

**F. No.1-3/2019-PBI**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(PBI Division)**  
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**Dak Bhawan, New Delhi**  
**Date: 01/03/2019**

To,

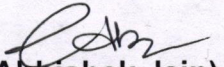
**All CPMsG/ PMsG**

**Sub:- Revised SOP for payment for payment of mail products at DoP Counters (Version 1.1).**

Please find enclosed copy of the revised Standard Operating Procedure for payment for payment of mail products at DoP counters (Version 1.1).

2. This may be circulated to all Head and Sub Post Offices providing IPPB services for adoption.

Enclosures: As Above

  
**(Abhishek Jain)**  
**ADG (PBI)**

**Copy to: -**

1. CSMO / GM (operation), IPPB, for information.

# Revised Standard Operating Procedure on for payment for mail products at DoP counters (Version 1.1)

Date: 01/03/2019

Contents:

- 1. Introduction..... 2
- 2. Version Control ..... 2
- 3. Guiding Principles: ..... 2
- 4. Scheme Overview.....2
- 5. Illustrative flow of activities to be performed.....3
- 6. Screen shots of the process flow for Push transactions i.e. payment by QR at counter.....4
- 7. Screen shots of the process flow for Pull transactions i.e. payment by direct debit IPPB A/C.....8

## 1. Introduction:

1. Customer attitudes and demographics are changing. Customers are becoming more demanding and expect greater comfort with technology and high usage of online channels to do their day-to-day transactions digitally. Despite these advances, Customer to Merchant payments have largely remained in cash. As technology rapidly develops and becomes more versatile, merchants are utilizing the benefits of technological development. The development of mobile applications has created a bridge to successfully connect merchants to their customers.
2. IPPB-DoP combine aims to bring together India's largest network of more than 1.5 lakhs post offices' outlets under its digital Merchant Payments Services. Thus, a large part of the cash transactions at the counters of the Post Offices will be paid through digital means across the country. IPPB will make it convenient for the customers to make digital payments and thus save on the hassles of managing physical cash, arranging change, counting money, soiled notes etc. It will also help counter staff to concentrate on core competency; presenting and selling financial products, offering better customer service and promoting financial literacy among our target segments. Besides this, the department of post will also gain in efficiency and costs of handling cash, accounting for it, physical tally, soiled/ fake notes, arranging exact change. As a result, this digital platform can save the time and efforts of the ground staff.

## 2. Version Control:

Version Date	Version Name	Description
16/04/2018	V1.0	SOP for payments for Mail Products at DoP Counters

## 3. Guiding Principles:

3. As per the IPPB-DoP MoU, IPPB will facilitate non-financial DoP products to provide easy and convenient payment options to customers, especially through the online, mobile over the counters and at the doorsteps with special emphasis on digital payments.
4. All such transactions for payments of mail products through IPPB at the Post offices counters would be done using the Real-time online systems.

## 4. Scheme Overview:

As part of DoP-IPPB integration, IPPB has enabled digital payments for mail products at Post office counters (HO/SO). Customers who have IPPB accounts and / or mobile application will be able to make payment for mail business products through their IPPB account. All identified post office counters are being issued a Closed Loop Quick Response (QR) code sticker by the respective IPPB Branch. In case QR code sticker is not provided by the IPPB branch, same may be requested to the respective IPPB Branch Manager, who in turn will immediately arrange to supply the same.

The transactions shall be initiated through below options:

**I. Push Transactions:** Initiated by customer through IPPB Mobile Banking App by scanning the QR code at the Post office counter.

**II. Pull Transactions:** Initiated by counter PA through CSI POS by identifying customer on the basis of QR Card/ Account number/ Mobile number for direct debit.



## 5. Illustrative flow of the activities to be performed:

Sl.No.	Activities to be performed
1	Customer walks in and ask for mail products at the Point of Sale counter.
2	Requests for mail product sale transactions.
3	<p>The counter Postal Assistant does three transactions on the POS</p> <ul style="list-style-type: none"> <li>• Speed Post: Rs. 41.30</li> <li>• Sale of Postal Stamp worth Rs. 29.50/-</li> <li>• Total Amount: Rs. 70.80/-</li> <li>• <b>For all digital payments this is Rs. 70.80/-</b> whereas net amount for payment in cash is rounded off to 71/-</li> </ul>
4	<p>Multiple payment methods are available at CSI Point of Sale (PoS) for making the payment. If the customer is having IPPB account and wish to pay through IPPB mode either by</p> <p>(a) Direct debit from IPPB account or</p> <p>(b) Scanning the QR code (available only for those customers who have installed the IPPB Mobile Banking app).</p>
5	If customer opt for scanning the QR code then Counter PA selects IPPB QR as payment method.
5.1	<b>Counter PA informs customer the exact amount to be paid i.e. Rs 70.80/-.</b> Customer is asked to scan and pay through IPPB Mobile App. Customer scans the QR code displayed on the same counter through his IPPB Mobile App. Customer clicks on the 'Send Money' icon and then click the 'Pay By QR' option, then click on 'Scan QR code', then scan the IPPB QR code affixed at the counter and enter the exact amount including in paisa. IPPB CBS debits customer account through and sends success message along with a reference number to customer on his mobile app.
5.2	Customer successfully pays through his IPPB Mobile App, and informs the Counter PA that transaction has been completed successfully. Customer share the Transaction No. with Counter PA.
5.3	Counter PA enters the transaction no. as informed by the customer along with exact amount and transaction date into system. IPPB CBS system responds back with the confirmation of the IPPB transaction ID and amount against the particular teller ID. However, no response will come in the exception scenario where the CSI application has gone offline due to loss on connectivity etc.
5.4	CSI Point of Sale (PoS) generates the receipt for the transaction. Customer exits from the counter with a receipt copy. The recorded transaction flows to SAP for reconciliation.
6	If customer opt for direct debit from IPPB account then Counter PA selects IPPB Debit as payment method.

6.1	Counter PA asks customer how would he be identified for direct debt. Based on customer inputs, customer is identified using either of the following identifiers (only one identifier is used for transactions out of those listed): <ul style="list-style-type: none"> <li>• Scanning the customer's QR Card/ Bar Code</li> <li>• Mobile Number</li> <li>• IPPB Account number</li> </ul>
6.2	The QR code / Account number/ Mobile number along with purchase details are sent to IPPB System via API. These details (e.g. account number etc.) are validated along with availability of funds. After validation by system, One Time Password (OTP) is sent to customer's registered mobile in IPPB system.
6.3	Customer share the OTP with Counter PA, who in turn enter this into system.
6.4	CSI Point of Sale (PoS) generates the receipt for the transaction. Customer exits from the counter with a receipt copy. The recorded transaction flows to SAP for reconciliation.

## 6. Screen shots of the process flow for Push transactions i.e. payment by QR at counter:

**Push Transactions:** Initiated by customer through IPPB Mobile Banking App by scanning the QR sticker at Post office counter.

(i) Customer walks-in to the post office to avail mail services and Counter PA makes the necessary entries in the CSI Point of Sale application.

(ii) The Counter PA informs customer to pay the exact Rs.70.80/- against the purchase of DoP mail products.

**INDIA POST** Point of Sale Non Production

User Name: Hukma Ram(188028) PO Name: Bikaner Kutchery S.O Counter No: 1 Date & Time: 10 Apr 2018 03:28:56 PM 10,000.00

Receipt No: SL0005460011523354278 Date: 10 Apr 2018

**Bill Details**

Customer General

Sales Total **70.80**

Tax Amount **10.80**

Commission Amount **0.00**

Discount **0.00**

Transaction Amount **70.80**

**Payments** ☐ Hindi print

Amount Due : 70.80 Total Quantity : 1

Cash

71

Amount Paid **0.00** Amount To be Returned **0.00**

PA clicks on the next button for IPPB QR option

(iii) The customer scans IPPB QR sticker affixed at the counter to make digital payment for the exact amount using IPPB Mobile Banking App. On successful payment, customer receives the transaction details consisting of transaction id and date.

The counter PA clicks on IPPB QR from CSI portal menu to record the customer induced transaction successfully against the purchase of mail products.

**INDIA POST** Point of Sale Non Production

User Name: Hukma Ram(188028) PO Name: Bikaner Kutchery S.O Counter No: 1 Date & Time: 10 Apr 2018 03:29:02 PM 10,000.00

Receipt No: SL0005460011523354278 Date: 10 Apr 2018

**Bill Details**

Customer General

Sales Total **70.80**

Tax Amount **10.80**

Commission Amount **0.00**

Discount **0.00**

Transaction Amount **70.80**

**Payments** ☐ Hindi print

Amount Due : 70.80 Total Quantity : 1

IPPB QR Code

Amount \* 70.80

Transaction ID\*

Transaction Date\*

Amount Paid **0.00** Amount To be Returned **0.00**

PA clicks on the IPPB QR

(iv) IPPB customer shares transaction details like Transaction ID to the Counter PA, who records the same along with date in CSI-POS to mark the customer induced transaction successful in CSI application.

**INDIA POST Point of Sale** Non Production

User Name: Hukma Ram(188028) PO Name: Bikaner Kutchery S.O Counter No: 1 Date & Time: 10 Apr 2018 03:32:42 PM 10,000.00

Payment

Receipt No: SL0005460011523354278 Date: 10 Apr 2018

Bill Details	Payments
Customer General	Amount Due : 70.80 Total Quantity : 1
Sales Total 70.80	IPPB QR Code
Tax Amount 10.80	Amount * 70.80
Commission Amount 0.00	Transaction ID* IB6364
Discount 0.00	Transaction Date* 04-04-2018 F8
Transaction Amount 70.80	Amount Paid 0.00 Amount To be Returned 0.00

PA fills txn. id shared by the customer along with date

Buttons: Back, Cancel, Delete, Submit

(v) System validates the reported transaction successfully based on the transaction identifier parameters i.e. transaction amount, transaction id and date, facility id and generates the receipt.

**INDIA POST Point of Sale** Non Production

User Name: Hukma Ram(188028) PO Name: Bikaner Kutchery S.O Counter No: 1 Date & Time: 10 Apr 2018 03:33:00 PM 10,000.00

Payment

Receipt No: SL0005460011523354278 Date: 10 Apr 2018

Bill Details	Payments
Customer General	Amount Due : 0.00 Total Quantity : 1
Sales Total 70.80	Payment Details
Tax Amount 10.80	Receipt No : SL0005460011523354278
Commission Amount 0.00	Tracking No : ER321654987IN
Discount 0.00	Mode of Payment: IPPB QR Code
Transaction Amount 70.80	Amount Paid : 70.80
	Amount Paid 71.00 Amount To be Returned 0.00

Receipt printed successfully?

Buttons: Esc NO, Enter OK

PA clicks on "OK" button to print txn. receipt.

Buttons: Back, Cancel, Delete, Submit

(vi) CSI POS status:

The screenshot displays the India Post Point of Sale (POS) interface. At the top, the header includes the India Post logo, the text "INDIA POST Point of Sale", and "Non Production". Below this, user information is shown: "User Name: Hukma Ram(188028)", "PO Name: Bikaner Kutchery S.O", "Counter No: 1", and "Date & Time: 10 Apr 2018 04:39:49 PM". A balance of "2,65,000.00" is also visible. The main section is titled "Collection Report" and features a "Receipt No." field with the value "F8". Below this is a table with the following data:

SL NO	Receipt No.	Booking Date	Payment Mode	Amount	Trans-Type
1	SL0005460011523354278	10-04-2018 15:32	IPPB QR Code	70.80	Received

At the bottom of the interface, there are four buttons: "Esc Back", "F2 Cancel", "F3 Reset", and "Enter Submit". On the right side, there is a "Save as PDF" button.

(vi) Issues related to failed transactions:

Any unmatched parameter will result in failed transaction. Such failed transaction will result in debit to customer account. If this happens then, customer should be advised to log a complaint which can be lodge by counter PA through CSRM module in Finacle and provide the complaint ticket number to customer. Failure of transaction could happen in any of the following scenario:

- (a) Incorrect Tran ID shared by Customer with Counter PA or erroneous data entry by Counter PA.
- (b) Incorrect transaction date is entered in CSI system. Also if Customer has initiated the transaction on any previous date and he is trying to use the generated reference ID to get services on a later date.
- (c) If a customer initiates transaction scanning QR sticker printed at post office-1 or counter-1, but he shares the same transaction id at post office-2 or counter-2 then CSI system will decline the acceptance of transaction with an error message "The transaction id is not of this office".

The screenshot displays the India Post Point of Sale (POS) interface showing a failed transaction. At the top, the header includes the India Post logo, the text "INDIA POST Point of Sale", and "Non Production". Below this, user information is shown: "User Name: Hukma Ram(188028)", "PO Name: Bikaner Kutchery S.O", "Counter No: 1", and "Date & Time: 03 May 2018 04:45:14 PM". A balance of "1,00,40,7..." is also visible. The main section is titled "Payment" and features a red error message: "The Transaction Id is NOT of this Office". Below this is a "Receipt No." field with the value "SL0005460011525345999". The interface is divided into two main sections: "Bill Details" and "Payments". The "Bill Details" section shows the following information:

Bill Details
Sales Total
2,228.00
Tax Amount
0.00
Commission Amount
107.00
Discount
0.00
Transaction Amount
2,228.00

The "Payments" section shows the following information:

Payments
Amount Due : 2,228.00
IPPB QR Code
Amount *
2228.00
Transaction ID*
IB11881
Transaction Date*
01-05-2018
Amount Paid 0.00
Amount To be Returned 0.00

A green speech bubble points to the error message, stating: "The transaction ID is NOT of this office". At the bottom of the interface, there are four buttons: "Back", "F2 Cancel", "F3 Delete", and "Enter Submit". On the right side, there is a "Save as PDF" button.



(d) Counter PA asks customer to pay rounded amount (not exact amount) for the transaction initiated by customer using mobile app. In this case system will throw the error message “QR transaction amount <<XXXXXX>> not same as amount due”.

**INDIA POST Point of Sale** Non Production

User Name: Hukma Ram(188028) PO Name: Bikaner Kutchery S.O Counter No: 1 Date & Time: 03 May 2018 04:47:10 PM 1,00,40,7...

**Payment** QR Tran amt 849.60 not same as amount due

Receipt No: SL0005460011525345999

Bill Details	Payments
Customer General	Amount Due : 2,228.00 Total
Sales Total 2,228.00	IPPB QR Code
Tax Amount 0.00	Amount * 2228.00
Commission Amount 107.00	Transaction ID* IB11863
Discount 0.00	Transaction Date* 03-05-2018
Transaction Amount 2,228.00	Amount Paid 0.00 Amount To be Returned 0.00

Buttons: Back, Cancel, Delete, Enter, Submit

(e) Any network error from either DoP or IPPB side.

## 7. Screen shots of the process flow for Pull transactions i.e. payment by direct debit IPPB account:

### Pull Transactions:

(i) Customer walks-in to the post office to avail mail services and Counter PA makes the necessary entries in the CSI Point of Sale application.

**INDIA POST Point of Sale** Non Production

User Name: Mangila Verma(188173) PO Name: Kota H.O Counter No: 1 Date & Time: 29 Mar 2018 05:27:13 PM 47,394.00

**Registered Letter**

Weight\* 10 gms. Pre-paid Article No RR963793615IN

Sender Address	Addressee Address	Charges
Name* AKSHAY	Name* SIDDHARTH	Postage 1000.00
Address* TCS	Address* TCS	REG Fee 17.00
City/Dist* MYSURU H.O	City/Dist* MUMBAI G.P.O.	LATE Fee 3.00
State* KARNATAKA	State* MAHARASHTRA	Net Amt 1020.00
PIN Code* 570001	PIN Code* 400001	Total Amt 1,020.00
Mobile No	Mobile No	
E-mail	E-mail	

Buttons: Acknowledgement Fee, Insurance, Value Payable Post, Bill Hold, Add Customer, Additional Info, Payment, View

Receipt No. SL0003410011522324621 Date 29 Mar 2018 Quantity 1 Total Amount 1020.00

Buttons: Back, Cancel, Reset, Submit, View

(ii) Counter PA click the IPPB Debit option for payment for pull transactions.

The screenshot shows the 'INDIA POST Point of Sale' interface. The top bar displays 'User Name: Mangila Verma(188173)', 'PO Name: Kota H.O', 'Counter No: 1', 'Date & Time: 29 Mar 2018 05:33:55 PM', and a balance of '47,394.00'. The 'Payment' section shows a receipt number 'SL0003410011522324621' and a date of '29 Mar 2018'. The 'Bill Details' section lists 'Sales Total: 1,020.00', 'Tax Amount: 0.00', 'Commission Amount: 0.00', 'Discount: 0.00', and 'Transaction Amount: 1,020.00'. The 'Payments' section shows 'Amount Due: 1,020.00' and 'Total Quantity: 1'. The 'Cash' section shows '1020'. The 'IPPB Debit' option is selected in the payment menu. A callout bubble points to the 'IPPB Debit' option in the menu, stating: 'PA clicks on IPPB Debit option from menu for pull transactions'.

(iii) The counter PA asks customer to provide QR Card/ Account number/ Mobile number. The customer either provides his IPPB QR card which is scanned or shares IPPB account number or mobile number registered with IPPB. Subsequently, counter PA chooses one of the options from the menu to accept payment from the customer.

The screenshot shows the 'INDIA POST Point of Sale' interface. The top bar displays 'User Name: Mangila Verma(188173)', 'PO Name: Kota H.O', 'Counter No: 1', 'Date & Time: 29 Mar 2018 05:34:03 PM', and a balance of '47,394.00'. The 'Payment' section shows a receipt number 'SL0003410011522324621' and a date of '29 Mar 2018'. The 'Bill Details' section lists 'Sales Total: 1,020.00', 'Tax Amount: 0.00', 'Commission Amount: 0.00', 'Discount: 0.00', and 'Transaction Amount: 1,020.00'. The 'Payments' section shows 'Amount Due: 1,020.00' and 'Total Quantity: 1'. The 'IPPB Debit' section shows 'Amount: 1020.00' and 'QR Code: 6485996599542632'. The 'IPPB Debit' option is selected in the payment menu. A callout bubble points to the 'IPPB Debit' option in the menu, stating: 'Chooses various mode of transactions by selecting direct debit option.'

(iv) The counter PA scans IPPB QR card using barcode scanner to capture the QR code.

The screenshot shows the 'INDIA POST Point of Sale' interface. The top bar displays 'User Name: Mangila Verma(188173)', 'PO Name: Kota H.O', 'Counter No: 1', 'Date & Time: 29 Mar 2018 05:34:10 PM', and a balance of '47,394.00'. The 'Payment' section shows a receipt number 'SL0003410011522324621' and a date of '29 Mar 2018'. The 'Bill Details' section lists 'Sales Total: 1,020.00', 'Tax Amount: 0.00', 'Commission Amount: 0.00', 'Discount: 0.00', and 'Transaction Amount: 1,020.00'. The 'Payments' section shows 'Amount Due: 1,020.00' and 'Total Quantity: 1'. The 'IPPB Debit' section shows 'Amount: 1020.00' and 'QR Code: 6485996599542632'. The 'IPPB Debit' option is selected in the payment menu.

(v) The counter PA asks for OTP from customer to complete the initiated transaction against the sale of mail products from post office.

**INDIA POST Point of Sale** Non Production

User Name: Mangila Verma(188173) PO Name: Kota H.O Counter No: 1 Date & Time: 29 Mar 2018 05:35:18 PM 47,394.00

**Payment**

Receipt No: SL0003410011522324621 Date: 29 Mar 2018

Bill Details	Payments
Customer General	Amount Due : 1,020.00
Sales Total <b>1,020.00</b>	IPPB Debit
Tax Amount <b>0.00</b>	Amount*
Commission Amount <b>0.00</b>	Account Num
Discount <b>0.00</b>	QR Code*
Transaction Amount <b>1,020.00</b>	Amount Paid <b>0.00</b> Amount To be Returned <b>0.00</b>

QR Code: 100000000672

Account Balance: 97087.00

Customer Name: SUBHASIS SAHOO . -

OTP: [Yellow box for OTP entry]

Buttons: Send OTP, Resend OTP, Enter Ok, F2 Cancel

Bottom Bar: Back, Cancel, Delete, Submit

Right Sidebar: F4 Cash, F5 Card, F6 Direct Debit, F7 BNPL, F9 Demand Draft, F10 Cheque, F11 Direct Credit, F12 IPPB Debit

(vi) Counter PA enters the OTP shared by the customer.

QR Code: 100000000672

Account Balance: 97087.00

Customer Name: SUBHASIS SAHOO . -

OTP: 684143

Buttons: Send OTP, Resend OTP, Enter Ok, F2 Cancel

(vii) The process would be very much similar as stated above in case PA opts for Account number or Mobile number to initiate the transaction in pull transaction mode.

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