

FINANCIAL INCLUSION PROJECT IMPLEMENTATION

Pre-Project Survey Questionnaire

This document assumes that the Bank has established its Core Banking System and now wishes to implement Financial Inclusion System (Micro ATM Standard based) in its service area with the help of Technology Service Provider.

It is assumed that entire Business Correspondent (BC) Management such as BC Identification, Scrutiny, Appointments, Monthly payments, Commission payments, Performance Evaluation, Monitoring, grievance resolution shall be done either by Bank or Some third Party Agency (Corporate BC).

SOFTMAN Infosolutions (I) Pvt Ltd shall act as Technology Service Provider providing

- Necessary Hardware
- Device based Software
- Server based BC Management Software and Transaction Interface Web-Site
- Providing and Maintaining Pass-Through Server (with necessary licenses)
- Complete technical support to Bank's FI Cell In-charge
- Managing a service centre in Bank's Head Office for Technical support and Hardware related issues.
- Provide periodic training to batches of BC

In case bank requires SOFTMAN to perform the task of Corporate BC, please refer to a separate document of BC Management.

Information About Core Banking Solution and FI Gateway Provider

1. Name of Core Banking Software : _____

2. Name of Company supporting the same : _____

3. Details of Technical Contact : _____

4. Transaction Gateway Established ? _____

5. Method of Gateway Access :

(a) TCP-IP Based : ISO 8583 based formats
Custom Formats

Method of Implementation : Sync / ASync

Public IP Supported ?

If no, what are requirements of Dedicated Connection ?

(b) Web-APIs:

IP based or DNS Based ?

https based ?

Security certificate owned by ?

6. Transaction requests :
 - (a) On-Line Request Based
 - (b) File based posting
7. Account Enrollment requests:
 - (a) On-Line Request Based
 - (b) File based posting
8. Transaction related details
 - (a) Encryption needed for data packet ?
 - (b) Encryption method document to be provided.
 - (c) Who will provide Security key
9. Pre-production testing of application
 - (a) Test Server Environment availability
 - (b) For how much time the environment shall be given ?
 - (c) Public IP Supported ?
 - (d) How many test cases shall be needed to certify ?
 - (e) Who shall provide Credentials for Test Environment ?

10. Finger Print based Transaction required ?

(a) If yes, who owns and stores the repository ?

- SOFTMAN
- CBS
- NPCI/AADHAR

(b) FP template required in which format ?

- Template Binary format (< 1 KB)
- ISO Format

11. Customer Identification Methods Supported

- CBS Account Number Manual Input
- Aadhar Number Input (Seeding required)
- Rupay Card Swipe
 - (a) Card No is controlling
 - (b) CBS Account Number

12. Customer Authentication Methods

- Finger Print (SOFTMAN / CBS / NPCI)
- Aadhar enabled payment system
- Rupay Card / PIN based (NPCI)
- OTP Based (CBS Environment)

Functional aspects : Channels Bank want to provide

ENROLLMENT

1. New Account Enrollment Required ? _____
(a) Only Form-Sr_No tracking is supported.
(b) Actual account opening shall be done at Bank's Branch
2. e-KYC Implemented by the Bank ? _____
3. Finger Print will be acquired by BC or Branch Manager ? _____
4. Card Issuing Authority : Bank's cell / Third Party
5. Information of Card :
 - (a) Track 1 : _____
 - (b) Track 2 : _____
 - (c) Track 3 : _____

TRANSACTIONS TO BE SUPPORTED OVER FI

- (a) Cash Deposit : _____ rules _____
- (b) Cash Withdraw: _____ rules _____
- (c) Mini Statement: _____ rules _____
- (d) Balance Enquiry: _____ rules _____
- (e) Fund Transfer
 - Beneficiary CBS No ?
 - Aadhar based Fund Transfer ?

Other Aspects of the Project

- a) Time frame in which the Bank wants to implement the solution
- b) Number of devices planned to be implemented
- c) Total time period over which the devices are to be implemented
- d) Contact time period for the project
- e) Tentative date break-up of desired activities
 - Finalisation of Technical and function parameters
 - Finalisation of Project Deliverable
 - Finalisation of commercial aspects of the solution
 - Issuance of Letter of Intent
 - Setting up of the test environment
 - Conducting Test run of solution
 - User Acceptance Testing
 - Setting up of Production Environment
 - Delivery of first batch of devices
 - BC Training
 - Project go-live

In case of any doubt or clarification is required with respect to this document, please contact

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