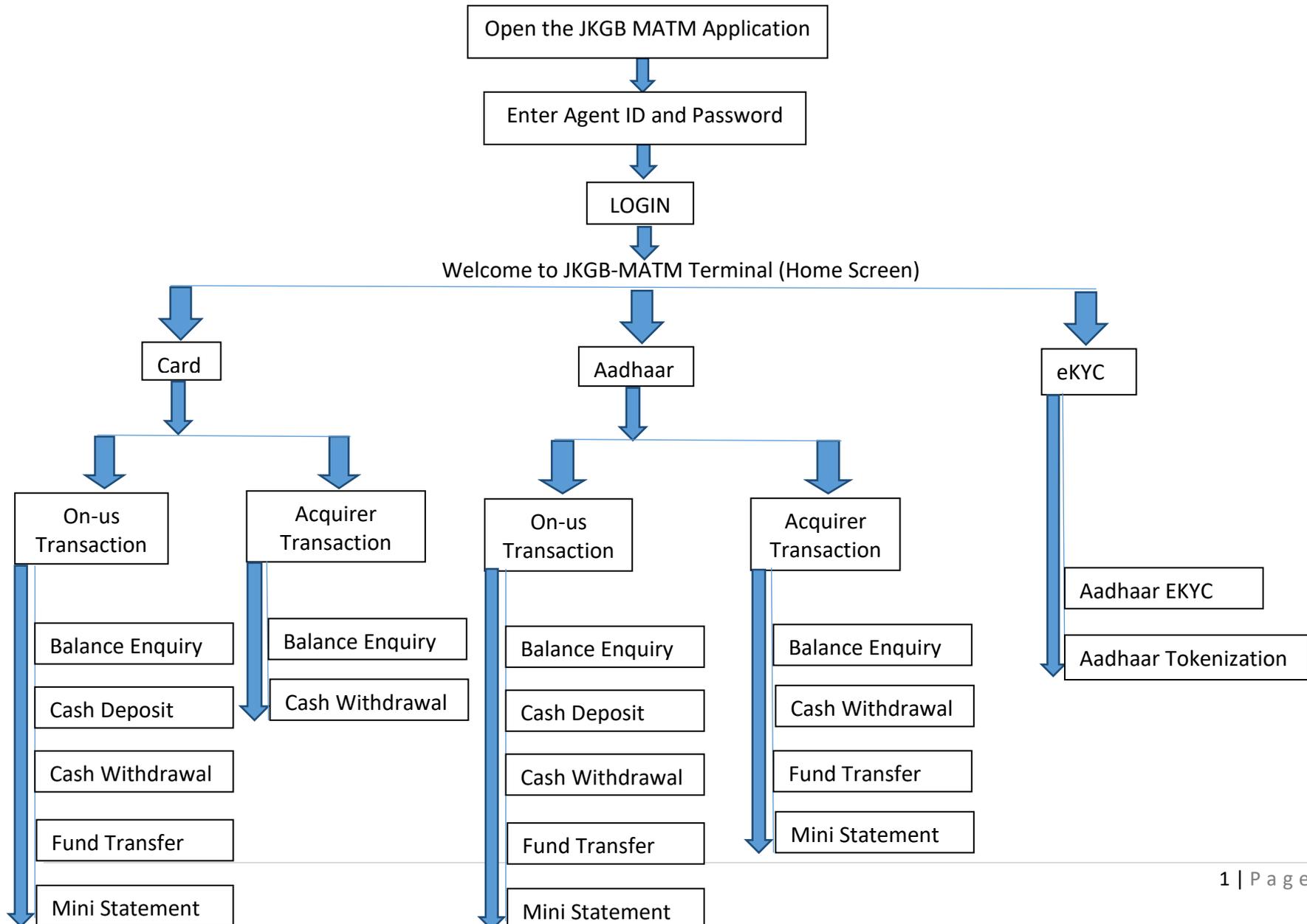


Annexure – II

User Manual for Micro ATM Operations



Flow of the Micro ATM Application

1) BC (Agent) can login to JKGB MATM Application on the Micro ATM Device using Agent ID and Password.

2) On successful login Agent is directed to JKGB MATM Home Screen. Customer can perform transactions on Micro ATM using

- Debit Card and PIN

OR

- Aadhaar Number/UID Number and Biometric (Finger Print)

3) The customer can perform below operations on JKGB Micro ATM: -

a) ATM Card Transactions

- On-us Transaction (JKGB Customer)

- i) Balance Enquiry:**

- The device will ask to insert/swipe the card followed by PIN number.
 - On successful authentication Balance will be displayed on screen with an option to PRINT the receipt.

- ii) Cash Deposit:**

- Device will prompt to enter Cash Deposit Amount.
- After entering the amount the authentication is done using ATM Card and PIN.
- On successful authentication the Deposit Details will be displayed on screen with an option to PRINT the receipt.
- If the transaction is successful the BC (Agent) will take the deposit amount from the Customer.
- The Receipt can be shared with the customer and a copy can be kept with the Agent.

iii) Cash Withdrawal:

- Device will prompt for Cash Withdrawal Amount.
- After entering the amount the authentication is done using ATM Card and PIN.
- On successful authentication the Cash Withdrawal Details will be displayed on screen with an option to PRINT the receipt.
- If the transaction is successful the BC (Agent) will hand over the withdrawal amount to the Customer.
- The Receipt can be shared with the customer and a copy can be kept with the Agent.

iv) Fund Transfer:

- Device will prompt to enter Beneficiary Account Number and Amount to transfer.
- After confirming authentication is done using ATM Card and PIN.

- On successful authentication the Transfer Details will be displayed on screen with an option to PRINT the receipt.
 - The Receipt can be shared with the customer and a copy can be kept with the Agent.
- v) **Mini Statement:**
 - On selecting the Mini Statement Option device will ask for insert/swipe the card followed by PIN number.
 - On successful authentication the Mini Statement (Last 10 transactions & Available Balance) of the Account will be displayed on screen with an option to PRINT the receipt.
- **Acquirer Transaction (Other Bank Customer)**
 - i) **Balance Enquiry:**
 - The device will ask to insert/swipe the card followed by PIN number.
 - On successful authentication Balance will be displayed on screen with an option to PRINT the receipt.
 - ii) **Cash Withdrawal:**
 - Device will prompt for Cash Withdrawal Amount.
 - After entering the amount the authentication is done using ATM Card and PIN.
 - On successful authentication the Cash Withdrawal Details will be displayed on screen with an option to PRINT the receipt.
 - If the transaction is successful the BC (Agent) will hand over the withdrawal amount to the Customer.

- The Receipt can be shared with the customer and a copy can be kept with the Agent.

b) Aadhaar Based Transactions (Using Aadhaar/UID Number and Biometric)

- On-us Transaction (JKGB Customer)

- i) Balance Enquiry:**

- The device will prompt to enter Aadhaar Number / Virtual ID and Customer Name followed by Biometric (Finger Print) of the Customer.
 - On successful authentication Balance will be displayed on screen with an option to PRINT the receipt.

- ii) Cash Deposit:**

- The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name and Cash Deposit Amount.
 - After entering the details authentication is done using Biometric (Finger Print) of the Customer.
 - On successful authentication the Deposit Details will be displayed on the screen with an option to PRINT the receipt.
 - If the transaction is successful the BC (Agent) will take the deposit amount from the Customer.
 - The Receipt can be shared with the customer and a copy can be kept with the Agent.

- iii) Cash Withdrawal:**

- The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name and Cash Withdrawal Amount.
- After entering the details authentication is done using Biometric (Finger Print) of the Customer.
- On successful authentication the Cash Withdrawal Details will be displayed on screen with an option to PRINT the receipt.
- If the transaction is successful the BC (Agent) will hand over the withdrawal amount to the Customer.
- The Receipt can be shared with the customer and a copy can be kept with the Agent.

iv) Fund Transfer:

- The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name, Transfer Amount and Beneficiary Aadhaar Number.
- After entering the details authentication is done using Biometric (Finger Print) of the Customer.
- On successful authentication the Transfer Details will be displayed on screen with an option to PRINT the receipt.
- The Receipt can be shared with the customer and a copy can be kept with the Agent.

v) Mini Statement:

- On selecting the Mini Statement Option device will ask for Aadhaar Number / Virtual ID followed by Capturing Biometric (Finger Print) of the Customer.

- On successful authentication the Mini Statement (Last 10 transactions & Available Balance) of the Account will be displayed on screen with an option to PRINT the receipt.
- Acquirer Transaction (Other Bank Customer)
 - i) **Balance Enquiry:**
 - The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name and select of Bank Name followed by capturing Biometric (Finger Print) of the Customer.
 - On successful authentication Balance will be displayed on screen with an option to PRINT the receipt.
 - ii) **Cash Withdrawal:**
 - The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name, select Bank Name and enter Cash Withdrawal Amount followed by capturing Biometric (Finger Print) of the Customer.
 - On successful authentication the Cash Withdrawal Details will be displayed on screen with an option to PRINT the receipt.
 - If the transaction is successful the BC (Agent) will hand over the withdrawal amount to the Customer.
 - The Receipt can be shared with the customer and a copy can be kept with the Agent.

iii) Fund Transfer:

- The device will prompt to enter Aadhaar Number / Virtual ID, Customer Name, Transfer Amount, Beneficiary Aadhaar Number and select Beneficiary Bank Name.
- After entering the details authentication is done using Biometric (Finger Print) of the Customer.
- On successful authentication the Transfer Details will be displayed on screen with an option to PRINT the receipt.
- The Receipt can be shared with the customer and a copy can be kept with the Agent.

vi) Mini Statement:

- On selecting the Mini Statement Option device will prompt to enter Aadhaar Number / Virtual ID, Customer Name and select Bank Name followed by Capturing Biometric (Finger Print) of the Customer.
- On successful authentication the Mini Statement (Last 10 transactions & Available Balance) of the Account will be displayed on screen with an option to PRINT the receipt.

c) eKYC

- i) Aadhaar EKYC**
- ii) Aadhaar Tokenization**

