get Transaction details' before performing the Cash Out transaction. The system will send SMS with the transaction status (including indication if the transaction was reversed), Receiver name.
- ii System will support that capability that even when the Cash out destination post office PIN code was provided during the Cash In, the Receiver can perform Cash Out in any post office. This capability will be controlled by a system parameter.

3.4 Cash out by Sender after automatic reversal

Cash Out by original Sender will be done for Cash In transaction that was exceeded the settlement time and was automatically reversed by the system.

- a. Sender approaches DOP point of sale and ask to do Cash Out. Sender provides transaction ID, and secret code. The transaction ID should be the new transaction ID that was provided to the sender in the SMS notification after the Cash In reversal.
- b. Postal Assistant enters his mobile application using his PIN.
- c. Postal Assistant selects to perform Cash out transaction via the mobile and provides the given Transaction ID, and secret Code.
- d. Postal Assistant presents the filled details and asks for confirmation.
- e. Postal Assistant enters OK.
 - If the Postal Assistant enters Cancel, he will return to the application's main menu.

Action inside Solution:

- f. The system validates that the entered secret code corresponding to the transaction ID is correct, and that the cash out can be done by this Postal Assistant. For Cash Out by Sender, the DOP office has to be the original Cash-In DOP office.
 - If the transaction fails, an SMS notification is sent to the Cash out Assistant, and the flow is halted.
 - Otherwise, the flow is continued.
- g. Sender SVA is debited online by the Cash in amount minus cash in fee and minus Cash In reversal fee.
- h. Cash out Postal Assistant's SVA is credited online by Cash in amount minus cash in fee, Cash In reversal fee, and cash out fee.
- i. Customer gets amount = Cash in amount - Cash in fee – Cash in reversal fee.
- j. Transaction succeeded. Notifications are sent to the original Sender (Transaction ID, status), Cash Out Assistant (Transaction ID, status)

Note:

Postal Assistant can select to perform 'Get Transaction details' before performing the Cash Out transaction. The system will send SMS with the transaction status (including indication of the transaction was reversed) and Receiver name.

3.5 Resend Notification

The Cash-In Postal Assistant will be able to resend the notification on the request of Sender in case sender informs that the remittance notification has not been received by him and/or recipient after cash in. This is expected to be used very infrequently.

- a. Sender approaches Cash- In postal agent and asks for the 'Resend'.
- b. The Cash-In Postal agent selects **Resend Notification** in the mobile application and then enters MSISDN of both sender and recipient's.
- c. Application presents the filled details and asks for confirmation.
- d. DoP official enters OK – encrypted SMS is sent to solution.
 - If the agent enters **Cancel**, he will return to the main menu.

Action inside Solution:

- e. On receipt of encrypted SMS the system finds the transaction having same mobile number of sender and recipient. If there are multiple transactions between the given sender and recipient, which is very unlikely; the 'resend' notification shall be sent for the last transaction between the two.
 - An SMS notification is sent to the Sender and to the recipient with same details as at the time of original CASHIN.

N.B.: A filled in form would be in custody of the concerned Post office.

Mobile Money Remittance

Operator Level(Unique Id)								
Cash In Transaction Report								
S.No	Transaction ID	Date	Time	Name of Remitter	Amount to be Remitted (Rs)	Fee(Rs)	Total Amount(Rs)	
1								
2								
3								
Total cash In transactions								

Operator Level(Unique Id)							
CashOut Transaction Report							
S.No	Transaction ID	Date	Time	Amount (Rs)	Name of Recipient		
1							
2							
3							
Total cash Out transactions							

Operator Level(Unique Id)				
Report-Daily Balance in hand				
S.No	Date	Total cash in (+)	Total cash Out (-)	Balance(+ ve or -ve)
1				
Total balance in Hand				

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Mobile Money Remittance

Account Office - Subordinate PO Office Wise						
Cash In Transaction Report						
S.No	Transaction ID	Date	Time	Name of Remitter	Amount to be Remitted (Rs)	Total Amount(Rs)
1						
2						
3						
Total cash In transactions						

Account Office - Subordinate PO Office Wise					
CashOut Transaction Report					
S.No	Transaction ID	Date	Time	Amount (Rs)	Name of Recipient
1					
2					
3					
Total cash Out transactions					

Account Office - Subordinate PO Office Wise			
Report-Daily Balance in hand			
S.No	Date	Total cash in (+)	Total cash Out (-) Balance(+ ve or -ve)
1			
Total balance in Hand			

Listing in drop down menu on computer for computerised and non computerised offices.

Mobile Money Remittance:
Head Post Office

S.No	Transactl on ID	Booking Date	Booking Time	Booking Office name	Booking office Pin code	Booked Amt	Payment office name	Payment office Pin code	Payment Date	Payment Time	Payment Amt	Payment Status
1												
2												
3												

Mobile Money Remittance:
Head Post Office-Commission Report

S.No	Transactl on ID	Booking Date	Booking Time	Booking Office name	Booking office Pin code	Booked Amt	Payment office name	Payment office Pin code	Fee	Payment Time	Payment Amt	Payment Status
1												
2												
3												

Viewing Rights for Divisional level and DAP of concerned circle

DEPARTMENT OF POSTS
MOBILE MONEY TRANSFER SERVICE
.....Post Office
(To Send Money)

Sender:

Name :
Middle Name :
Last Name :
Address :
City :
State :
PIN Code :
Mobile No. :

Receiver:

Mobile Money ID Number :
Name :
Middle Name :
Last Name :
Address :
City :
State :
PIN Code :
Mobile No. :
Amount in Rupees :
Occupation (Please Tick) : Service (Govt./Semi Govt./Pvt)/Business/Other

- (i) I am aware that the receiver will have to collect the amount from a Mobile Money Transfer Office and I will inform him accordingly.
- (ii) I agree that in case the receiver makes the claim of Mobile Money Transfer after 21 days from the date of booking the payment will be subject to special procedure.

(Customer Signature with Date)

For Office Use Only

Mobile Money Transfer ID No. :
Amount :
Service Charge :
Total Amount :
Date & Time of Booking : Date:..... Time:
Approved for Remittance :

Counter Clerk

In charge

OBLONG STAMP

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DEPARTMENT OF POSTS
MOBILE MONEY TRANSFER SERVICE
.....Post Office

(To Receive Money)

Receiver:

Mobile Money ID Number :
Name :
Middle Name :
Last Name :
Address :
City :
State :
PIN Code :
Mobile No. :

Sender:

Name :
Middle Name :
Last Name :
Address :
City :
State :
PIN Code :
Mobile No. :
Amount in Rupees :

Proof of Identification (Photocopy to be attached):

Identification Card No. :
Date of Expiry :
Issuing Authority :

Please indicate mode of payment (Cash/Cheque):

(Signature of Payee with Date)

For Office Use Only

Verified Document (Passed for Payment):

Mobile Money Transfer ID No. :
Amount passed for payment in Rs. :in Cash/Cheque No.....dated
Date of Payment :

Counter Clerk

In charge

Receipt/Acknowledgement:

Received payment of Rs. (in Figures) and Rs.
(in words) through cash / cheque No. dated

(Signature of Payee with Date)

In Charge