

HOW TO GO FOR A CASHLESS SOCIETY?

Bank of India
Government Business Department
Head Office, New Delhi

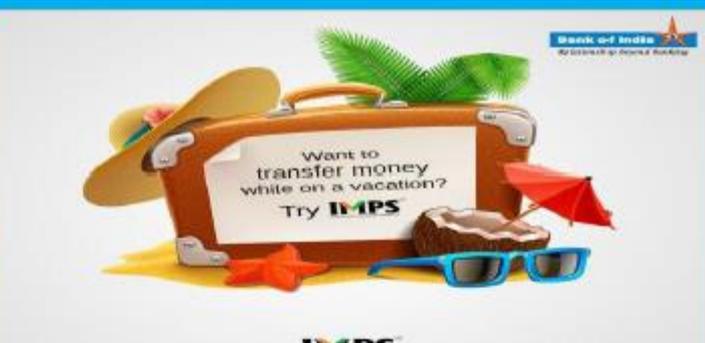
BOI 

You Send... They receive



Seamless Interbank fund Transfer with **BOI**  **BTM**

Bank of India 
Relationship beyond banking



Want to transfer money while on a vacation? Try **IMPS**

IMPS
THE **FAST LANE** TO TRANSFER MONEY



Visa Debit Card



Master Platinum EMV Card

PLATINUM **BOI** 



6521 6512 3412 3456
8521
VALID FROM 10/15 VALID UPTO 09/20
CARDHOLDER NAME **RuPay**
DEBIT

BOI 



CREDIT CARD PIN change

What is a cashless Society

- A society in which purchases of goods or services are made by Credit/Debit card or electronic funds transferal rather than with cash .



Benefits of A Cashless Society

- It offers a convenient way of carrying out banking online without visiting the branch. It saves the precious time and money of Customers.
- It helps Bank's in reducing per transaction cost as compare to Branch banking operation.
- Customers can access internet banking services by visiting our website Customers need to enter their Login Id and password for accessing their account details. Password is case sensitive-A/a (upper case is different form lower case).

Benefits of A Cashless Society

1. Security

The technology being used to usher in a cashless age has the potential to offer security benefits to its users:

- It's very easy to shut down a digital wallet remotely if it falls into the wrong hands.
- Your biometric ID is yours and yours alone, and therefore very hard to copy.

2. Convenience

A cashless system could be convenient for users who like to combine multiple functions onto one handheld device:

- It eliminates the need to carry cash.
- Digital payments can be made with a tap or wave of a smartphone, depending on the technology used.
- It would make it easier to loan or borrow money – as with digital payments, lending and borrowing can be reduced to a tap or wave of a smartphone

How can I spend a Day with ZERO cash in my wallet

- With evolving technology, sooner or later paper money (cash) will be phased out from the society. Imagine two decades back when Mobile Phone seems to be a Luxury and can only be used by tech savvy people. Now the situation is reversed. Its now a necessity and now used by any one.
- With Charles Darwin theory in Mind we are evolving us from a cash driven economy and cashless society

How can I spend a Day with ZERO cash in my wallet

Usage of Money in Day to day Affairs:

1. Spending
2. Investments

How can I spend a Day with ZERO cash in my wallet

■ Spending

Spending	Mode of Transaction other than Cash
Transportation	The payments of all these things can be made through: a. Internet Banking b. Cards c. E-Wallets d. Prepaid Card e. Gift Cards
Grocery	
Food	
Fuel	
Payment of Utility Bills	
Lifestyle	
Rent	
Health	
Education	

How can I spend a Day with ZERO cash in my wallet

■ Investments

Spending	Mode of Transaction other than Cash
Fixed Deposit	The payments of all these things can be made through: a. Internet Banking b. Debit Cards
Mutual Funds	
Insurance	
Stock Market	
Government Schemes	

Mode of Cashless Systems

- Internet Banking : NEFT,RTGS,IMPS,UPI and Interbank transfers
- Mobile Banking
 - With Internet
 - Without Internet (non smartphone)
- Cards: Credit Card and Debit Card
- Wallets
- Unified Payment Interface (UPI)

Internet Banking



Online registration of Internet banking

Customers can generate their internet banking Used Id and password if customers are having registered mobile number and ATM card linked with the account.

Account Details

Customers can view all their operative accounts like Deposit accounts (SB/CD/TD) , Loan account (retail/CC/OD) , PPF account etc. which are linked with the single Customer ID. Customers can also get their account statement, mini statement, account details by selecting any particular account from list

PPF Account details

Customers can now view their PPF investments through internet banking. Customers can also transfer funds to their PPF account from operative account.

TDS Deduction Inquiry : View 26AS

Internet Banking



Fund transfer facility

1. Intra Bank fund transfer (Within BOI)

- a. Self linked account transfer
- b. Third party account fund transfer

2. Inter Bank fund transfer (Other Banks)

- a. NEFT/RTGS fund transfer facility
- b. Through IMPS facility
- c. Through IMT facility

Setting Standing Instruction

Customers can set their own standing instruction regarding transactions pertaining to Self linked A/c, Third party accounts, NEFT and PPF fund transfer.

Other Features Available with Internet Banking

Tax Payment option

Customers can pay their Tax liabilities through internet banking. Customers can pay their Direct Tax , Indirect Tax, Custom duty payment and State government commercial Tax.

Credit Card details

Customers can see their credit card statement , outstanding dues and pay the credit card bill through internet banking

Demat Account details

Customers can know their daily holdings, statement of account, statement of holding kept with both our NSDL and CDSL centers

Placing online Cheque book request

Customers can now place the cheque book request through internet banking which shall be delivered at the registered address.

Other Features Available with Internet Banking

Open Term Deposit account online

Customers can open their term deposit account online with or without providing nomination facility

Nomination Registration

Customers having account in single name can register the nominee while opening new term deposit account online. Customers can also add nominee name in the existing online TDR account, However requests for modification/cancellation of Nominee details will be handled offline by concerned branches only

Debit card related options

- a. Deactivation/Hot listing of Debit card in case of loss/theft of the Debit card
- b. Unblocking of Debit card
- c. Change/Reset of Debit card PIN

Corporate Internet Banking

Internet banking access based on User's profile

Corporate customers can have profile based access which helps them to control on daily operations.

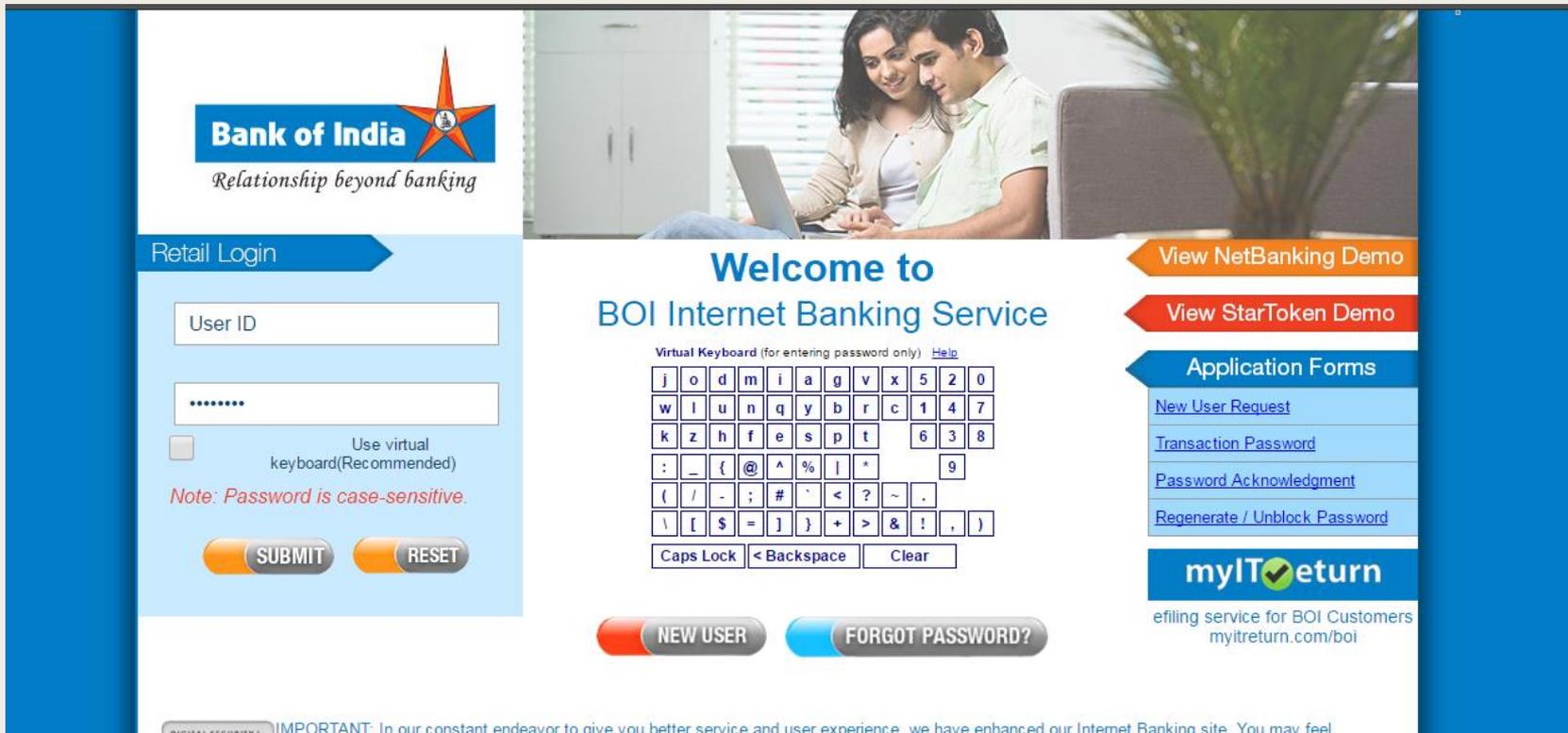
Account level access control

This facility is meant for Corporate customers having multiple accounts at different CBS locations and desires to grant selected access to its users. This can be achieved by making of division of accounts as per combination of accounts required to be assigned to specific corporate user.

Multi level work flow

This functionality is meant for Corporate customers having multiple internet banking users and desires to set different transaction limits and rules.

How EASY is Internet Banking





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Retail Login

Use virtual keyboard(Recommended)

Note: Password is case-sensitive.

Welcome to
BOI Internet Banking Service

Virtual Keyboard (for entering password only) [Help](#)

j	o	d	m	i	a	g	v	x	5	2	0
w	l	u	n	q	y	b	r	c	1	4	7
k	z	h	f	e	s	p	t		6	3	8
:	_	{	@	^	%		^				9
(/	-	:	#	`	<	?	~	.		
\	[\$	=]	}	+	>	&	!	,)
Caps Lock			< Backspace			Clear					

Application Forms

- [New User Request](#)
- [Transaction Password](#)
- [Password Acknowledgment](#)
- [Regenerate / Unblock Password](#)

myITreturn
efiling service for BOI Customers
myitreturn.com/boi

DIGITAL SECURITY BY IMPORTANT: In our constant endeavor to give you better service and user experience, we have enhanced our Internet Banking site. You may feel

How Easy Is Internet Banking?

Day to Day Affairs without visiting bank or by Going Cashless

The screenshot displays the Bank of India internet banking portal. At the top left is the Bank of India logo with the tagline 'सिखाओ की जमाओओ' (Sikhaao Ki Jamaao). The top right shows 'स्वागत ! / Welcome' and navigation icons for Home and Logout. A horizontal menu bar contains: खाता / Accounts, **तेन देन / Transfers**, टैक्स / Pay Tax, क्रेडिट कार्ड / Credit Card, डीमैट / Demat, अनुरोध / Requests, मेल / Mails, विकल्प / Options, and गतिविधि / Activity.

The main content area is titled 'Transfers > Third Party Transfer'. On the left is a sidebar menu with options: Self/Linked Account Transfer, **Third Party Transfer >>**, Status Inquiry, Pending Transfers, + IMPS Payment, + RTGS Payment, + NEFT Payment, + Standing Instruction, + Instant Money Transfer, + PMNRF Payment, and + Prime Minister Bima Yojana.

The transfer form is divided into two sections:

- From (Debit) Account:** A dropdown menu shows 'My Account' and a text box contains 'YOUR ACCOUNT NUMBER'.
- To (Credit) Account:** A dropdown menu shows 'Third party Account' and a text box contains 'Account Where you want to transfer'. A button 'Acc Details' is next to it.

Below these sections are the following fields:

- Transfer Amount: ₹ 100
- Transaction Particulars: Payment to Newspaper Vendor
- Transfer Type: Immediate, Schedule Transfer on Date
- Date: 1/12/2016 (with a calendar icon and text: 'Please click calendar object on left to select date')

At the bottom of the form are three buttons: Transfer, Clear, and Add to List.

At the very bottom of the page are two links: [Terms and Conditions] and [Disclaimer].

How Easy Is Internet Banking?

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बैंक ऑफ़ इंडिया
रिस्तों की जमाफूली

स्वागत ! / Welcom
Monday, November 28, 2016 11:24 AM

खाता / Accounts लेन देन / Transfers टैक्स / Pay Tax क्रेडिट कार्ड / Credit Card डीमेट / Demat **अनुरोध / Requests** मेल / Mails विकल्प / Options गतिविधि / Activity

Submit Requests >> Requests > **Submit Requests**

Query on Requests

Request	Particulars of the request
Form 15 G and 15 H	Register a request to Form 15 G and 15 H
BTM Mobile Banking	Mobile Banking Request
StarToken NG Request	Transaction Password Activation (For Star Token Users Only)
USSD (NUUP) Requests	USSD (NUUP) Mobile Banking Requests - Does not require active Mobile Data Plan
Term Deposit Request	Open a Term Deposit Account Online
Debit-cum-ATM Card	ATM card hot listing, PIN change, PIN Reset and Unblock
ASBA IPO Request	Request a Bid for IPO
Cheque Book Request	Request a Cheque Book Online
Cheque Book Status Inquiry	Cheque Book Details Enquiry
DD Inquiry	Demand Draft Pay Order Details Enquiry
Interest Certificate	Request Interest Certificate for Deposit and Loan Accounts.
CDSL Andheri DPO Ac Req.	Register a request for CDSL Andheri Demat Account Access
NSDL DP Ac Access Request	Register a request for NSDL Demat Account Access

Bank Branch in your Mobile?



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USSD BASED MOBILE BANKING
(Available in all Banks, Requires Smart User not Smartphone)

- Transfer Funds
- Check Balances
- Know MMID
- Change mPin
- 24/7 Access
- Mini Statement



USSD BASED MOBILE BANKING

USSD offered on a short code *99# is a service which would take banking services to Every common man in this country. The service would allow every customer to access banking services with a single number – irrespective of the telecom service provider, mobile handset make or the region.

- **How to access the service:**

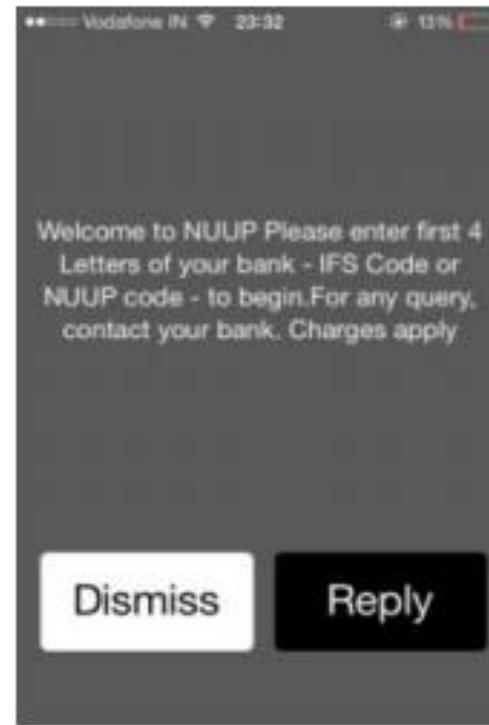
The service is presently available to all GSM subscribers. The customer have to dial *99# and enter the first four digits of the IFSC of the bank i.e. to access the USSD based services

Benefits of USSD:

- a) Works on ALL GSM Phones (**Not Only Smartphones**)
- b) Provides Instant Transfers to any Bank Account
- c) Works on basic voice connectivity
- d) The customer need not download any application on the phone

How it Works:

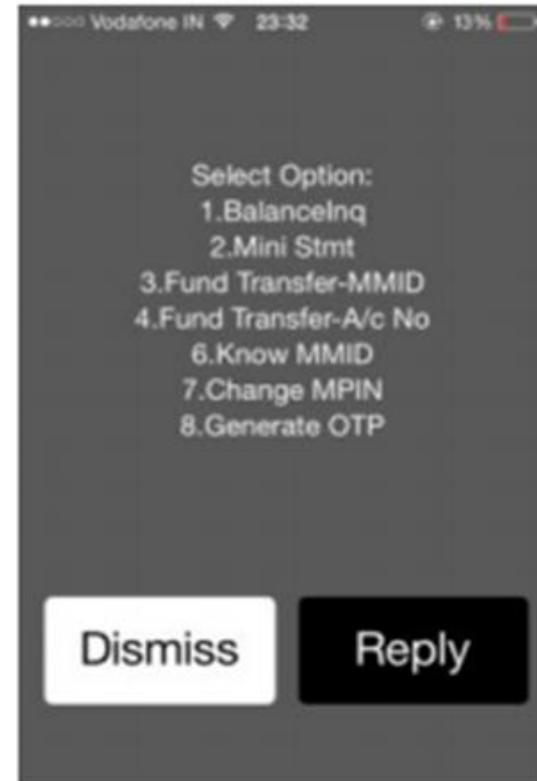
1. Customer dials *99# from his mobile phone.





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Unified Payment Systems

- What is UPI and what can a user do with the app?
- UPI is a payment system that allows money transfer between any two bank accounts by using a smartphone.
- UPI allows a customer to pay directly from a bank account to different merchants, both online and offline, without the hassle of typing credit card details, IFSC code, or net banking/wallet password

Steps to get started with UPI

- Download the app from Play Store and install in phone; 2. Set app login; 3. Create virtual address; 4. Add your bank account; 5. Set M-Pin; and 6. Start transacting using UPI

- How safe is UPI?

It is safe as the customers only share a virtual address and provide no other sensitive information.

- What kind transactions can be performed via UPI?
- Merchant payments, remittances, bill payments among others.

USING UPI



Q.Is there a per transaction limit?

The per transaction limit is Rs.1 lakh.

How exactly does one make a payment transaction?

A user can make an in-app payment for goods or services purchased online.



Thank You

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