



TATA CONSULTANCY SERVICES



Bank of Baroda Kiosk

AEPS KIOSK ONUS Transaction User Manual

Version 1.0

July 2014

TATA CONSULTANCY SERVICES

www.tcs.com

Revision History

Date	Version	Author	Comments	Date of review
22-July-2014	1.0	Yashodhan Kulkarni	BOB KIOSK AEPS ONUS Transaction User Manual	

Distribution List

S. No	Name	Role

Approvers List

Approved By	Authorized By	Signature	Organization	Date of review
Manish Chandnani			TCS	24-July-2014

Contacts

For questions or comments about this document's technical content or to request changes to the document, contact:

Contact Details	Phone	Organization
Extension-no-1	022-66984959	TCS
Extension-no-2	022-66984960	TCS
Extension-no-3	022-66984956	TCS
Extension-no-4	022-66984957	TCS

Preface

This is the help guide for AEPS ONUS Transactions through Kiosk channel. The new functionality allows customer to do the banking transactions using the AADHAR number i.e. UID number authentication, **provided the AADHAR number is mapped to their savings bank account in Bank of Baroda.**

This implies that the customers who already have the bank account with Bank of Baroda and have their AADHAR number updated in Bank of Baroda can do the banking transaction even though they are not enrolled through TCS Kiosk System.

Purpose

This document gives the flow and details about the process of AEPS Onus transactions

Prerequisites

VLE agent should install the latest BOB KIOSK software in the system. The details of the latest version, the download link and the credentials are as below:

Setup name: **BOBKiosk_v2.3.6**

FTP link: <ftp://ftp.precisionbiometric.co.in>

User name: ftp_bobvle@techconet.co.in

Password: BObvle@123

Target Audience

The primary audiences for this document are:

- VLE's
- Customers
- Tech Support team

Contents

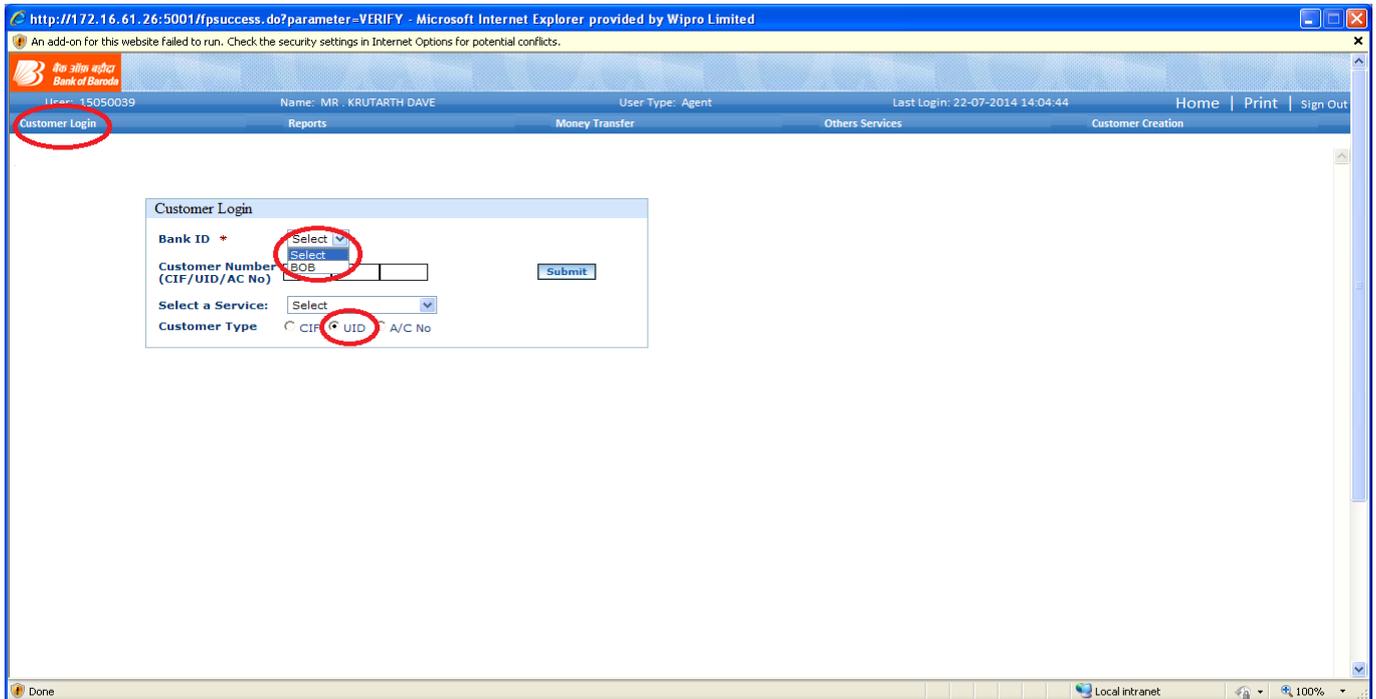
BANK OF BARODA KIOSK	1
1. CUSTOMER LOGIN:.....	5
2. TRANSACTIONS:	7
2.1 BALANCE ENQUIRY:	7
2.2 DEPOSIT:	9
2.3 WITHDRAWAL:	14
2.4 FUND TRANSFER:	19
2.5 BEST FINGER DETECTION:	24
3. TROUBLESHOOT GUIDE:	28

1. Customer Login:

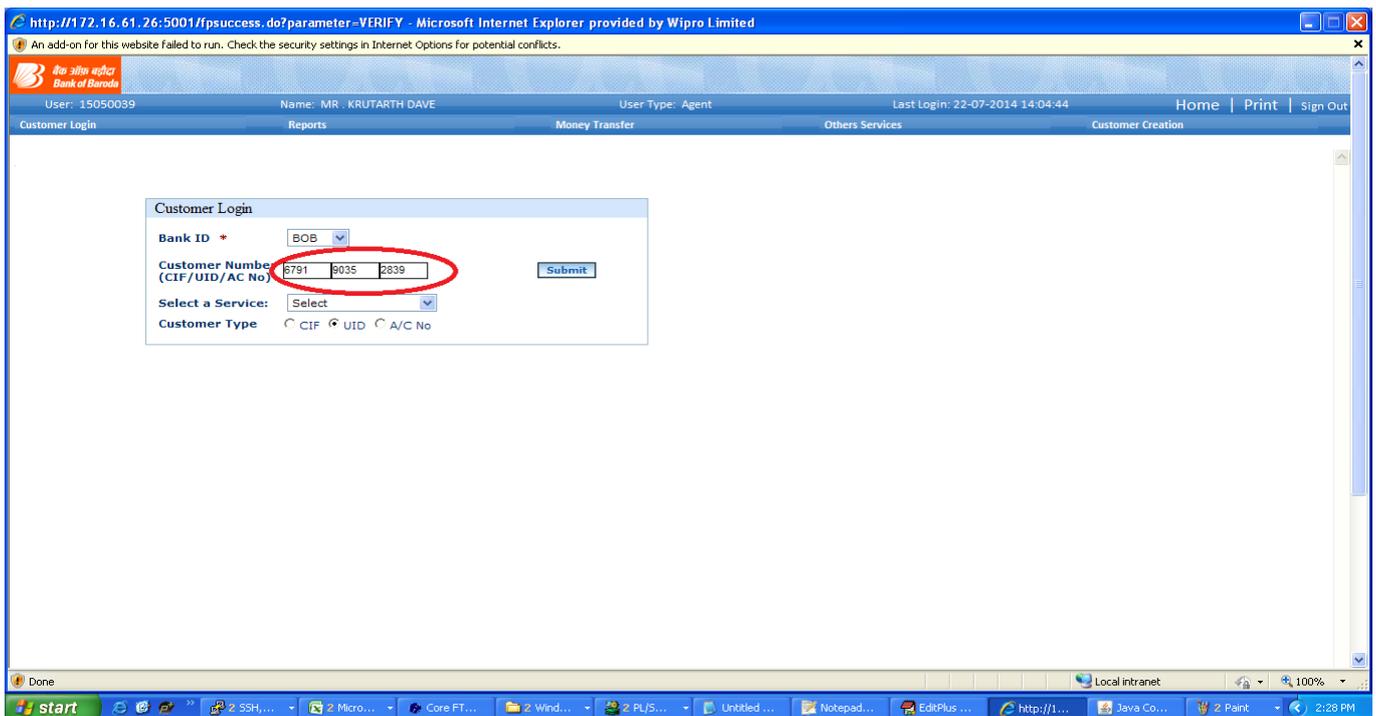
Click on Customer Login and Select fields as below

Bank Id: BOB

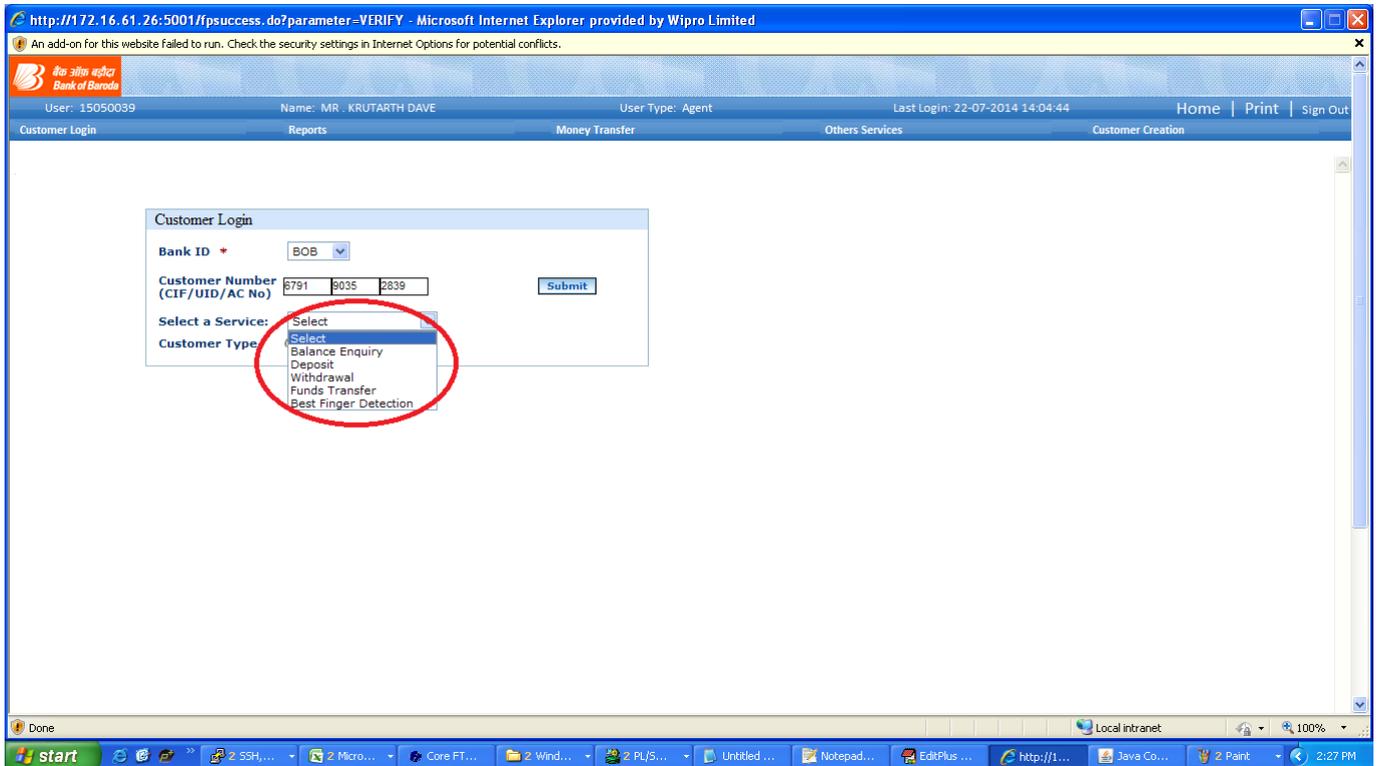
Customer Type: UID



Enter the 12 digit UID number of a customer as shown below:



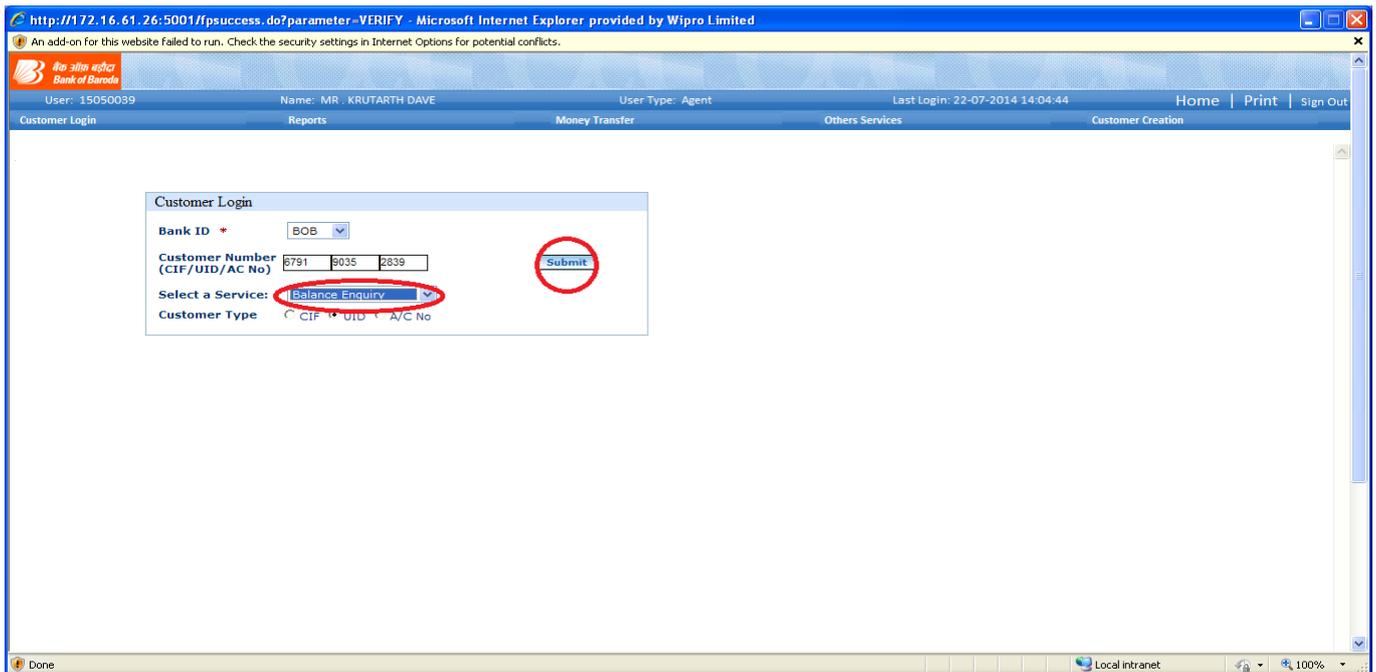
Select a Service that a customer wants to use, like Deposit to deposit money into the savings bank account of a customer, Withdrawal to withdraw money from bank account and so on. (Each transaction is explained later on)



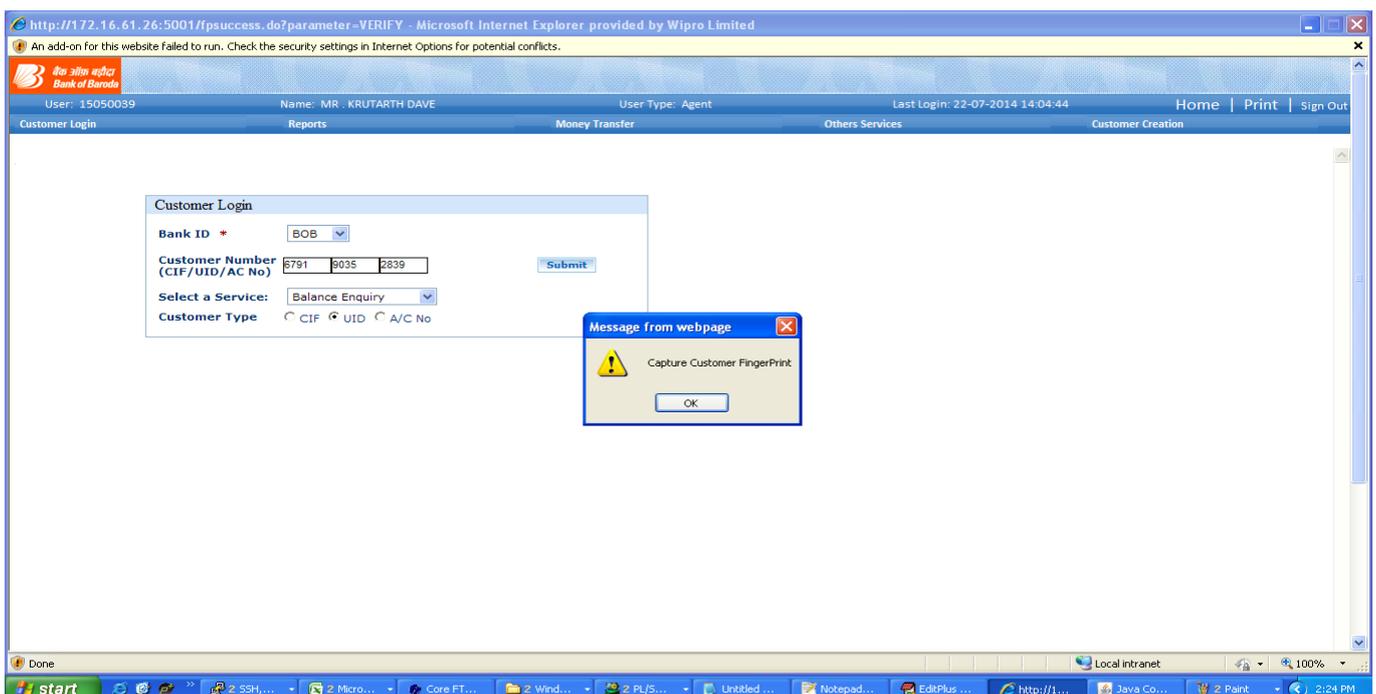
2. Transactions:

2.1 Balance Enquiry:

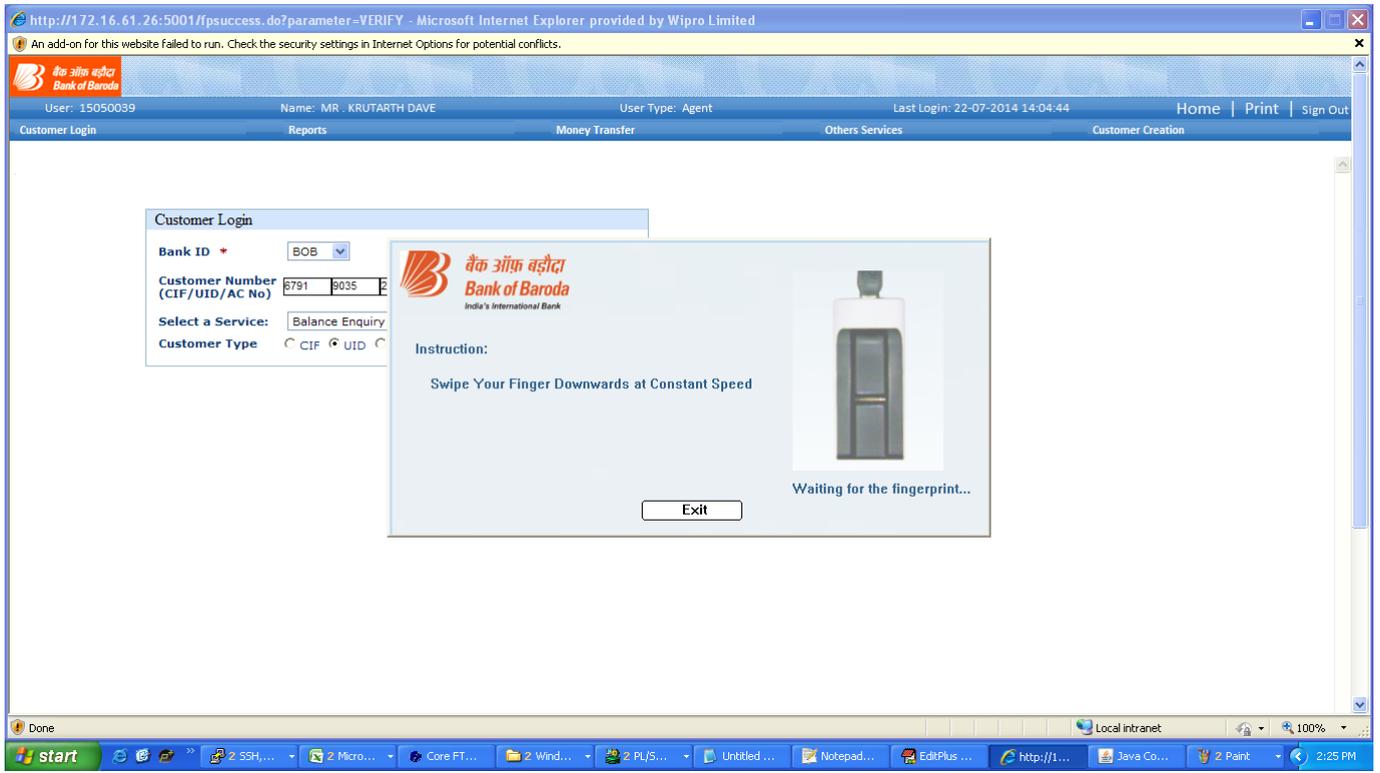
Using this service a customer can view the balance in his account. To view balance select service as “Balance Enquiry” and click on “Submit” button as shown below.



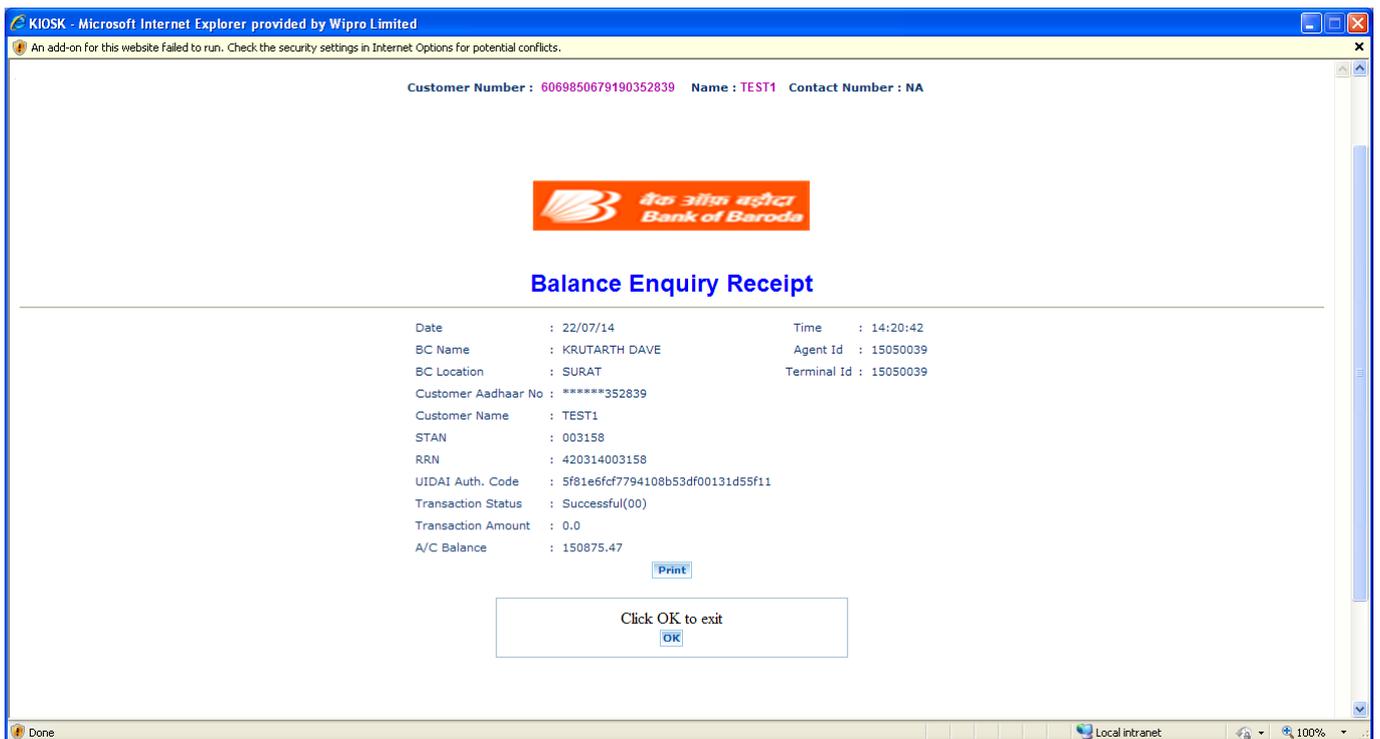
It will ask for customer Fingerprint verification



Place customer finger on device firmly until it captures.

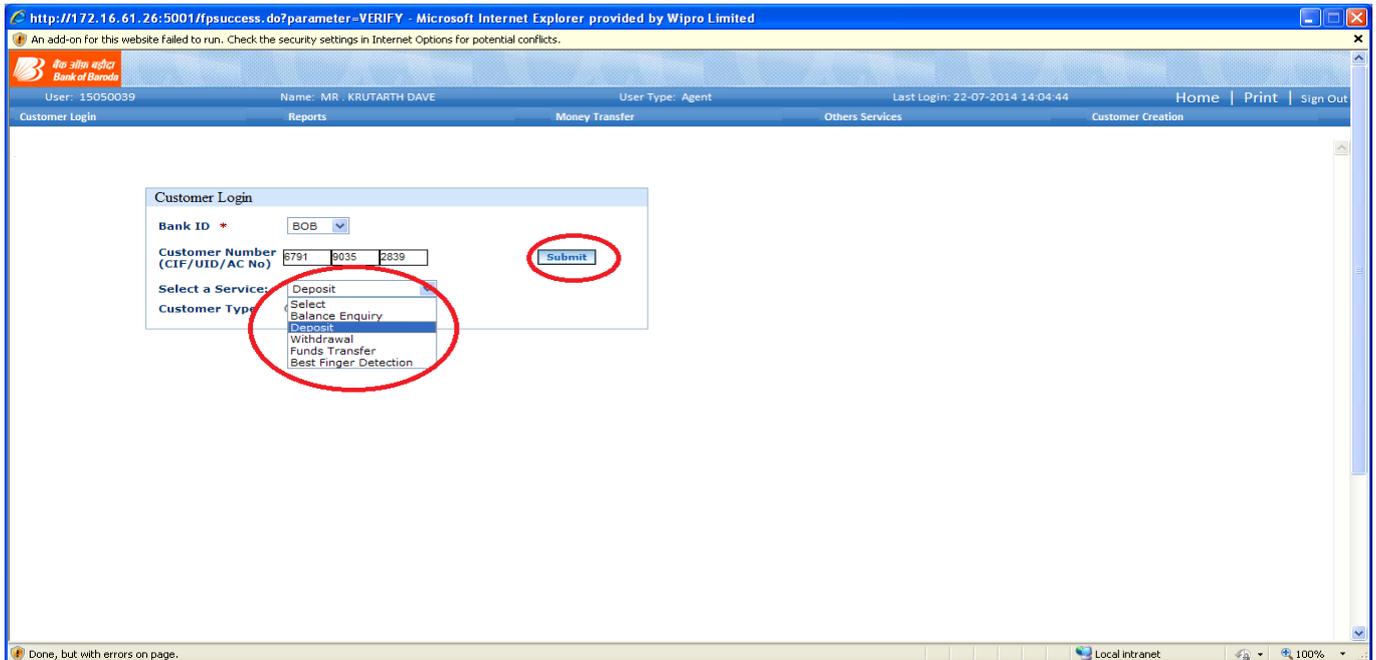


Once the fingerprint is verified, the receipt will be generated showing the balance in the customer account as below.

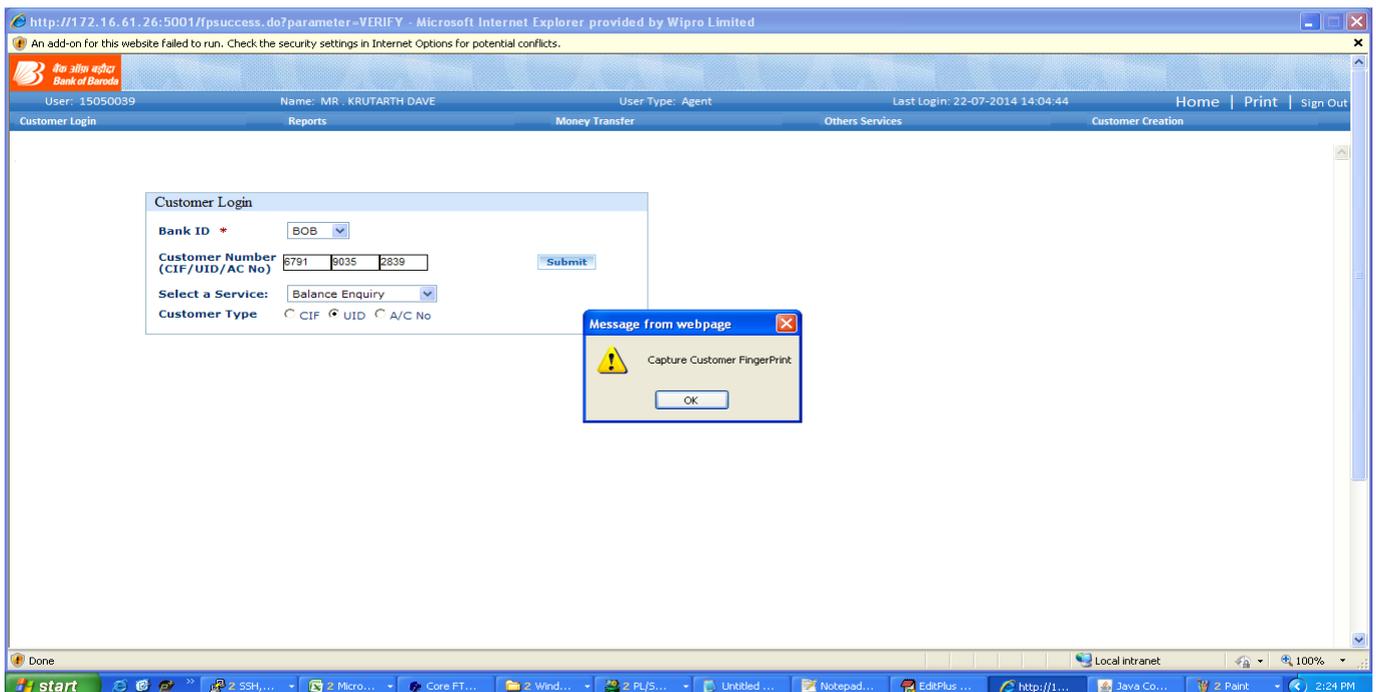


2.2 Deposit:

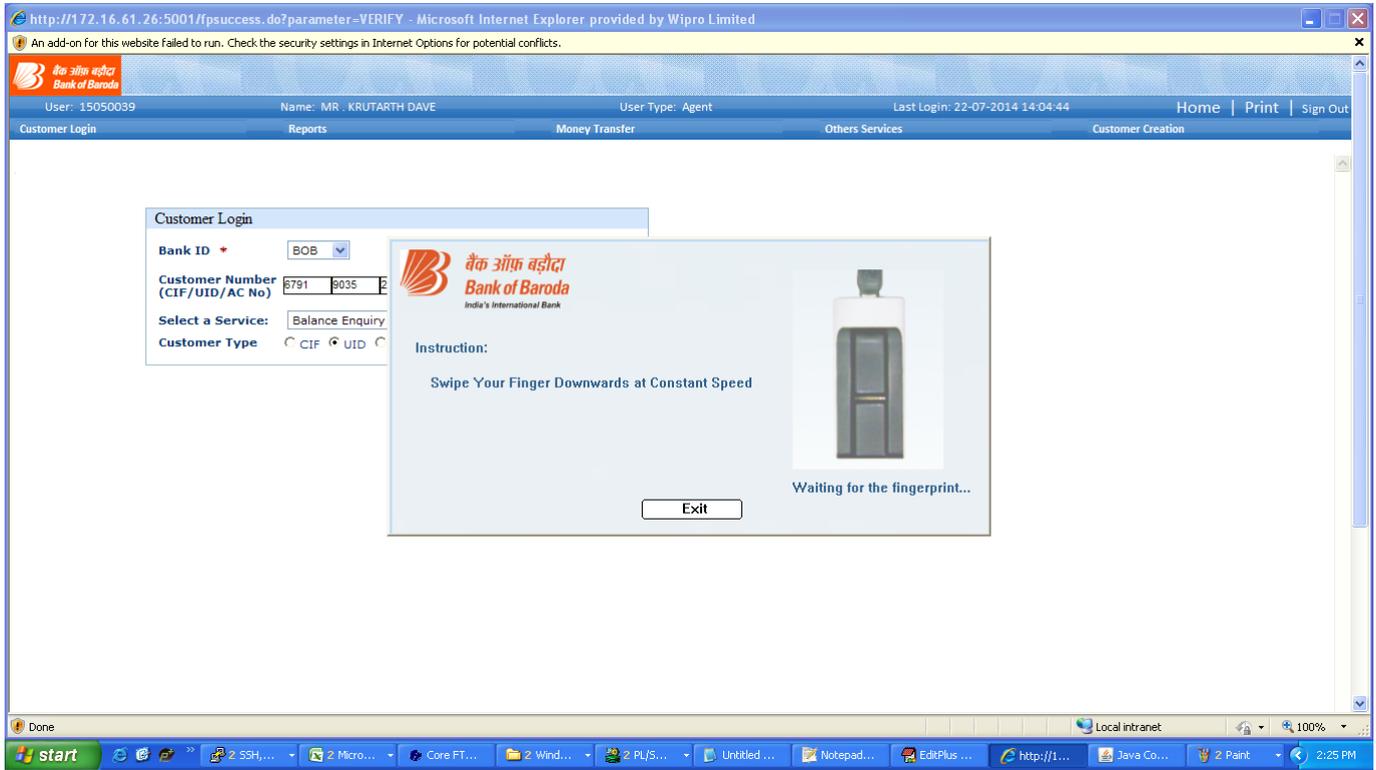
Using this service a customer can Deposit money in his savings bank account. Select a Service as “Deposit” and click on “Submit” button as shown below



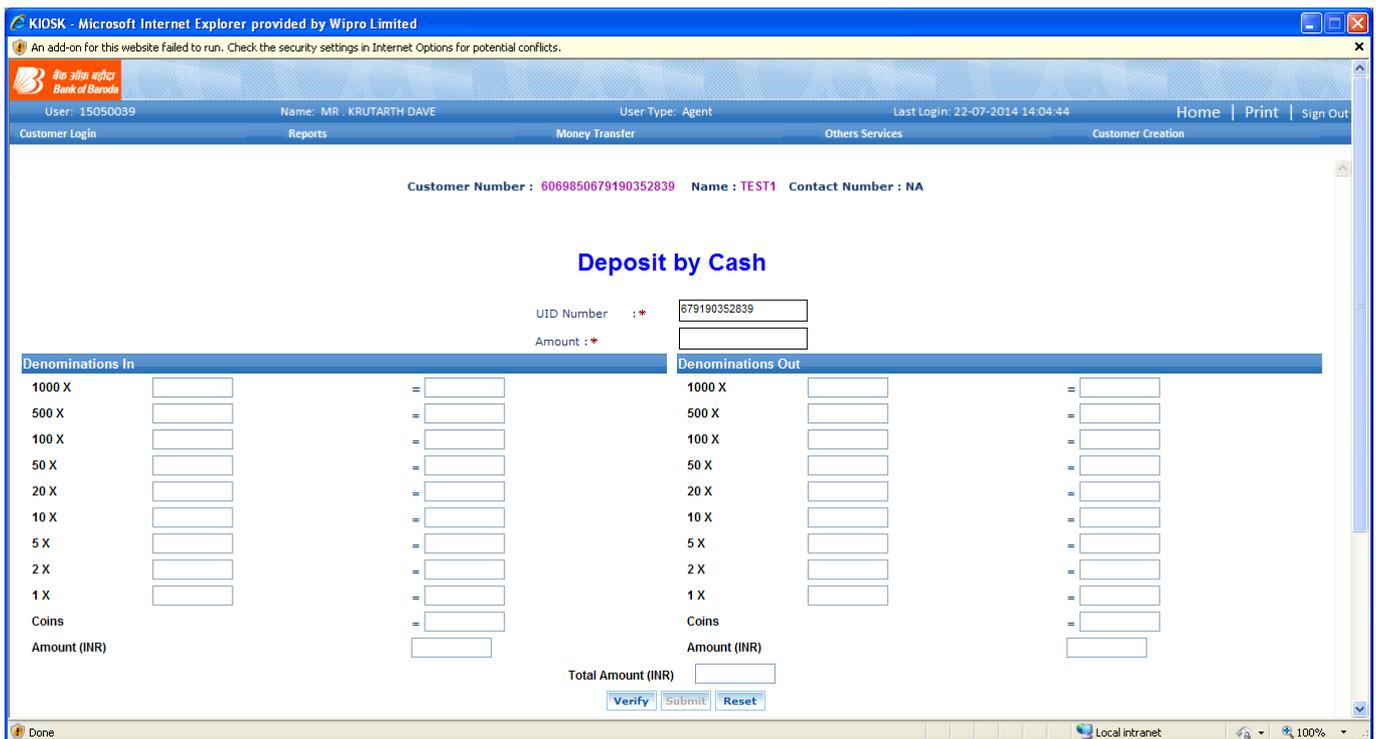
It will ask for customer Fingerprint verification



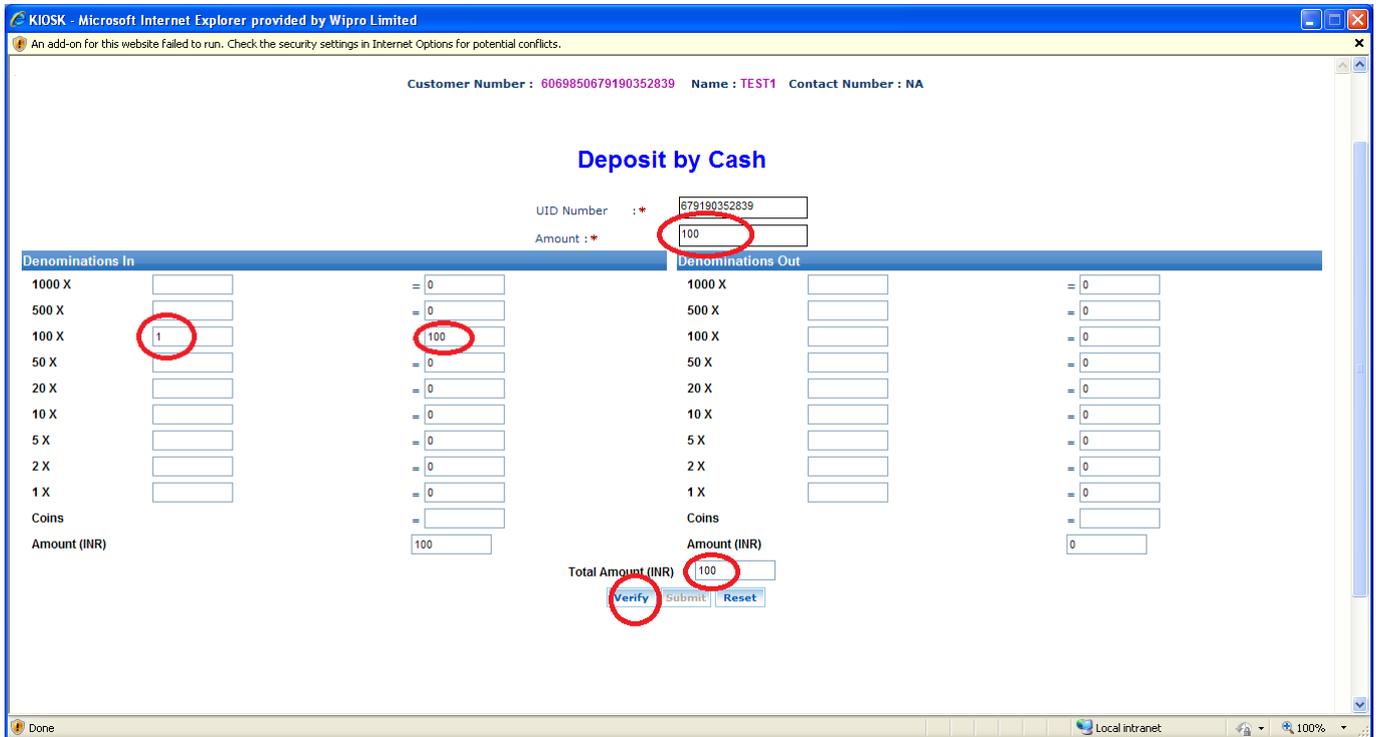
Place customer finger on device firmly until it captures.



Once the fingerprints are verified, it will redirect to the Deposit by Cash page as shown below



Customer should select amount and denominations and denominations as shown below



Customer Number : 6069850679190352839 Name : TEST1 Contact Number : NA

Deposit by Cash

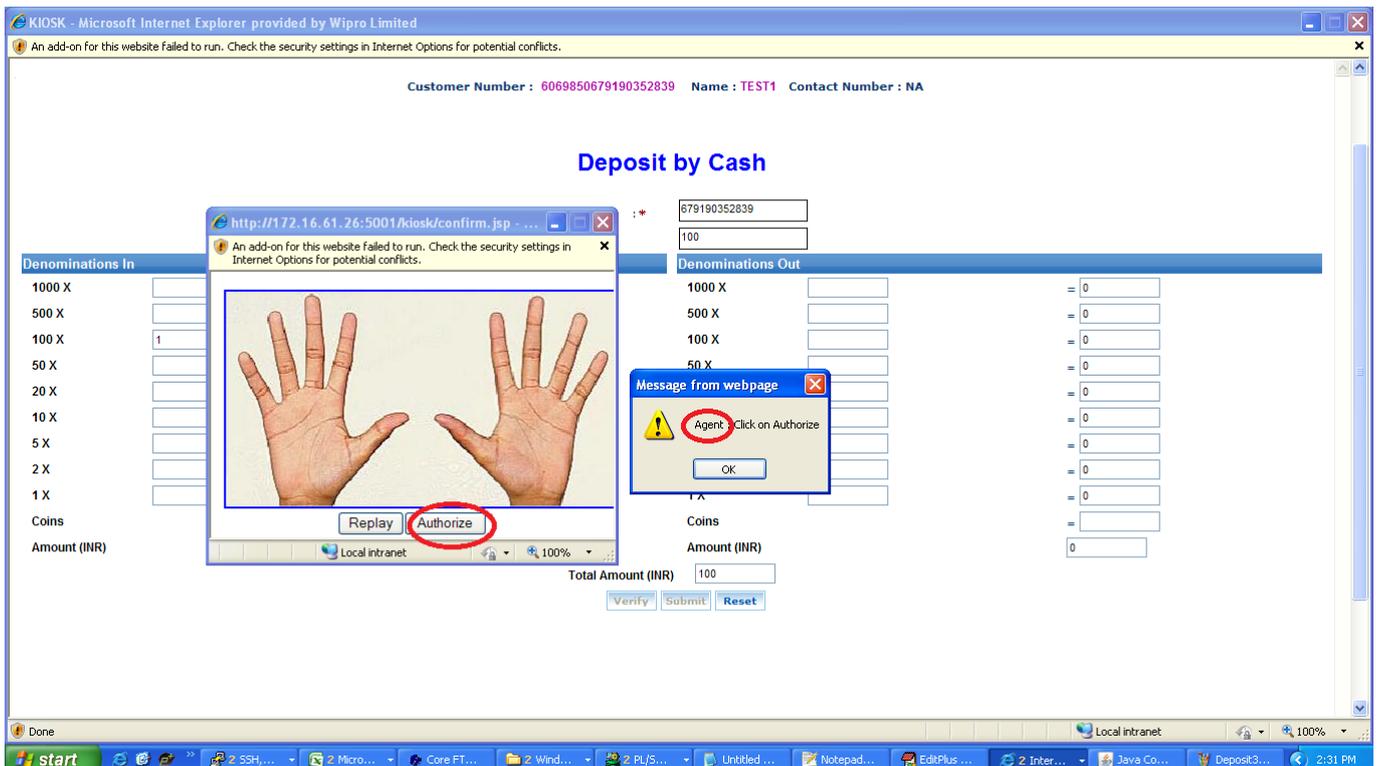
UID Number : * 679190352839
 Amount : * 100

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

Total Amount (INR) 100

Verify Submit Reset

After clicking on verify, it will ask for Agent fingerprint verification as shown below. Click on Authorize to verify Agent fingerprint



Customer Number : 6069850679190352839 Name : TEST1 Contact Number : NA

Deposit by Cash

UID Number : * 679190352839
 Amount : * 100

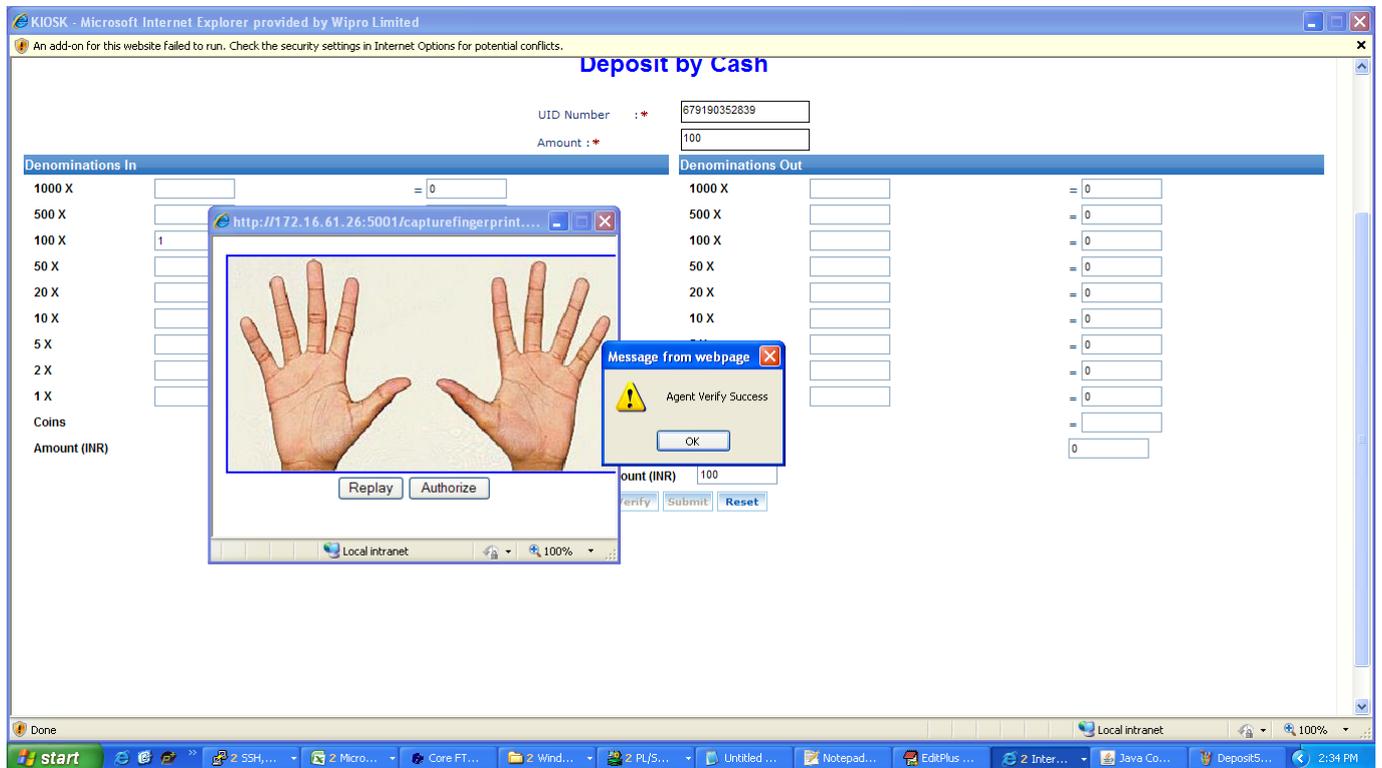
Denominations In		Denominations Out	
1000 X	<input type="text" value="0"/>	1000 X	<input type="text" value="0"/>
500 X	<input type="text" value="0"/>	500 X	<input type="text" value="0"/>
100 X	<input type="text" value="1"/>	100 X	<input type="text" value="0"/>
50 X	<input type="text" value="0"/>	50 X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

Total Amount (INR) 100

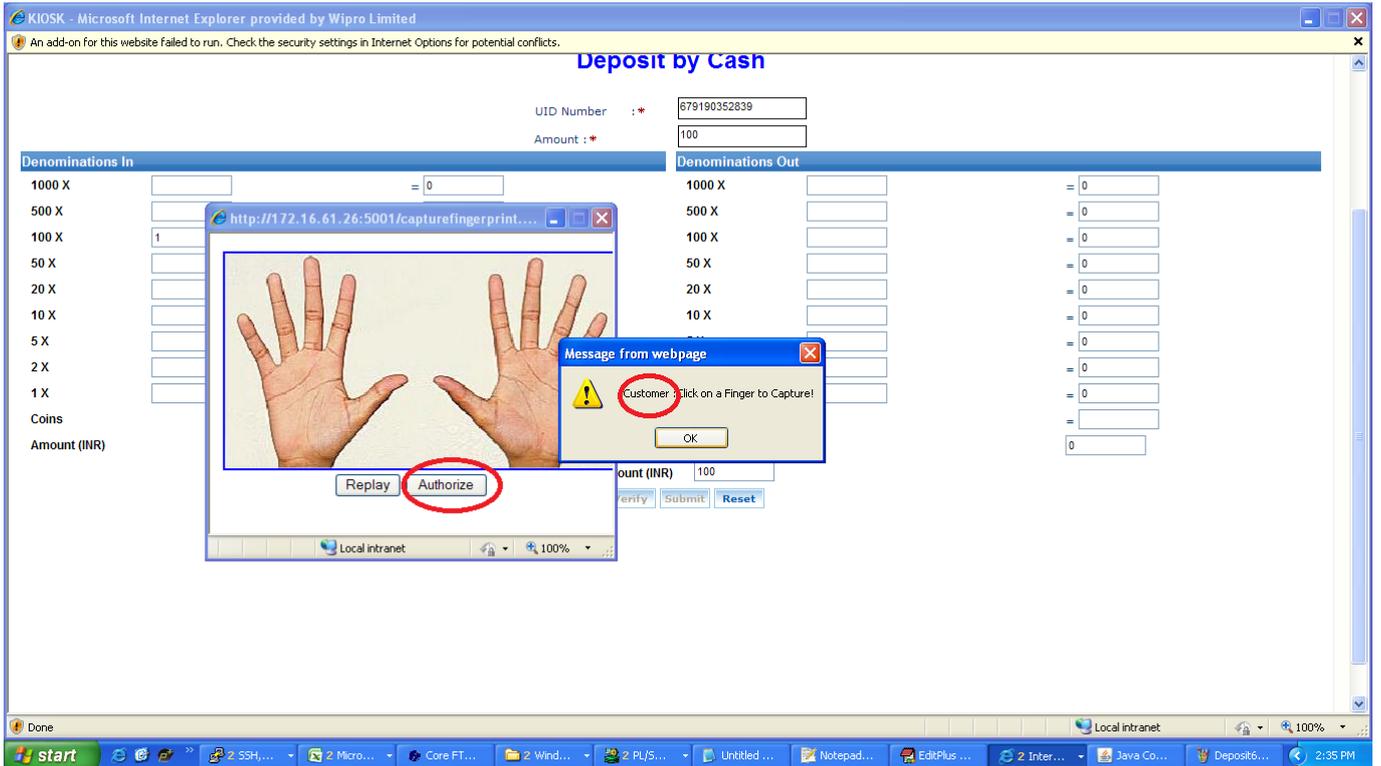
Verify Submit Reset

Message from webpage: Agent: Click on Authorize

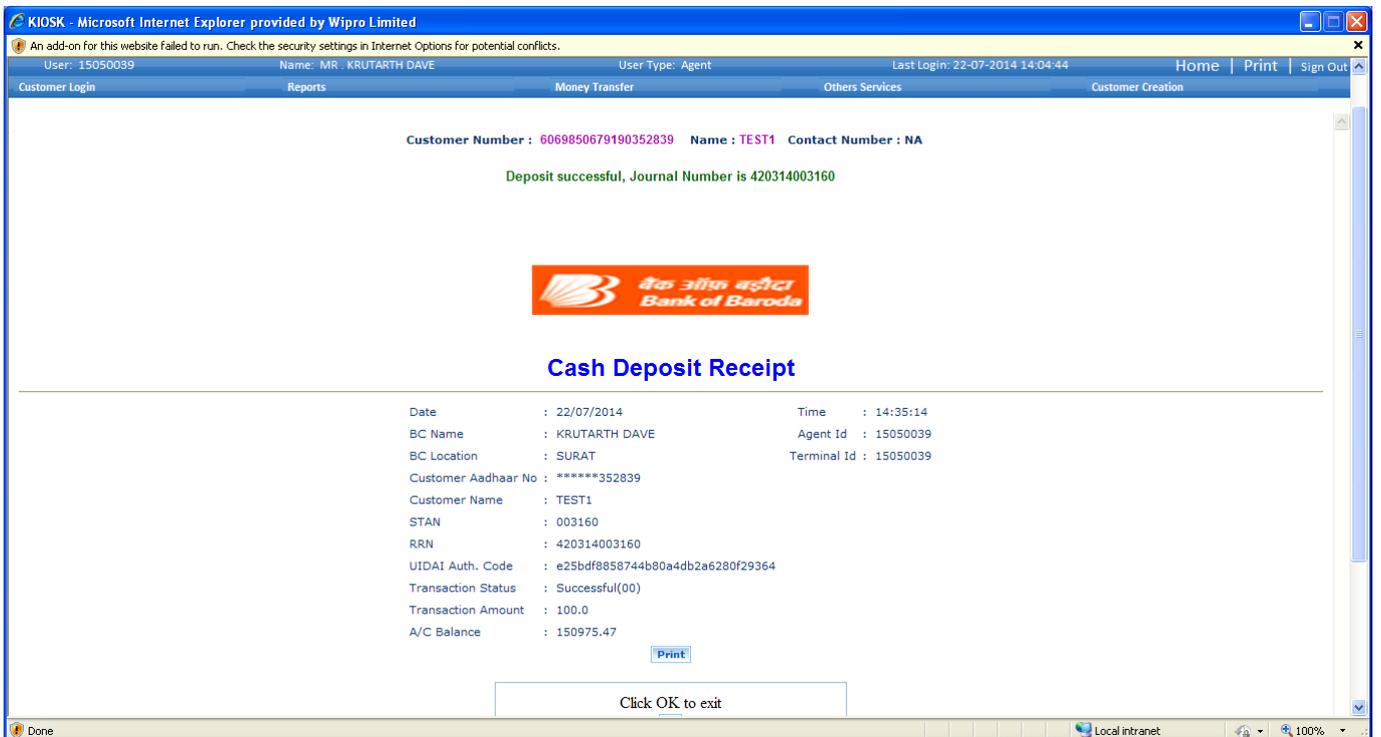
Agent verification success message will get displayed as below



After Agent verification a customer should be authorized. Click on Authorize to verify customer fingerprints

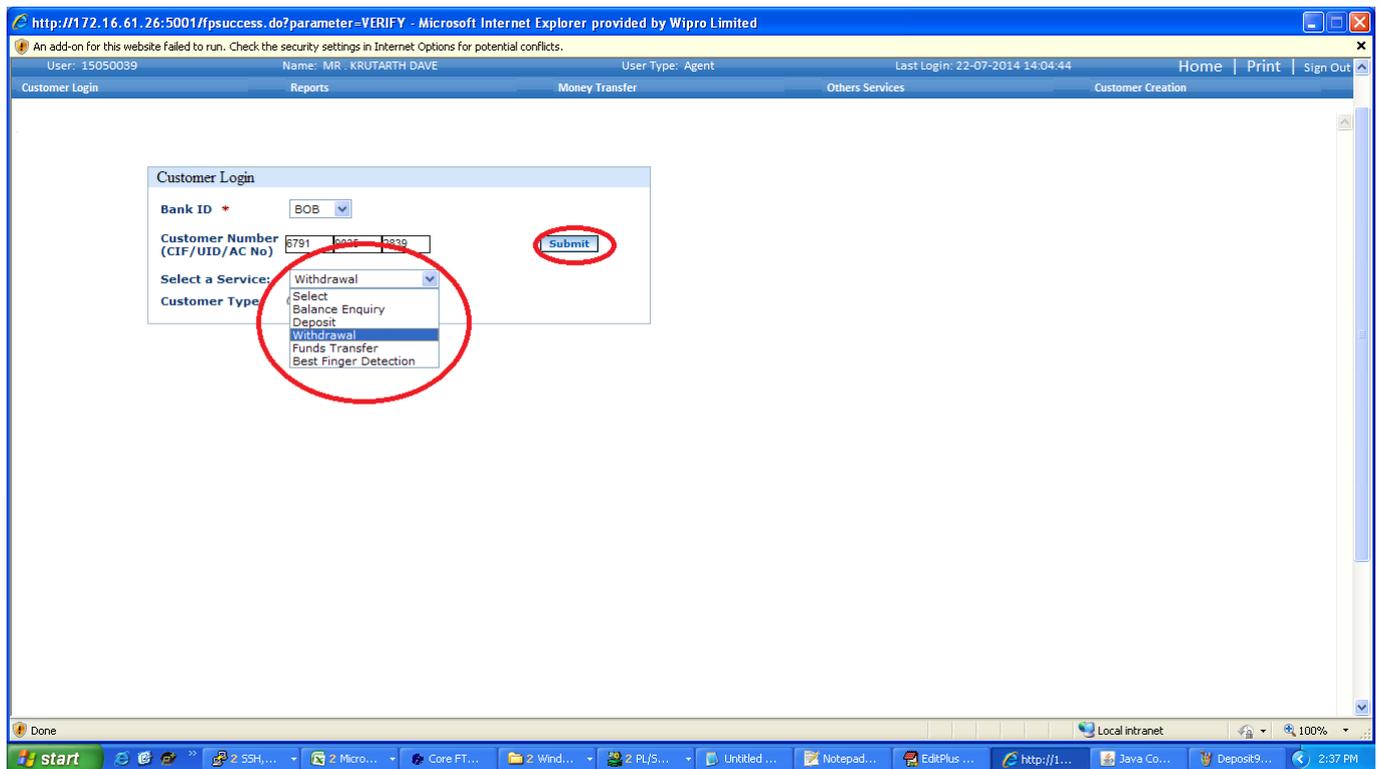


After fingerprint verification of customer the amount will get deposited to the customer account and a transaction receipt will get generated as shown

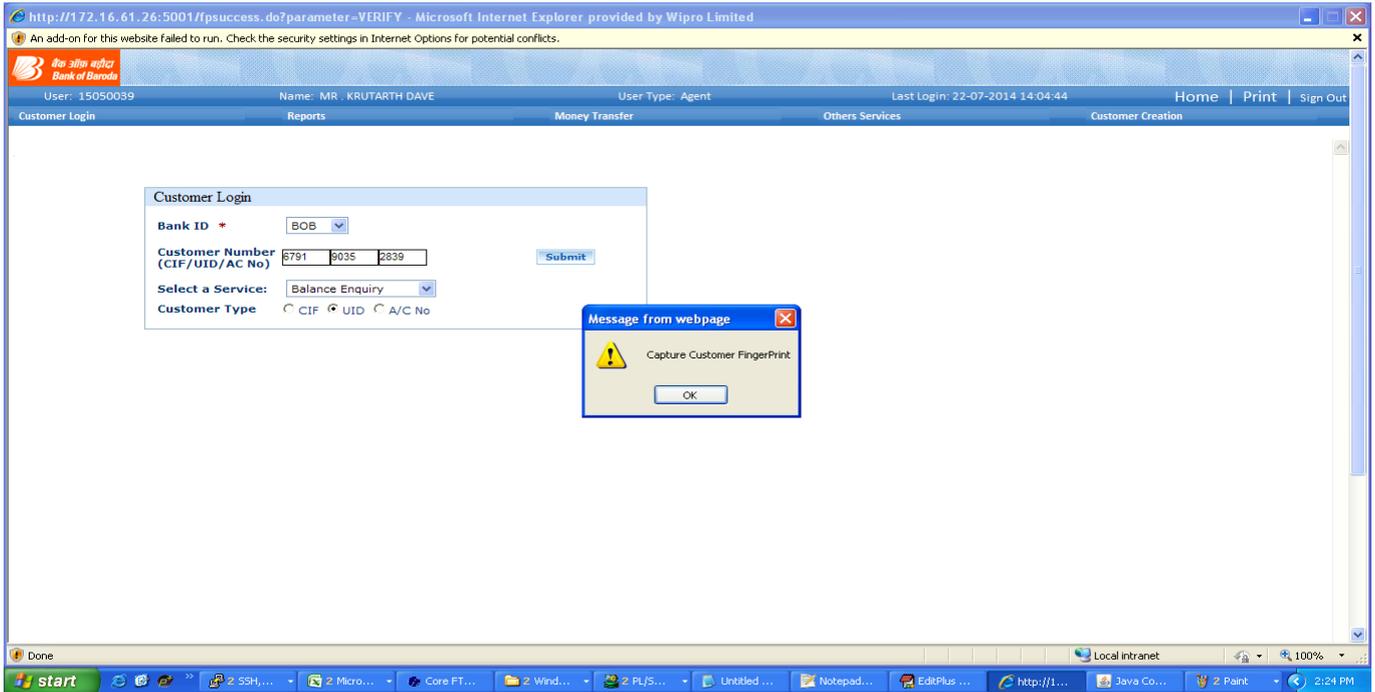


2.3 Withdrawal:

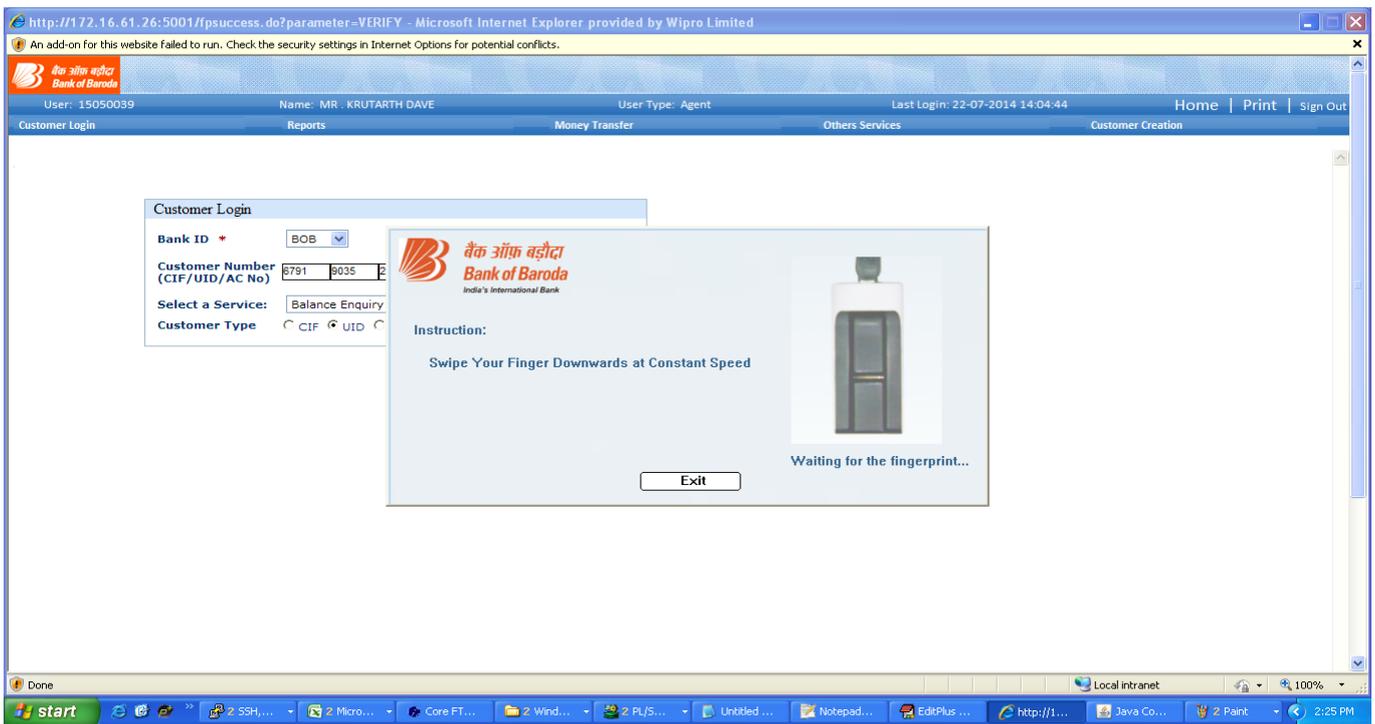
Using this service a customer can withdraw money from his savings bank account. Select a service as “Withdrawal” and click on submit button.



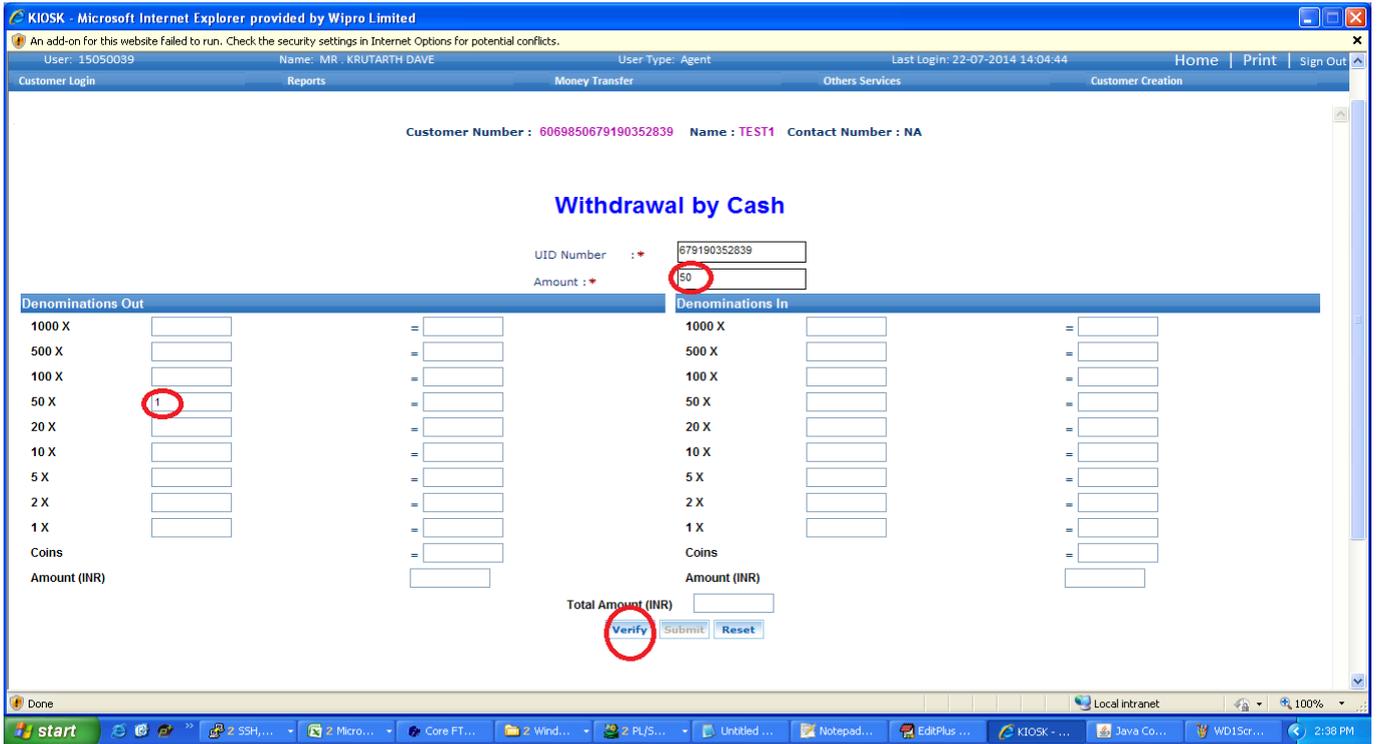
It will ask for customer Fingerprint verification



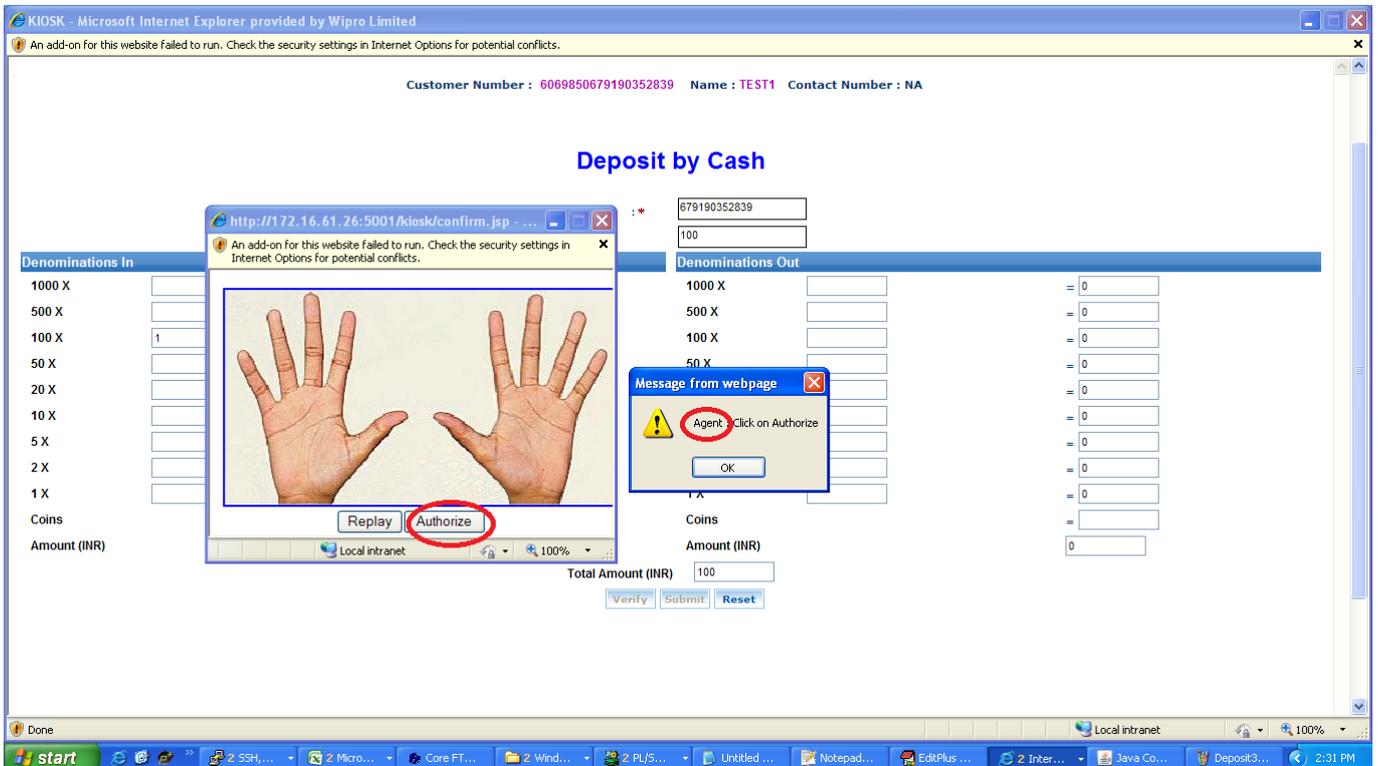
Place customer finger on device firmly until it captures.



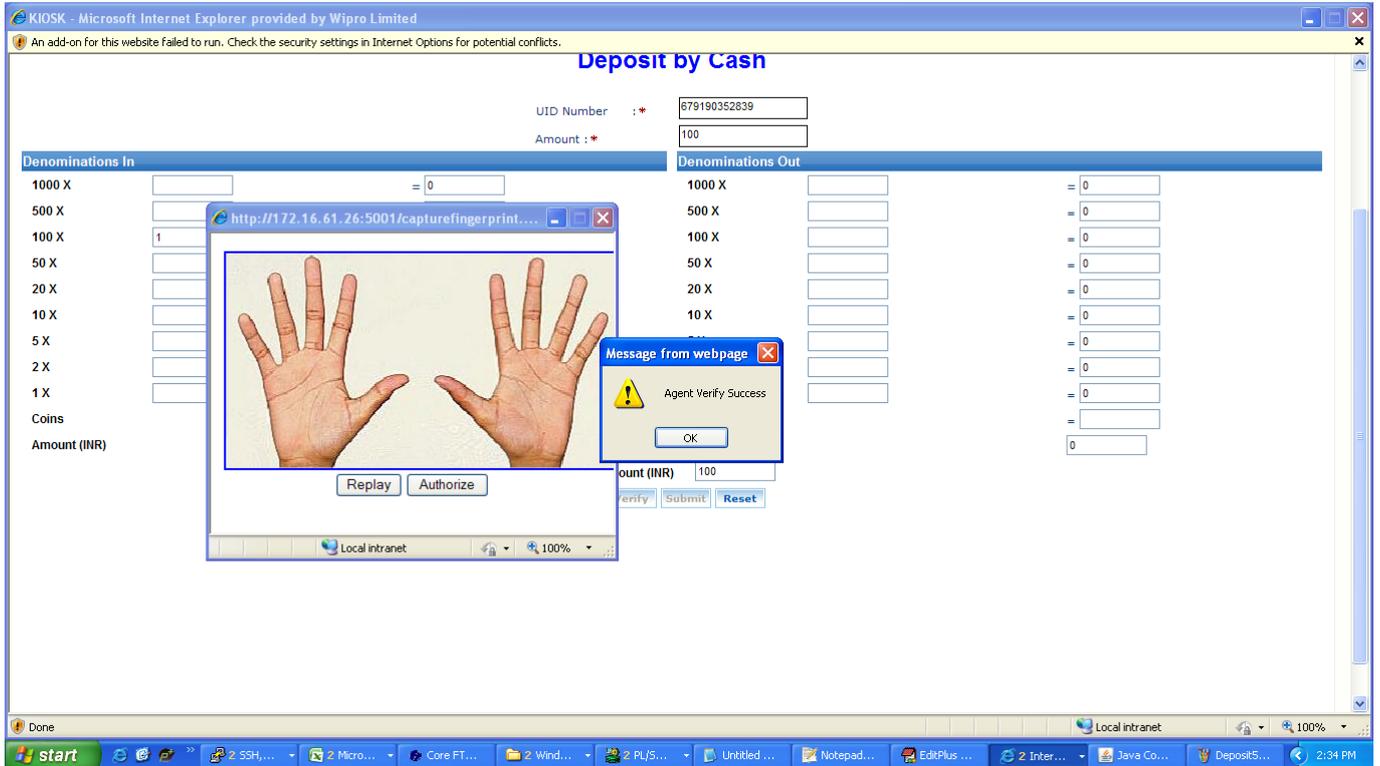
Once the fingerprints are verified, it will redirect to the Withdrawal by Cash page as shown below. Customer should enter amount and denominations and then proceed to verify fingerprints.



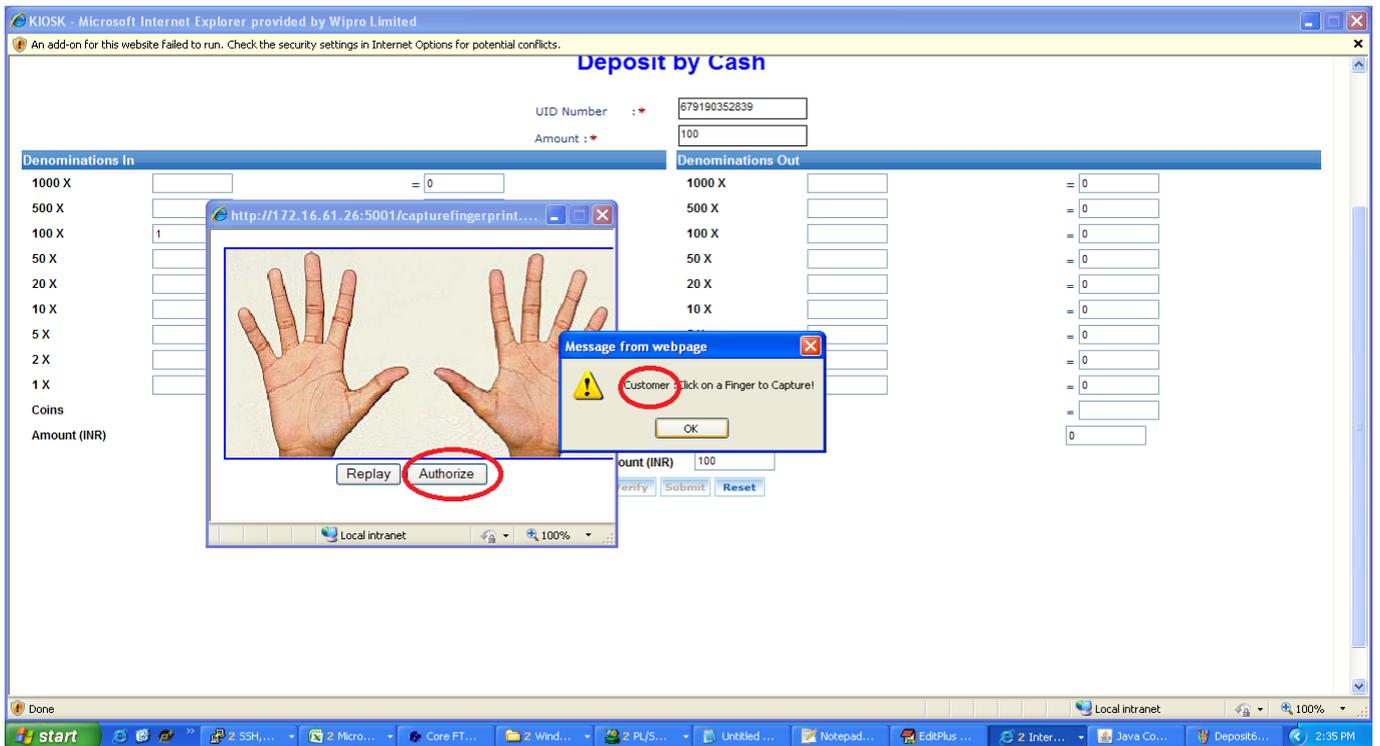
After clicking on verify, it will ask for Agent fingerprint verification as shown below. Click on Authorize to verify Agent fingerprint



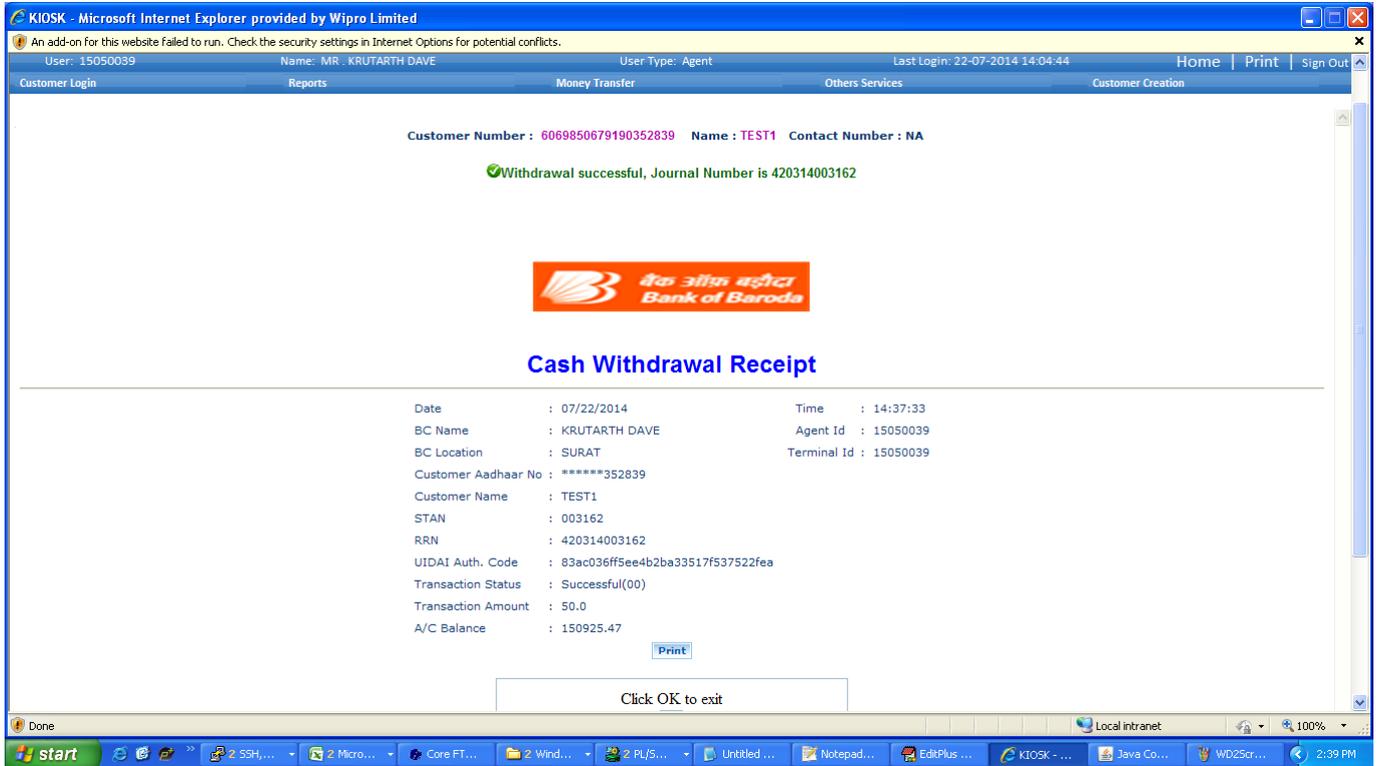
Agent verification success message will get displayed as below



After Agent verification a customer should be authorized. Click on Authorize to verify customer fingerprints



After fingerprint verification of customer the amount will get Withdrawal from the customer account and a transaction receipt will get generated as shown



The screenshot shows a web browser window titled "KIOSK - Microsoft Internet Explorer provided by Wipro Limited". The browser address bar shows a warning message: "An add-on for this website failed to run. Check the security settings in Internet Options for potential conflicts." The browser's status bar indicates the user is logged in as "MR. KRUTARTH DAVE" (Agent) with ID "15050039". The last login time is "22-07-2014 14:04:44".

The main content area of the browser displays the following information:

- Customer Number : 6069850679190352839
- Name : TEST1
- Contact Number : NA

A green checkmark icon is followed by the text: "Withdrawal successful, Journal Number is 420314003162".

Below this, the Bank of Baroda logo is displayed. Underneath the logo, the text "Cash Withdrawal Receipt" is centered.

The receipt details are as follows:

Date	: 07/22/2014	Time	: 14:37:33
BC Name	: KRUTARTH DAVE	Agent Id	: 15050039
BC Location	: SURAT	Terminal Id	: 15050039
Customer Aadhaar No	: *****352839		
Customer Name	: TEST1		
STAN	: 003162		
RRN	: 420314003162		
UIDAI Auth. Code	: 83ac036ff5ee4b2ba33517f537522fea		
Transaction Status	: Successful(00)		
Transaction Amount	: 50.0		
A/C Balance	: 150925.47		

A "Print" button is located below the receipt details. At the bottom of the browser window, a message box says "Click OK to exit".

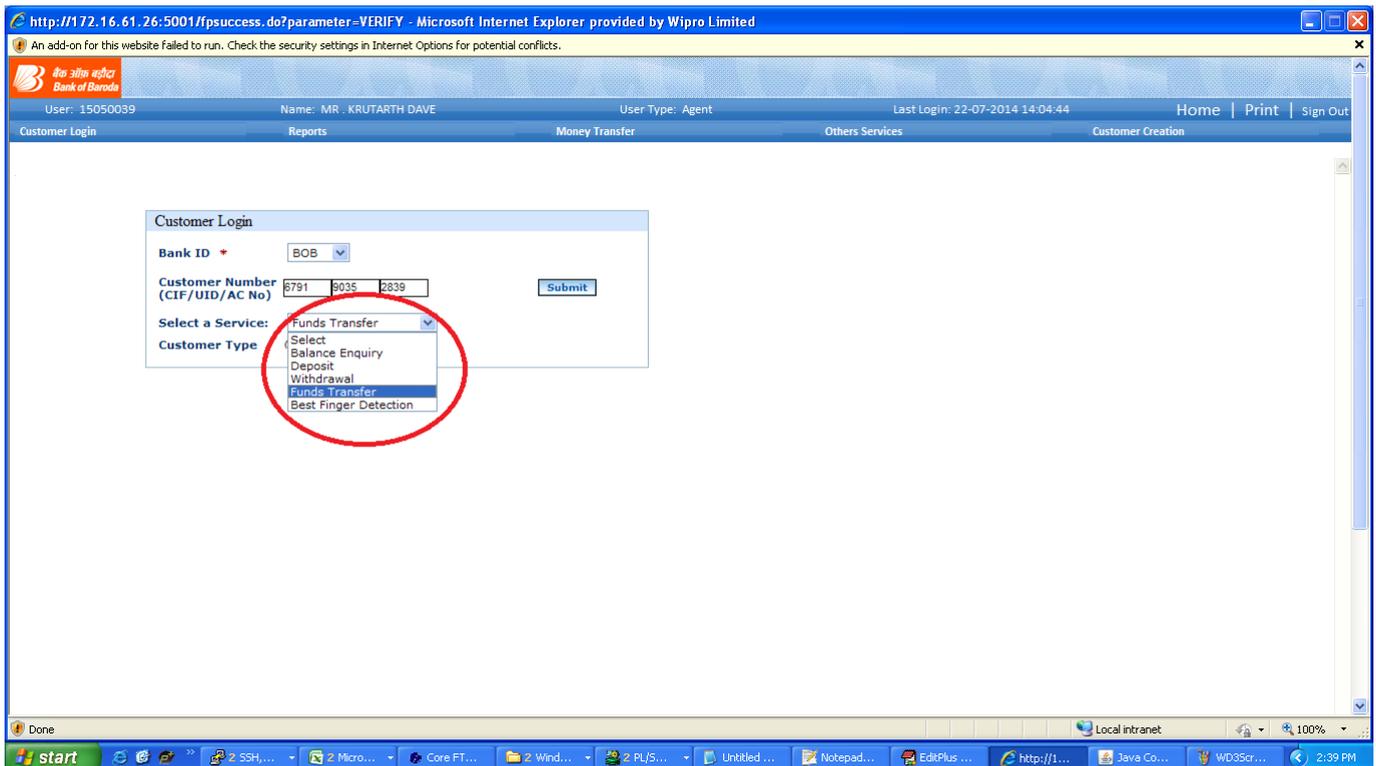
The Windows taskbar at the bottom shows the Start button, several open applications (SSH, Micro..., Core FT..., Wind..., Pl/S..., Untitled..., Notepad..., EditPlus..., KIOSK - ..., Java Co..., WD2Scr...), and the system clock showing 2:39 PM on 07/22/2014.

2.4 Fund Transfer:

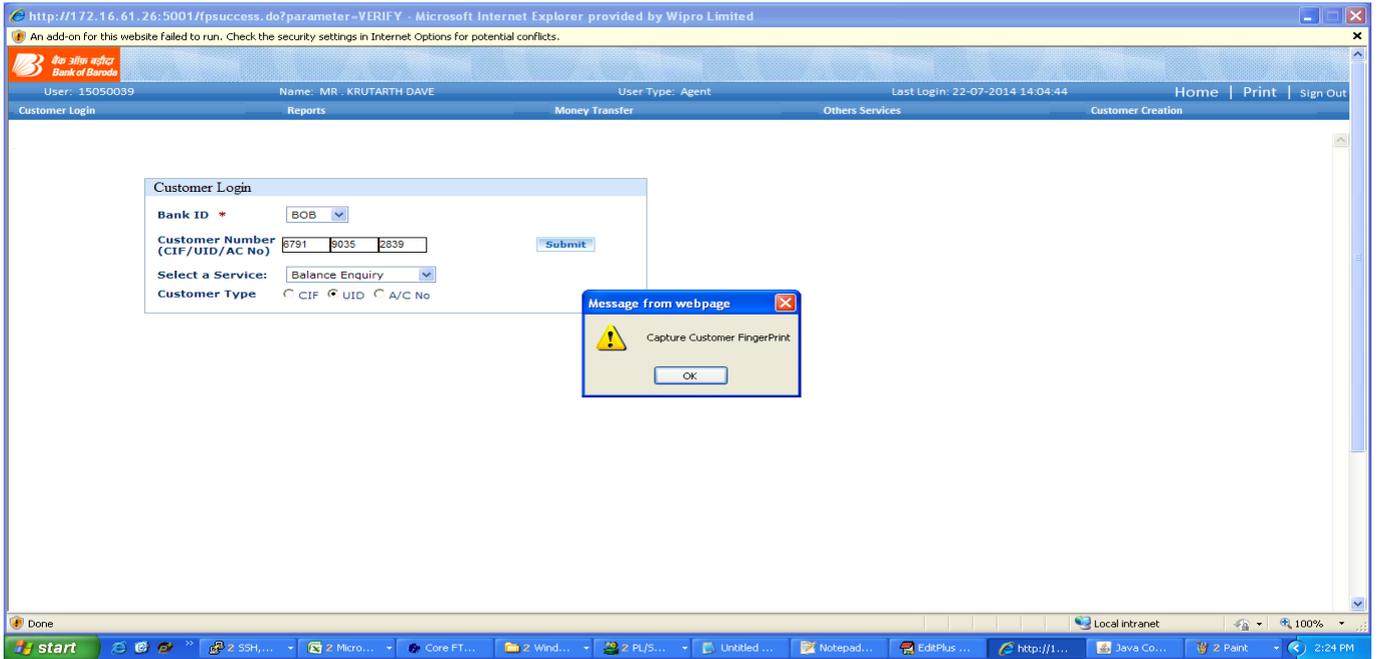
Using this service a customer can transfer money from his savings bank account to the other customer's savings bank account using AADHAR (UID) number authentication.

Select service as: Funds Transfer

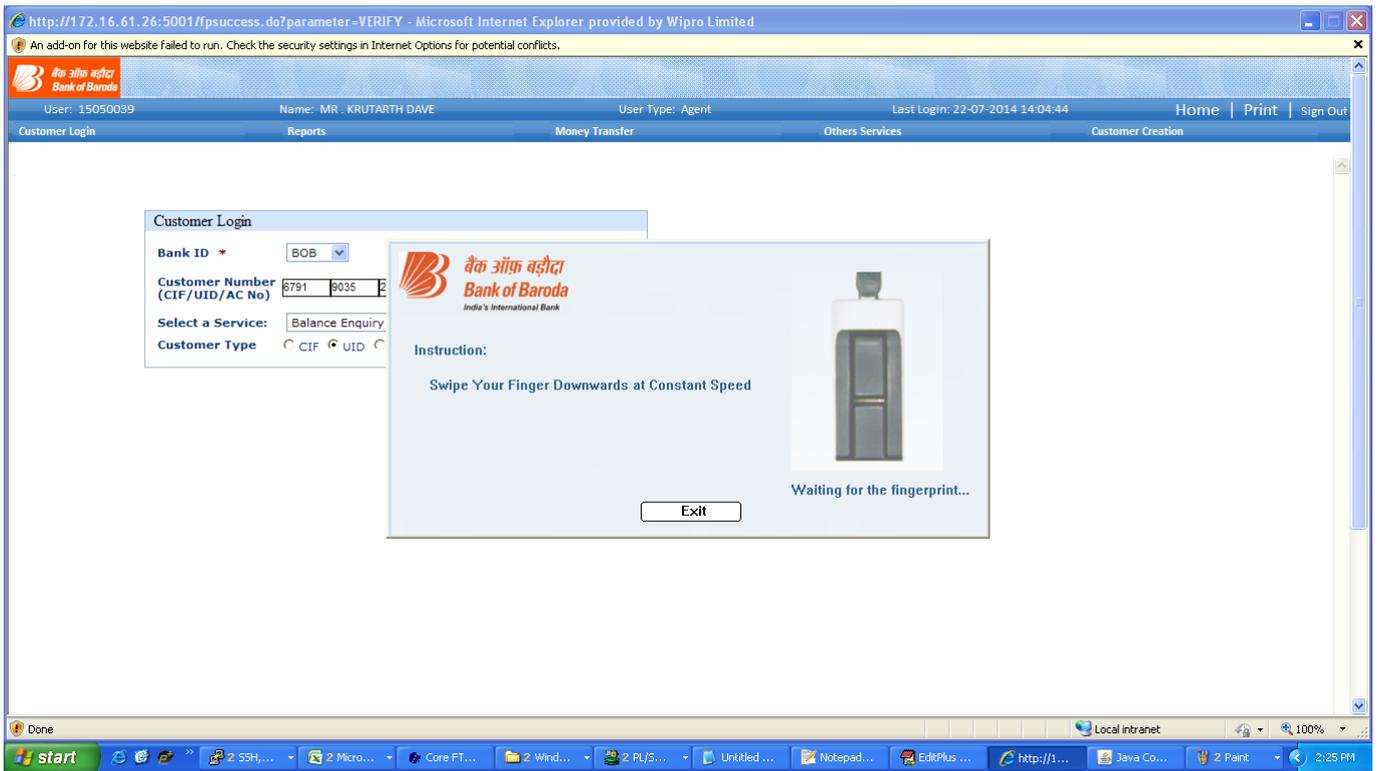
Click on Submit



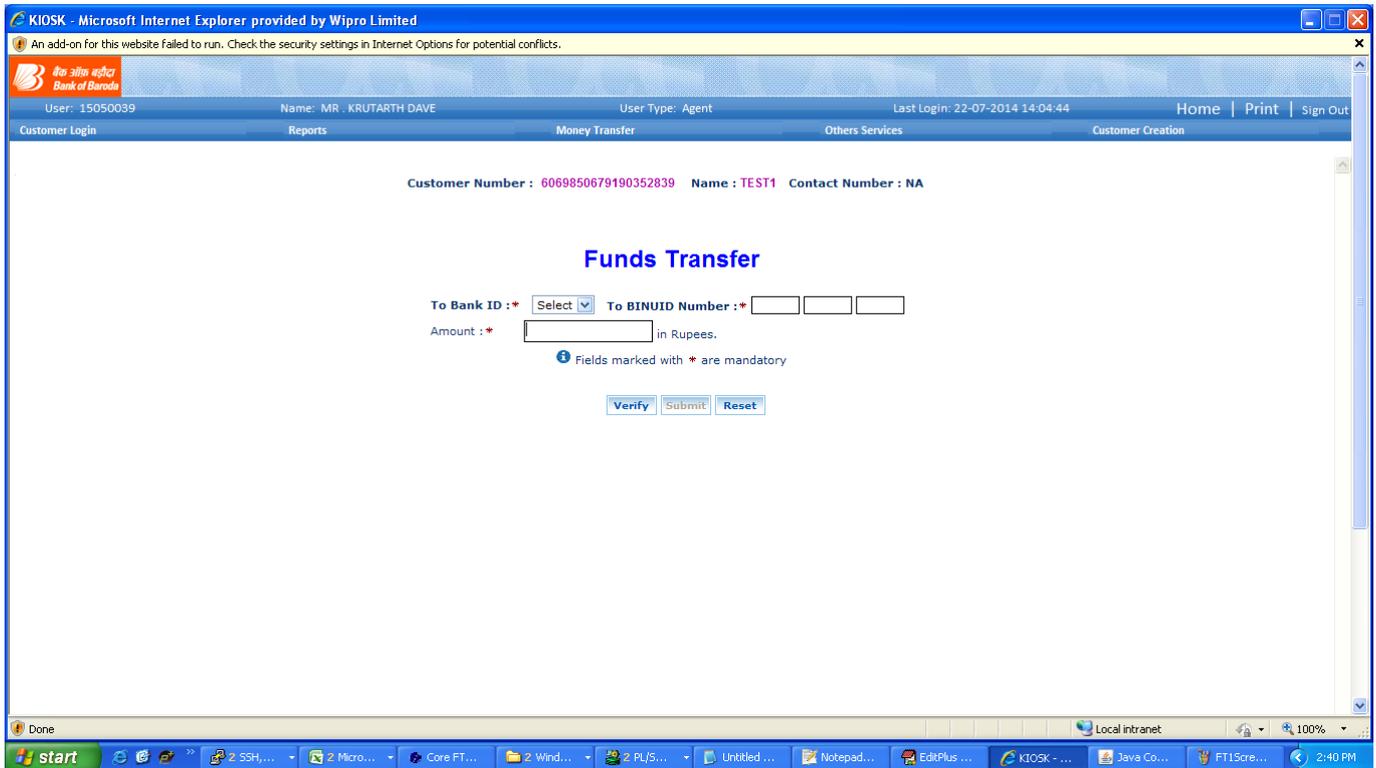
It will ask for customer Fingerprint verification



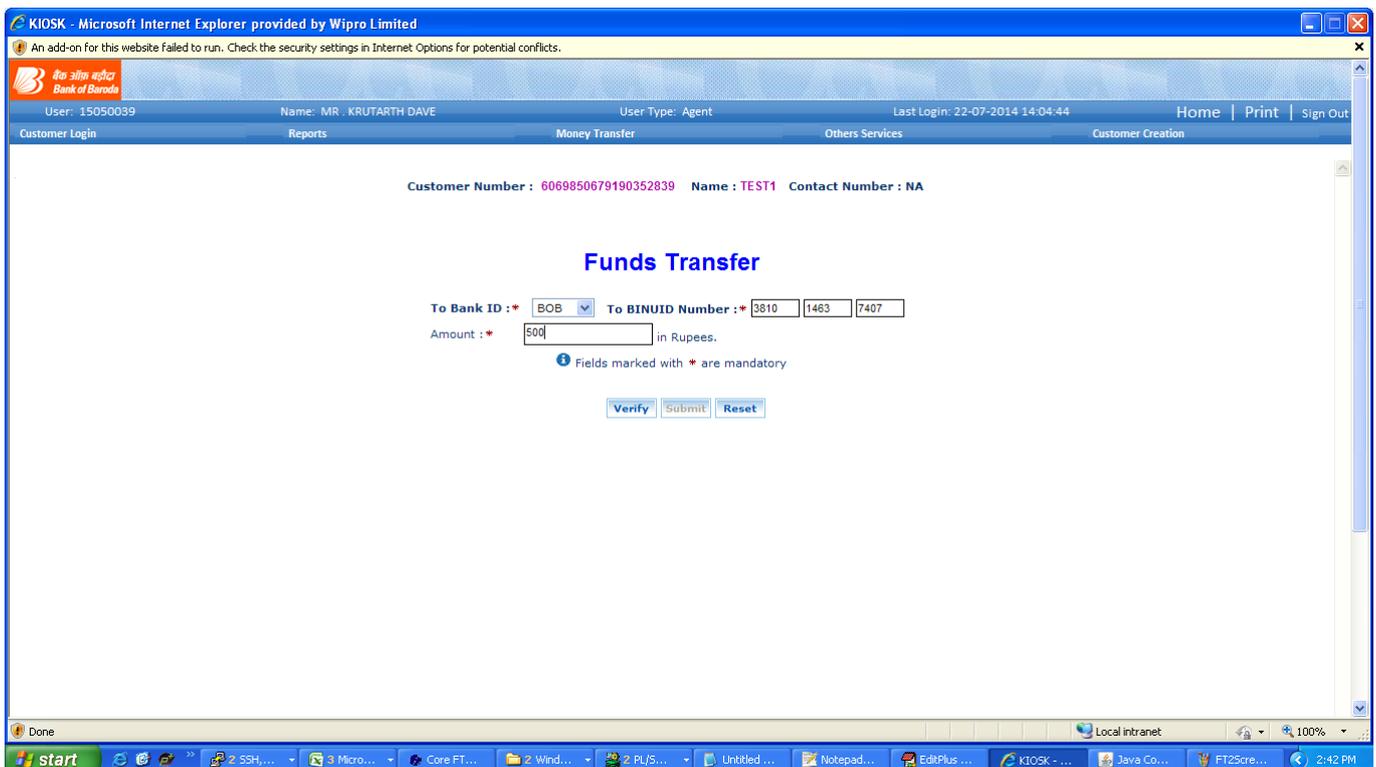
Place customer finger on device firmly until it captures.



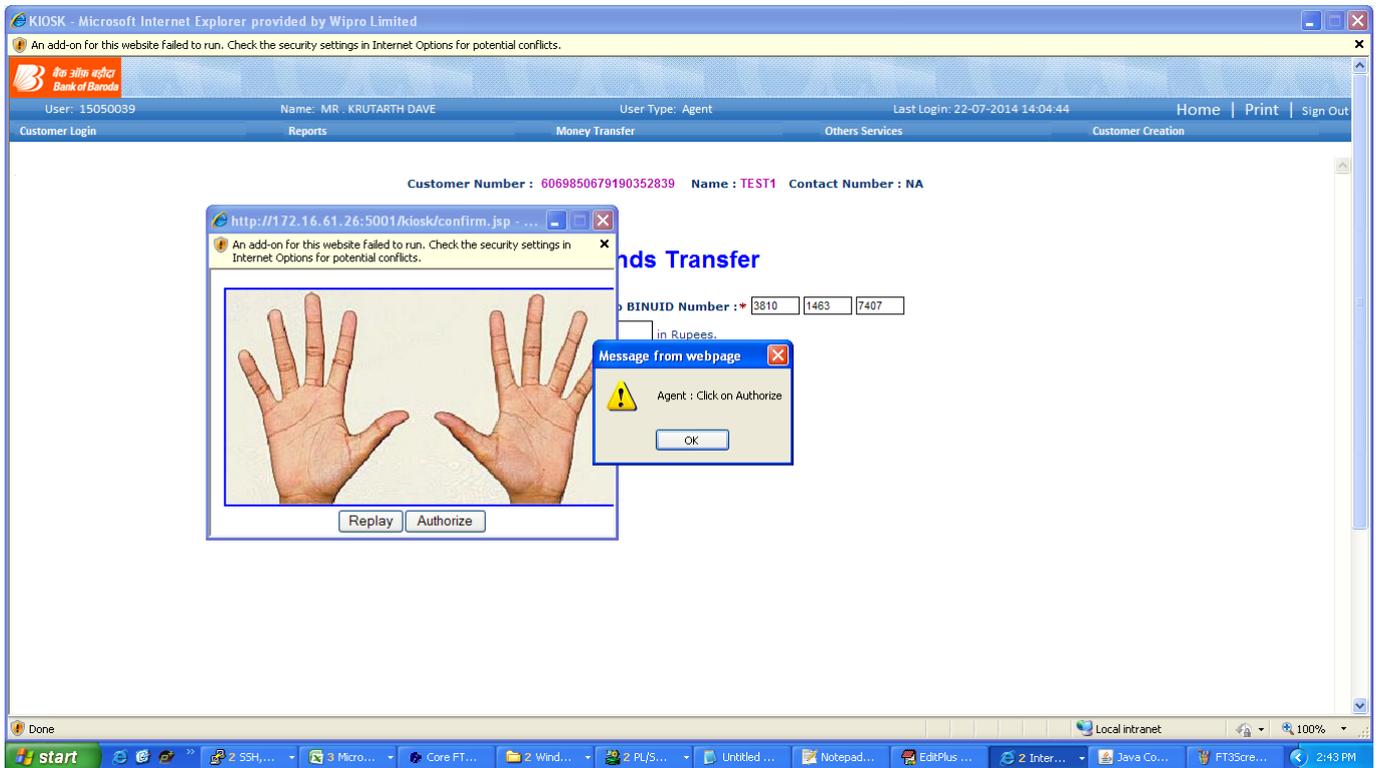
Once the fingerprints are verified, it will redirect to the Funds Transfer page as shown below.



Fill in the details as shown in the screenshot and click on verify.
 To Bank ID: BOB, To BINUID number: AADHAR Number of a beneficiary
 Amount: Amount to be transferred



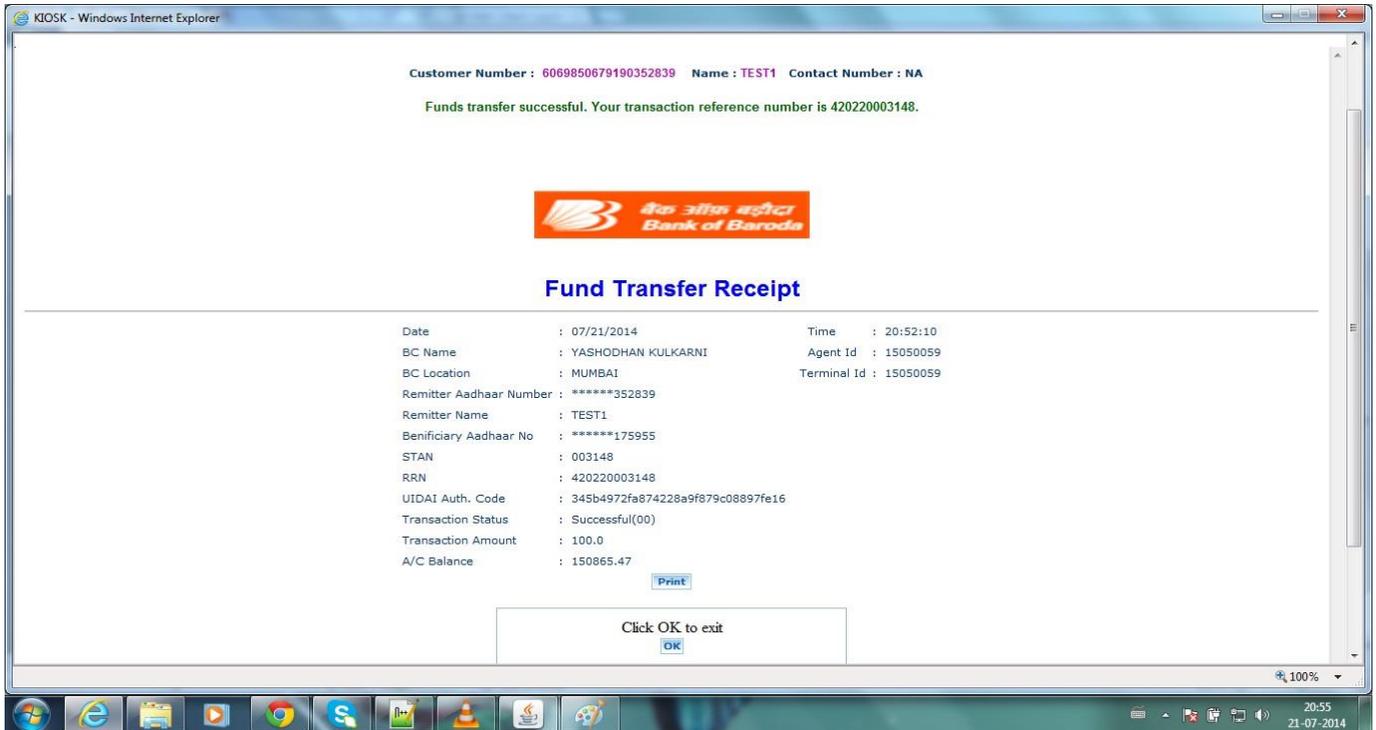
Then it will ask for Agent verification first. Click on “Authorize” to verify Agent fingerprints



After verifying agent fingerprints, customer’s fingerprints will be verified



After Successful verification the amount will get transferred to the beneficiary account and the receipt will get generated as below



The screenshot shows a web browser window titled "KIOSK - Windows Internet Explorer". The page content includes:

- Customer Number : 6069850679190352839 Name : TEST1 Contact Number : NA
- Funds transfer successful. Your transaction reference number is 420220003148.
- Bank of Baroda logo
- Fund Transfer Receipt**
- Transaction details table:

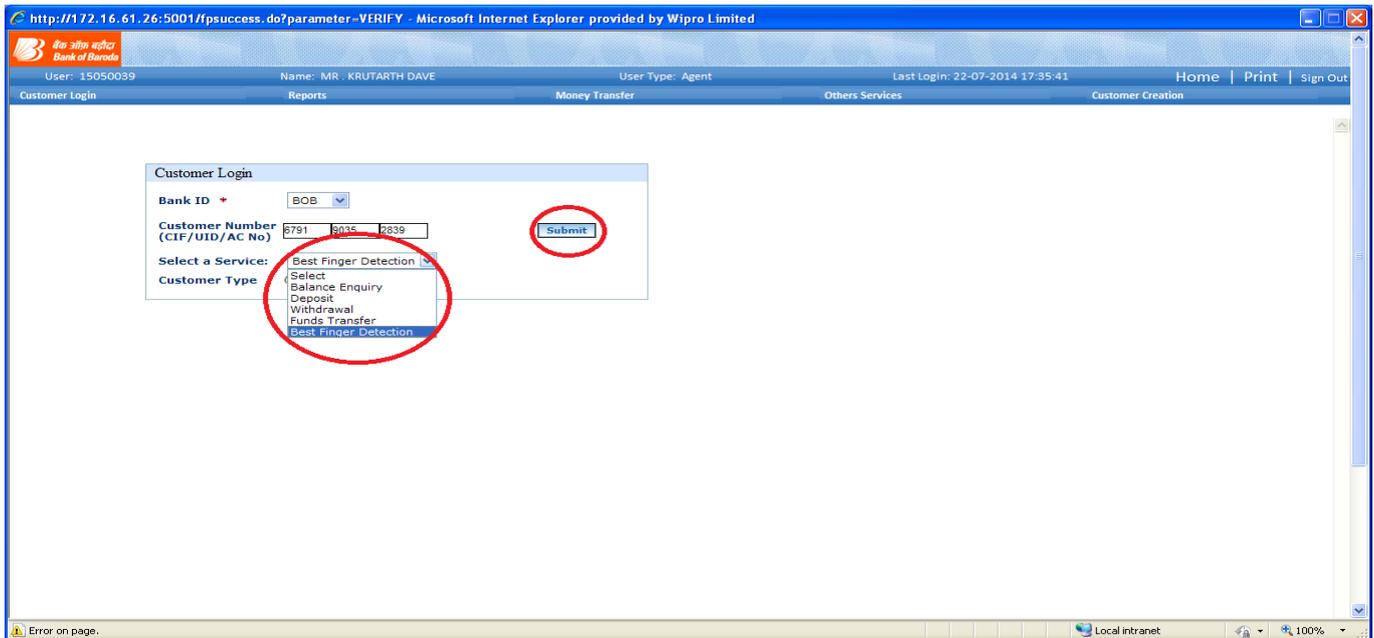
Date	: 07/21/2014	Time	: 20:52:10
BC Name	: YASHODHAN KULKARNI	Agent Id	: 15050059
BC Location	: MUMBAI	Terminal Id	: 15050059
Remitter Aadhaar Number	: *****352839		
Remitter Name	: TEST1		
Beneficiary Aadhaar No	: *****175955		
STAN	: 003148		
RRN	: 420220003148		
UIDAI Auth. Code	: 345b4972fa874228a9f879c08897fe16		
Transaction Status	: Successful(00)		
Transaction Amount	: 100.0		
A/C Balance	: 150865.47		

Buttons: Print, Click OK to exit, OK

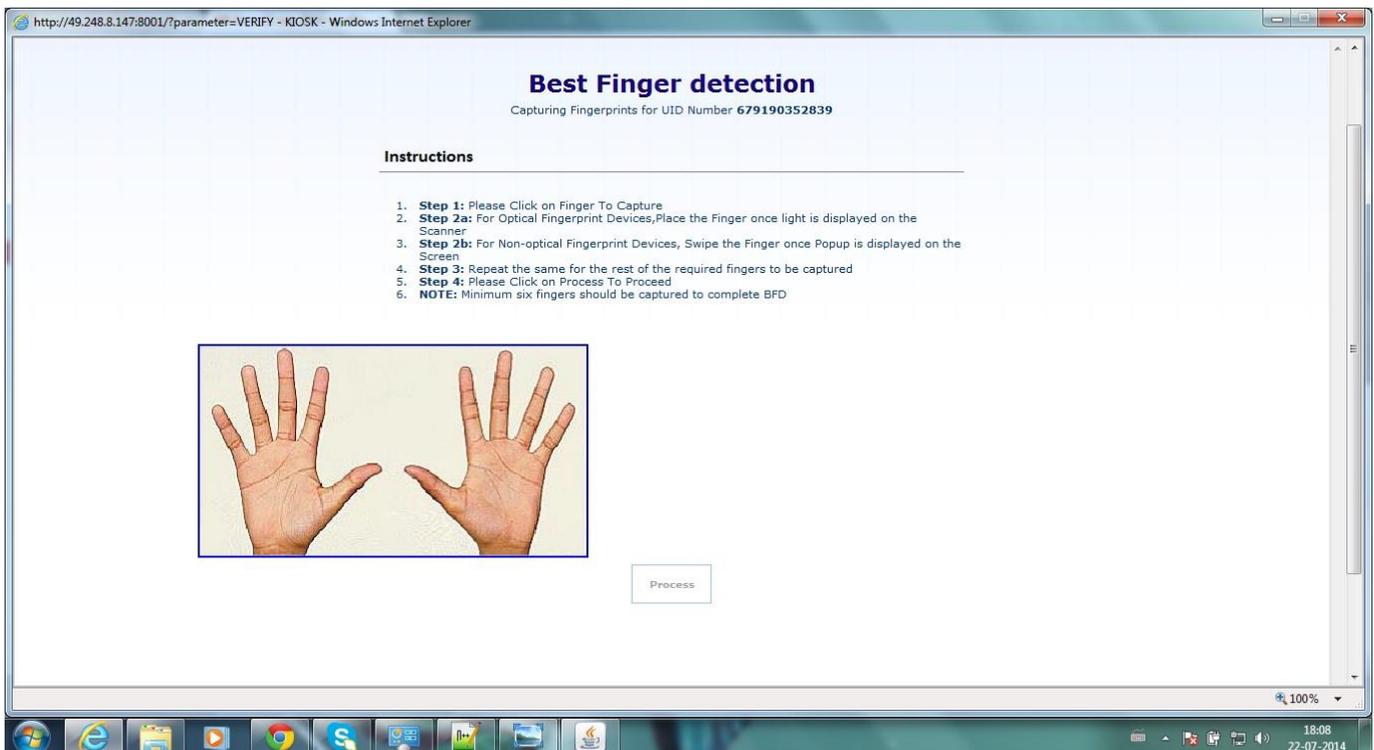
Taskbar: 20:55, 21-07-2014

2.5 Best Finger detection:

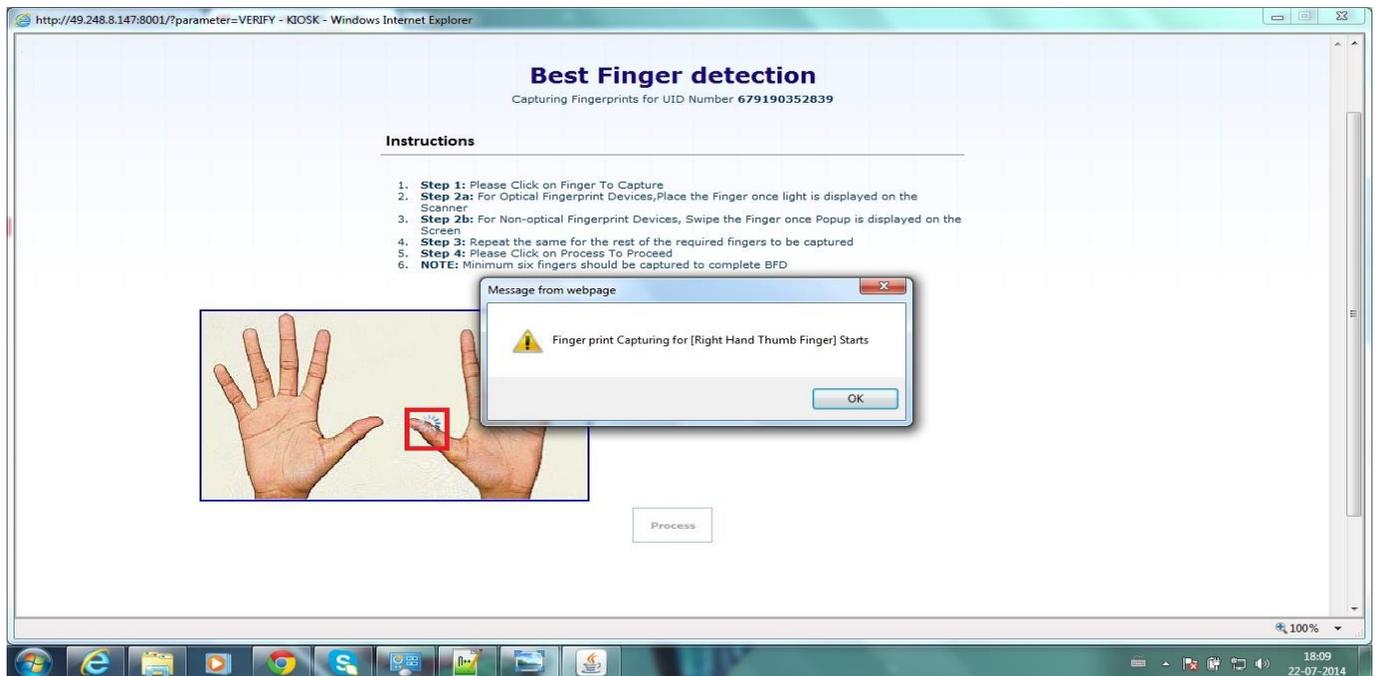
Using this Service a customer can detect his best match of fingerprints with AADHAR so that the next time when customer comes to do transaction he can use his best ranked finger for AEPS transactions. This will reduce the transaction time. To use this, select a service as “Best Finger detection” and then click on submit



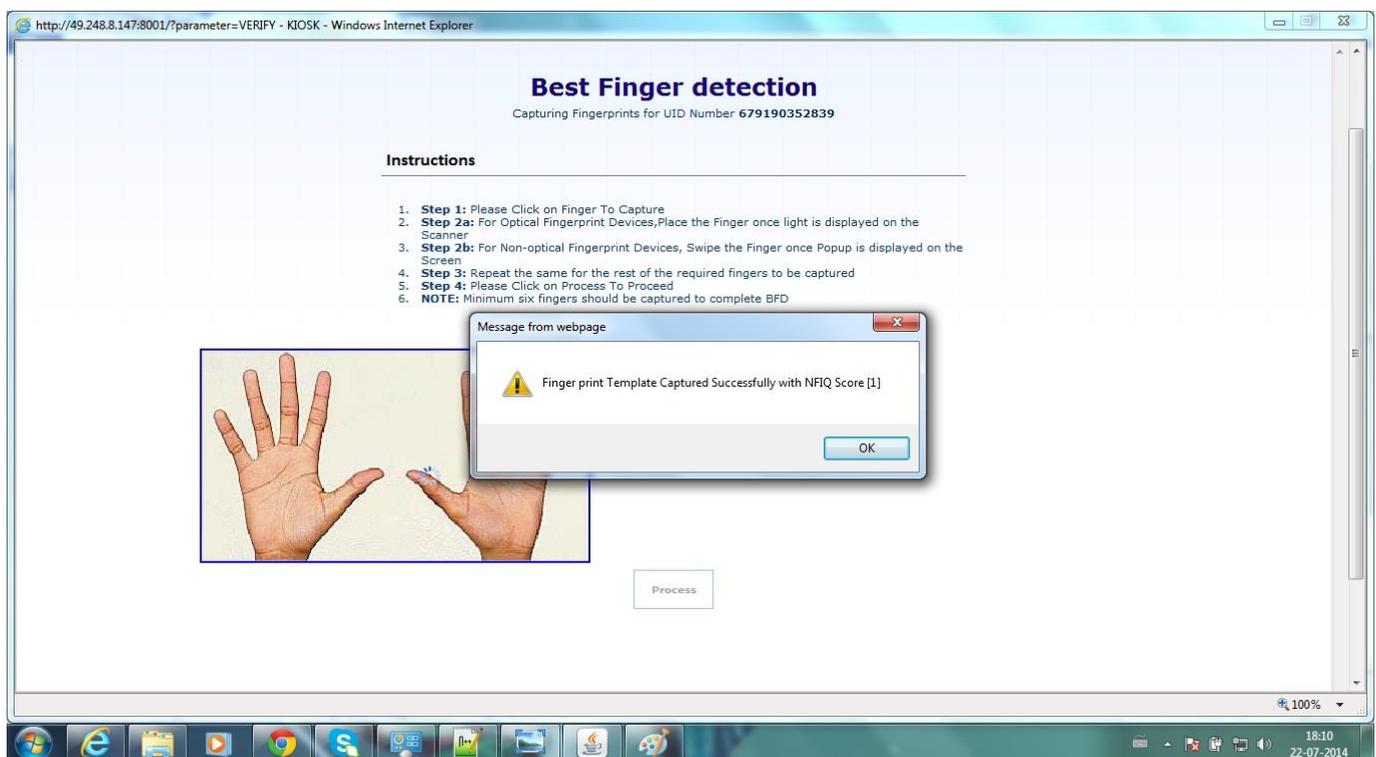
After clicking on submit, it will be navigated to the page “Best Finger detection” as shown below,



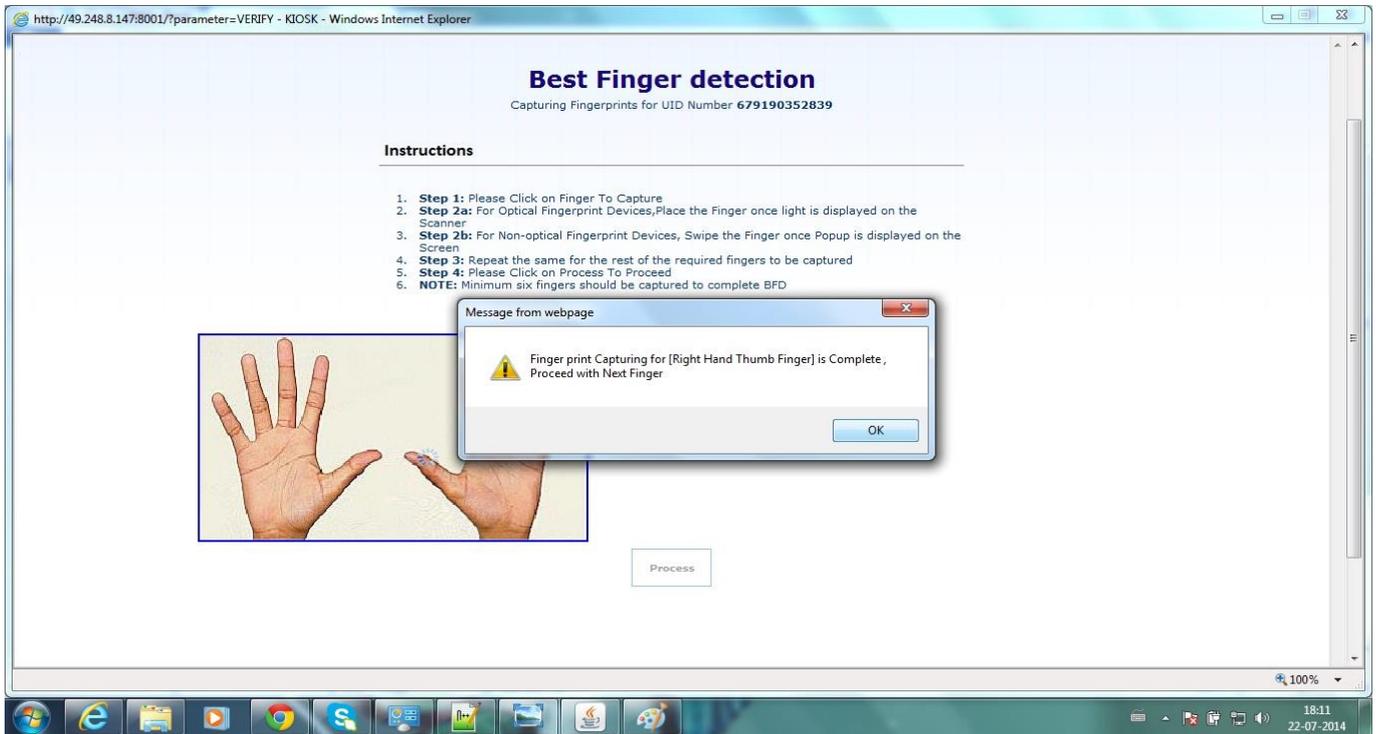
On the screen shown above, select the finger by clicking on finger tips of the image. You will get the popup displaying which finger you have selected.



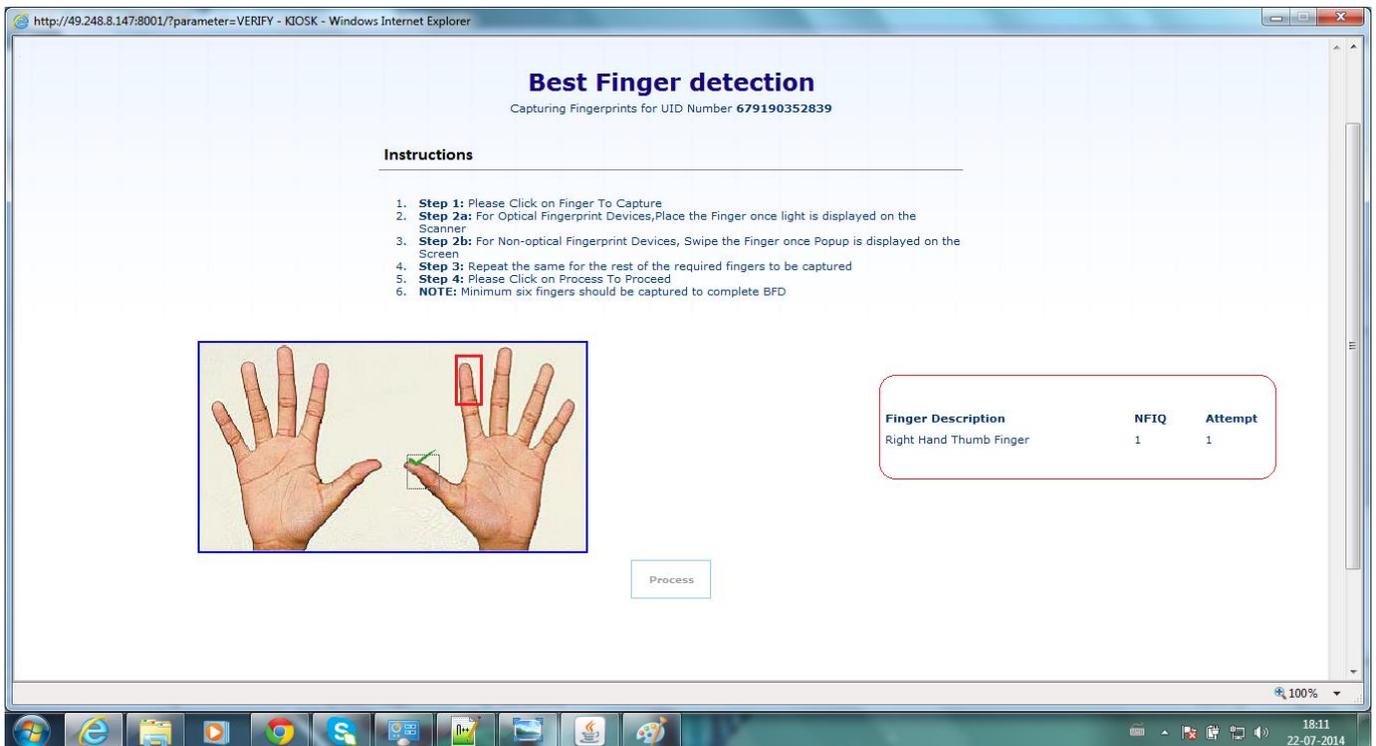
After clicking on OK, biometric device will get initialized. Place selected finger of a customer on device to capture its fingerprints. On successful capturing, a popup will show the Score of a fingerprint image. This score indicated how good your fingerprints are. Score 1 means very good fingerprints and quality decreases with increase in score.



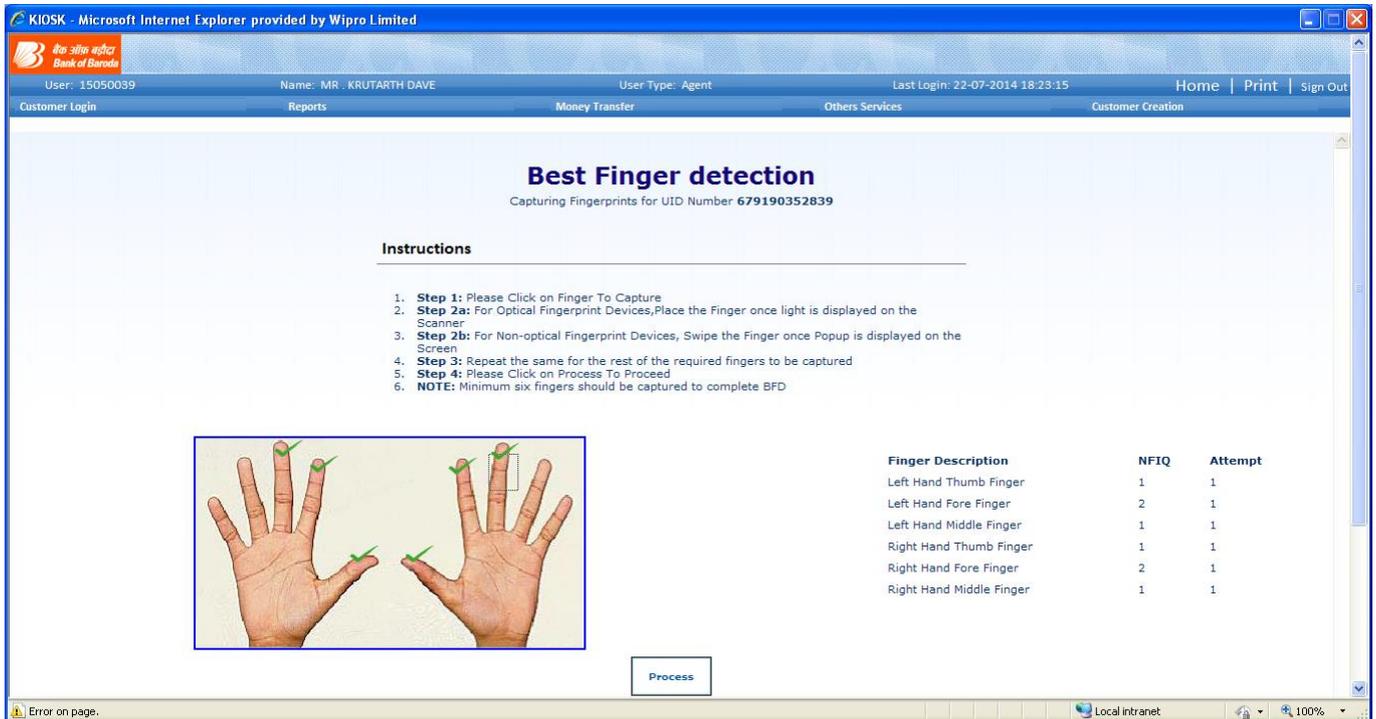
A success popup will get displayed and customer can proceed for the next finger



Before clicking on next finger, NFIQ score of fingerprint and attempts to take these fingerprints will get displayed on the screen. Click on next finger to capture fingerprints.



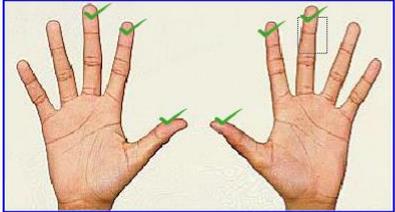
Repeat the process for all fingers (Only 6 fingers are mandatory). And then click on 'Proceed' button, which will get activated on successful capturing of minimum 6 fingerprints.



Best Finger detection
 Capturing Fingerprints for UID Number 679190352839

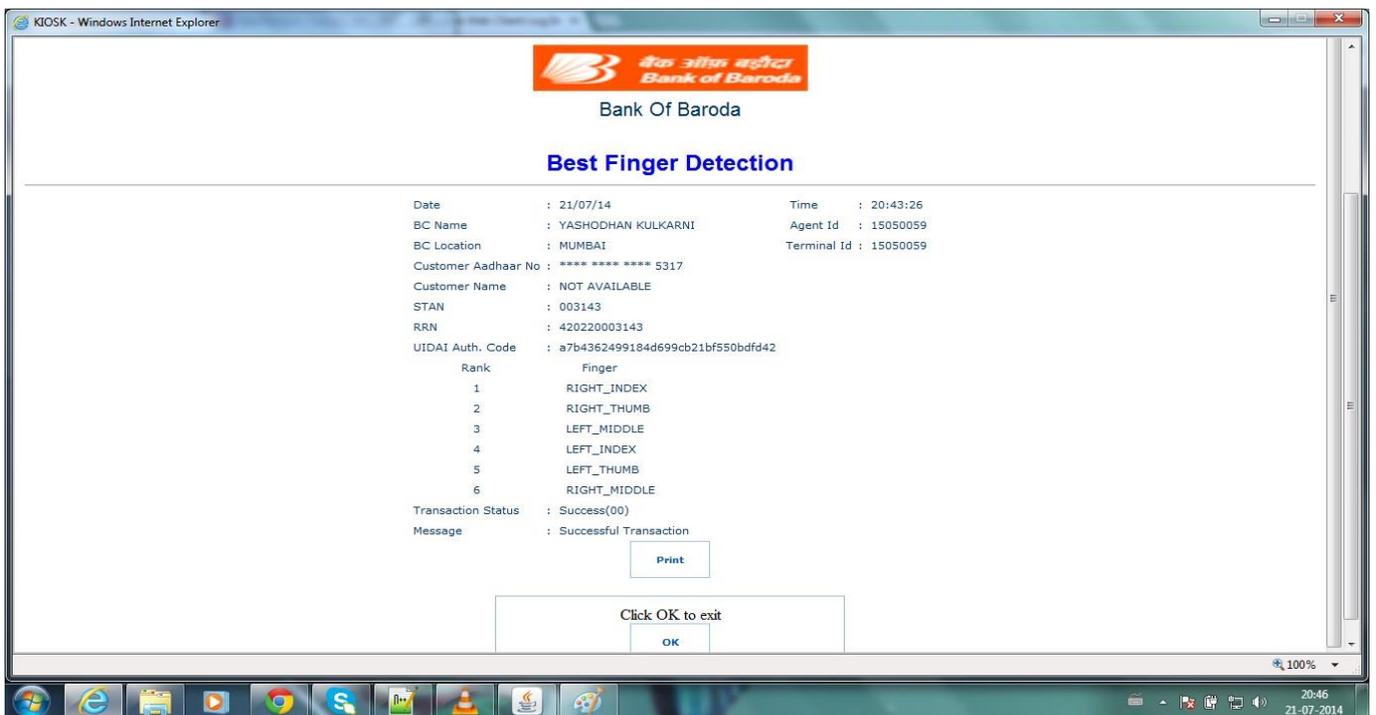
Instructions

- Step 1:** Please Click on Finger To Capture
- Step 2a:** For Optical Fingerprint Devices, Place the Finger once light is displayed on the Scanner
- Step 2b:** For Non-optical Fingerprint Devices, Swipe the Finger once Popup is displayed on the Screen
- Step 3:** Repeat the same for the rest of the required fingers to be captured
- Step 4:** Please Click on Process To Proceed
- NOTE:** Minimum six fingers should be captured to complete BFD



Finger Description	NFIQ	Attempt
Left Hand Thumb Finger	1	1
Left Hand Fore Finger	2	1
Left Hand Middle Finger	1	1
Right Hand Thumb Finger	1	1
Right Hand Fore Finger	2	1
Right Hand Middle Finger	1	1

On clicking Proceed button a receipt will get generated showing ranks of all the fingerprints captured. Rank 1 finger is the most preferred finger to use in AEPS transactions. A customer is advised to use rank 1 finger for later AEPS transactions



Bank Of Baroda

Best Finger Detection

Date : 21/07/14 Time : 20:43:26
 BC Name : YASHODHAN KULKARNI Agent Id : 15050059
 BC Location : MUMBAI Terminal Id : 15050059
 Customer Aadhaar No : ***** 5317
 Customer Name : NOT AVAILABLE
 STAN : 003143
 RRN : 420220003143
 UIDAI Auth. Code : a7b4362499184d699cb21bf550bdfd42

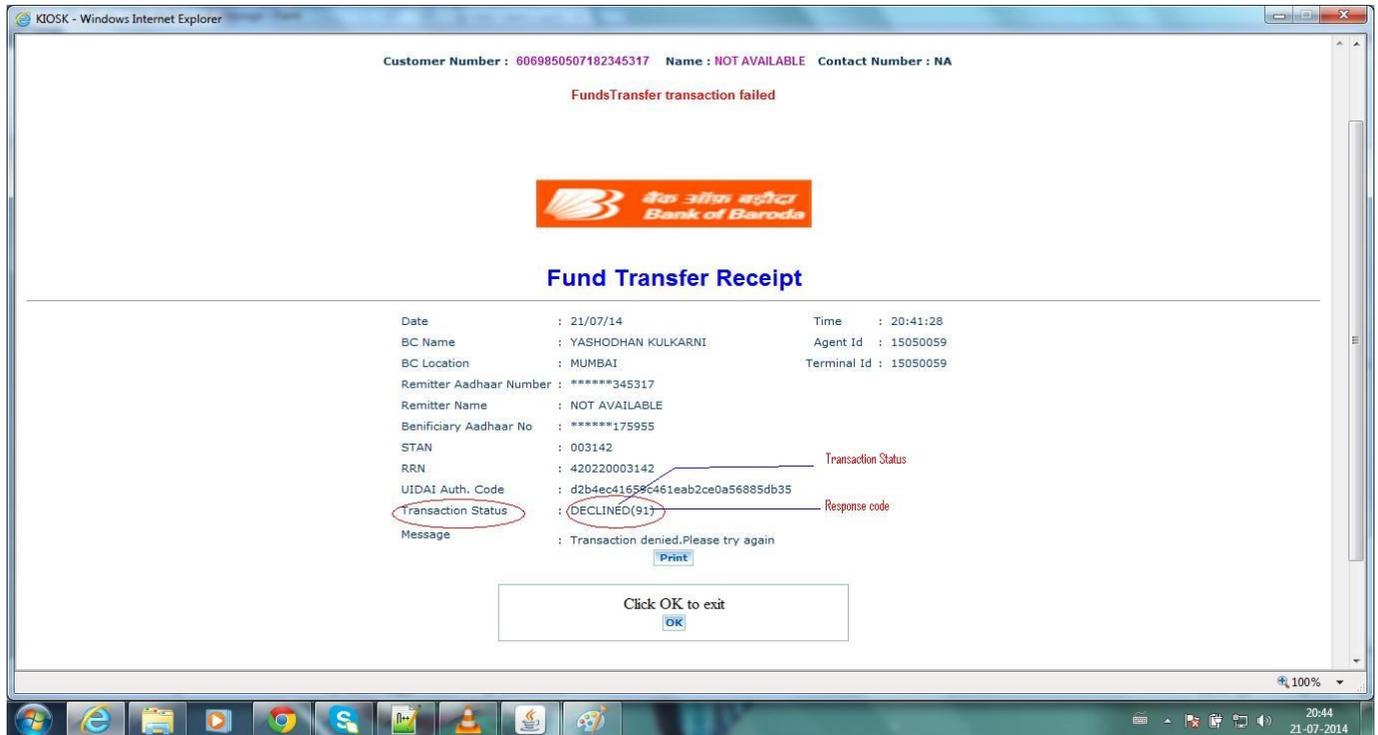
Rank	Finger
1	RIGHT_INDEX
2	RIGHT_THUMB
3	LEFT_MIDDLE
4	LEFT_INDEX
5	LEFT_THUMB
6	RIGHT_MIDDLE

Transaction Status : Success(00)
 Message : Successful Transaction

Click OK to exit

3. Troubleshoot guide:

In every transaction Receipt there will be “Transaction Status” along with the Response code as shown in the Funds Transfer receipt shown below:



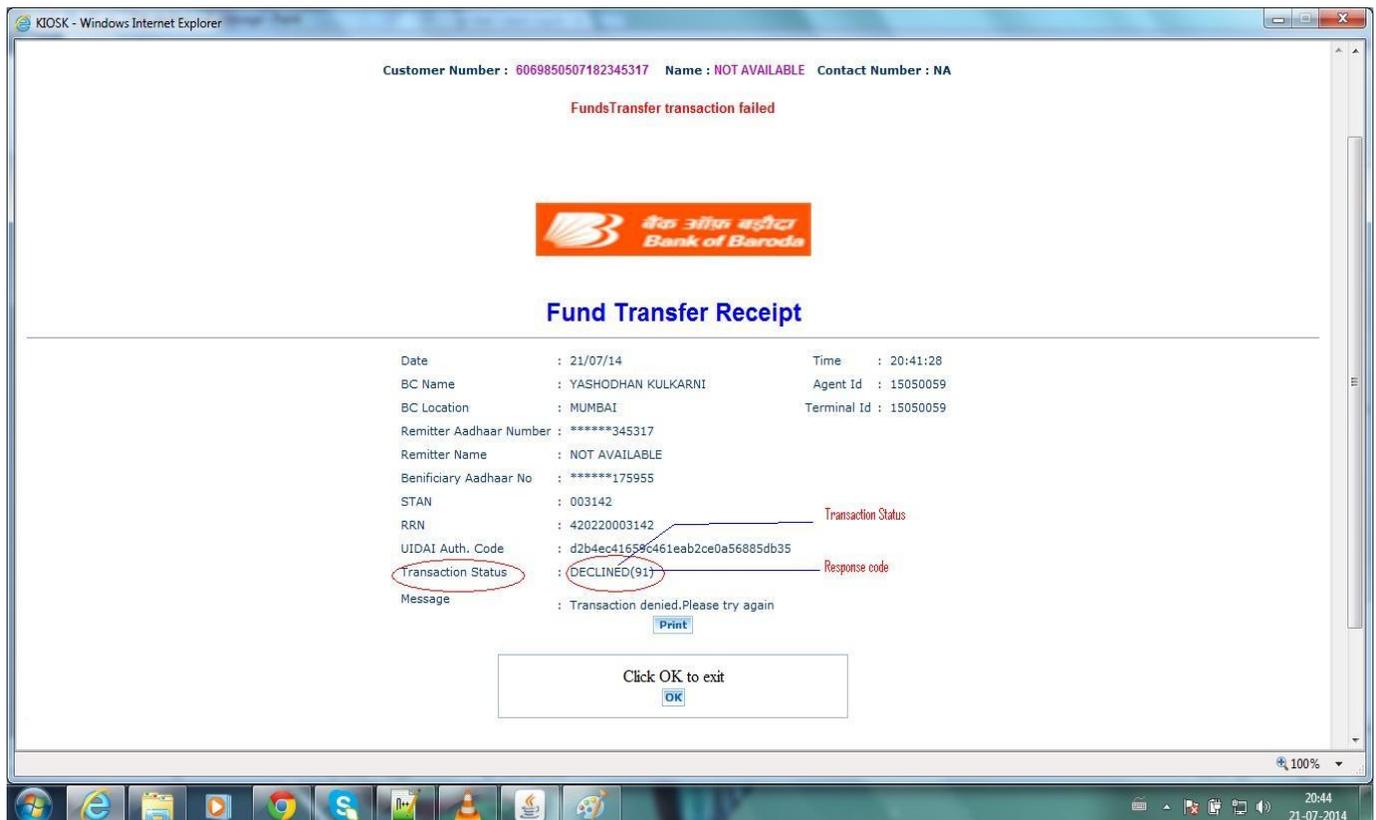
Response codes are explained in the following table:

Response Code	Code Description	Transaction Status
00	Successful Transaction	Successful Transaction
91	Account is dormant in Bank CBS	Unsuccessful transaction. Contact branch Manager
57	Transaction for the account is Blocked	Unsuccessful transaction. Contact branch Manager
52	Account Number not mapped to UID (AADHAR)	Unsuccessful transaction. Map you BOB Account with UID(AADHAR)
51	Transaction limit exceeded	Unsuccessful transaction. Customer cannot do transactions above the limits
01	Biometric Mismatch in BFD	Unsuccessful Best Finger Detection. Try again giving biometrics properly
U3	Biometric mismatch. (Fingerprints given and Fingerprints with UID not matching)	Unsuccessful Transaction. Try again giving biometrics properly

Some common failed transactions are explained with the example below:

1. Funds Transfer failure due to “Dormant” account.

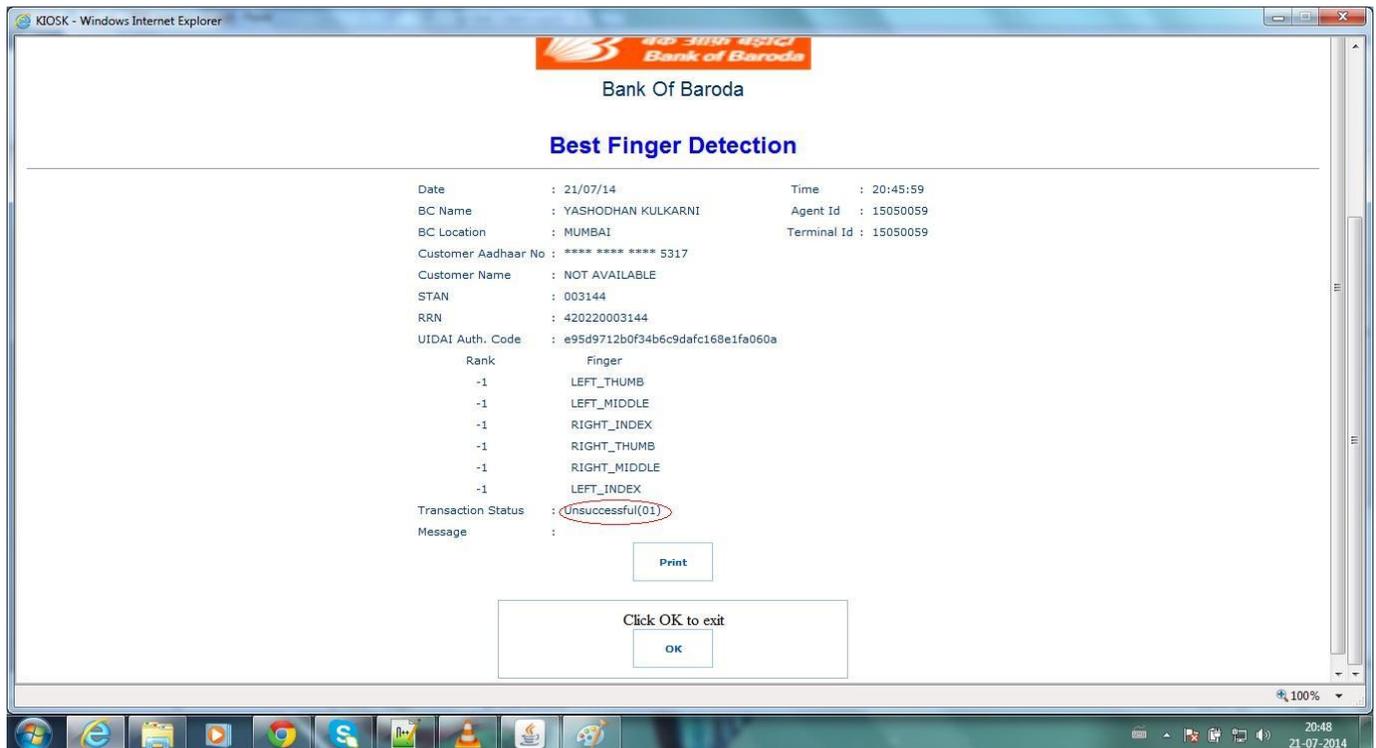
If the account of either sender customer or the beneficiary is dormant, then transaction will be declined showing the Response code ‘91’ as shown below:



In above case, the customer is supposed to contact Banks authorized person to know the details of his account.

2. Biometric mismatch (BFD).

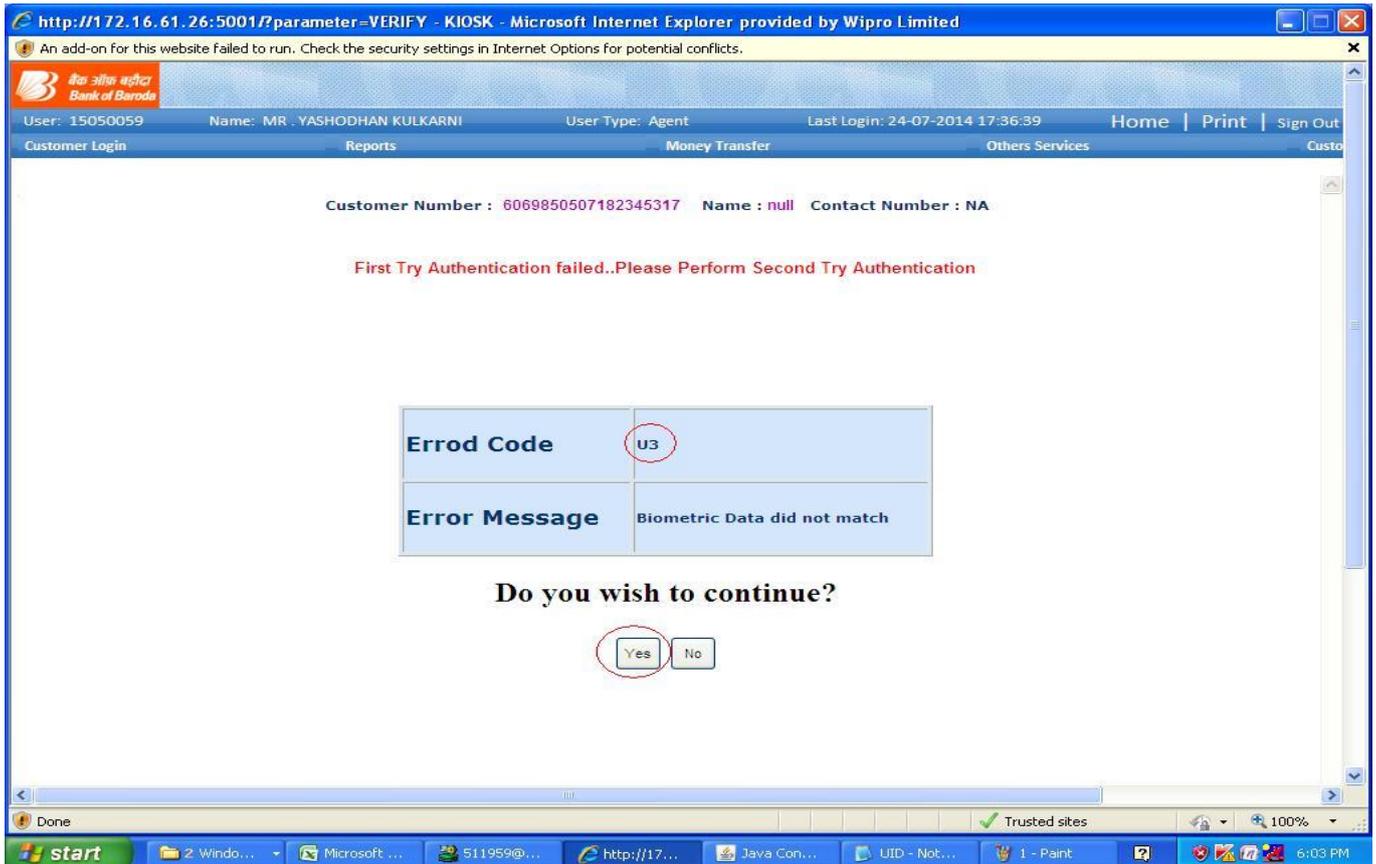
In Best Finger detection, if the rank is given as -1 then the fingerprints given are not matching with those given at the time of AADHAR Enrollment or not of the same person. Rank '-1' denotes that the BFD is unsuccessful. You will get the unsuccessful receipt with the response code '01' as below.



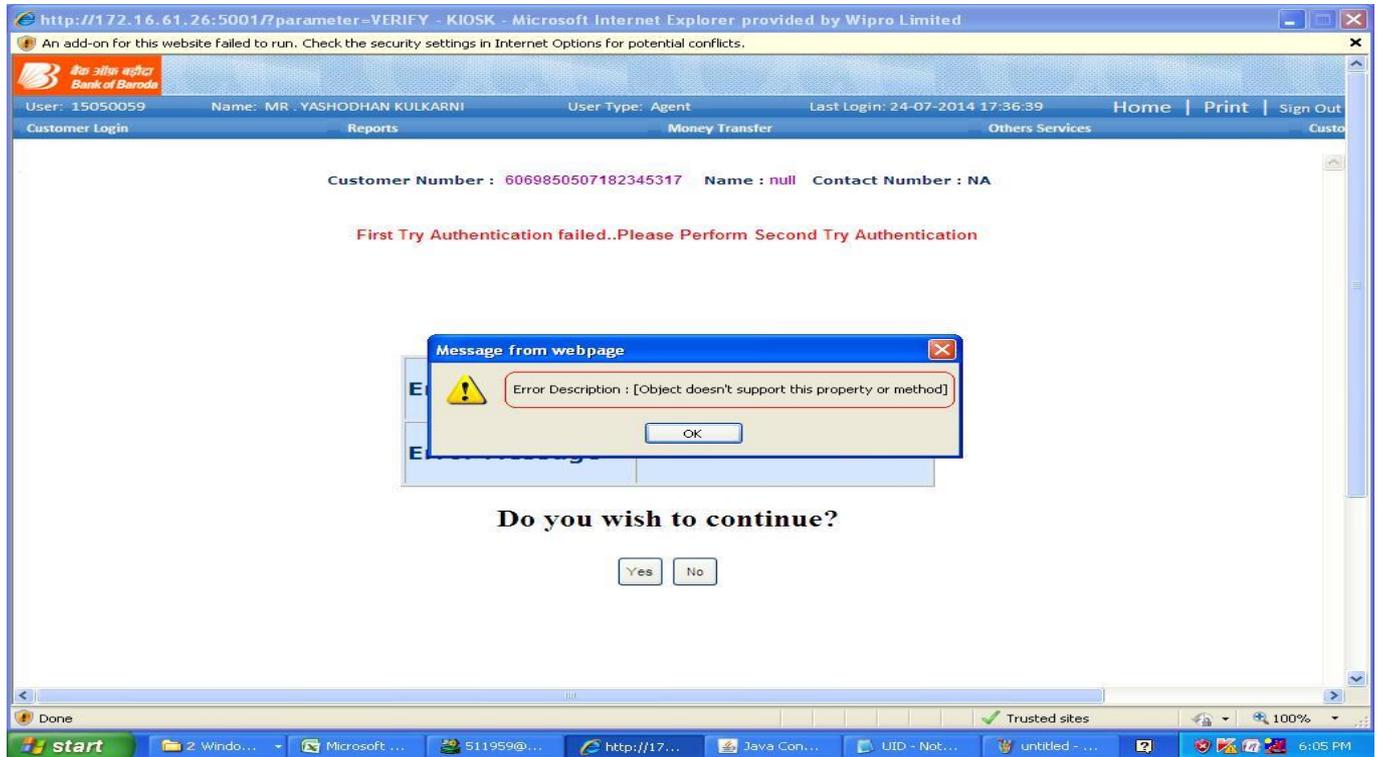
In above case, there might be the case like the customer is giving biometrics of left hand fingers instead of right hand fingers. So customer can try again freshly with proper biometrics.

3. Issue in AEPS transactions due to older version of BOBKiosk (API) software:

If there is an older version of BOB FI API i.e. BOBKiosk software (other than BOBKiosk_v2.3.6) is loaded in the system, and at the time of fingerprint verification during AEPS transactions, if at the first time fingerprint verification fails, following error may get displayed with error code U3:



When clicked on 'Yes' to continue, following error messages will get displayed.



Hence VLEs' are advised to use the latest version (**BOBKiosk_v2.3.6**) of BOBKiosk every time it is updated.