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IAS

Director & Special Secretary Higher Education, Haryana
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D.O. No. 18/442-2016 UNP(A)

Date 30/11/16

Subject: Regarding promoting cashless transactions- action taken.

Dear Sir/Maam,

Kindly refer to the subject cited above.

I would like to inform you that the Government of Haryana aims to achieve the target of moving towards complete cashless transactions so that the employees and students of Universities and Colleges may be enabled to make cashless payments in respect of the transactions like deposit of fees, bus passes, fines etc. and also to make purchases through various modes like debit/credit card, e-wallets, UPI, USSD and other online banking facilities.

May I request to direct all the employees of the institution to ensure cashless transactions for all purposes. A flow charts for some of the preferred modes of cashless transactions are attached herewith.

I further take this opportunity in requesting you all that the members of teaching and non teaching staff may be trained by 5th December, 2016 and some of the students may also be trained keeping in view the ongoing semester examinations, but the compliance with regard to employees must be adhered.

Regards

(Signature)
(Mohammed Shayin)

1. All Vice Chancellors of Universities in Haryana State
2. All Principals of Govt. Colleges in Haryana State
3. All Principals of Govt. Aided Private Colleges in Haryana State

My Mobile...My Bank...My Wallet

Transactions without Cash It's Possible!



UPI

*It is as easy as sending a message from your phone!
Every bank has its own mobile app – so it's now possible to transact on your smart phones*

- Register your mobile number in the Bank or ATM
- Download the UPI app on your mobile
- Make your unique ID
- Set your UPI pin

✔ You can now transact from anywhere!



Cards, POS

Make basic payments at most places with your prepaid, debit or credit card

- Swipe your card
- Put in your pin
- Get a receipt

✔ It's done!
You can even transact with your card online!



USSD

*It is as easy as checking your prepaid balance from your phone!
It is possible to transact even on normal mobile phones*

- Link your mobile number to your bank account
- Dial *99# from your phone
- Fill in the first 3 letters of your bank against Short Name OR first 4 letters of IFSC
- Choose "Fund Transfer-MMID" option
- Enter the payee's mobile number and MMID
- Enter the amount and your MPIN, leave a space and enter the last 4 digits of your account number

✔ You have just transferred your money!



e-Wallet

*It is as easy as sending photos through your phone!
With Mobile or Computer:*

- Download a wallet like SBI Buddy
- Register with your mobile number
- Link this with your debit or credit card or through net banking

✔ Your phone is now your Wallet!

Aadhaar Enabled Payment System

Why rely on your bank, when you can bank on Aadhaar! Aadhaar-Enabled Payment System – Now link your Aadhaar card with your bank account . You can then carry out:

- Funds Transfer, Balance Enquiry, Cash Deposit or Withdrawal, Inter-bank transactions

✔ You can avail of this service at stores too



“ If all of us start transacting through online and mobile banking, it will be our great contribution towards eradicating corruption and black money from our country ”

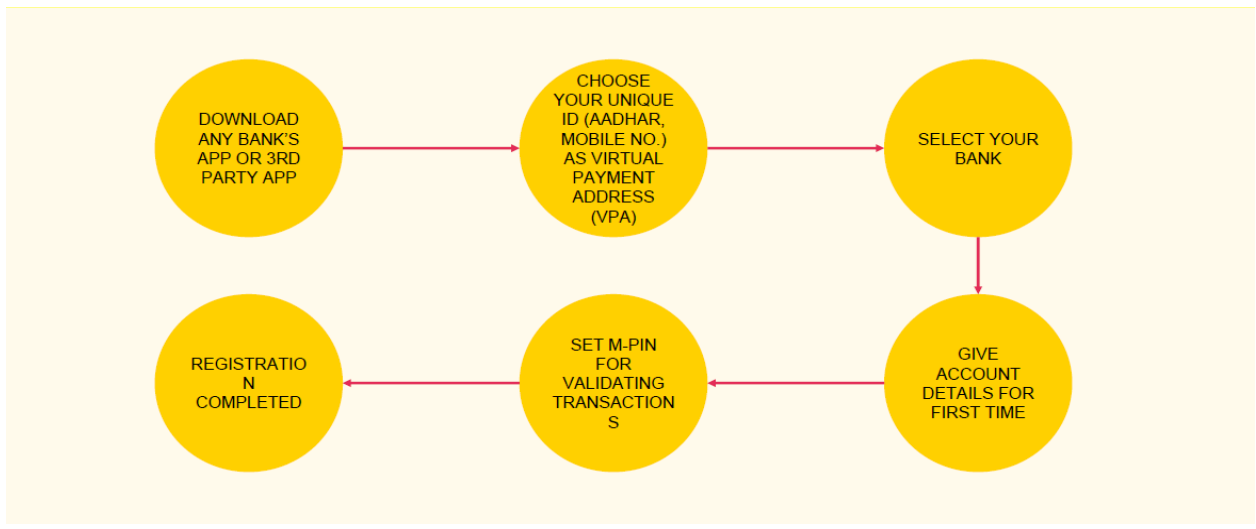
- Narendra Modi

UPI Process

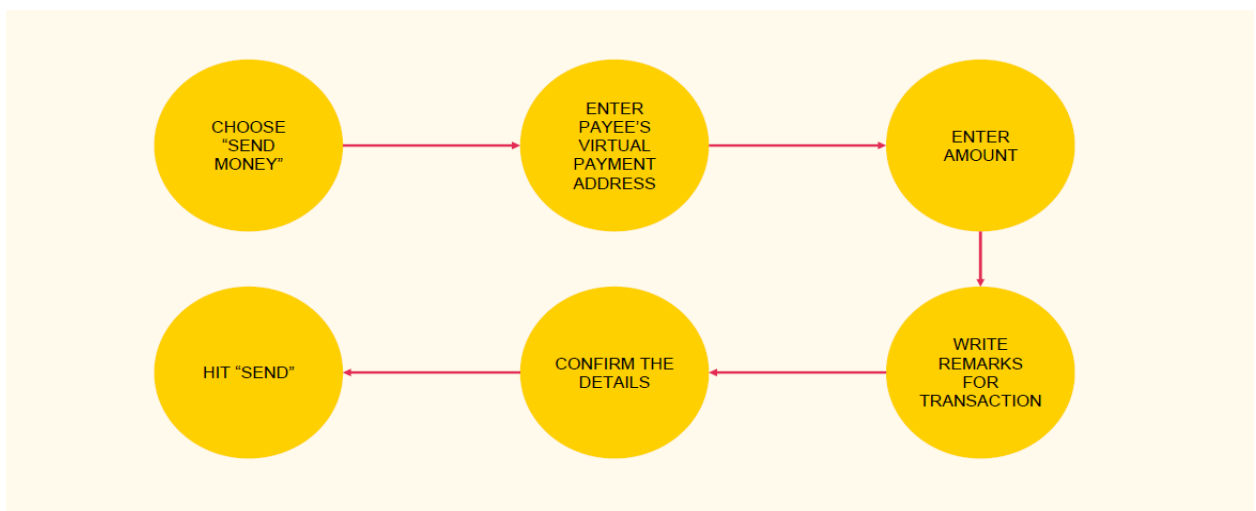
Requirements for UPI

REQUIREMENTS	AVAILABLE APPS
<ul style="list-style-type: none">➤ Smartphone with internet facility➤ Bank Account details (only for registration)	<ul style="list-style-type: none">➤ SBI, PNB, UPI Collect, ICICI, Axis Pay, Canara Bank, UCO UPI, Union Bank UPI, OBC UPI and 20 other Banks.

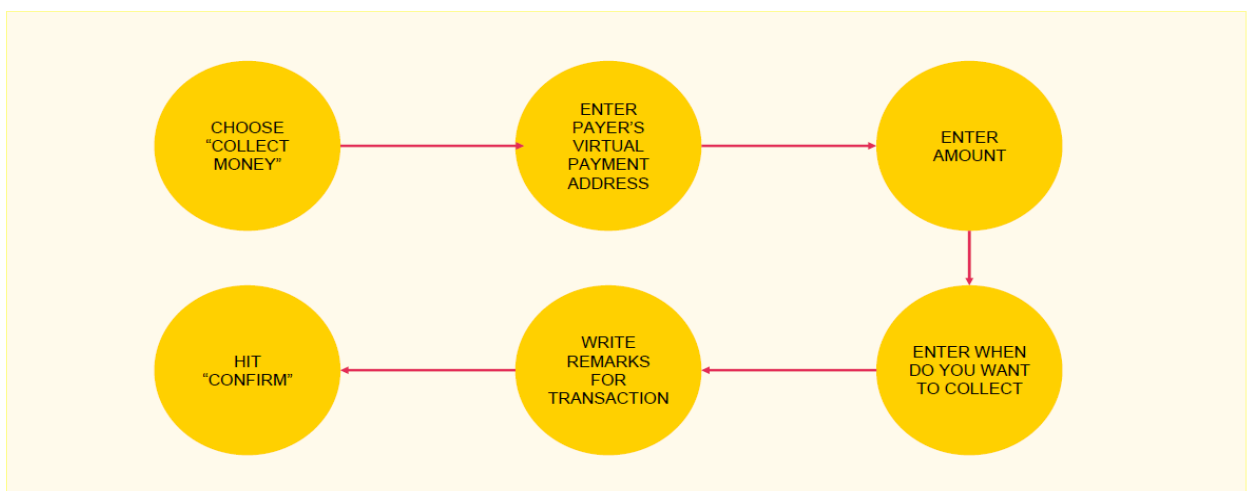
UPI Registration Process



Sending Money on UPI



Collecting Money (raise a demand on UPI)

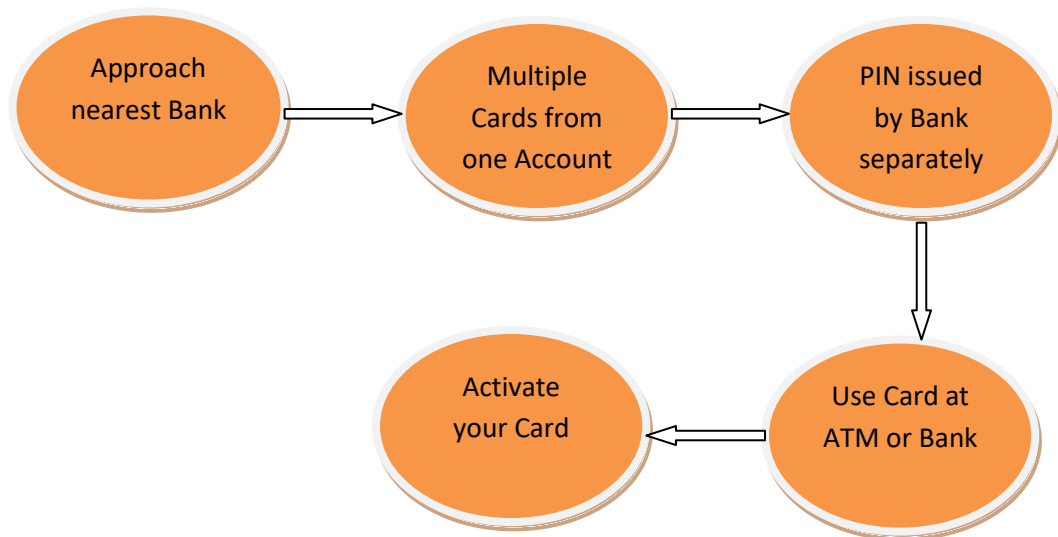


Bank Cards

Types of Cards & Usage

PREPAID CARDS	DEBIT CARDS
<ul style="list-style-type: none">➤ Pre-loaded from your bank account➤ Safe to use, limited amount of transaction➤ Can be recharged like mobile recharge	<ul style="list-style-type: none">➤ Linked to your bank account➤ Used to pay at shops, ATMs, wallets, micro ATMs, Online Shopping

Getting a Bank Card



POS (Point of Sale)

Type of POS	Cards
<ul style="list-style-type: none"> ➤ Physical Pos ➤ Mobile POS ➤ V-POS 	<ul style="list-style-type: none"> ➤ Prepaid Cards ➤ Credit Cards ➤ Debit Cards ➤ Online Payments

Physical POS

1 SWIPE A DEBIT/CREDIT CARD ON THE POS MACHINE



2 ENTER AMOUNT TO BE PAID AND PIN



3 GENERATE RECEIPT



Mobile POS



V-POS

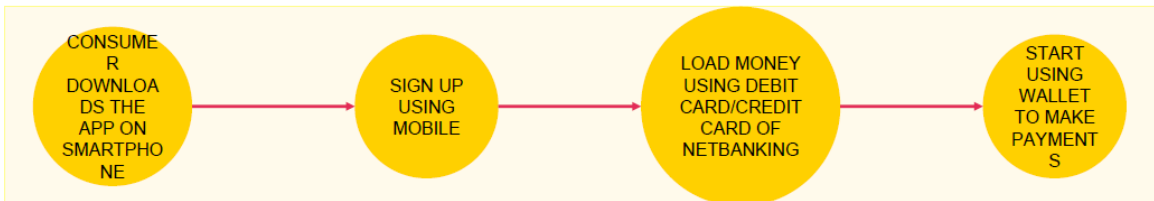


QR code used for payment to bank account of merchant

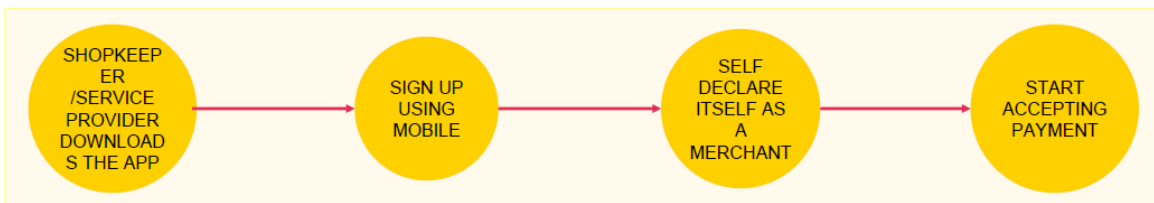
e-Wallets

- **Electronic pre-paid payment system, mobile first.**
- **Used in purchasing items online with a computer or a Smartphone.**
- **An individual's account is required to be linked to the digital wallet to load money in it.**
- **Most banks have their e-wallets and some private companies.**

Consumer Wallet Limits: Rs.20,000/month for all. Rs.1 lakh/month with KYC



Merchant Wallet Limits: Rs.50,000/month with Self Declaration. Rs.1 lakh/month with KYC



Basic Requirements to Start Using a Wallet: Bank Account, Smartphone, 2G/3G Connection & A Free Wallet App