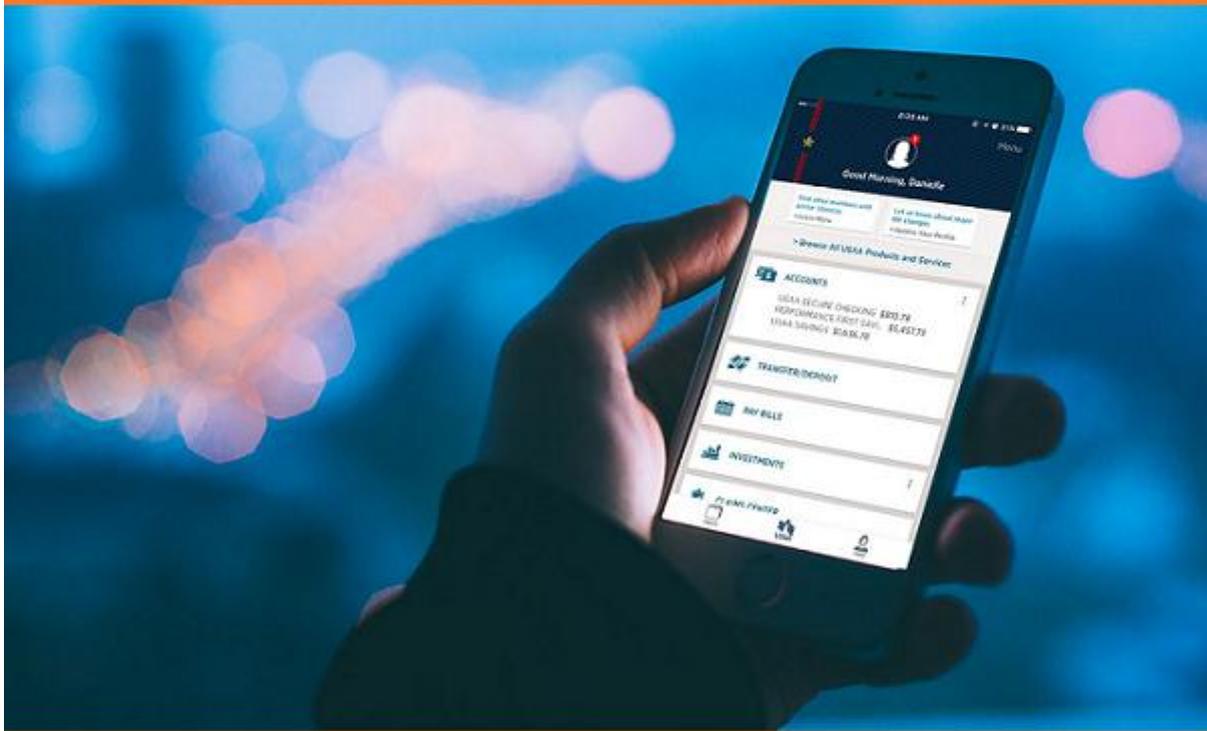


A DIGITAL MARKETING INITIATIVE

# AN OVERVIEW OF BANK'S DIGITAL PRODUCTS



DEPARTMENT OF INFORMATION TEVHNOLOGY

# PBGB ALTERNATE DELIVERY CHANNELS

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## INTRODUCTION TO DIGITAL BANKING

### **DIGITAL BANKING: A New Era of Fast Convenient and Secured Banking**

- ❖ Digital banking is the move to online banking where banking services are delivered over the internet. A digital bank represents a virtual process that includes online banking and beyond.
- ❖ As an end-to-end platform, digital banking must encompass the front end that consumers see, the back end that bankers see through their servers and admin control panels and the middleware that connects these nodes.
- ❖ The reason digital banking is more than just a mobile or online platform is that it includes middleware solutions.
- ❖ Middleware is software that bridges operating systems or databases with other applications.

### **INDIA ON THE WAY TO DIGITIZATION:**

- ❖ India represents one of the largest market opportunities for digital payments.
- ❖ With a population of 1.25 billion, India accounts for approximately 18% of the global population.
- ❖ Less than 50% of India's internet users will adopt digital payments by 2020, with the top 100 million users driving 70% of the digital payments Gross Merchandise value (GMV).
- ❖ Ease of doing payment is one of the key factors of users to move towards digital payment.
- ❖ **Many of the Paschim Banga Gramin Bank customers are still untouched in Digital Banking.**
- ❖ It provides us immense opportunity to reach such customers for being a digitally recognized Bank.

## **BENEFITS OF DIGITAL BANKING:**

- ❖ **Business efficiency** - Not only do digital platforms improve interaction with customers and deliver their needs more quickly; they also provide methods for making internal functions more efficient.
- ❖ **Cost savings** - Traditional bank processing is costly, slow and prone to human error. Digital platforms reduce costs through the synergies of more qualitative data and faster response to market changes.
- ❖ **Increased accuracy** - Banking that rely mainly on paper processing can have an error rate of up to 40%, which requires reworking. Simplifying the verification process, it's easier to implement IT solutions with business software, leading to more accurate accounting which is crucial for banks to comply with government regulations.
- ❖ **Improved competitiveness** - Digital solutions help manage banking/marketing lists, allowing banks to reach broader markets and build closer relationships with tech savvy consumers.
- ❖ Greater **agility** - The use of automation can speed up both external and internal processes, both of which can improve customer satisfaction.



## DIGITAL PRODUCTS



## BHIM UPI (PBGB)

### ABOUT:-

- ❖ Manage all your Bank Accounts under one single App: “**BHIM UPI**”!
- ❖ Unified Payments Interface (UPI) is a new payment system on NPCI platform that allows transfer/collect of money across Banks using single app.
- ❖ UPI is the extension of the current IMPS. Unlike existing payments systems, in UPI you can **Payment (Send) and Collection (Ask)** money without sharing your Banking credentials like Account number, IFSC Code, Mobile Number etc. Instead using only **Virtual Payments Address (VPA)**.

### REGISTRATION PROCESS:-

- ❖ Download & install the BHIM UPI Application from Google Play Store.
- ❖ Open the App and verify the mobile number through auto SMS. Select the registered mobile number/SIM>“SEND SMS”.
- ❖ After successful validation, check the mobile number and proceed to continue.
- ❖ Enter User details, set log in pin and Proceed. Registration will be done.
- ❖ Login after entering the log in PIN. “Click on Manage Account” and select Bank.
- ❖ Your name and Account Number will be displayed. Continue and confirm/set the Virtual address and Save.
- ❖ You can add your other bank accounts registered with the same mobile number in “MANAGE ACCOUNTS”>“ADD ACCOUNT”.

### FEATURES:-

- ❖ Send and Receive Money.
- ❖ Send collect request.
- ❖ Manage your Bank accounts from all Banks, under a single hood.
- ❖ Balance enquiry.
- ❖ 24 x 7 Instant Service.
- ❖ Create your own Virtual Payment Address (VPA) and enjoy fund transfer or demand funds using VPA only, without any other account details.
- ❖ Individual(s) /Merchant(s) can Generate/Scan QR codes and use them to receive/send payments.

- ❖ Secured with 2-Factor Authentication.
- ❖ Users get a 12 digit reference number for each transaction (NPCI RRN). This reference number (NPCI RRN) can be used to track the status of transaction in case of failure.
- ❖ Raise grievance in APP itself.
- ❖ **Bills & Utility Payments, Flight Ticket Booking, Electricity Bill, Mobile Recharge etc.**

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**(Technical and operational)**



## BHIM UPI Features

**Send Money**  
(Using Mobile No, Aadhaar No, A/C & IFSC, virtual Payment Address & Saved Beneficiary)

**Receive Money**  
(Using Mobile No & VPA)

User can switch between multiple accounts & banks

Scan & Create QR Code to Send & Receive Money

### Supported By wide range of Apps



Phone Pay



Paytm



GOOGLE Pay / Tez



MobiKwik



Uber



Chillr



Airtel Payments Bank



SBI Pay



Axis Pay



UCO UPI



TruPay



Indian Bank UPI



## \*99# On-boarding steps

Dial \*99#

Select preferred language

Add your bank & Account

Set UPI PIN

Start transacting using \*99#





## PBGB M-BANKING

### ABOUT :-

- ❖ PBGB M banking offers unlimited potential for growth and is destined to be the preferred mode of transacting banking & other business. It is a feature oriented app that will offer you a whole lot of Banking services and payments available in your pocket.
- ❖ Now the retail Banking is in your Phone.
- ❖ "PBGB Mbanking" a robust and attractive app is for all your banking need:- fund transfer, Bill Payment, Ticketing, FD/RD opening, SI creation etc.

### REGISTRATION PROCESS:-

- ❖ Download & install the M banking application from Google Play store/Apple store.
- ❖ Registration can be done using the option **New Registration** by providing your A/c details along with one of the last five transactions.
- ❖ Select the customer and provide the OTP sent to your registered mobile number.
- ❖ Debit card validation is also required to complete the registration.
- ❖ Set MPIN & TPIN and login to M banking App.
- ❖ Registration can also be done at branch level through Finacle(MBREG)

### FEATURES:-

- ❖ **Easy access** to all your **linked account**: View, Balance Enquiry, Statement.
- ❖ **Fund Transfer**: Intra Bank, Inter Bank Transfer- NEFT, IMPS, Own Account Transfer (Within Bank), Other Account Transfer (Within Bank).
- ❖ **Other Services**: Stop Cheque immediately, Cheque status, Card Block, ATM & Branch locator are coming soon.

**IMPS:**

Immediate Payment Service (IMPS) is an instant payment inter-bank electronic funds transfer system in India. IMPS offers an inter-bank electronic fund transfer service through mobile phones. Unlike NEFT and RTGS, the service is available 24/7 throughout the year including bank holidays.

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**FUTURE  
BANKING**

# PBGB M-PASSBOOK

## ABOUT:-

- ❖ In order to enable our customers to keep track of their accounts “on the go”, PBGB Bank has launched PBGB M Passbook, where customer can view all his accounts in one single application.
- ❖ It is a digital pocket passbook which enables the customers to update it anytime, anywhere and also to refer the same in OFF-LINE mode.

## REGISTRATION

### PROCESS:-

- ❖ Download and install the “PBGB m Passbook” app from Google Play Store/Apple store.
- ❖ Open the app and register your Account Number and Registered mobile number.
- ❖ Enter the OTP received in your mobile.
- ❖ Enter and confirm the Login PIN.
- ❖ Login and enjoy your digital Passbook 24X7 (Both online and offline).

## SALIENT FEATURES:-

- ❖ The Application is simple yet empowered with many features such as creating your own ledger, analyse your spending, share your account statement over email and many more.
- ❖ All accounts linked with single customer id can be viewed.
- ❖ To use m-Passbook, customer does not need to register for Mobile Banking.
- ❖ After Registration & synchronization of accounts, m-Passbook can be used offline as well, that means, without Internet Connection. Balance will be available as on „**last synchronize date**“. Date and time of **last synchronization is available at home screen.**

### USP:-

- ❖ For internet and mobile banking customer needs to have SB/Current account, but for PBGB m-Passbook, apart from SB/Current account holders, **customers with only Loan account can also register.** This means PBGB m-Passbook application is available for **Loan accounts exclusively also.**

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## DEBIT CARDS LIMITS

### RUPAY Cards:

Card type	Min Balance	Daily Cash Limit	Daily PoS/ Ecommerce limit
RUPAY Cards	NIL	Rs.25,000.00/-	Rs.25,000.00/-

### GRIEVANCE REDRESSAL

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(Technical and operational)

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(Card Block & Disputes)

## ALL DIGITAL SERVICES BY PBGB

