*Mobile Money Transfer:*

<u>*Customer walk through on mobile transfer*</u>

<u>Registration Process</u>

## STEP 1: SEND TEXT MESSAGE

Customer sends a SMS "Airtel" to 543219



## STEP 2: OPEN AND VIEW RESPONSE MESSAGES

Customer receives two messages from 543219 containing details on how to provision the Application. The first SMS titled "`Congratulations! Start free…`" provides the URL from where to download the mChek Smart Client. The second titled "`Thank you for your…`" also provides the download URL and is for information purposes only. It serves as a backup in case the first was not delivered or was deleted by accident. The URL to download the Client is: `http://www.mchek.com/mChekJava/mChek-airtel.jad`.

Open the `mChek JAVA Client` SMS, as shown below.

### STEP 3: START APPLICATION DOWNLOAD

Customer selects the **Options –> Download message** option to initiate the provisioning process, as shown below.



**Note:** Customer handset has to have GPRS/EDGE data connectivity on your phone to download the mChek on Airtel Smart Client Application.

### STEP 4: INSTALL THE CLIENT

After the Application has been downloaded, customer is prompted to install it, as shown below.

## Activation Process

## STEP 1: OPEN APPLICATION

Customer is prompted to start the application on download. On opening the welcome screen is displayed

## STEP 2: SET YOUR MCHEKPIN

Customer then registers with a 6-digit pin of his choice & gets registered on the mChek platform.

## STEP 3: CLIENT PROCESSING

You will be informed about the setup through an Information screen, as shown.

## STEP 4: WELCOME TO MCHEK ON AIRTEL!

Post registration customer accepts the terms & services for the same

## STEP 5: MCHEK ON AIRTEL ACTIVATION COMPLETE!

On confirmed activation, the following message is displayed.



## STEP 6: MY ACCOUNTS SCREEN

The My Accounts main menu screen will be displayed post accepting the clients

Adding a debit card

## STEP 1: SELECT ACCOUNT TYPE

In the Account Type screen, customer selects the **Debit card** option, as shown



## STEP 2: ENTER ACCOUNT DETAILS

In the Add Account screen, he provides the first six digits of the Debit card in the **Card No (first 6 digits)** field, as shown.

## STEP 3: CONFIRMATION SCREEN

In the Confirmation screen customer verifies the details provided, as shown.



## STEP 4: INFORMATION SCREEN

The information screen is displayed, as shown. mChek verifies if the Bank has a partnership with mChek.

## STEP 5: CONFIRMATION FROM MCHEK

After confirming if the Bank is a partner, the following information screen is displayed.

## STEP 6: ACTIVATION CONFIRMATION

Post confirmation, the following screen is shown to the customer

## Mobile-to-Card VMT

### STEP 1: SELECT SEND MONEY

In the mChek Client Application Main Menu, customer selects the **Send Money** menu option, as shown.



Click **Options –> Select** to proceed.

## STEP 2: SELECT TO VISA CARD

In the Send Money screen, Customer selects the **To Visa Card** option, as shown.

## STEP 3: SELECT ACCOUNT

In the Select Account screen, he selects the card with intended to be use for the transfer, as shown. Only activated Debit Card and Linked Accounts will be displayed.

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## STEP 4: ENTER RECIPIENT DETAILS

In the Recipient screen, as shown, Customer enters the Recipient's card number in the **Card No** field and the amount (in Rs.) in the **Amount** field.

**Note:** The **Mobile No** field is <u>optional</u> and can be left blank. If the recipient's mobile number is provided, they will receive a copy of the transaction receipt via SMS.

## STEP 5: CONFIRMATION SCREEN

In the Confirmation screen, as shown, Customer verifies the Recipient's **Card No**, **Amount**, **Mobile No** and the **Selected Account** that will be debited.

## STEP 6: ENTER MCHEKPIN

In the mChek PIN screen, Customer enters enter the six-digit PIN as shown.



## STEP 7: INFORMATION SCREEN

The Information screen, as shown, indicates that a confirmation SMS will be sent after mChek has finished processing your transaction.

## STEP 8: VIEW TRANSACTION RECEIPT SMS

If customer has provided the Recipient's mobile number, then there are two text messages that are generated, as shown.
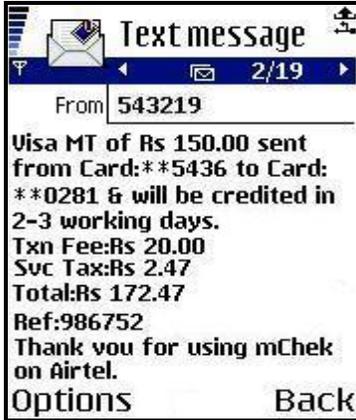


## Mobile-to-Mobile VMT

## STEP 1: SELECT SEND MONEY

In the mChek Client Application Main Menu, Customer selects the **Send Money** menu option, as shown.

## STEP 2: SELECT TO MOBILE

In the Send Money screen, Customer selects the **To Mobile** option, as shown.

Click **Options –> Select** to proceed.

## STEP 3: SELECT ACCOUNT

In the Select Account screen, customer selects the card

## STEP 4: ENTER RECIPIENT DETAILS

In the Recipient screen, as shown, Customer enters the Recipient's mobile number in the **Mobile No** field and the amount (in Rs.) in the **Amount** field.



## STEP 5: CONFIRMATION SCREEN

In the Confirmation screen, as shown, he verifies the Recipient's **Mobile No**, **Amount**, and the **Selected Account** that will be debited. Depending on your handset, you may have to scroll down to view the entire information.

## STEP 6: ENTER MCHEKPIN

In the mChek PIN screen, he enters the six-digit PIN in the **Enter mChek PIN** field, as shown.



## STEP 7: INFORMATION SCREEN

The Information screen, as shown, indicates that a confirmation SMS will be sent after mChek has finished processing your transaction.
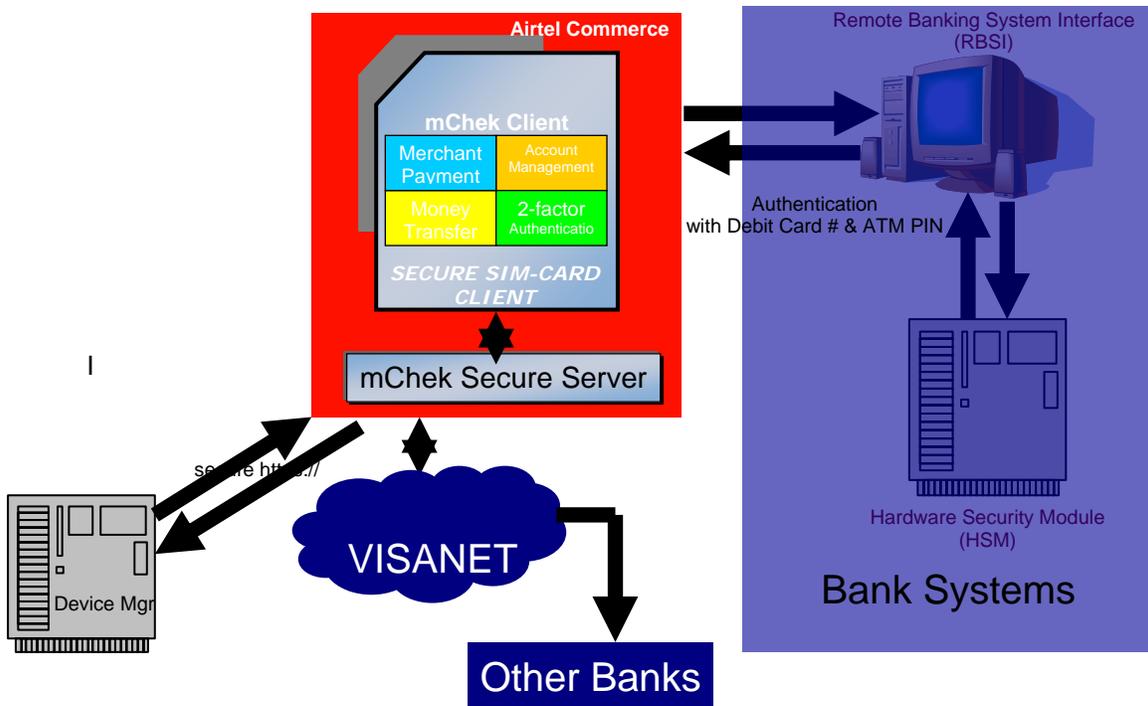
### STEP 8A: VIEW TRANSACTION SMS

A SMS is sent to the customer, as shown, to track the transaction.



The SMS is part of the confirmation of having initiated the transaction and a receipt of the transaction.

## Service path for VISA & Direct Connectivity:

## *Service Flow for direct connectivity with the bank HSM*

Registration

1. Customer after registering on the mChek platform adds his debit card ( of the bank which has direct connectivity)
2. Customer is asked to enter his debit card no on the mobile
3. He is then asked to input his ATM pin
4. The card details with the ATM pin passes through the Airtel Commerce platform & gets validated at the HSM of the bank
5. Post confirmation, the customer gets a message that he is now money transfer ready

Money transfer

1. Customer enters the recipient card & amount
2. He then inputs the ATM pin for the same
3. The request is then routed through the ACP to the HSM of the bank & is validated
4. If the account is in the same bank, then there is instant transfer to the same
5. If the account is in another bank, then the money gets transferred through VISA money transfer
6. Recipient receives a message as shown in the customer flow

## *Service Flow for VISA Money transfer*

Money transfer

1. Customer registered with his debit card enters the recipient card & amount
2. He then inputs the mChek pin for the same
3. The request is then routed to the ACP
4. ACP then routes the same request to the bank
5. The bank post validation then sends the go ahead to the ACP
6. ACP then transfers the request through the VISA platform
7. Recipient receives a message as shown in the customer flow

## *Total Time*

1. Total time taken for registration including adding a banking instrument takes around 2 minutes
2. Customer adding a debit card ( in case of no direct connectivity) will be money transfer ready within 48-72 hrs of informing the bank

3.  Total transaction time for money transfer is three minutes. This includes the confirmation message for the same
4.  In case of an inter bank transfer, the money is credited in the recipient's account within 72 hrs of the request being sent

## Failure Modes

| Failure Modes | Current/Recommended Controls |
|---|---|
| Wrong key word entered | Same as any other VAS product. (1) the customer will get a msg stating that the key word entered is incorrect and is given a list of correct keywords on that short code |
| Wrong short code entered | No control on the messages sent from the short code not configured. The msg will be specific based on the short code it goes to. If sent short code is being used by another service (1) the customer will get a msg from that short code with the keywords acceptable to that short code (2) If the short code is not being used by another service the customer will either get "msg sending failed" or another failure msg. |
| SMSC failure | No control; customer will have to try again |
| Connectivity failure between SMSC and handset | No control; customer will have to try again |
| Connectivity failure between SMSC and pass through | Recommended reconciliation between mchek and BI to identify the customers who had sent the request for the WAP link but did not get it because of failure between SMSC and pass through. WAP link to be pushed to all such customers. |
| Connectivity failure between pass through and backend | No control; customer will have to try again |
| Connectivity failure between pass through and DM | In case of a failure between the pass-through and Device Manager does the pass-through keep the information and try again or is there a failure returned. |
| WAP push delivery failure between SMSC and handset due to connectivity loss | m-Chek to track delivery of WAP push by using the delivery report option over SMPP and attempt pushing the WAP push to the customers again who did not receive it the first time. |
| Failure between the handset and the MSC | No control; customer will have to try again |
| SGSN down (Service GPRS signaling node) | No control; customer will have to try again |
| Error msg 414: unable to connect, gateway request not processed | No control; customer will have to try again |
| Handset memory full while downloading the application | Customer will be asked to delete an existing application to create space for mchek client |
| Communication failure between backend and financial gateway(SBI/ICICI VISA gateway) | Recommended action: The information will remain with the backend and as soon as the connectivity is established, mchek will process the request. |
| Msg delivery failure between SMSC and handset leading to no transaction delivery msg reaching the customer | No control currently. Recommended action: mchek to track delivery by using the delivery report option over SMPP and send the transaction conformation again. |
| Beneficiary unable to register thus money transfer not possible. Senders account debited and the beneficiary account not credited. | Decline the transaction and inform both parties. Ask beneficiary to register and ask sender to try again. |
| Money transfer transaction declined due to various reasons (card blocked, txn limit exceeded, insufficient funds, beneficiary account freeze, non VISA card etc) | Currently one standard msg goes to the customer that tells him that the txn has been declined and he needs to contact the bank for more details. Recommended: give the customer the exact reason for the txn being declined. The msg to come from the specific bank name in the customer's inbox instead of from Airtel. |

## Audit ability:

All process on money transfer are audited on a regular basis both externally as well as internally.

Audits are essentially carried out at 4 levels

1. <u>Network Audit</u> – This is carried out by the technical team along in conjunction with the business excellence teams at Airtel. The audit essentially measures all key KPIs & SLAs related to network capacity, security, utilization & failures. A detailed dashboard on a weekly basis is circulated highlighting KPIs across all network related platforms for the product.
2. <u>Application Audit</u> – This is a similar audit on lines of the network audit & is carried out by IT in conjunction with business excellence. This measures all KPIs <u>&</u> SLAs like application & server uptime, downtime etc. A similar dashboard on lines of the network audit is also circulated for the application audit.
3. <u>CSMM</u> – This is a consumer audit which is carried out by the business excellence team. This comprises of two scores CRA – customer relationship assessment which measures consumer experience around the all VAS platforms in total & CTA – customer transactional analysis which measures detailed KPIs on a product level. The CSMM score has a direct impact on the performance measurement of all product managers & heads.
4. <u>Internal health chek</u> – This is a health check again carried out by the business excellence team to measure experience internally & evaluate overall compliance scores.

Besides these process audits are also carried out by external parties on a quarterly basis & on consumer experience around the product & same is circulated among the senior management within the organization