



Skill India
कौशल भारत - कुशल भारत

SKILLING TO MOVE IN THE NEW WORLD OF DIGITAL ECONOMY





“In this digital age, we have an opportunity to transform lives of people in ways that was hard to imagine a couple of decades ago.”

Shri Narendra Modi
Honourable Prime Minister

What is Digital Payment?

Digital payments enable you to make transactions without tangible currency in hand!

The payment of your daily purchases are done directly from your bank/mobile wallet account.

What do I require to make digital payments?

For digital payments, you need to have a bank account and any one of the following:



Debit Card

or



Mobile Phone

or



Aadhar Number

How do I pay digitally?

If you have any of the above three things, there are **6 easy ways** to make digital payments.

01 Debit Card Issued by Your Bank

Once you have debit card and PIN number making digital payments is easy:

Debit Card can be a Visa Card, Master Card or a Rupay Card.

These cards are issued by your bank, along with a 4 digit PIN number. If you do not have a Debit Card or have forgotten the PIN number, contact your bank to get it.

- 1 After making the purchase, instead of cash, give your debit card to the merchant
- 2 Merchant will swipe your card in a card-swipe machine
- 3 He will ask you to enter the PIN number - it has buttons the way you have on your mobile. Simply enter your 4 digit PIN number without revealing it to others
- 4 Merchant will give you a receipt for your record



Payment is done, money debited from your bank account






Under no circumstances share your Debit Card PIN Number with anyone

02 e-Wallet

As Easy as using Whatsapp



1. Download an e-Wallet like    etc. on your mobile phone
2. Register your mobile number
3. Link this with your Debit or Credit Card or through Net Banking
4. To use the e-Wallet for making a purchase, simply enter the mobile number displayed by the merchant at his Point-of-Sale



Payment is done



- Make sure that you enter correct amount and mobile number
- Check in the wallet statement that the correct amount has been debited

03 Aadhaar Enabled Payment System (AEPS)



This is the easiest way to make merchant purchases.

Paying to a merchant using AEPS does not require you to remember any password or PIN. Just place your finger on the scanner machine – payment will automatically debit from your bank account.

- 1 Enter the amount of purchase
- 2 Place your finger on the scanner to record your fingerprint



Payment is done, amount is debited from your account



Make sure that you enter correct amount

Use this system for bank transactions like Fund Transfer, Balance Enquiry, Cash Deposit or Withdrawal etc. by following these easy steps:

- 1 Visit a Micro-ATM or contact Banking Correspondent
- 2 Provide your bank name and aadhaar number
- 3 Choose a transaction like balance enquiry, fund transfer etc.
- 4 Place your finger on the scanner to record your fingerprint
- 5 Take slip



Transaction completed

04 UPI (Unified Payment Interface)

As easy as sending SMS from your phone.

Your mobile phone becomes your bank in 4 simple steps

- 1 Register your mobile number with your bank
- 2 Download the banking app like SBI-Buddy on your mobile
- 3 Make your unique ID
- 4 Set your unique Pin



Banking Transaction can now be done anywhere – anytime without going to the bank

The BHIM (Bharat Interface for Money) app is developed to widen the adoption of cashless transactions in the country. BHIM is a simple UPI app that enables secure, reliable and fast transactions.

- Works on feature phones
- Fund transfer directly through mobile number
- Check balance
- Collect / send money
- Many languages
- Mobile banking activation not needed
- Allows transaction using QR code



3 levels of authentication

- 1 Passcode (to be created while installing the app)
- 2 Payment Address (Payee mobile number or Virtual Payment Address)
- 3 UPI personal identification number (PIN) to make transaction



- Register your bank account with correct mobile number
- Carefully enter mobile number to send out a payment
- Call customer care (available in the app) in case of any issue
- BHIM (app) links only one bank account carefully select the bank to be linked with the app
- Bank run UPI app can cater to all your banking activities like SBI Buddy, ICICI Pocket etc.

05 USSD (Unstructured Supplementary Service Data)

Now you can make payments from your non-smart phones or basic mobile phones.



06 Net Banking

Transfer funds to someone else's account through internet.

1. Log into your internet banking page
2. Enter id and password
3. Select Fund Transfer option
4. Select payee or create payee by entering bank details like account number, name and IFSC codes
5. Enter amount to be transferred
6. Verify credentials by one or both of the options, as prescribed by the bank
 - Either password **or**
 - CVV number on the debit card **or** • OTP
7. Confirm the amount and transfer money to the payee account



- Choose correct payee and enter correct amount to be transferred
- Under no circumstances share online banking password, OTP, CVV number, card number with anyone



You just transferred your money!

■ e-Retail ■

An Example of Digital Transaction

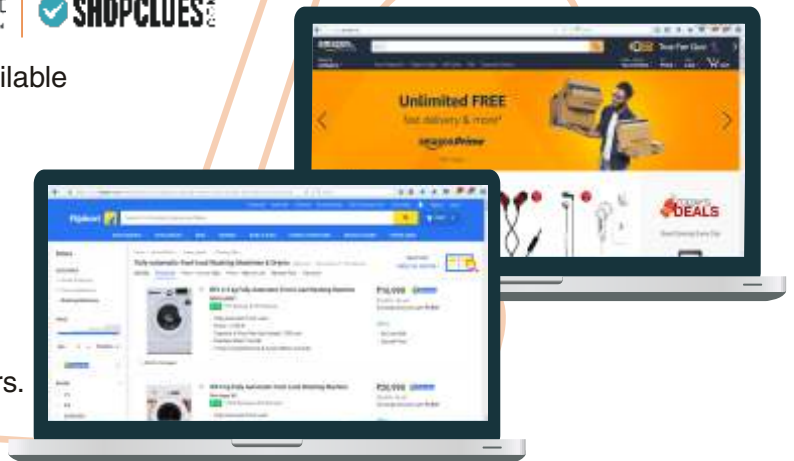
e-Retail offers a huge range of products with doorstep delivery in desired quantities.

Process for making merchant purchases

- ❷ Open the web page or mobile app for the appropriate e-retail service provider.



- ❷ Browse through the list of products available
- ❷ Select appropriate size and quantity
- ❷ Check the payment amount
- ❷ Enter address for delivery of product
- ❷ Select check out
- ❷ Select payment mode
- ❷ Enter details required for the selected payment mode. And the product is yours.



- Check warranty etc. on consumer durable products
- Ensure correct quantity/weight/sizes
- Do not share CVV number, card number, banking password, mpin, ATM PIN, OTP with anyone

■ Digital Transactions 'Must Knows' ■

Remember

- ✓ Install well known antivirus software
- ✓ Use official site to download apps
- ✓ Be careful of 'over the shoulder peeping' while entering your password
- ✓ Never store sensitive information on phone/laptop
- ✓ Use strong passwords, that are not very easy to guess.
- ✓ Check your account statements often

Advantages

- ✓ No long queues outside ATMs
- ✓ No 'out of cash' situation at banks
- ✓ No wait-time for a cheque to be credited
- ✓ No risk of carrying currency notes in the wallet.
- ✓ Reduced cash related crimes