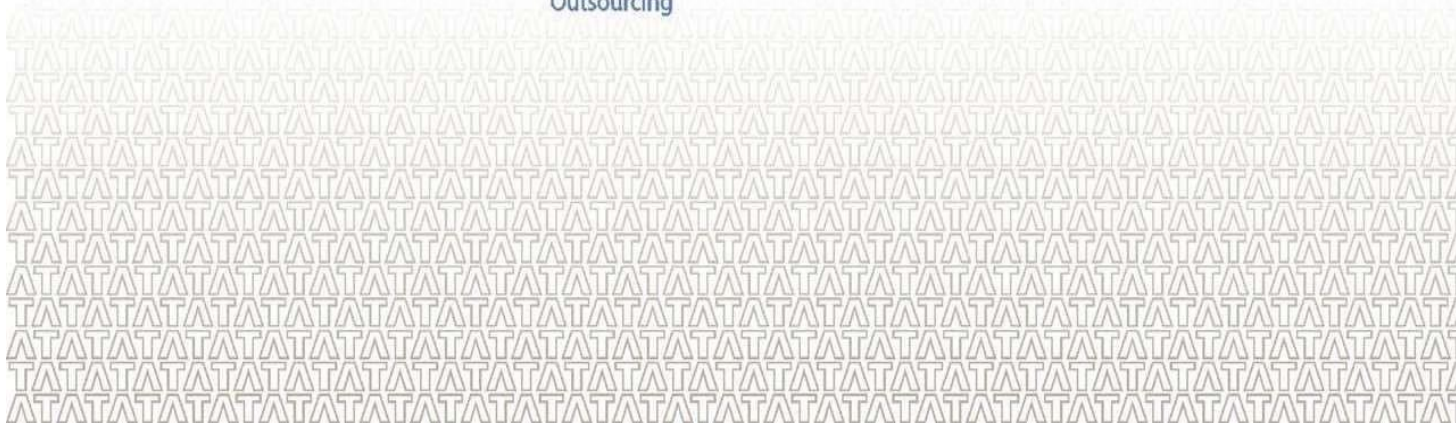**TATA** CONSULTANCY SERVICES

Experience certainty.   IT Services
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User Manual for Online pension application

WEA/WDS Login

User Manual V.3.0

Introduction:

Pension Disbursement System was conceptualized designed and developed by APOnline to facilitate disbursements of Government entitlements like Social Security Pensions. This system utilizes state-of-the-art technologies like bio-metric (finger print) matching for authentication of eligible beneficiaries, robust UIDAI compliant hand-held Micro ATM devices, Computers or Tabs or Mobiles for use in villages and GPRS/Internet connectivity for synchronization with central server.

### The core objective of this project is:

- To reduce the time taken to disburse the funds to enrolled beneficiaries.
- To avoid fraudulent activities in the current process.
- To ensure whether the amount is disbursed to right Beneficiary through AADHAAR based authentication using our new android application in tablets or mobiles, by allowing minimum exceptions.

Roles of stakeholders:

- APOnline is responsible for design, development, deployment and maintenance of the technology solution.
- Paying agency (Govt. Agency) is responsible for disbursement of pensions.
- GoAP is responsible for making the funds available for the disbursement of pensions.

Mobile Apps Page:

A new Android application is introduced in tablets and mobiles for more simplicity of use, users can download this app from Google play store. (Name of the app: *Pensions Payments Online)*
After successful App installation in device, then below app icon shown in device under APPS category
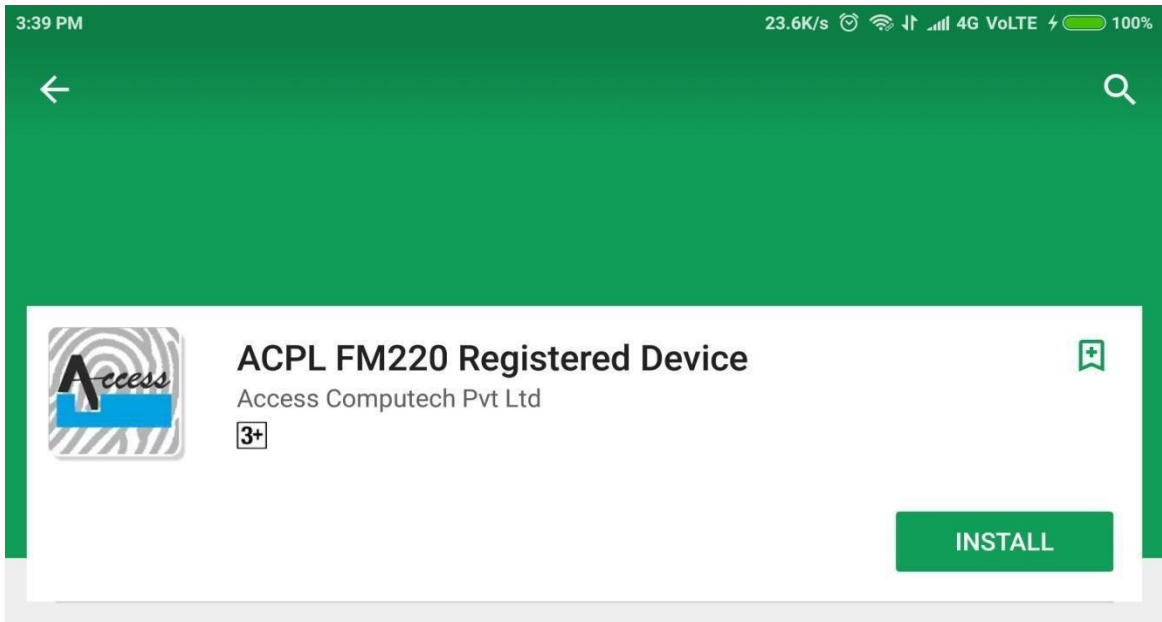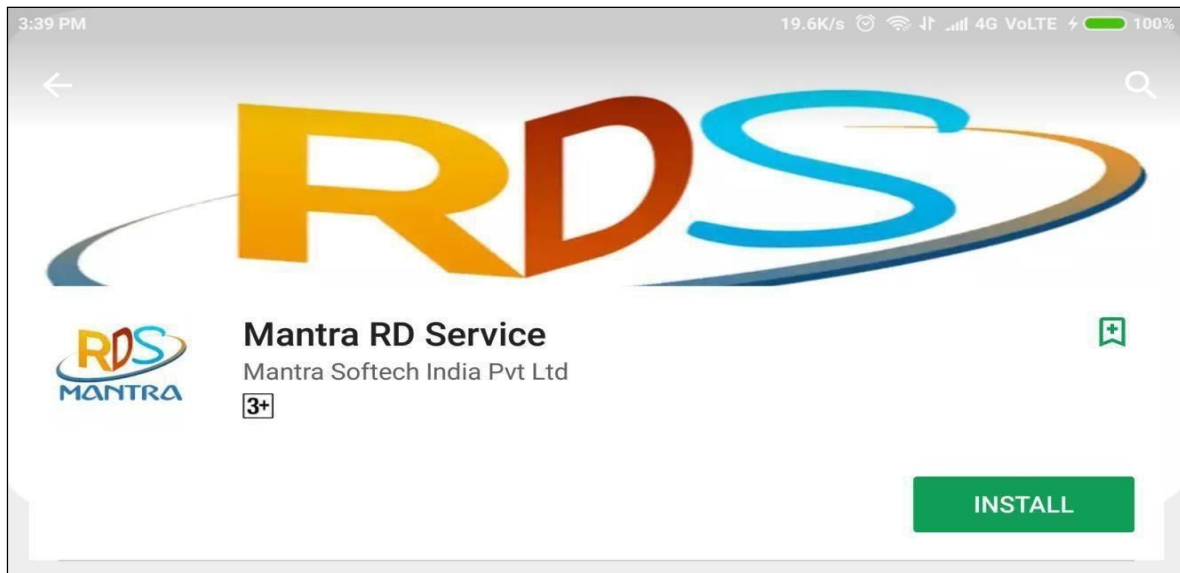To view the login page then Click on APP.
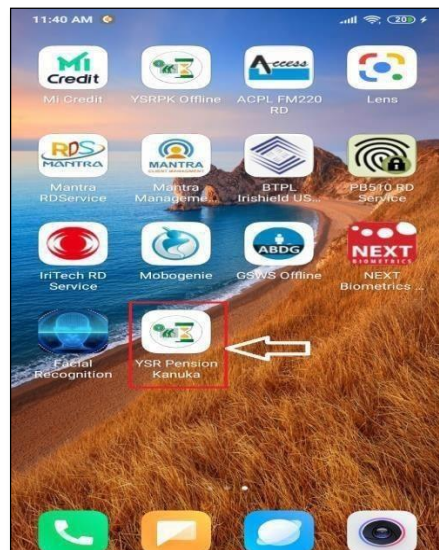
Fig: Apps Page

RD Service Installation:

After clicking on Pension Online application, it will check whether the App supported RD Services are installed or not. If not then application automatically redirected to play store and then click on install button.
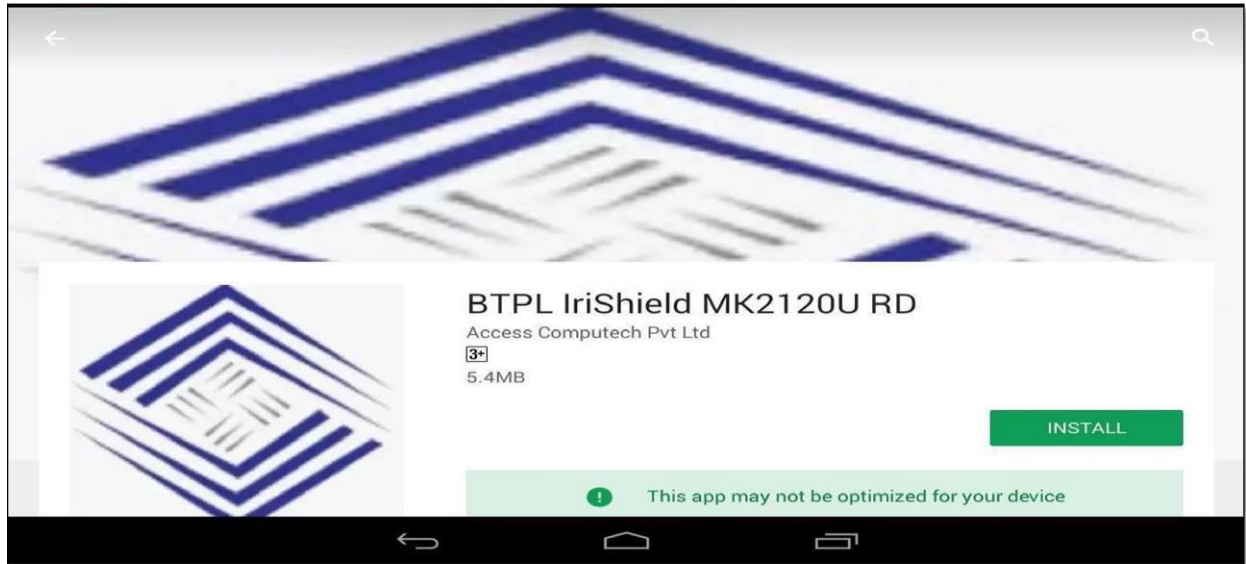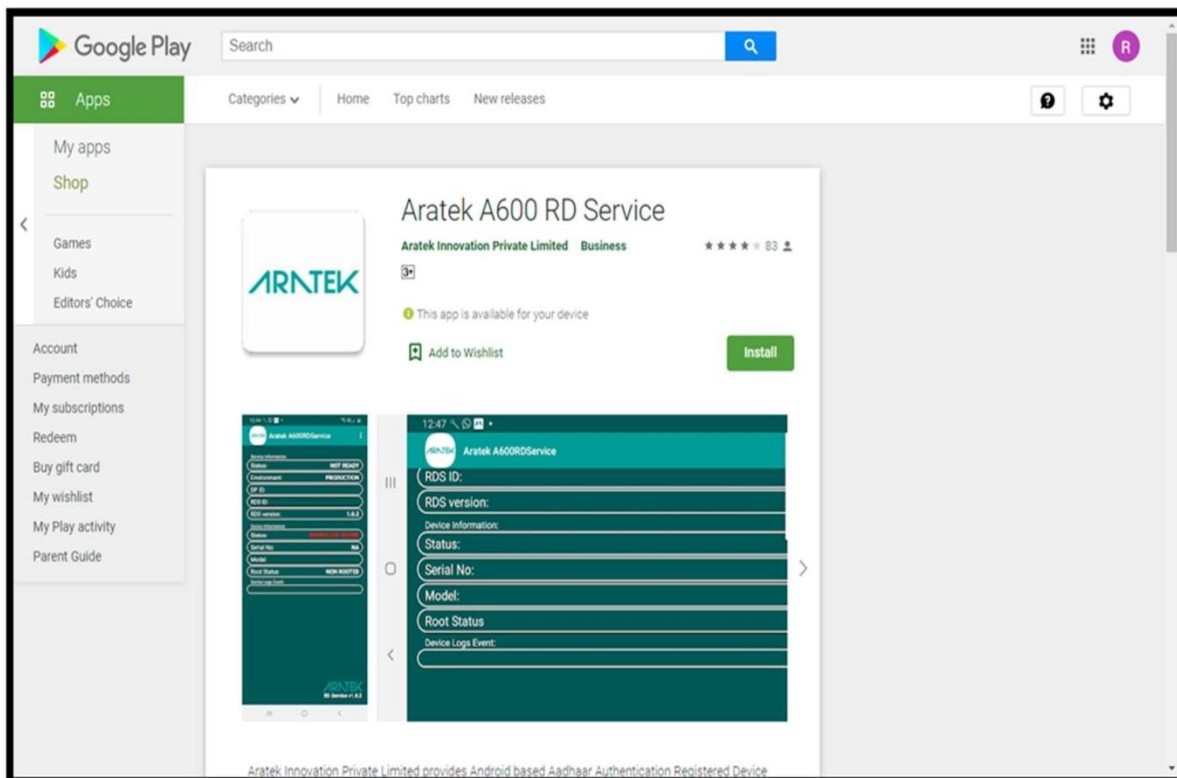
STARTEK RD Service:
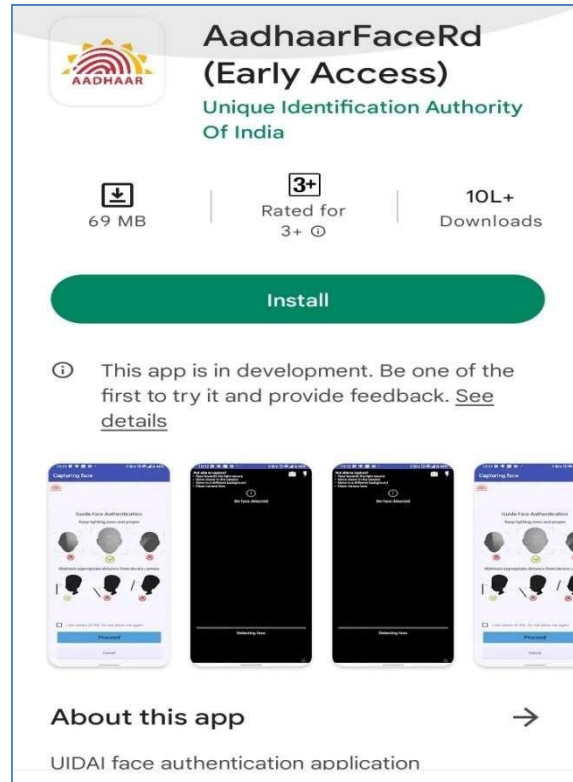

MANTRA RD Service:

IRITECH RD Service:


Aratek finger print device RD Service

# Aadhaar Face RD Service Integration Process:

Install Aadhaar Face RD service through Google play store, as shown in below screen.

➢ After successful installation of required RD services in device, open the application then it will ask for access permissions dialogue boxes.

➢ User should click on 'Allow' button to proceed further as shown below.
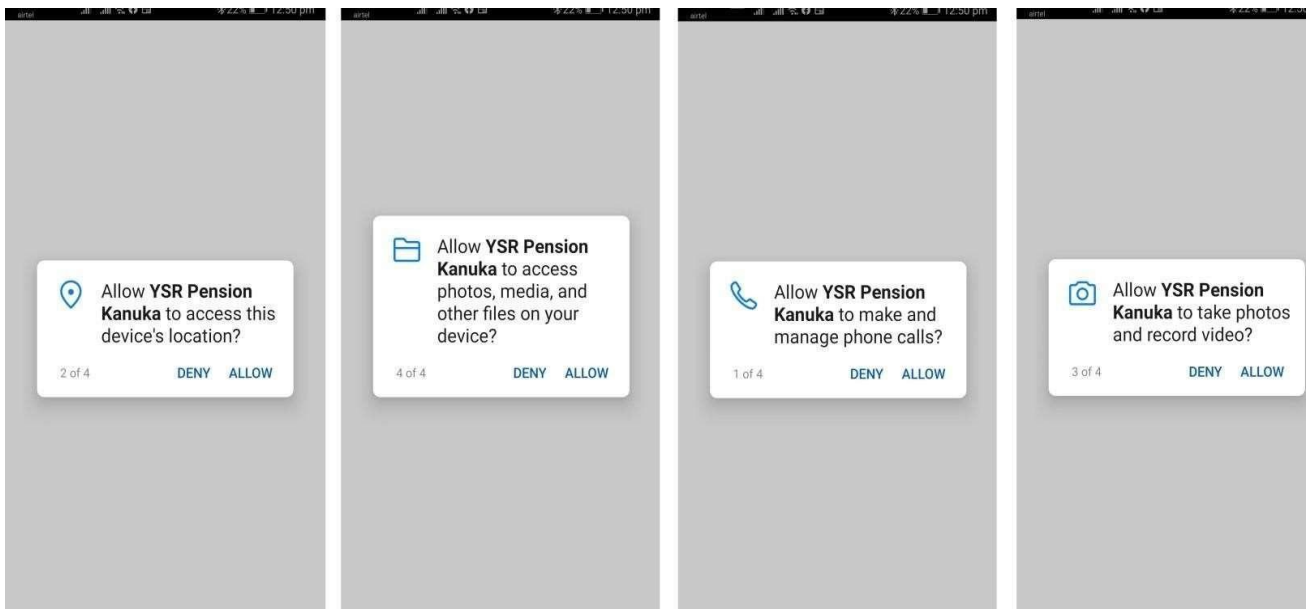
➢ After Allows the all permissions (as shown above images), then open the online pension payment application. It displays user login screen, where User (WEA/WDS) needs to enter the User ID. Application gets connected to server to fetch UID of the User as per the entered User ID.
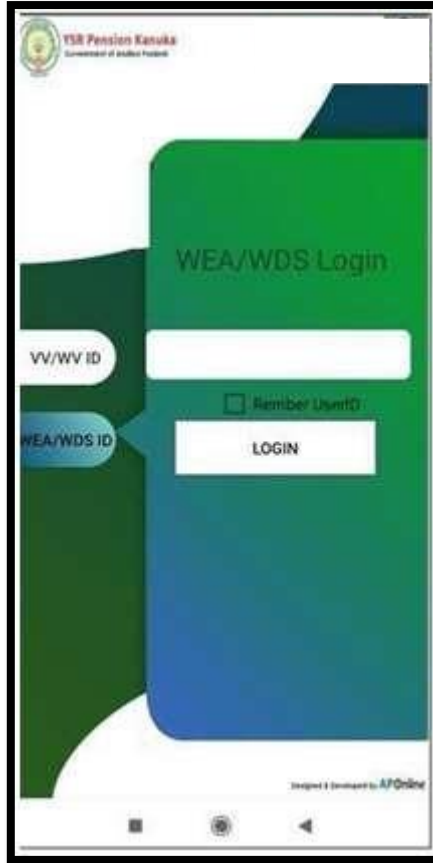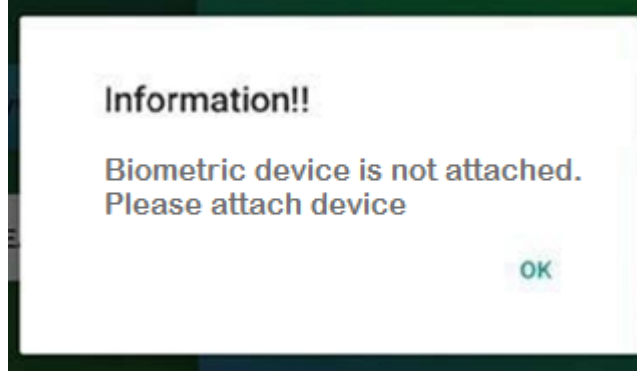

Secretary (WEA/WDS) Login

➢ If User (WEA/WDS) tries to login with the empty '*User Id*' field, then an alert message is displayed asking to enter the '*User Id*' as shown below.
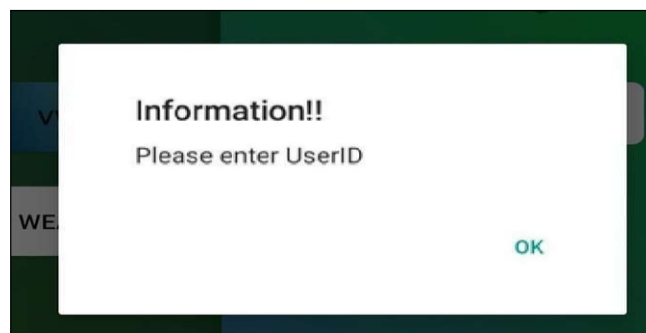
Fig: Empty User Id Field

- If required RD service device is not connected, then an alert message is displayed as shown in the below figure.

Fig: Device Not Connected Alert

- If entered User Id is valid then it connects to Server and validates the User through Aadhaar authentication. Also, the Aadhaar consent message is displayed before proceeding with the authentication process.


Fig: Aadhaar Consent

[Note: This check box selection is mandatory]

> For English consent click on '*Show English Consent'* link and to listen the consent click on play button.

> The above consent describes the approval from the person who is submitting his/her Finger/IRIS data to CIDR onlyfor authentication purpose.

> After selecting the check box and clicking on '*Proceed*' button then system will be prompts for Device Access permissions as shown in below.

User Authentication through Finger Print Scanner (Startek/Mantra/Aratek):

If User (WEA/WDS) wants to login through Finger Authentication, below is the process:
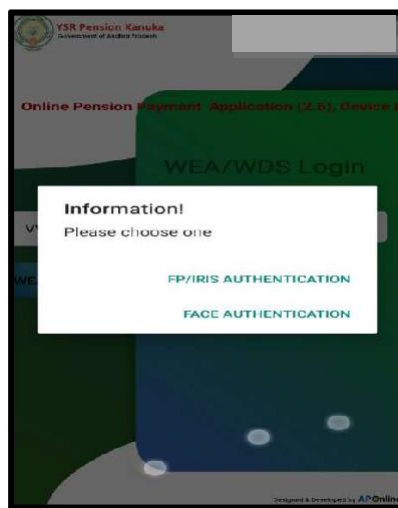

> User needs to select the required RD service for the respective device to complete the action (if the device is Startek then select ACPL FM220 RD, if it is Mantra then select Mantra RD Service.
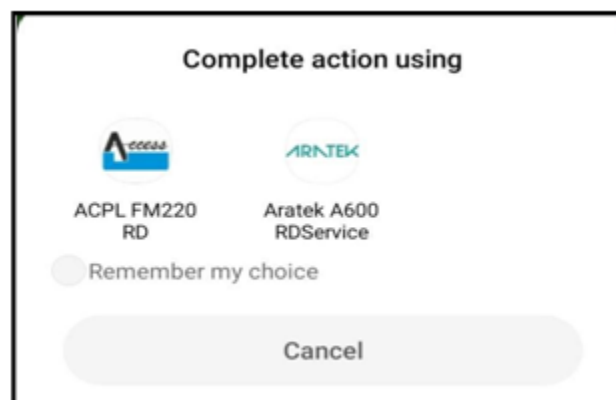

Fig: RD service selection

> After selecting the required RD service option then it displays the capture screen where we can see the Finger being placed on the scanner as shown in the below screen.
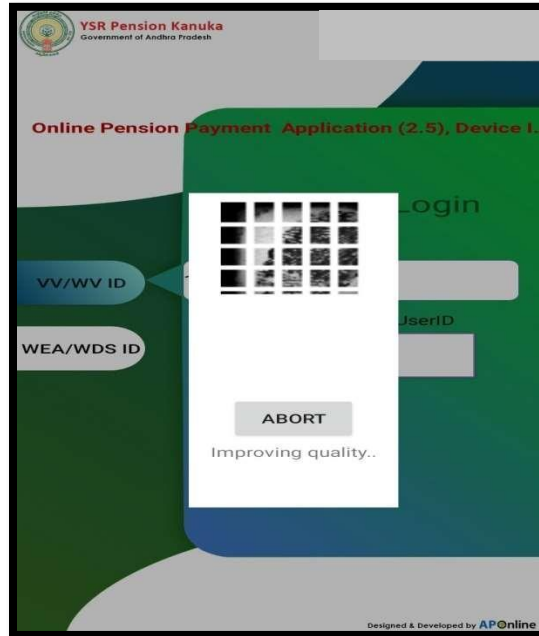

Fig: FP Capture

> The captured fingerprint data will be sent to server for verification. If the verification is successful, then respective '*User Dashboard*' is displayed as shown below.

> If User fingerprint data is failed, then it displays an alert message as shown below.
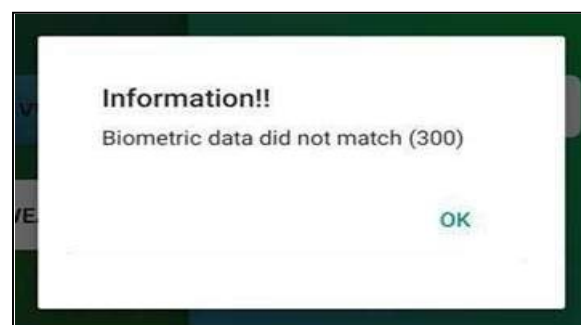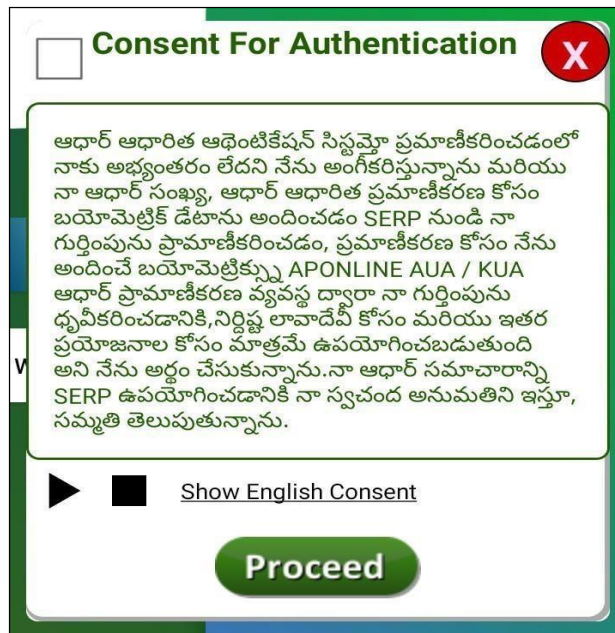

Fig: Biometric Mismatch

User login through IRIS Authentication:

> If User wants to login through IRIS Authentication, then below is the process:
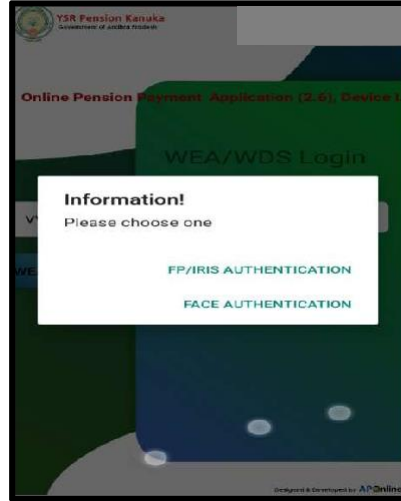
> Enter the valid User Id, once IRIS device is connected to the Tab or Mobile then application will prompts Aadhaar consent on clicking the login button.


Fig: Aadhaar consent

➢ The above consent describes the approval from the person who is submitting his/her Finger/IRIS data to CIDR only for authentication purpose.

➢ After selecting the check box and clicking on '*Proceed*' button then system will be prompts for Device Access permissions as shown in below.
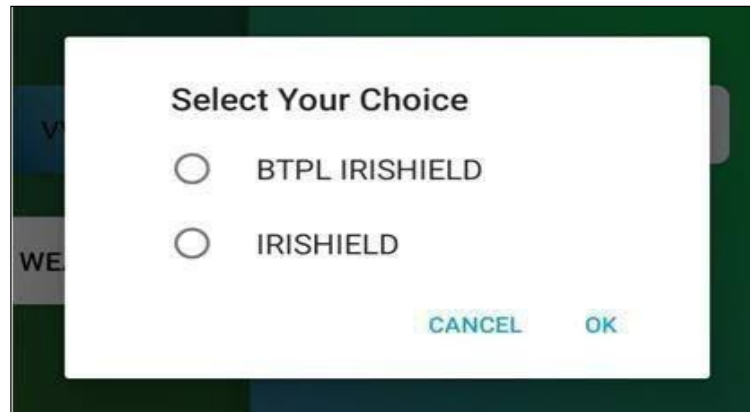
Fig: Device Access Permission

➢ User need to select any of the IRIS RD services ("BTPL or IRISHIELD") while performing IRIS authentication as shown below.
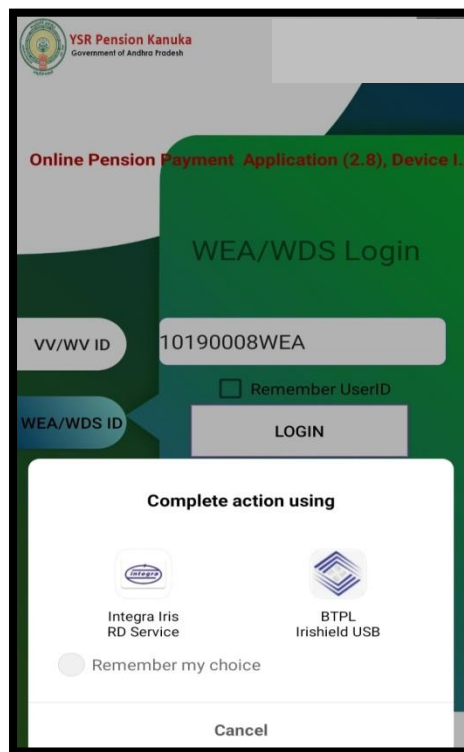

Fig: IRIS Device Selection

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➢ After selecting one of the RD Service it will prompt respective RD Service capture screen, on eye detection the message is displayed as shown above and when the capture is finished again a message is displayed as shown below.
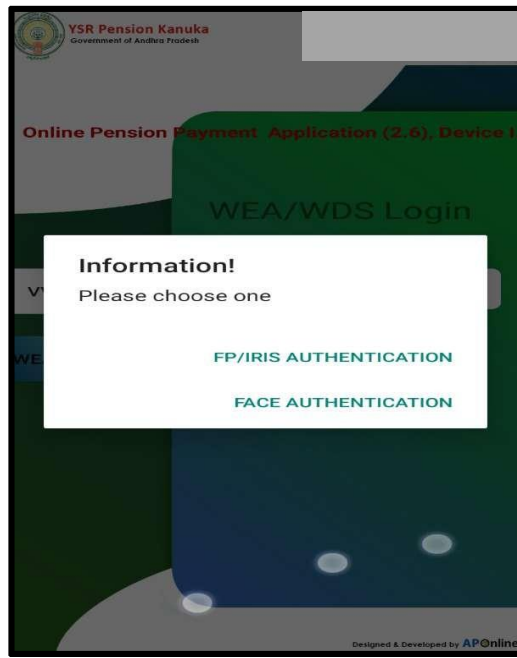

Fig: IRIS Data Capture Screen

➢ The Captured data will be sent to server for verification. If the verification is successful then respective User (WEA/WDS) Dashboard is displayed as shown below.

➢ If User validation(IRIS verification) fails then it displays an alert message as shown below.
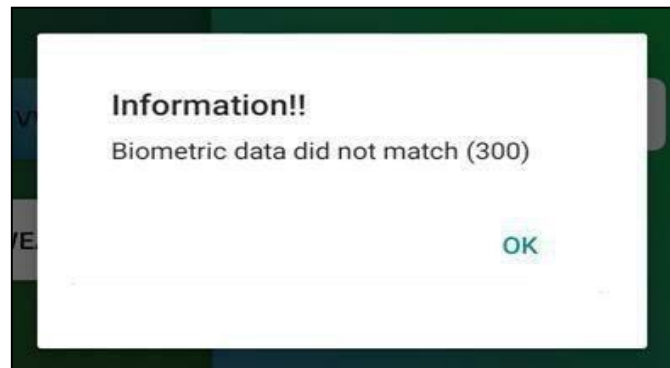
Fig: Biometric Mismatch

User login through Face Authentication:

➢ If User wants to login through Face Authentication, then below is the process:

➢ Enter the valid User Id, Multiple payment options will be displayed and User can select any option for Login asshown in below screen. then application will prompt Aadhaar consent on clicking the login button.


➢ The below consent describes the approval from the person who is submitting his/her data to CIDRonly for Authentication purpose.


Fig: Aadhaar consent

➢ After the consent Approval and clicking on the Proceed button, User Face is captured as shown in below screen.

➢ While doing the face Authentication, Application mentioned guidelines should be followed as shown below.
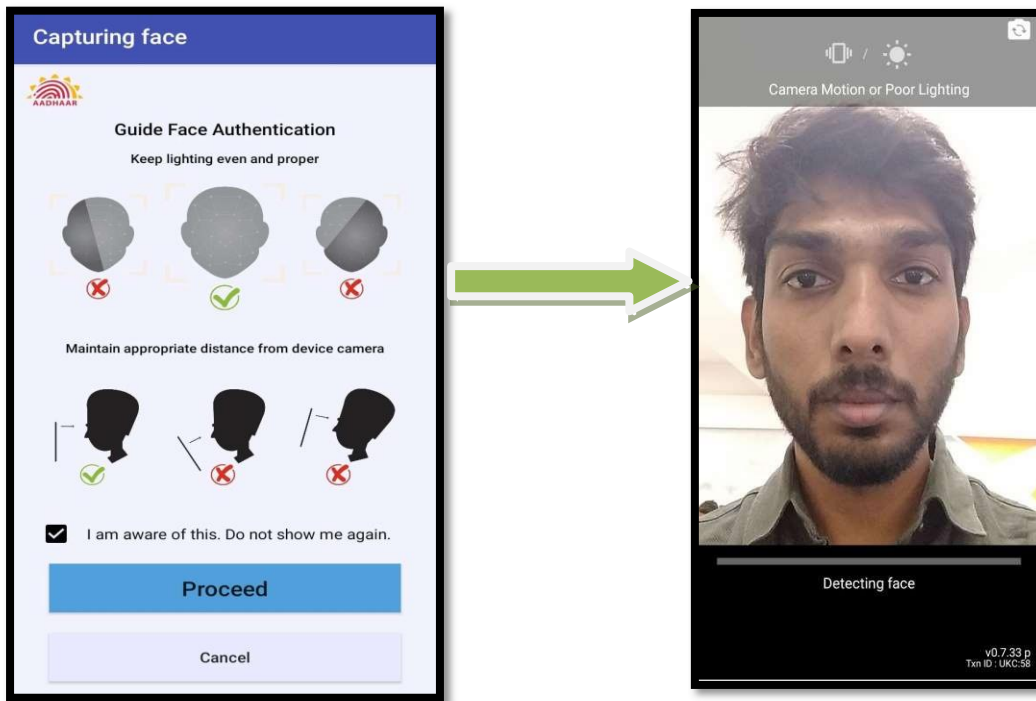
➢ The Captured data will be sent to server for verification. If the verification is successful, then respective User (WEA/WDS) Dashboard is displayed as shown below.

➢ If User login fails, then it displays biometric alert message with attempt count as shown below.
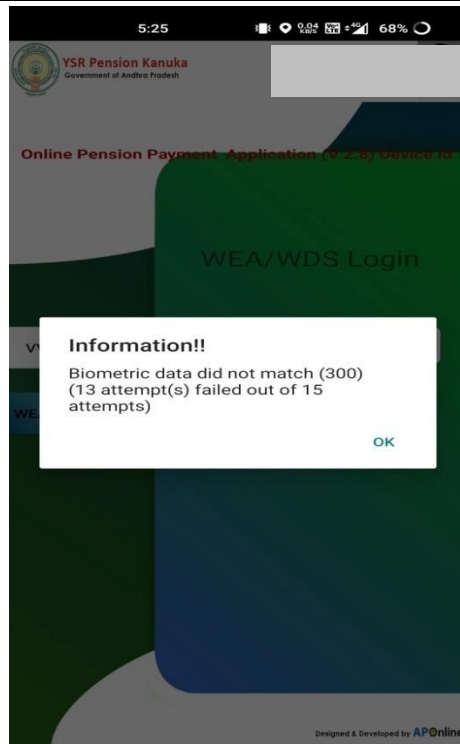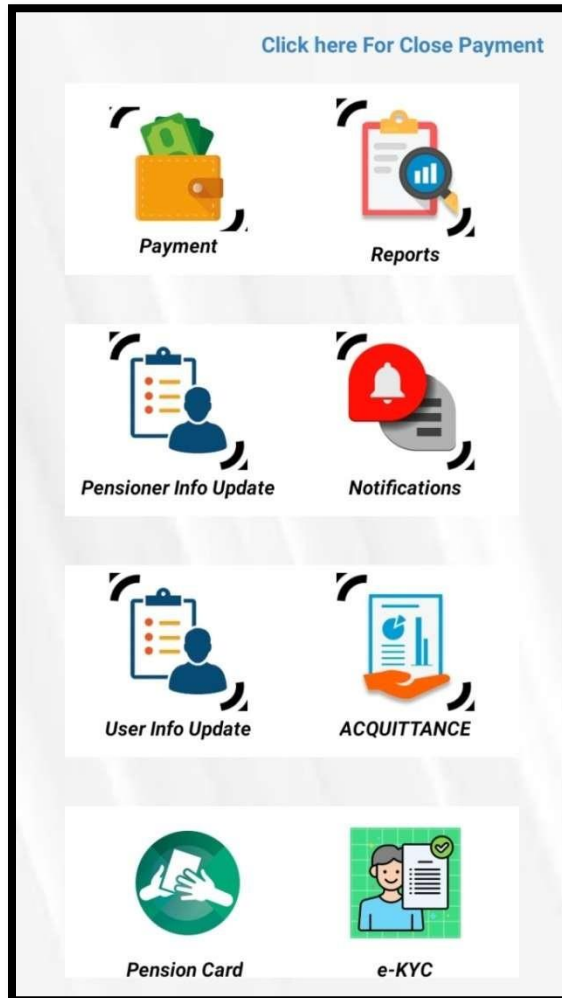
Fig: Biometric Mismatch

User login Reached 15 attempts count:

➤ If user reaches 15 attempts count then app will displays below alert :
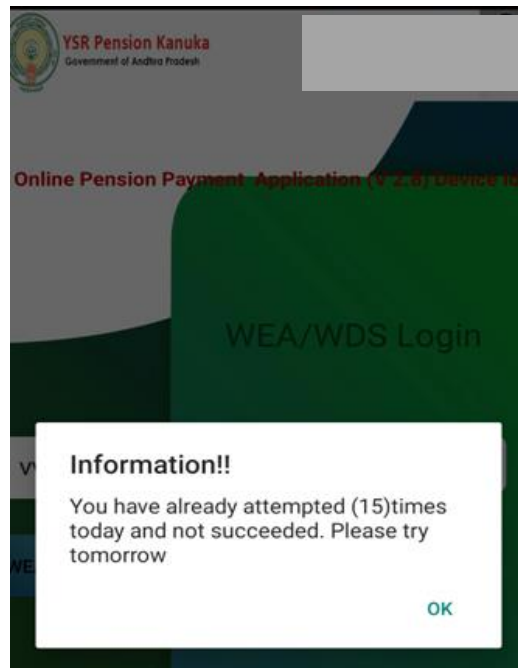
(a) Pension Disbursement in WEA/WDS logins:

➢ On successful login, *'User* Dashboard' is displayed, as shown in the below figure.
➢ If User want to do payment, then click on 'Payment' icon.


Fig: User (WEA/WDS) Dashboard

➤ After Tap on the '*Payment*' icon and then app shows the list of pensioners who are assigned to the User (as shown in the below Figure)


Fig: Pensioners List with Details

(Disclaimer: -To Avoid Sensitive information Disclosure, we hide/masked the Pensioner information like Mobile no,Pensioner Photo and etc. in this User manual)

➤ In the '*Pensioner Payment Details*' screen, there is a provision for 'Search' using Pension ID or Pensioner Name to filter the required record from the list of pensioners.

➤ User can enter the complete or partial **Pension Id** or **Pensioner Name** to filter the required record from the list of pensioners as shown in the below figure.
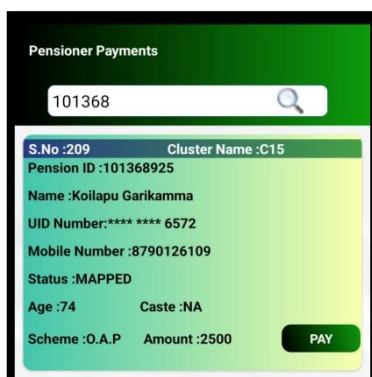

Fig: Filtered Pensioners List after Search

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➢ User needs to tap on the required pensioner's '*Pay*' button to initiate the payment process.

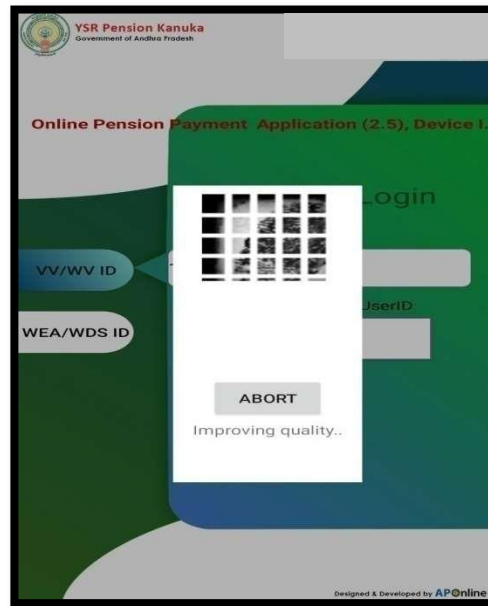➢ Then application prompts for Aadhaar consent for pensioner authentication.
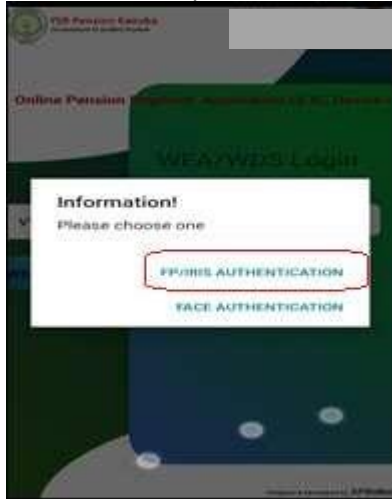
➢ If User Selects the FP/IRIS Authentication, then below screen is displayed for the consent Approval.

➢ This consent describes the approval from the person who is submitting his/her Finger/IRIS/ data to CIDR onlyfor authentication purpose.
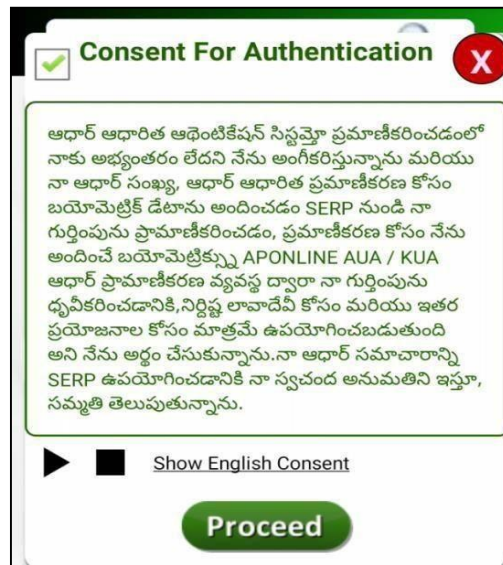

Fig: Aadhaar Consent

➢ To listen to the consent, click on play button and for English consent, click on the link '*Show English Consent*' given as shown in the above figure.

➢ Select the check box of the consent dialogue box and continue to FP/IRIS validation to make payment as shown in the below figure.
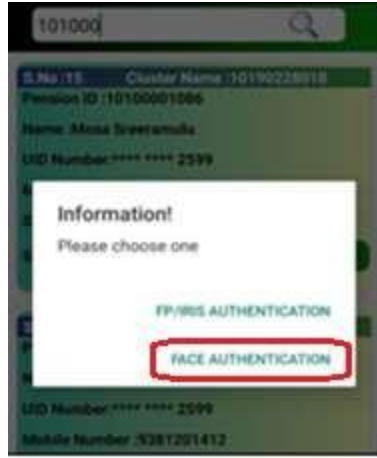
Fig: Pensioner FP Validation

➢ On successful (FP/IRIS) authentication of pensioner, then application displays payment is done success message along with the payment receipt as shown below.
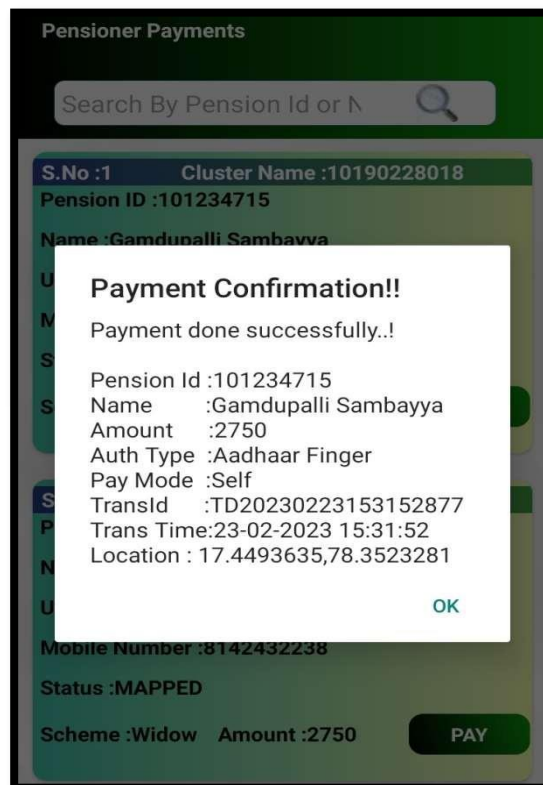

Fig: Payment Success Message

➢ If User Selects the Face Authentication, then below is the process for making Payment.

➢ After clicking the Face Authentication below screen is displayed for the Consent Approval.

➢ After clicking the Proceed button, below screen is displayed to capture the Pensioners Face.

➢ While doing the face Authentication, Application mentioned guidelines should be followed as shown below.
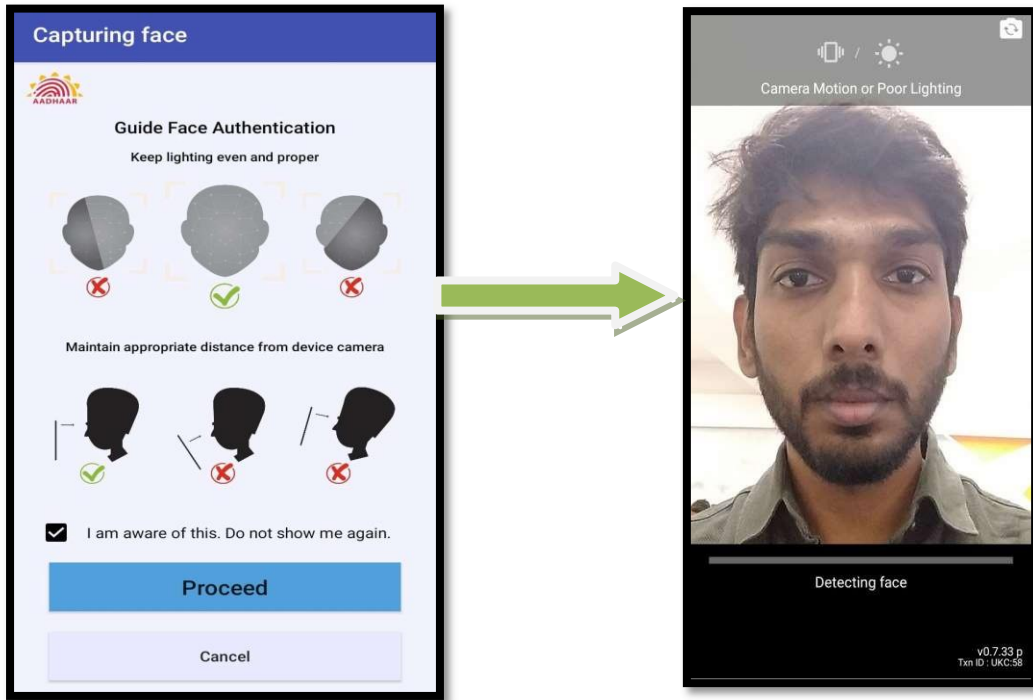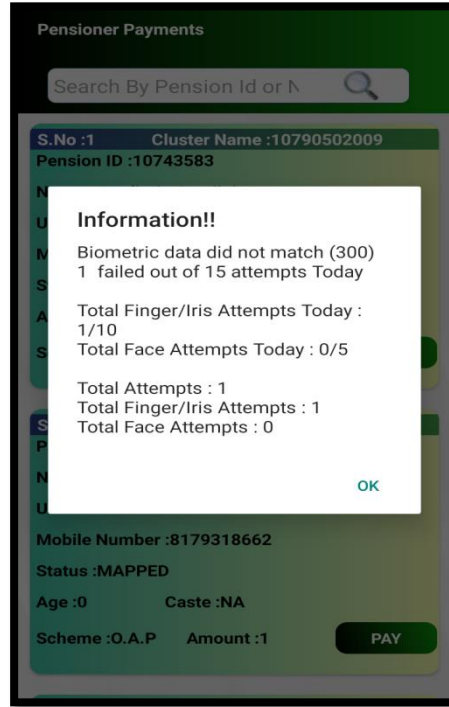
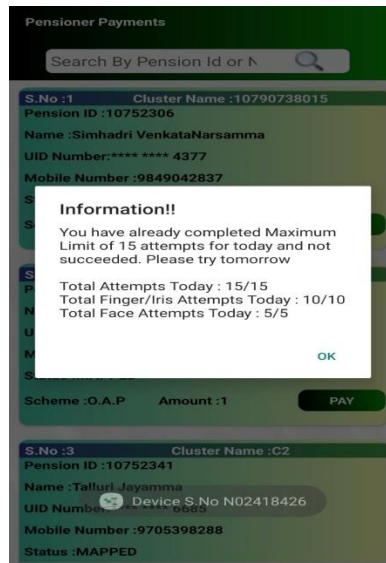➢ After successful Face Authentication, payment receipt is showed on screen (as shown in below image).
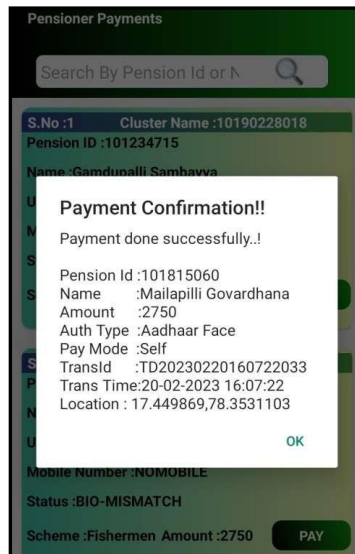
Biometric mismatch:

➢ If pensioner authentication fails then application shows Pensioner authentication attempt count details.

Pensioner Payments

Search By Pension Id or N

S.No :1   Cluster Name :10790502009
Pension ID :10743583

Information!!

Biometric data did not match (300)
1 failed out of 15 attempts Today

Total Finger/Iris Attempts Today :
1/10
Total Face Attempts Today : 0/5

Total Attempts : 1
Total Finger/Iris Attempts : 1
Total Face Attempts : 0

OK

Mobile Number :8179318662

Status :MAPPED

Age :0   Caste :NA

Scheme :O.A.P   Amount :1   PAY

➢ Per day Pensioner authentication attempt counts for finger/iris are 10, for face auth are 5 attempts.
➢ Per day Pensioner total authentication attempts count Maximum limit 15.
➢ If pensioner reaches 15 attempts count then app will displays below alert :

Pensioner Payments

Search By Pension Id or N

S.No :1   Cluster Name :10790738015
Pension ID :10752306
Name :Simhadri VenkataNarsamma
UID Number:**** **** 4377
Mobile Number :9849042837

Information!!

You have already completed Maximum
Limit of 15 attempts for today and not
succeeded. Please try tomorrow

Total Attempts Today : 15/15
Total Finger/Iris Attempts Today : 10/10
Total Face Attempts Today : 5/5

OK

Scheme :O.A.P   Amount :1   PAY

S.No :3   Cluster Name :C2
Pension ID :10752341
Name :Talluri Jayamma
UID Numb...   Device S.No N02418426
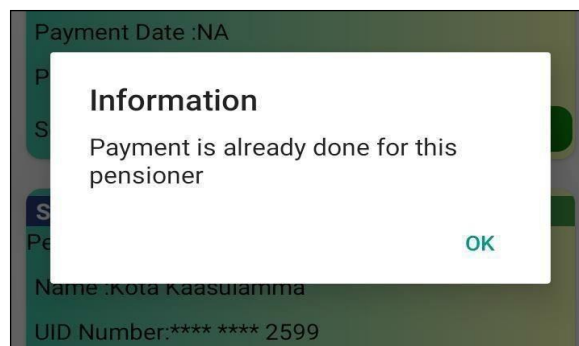Mobile Number :9705398288
Status :MAPPED

If Pensioner is enabled for RBIS:

➢ If pensioner is enabled to RBIS then application will displays below alert while doing payment authentication.
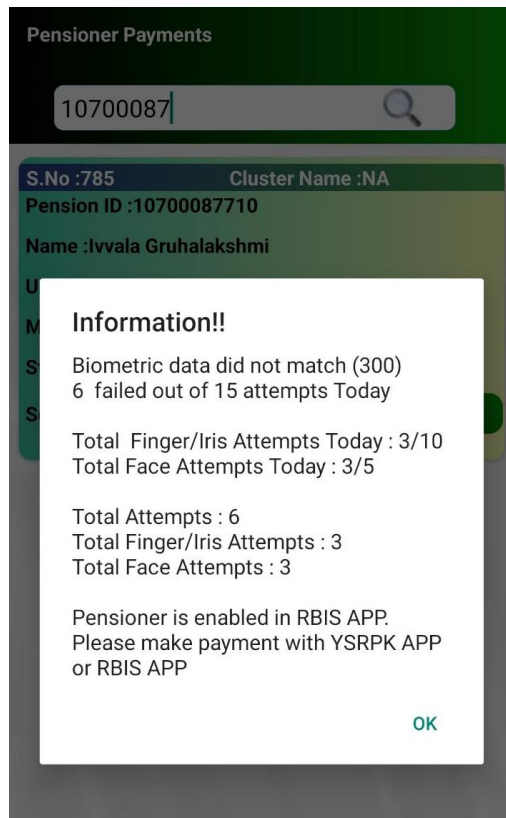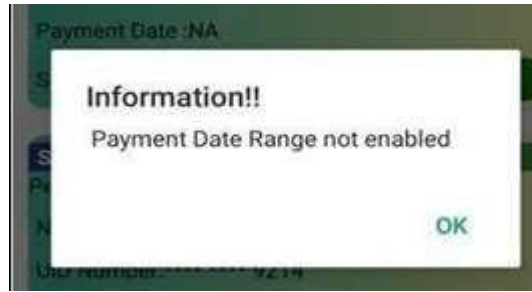

Payment Already Done:

➢ If payment is already done for the pensioner, then an alert message is displays as shown below.

Fig: Payment Already Done Alert

- If User (WEA/WDS) tries to make payment before or after payment date range, then an alert message is displays as shown below.

Fig: Date Range Alert

(b) Reports:

To view the report, click on reports icon in '*User Dashboard*' screen as shown below.

1. WEA/WDS Login: -

- Application displays below pension disbursement Info.

Fig: (WEA/WDS) Login - Reports Screen

- To view detailed level report, click on pensioners count (Total /Paid/Paid through User/To be Paid pensioners.

Fig: Detailed level Report

WEA/WDS Login: -

➢ For WEA/WDS Login, application displays below Pension Disbursement Info.

Fig: WEA/WDS Login - Reports Screen

➢ User can view detailed level report of Total pensioners, paid, to be paid, paid pensioners count , their related data as shown below.

Fig: Secretary (WEA/WDS) Login - Detailed Report Screen

(c) Pensioner Info Update:

This provisions enabled in both the Secretary (WEA/WDS) logins.

By using this option user can update pensioner remarks like: -

1) Un-Paid Remarks
2) Transfers

➢ Click on the pensioner info update in login home page, then it displays below screen.

Fig: Pensioner Details update

1. Unpaid Remarks: -

➢ In this operation, application displays unpaid pensioner details (As shown in the above screen).

➢ User should capture respected remark for why that pensioner is not paid, clicking on the Capture Remarks button on respective pensioner card then it will display remark options as shown below screen.
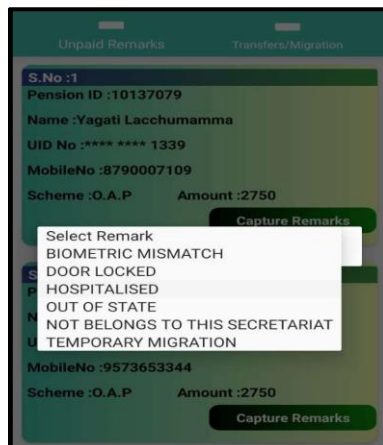
F**ig: Unpaid Pensioner Remarks**

*Note:* (WEA/WDS) Login, below is the process for Unpaid Remarks.
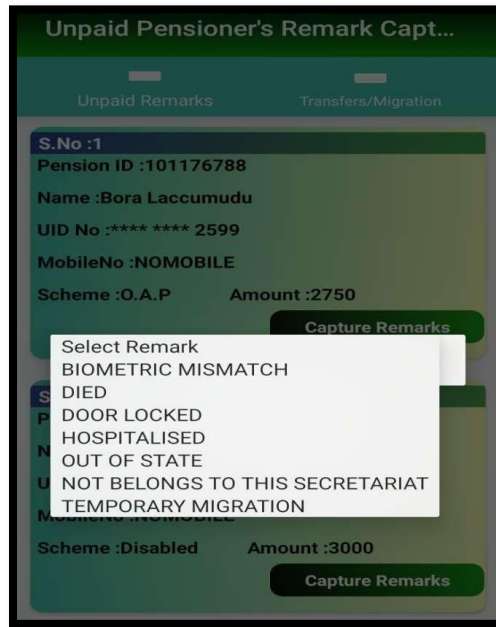
Fig: Unpaid Pensioner Remarks

➤ User should capture respected remark for why that pensioner is not paid, clicking on the Capture Remarks button on respective pensioner card then it will display remark options as shown below screen.

➤ After selecting the DIED Remark, below screen is displayed to capture the Date of Death.
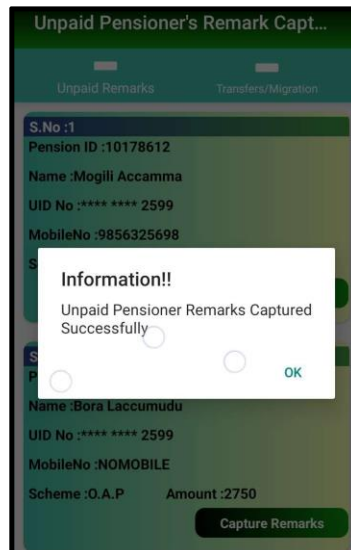

Fig: Date Selection

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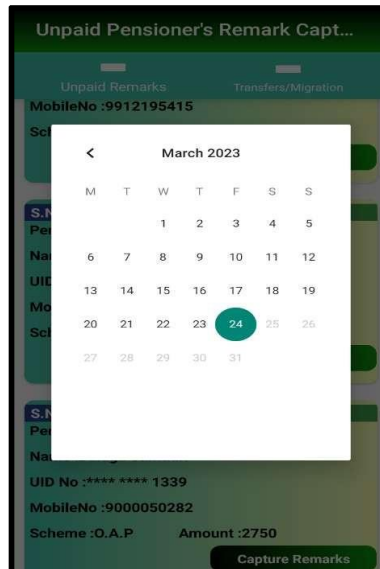
➢ After Capturing Date of Death, below alert is displayed.
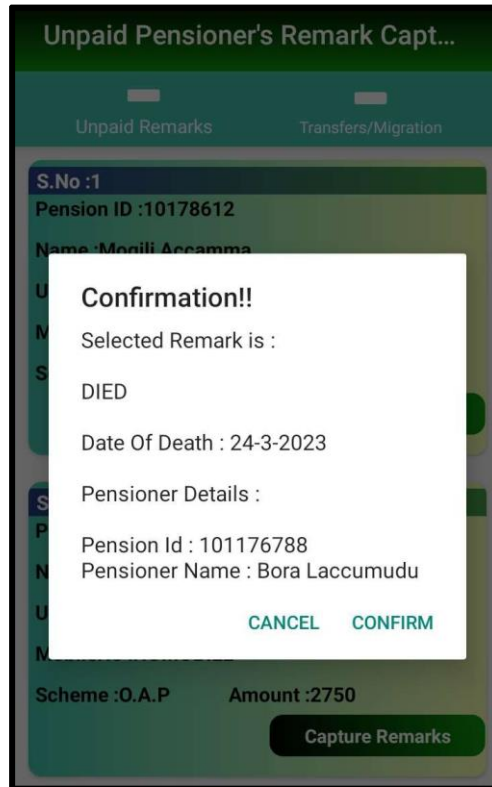
Fig: Alert Message

➢ After clicking confirm button, then screen displays Remark capture success message as shown in below.

Fig: Remarks Captured- Success message

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2. Transfers

Click on the Transfer tab then app displays below pensioner details as shown in below screen.

- ➢ We have enabled a search functionality text box in Pensioner info update operation > Transfer

- ➢ In this operation user can to update the pensioner Transfer and also can update pensioner address, mobile number details.

- ➢ Click on the Update button of respective pensioner as shown below.

Fig: Transfers/Migration

- ➢ By using this search box, user can easily search required pensioner id and then update.
- ➢ After click on '*Update*' button it displays Alert Message as shown below.
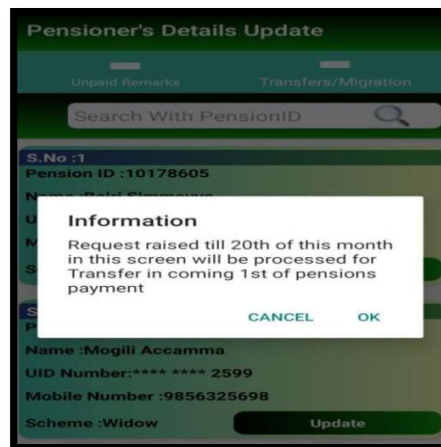
Fig: Alert Message

> ➢ After clicking on Ok button, below screen is displayed.
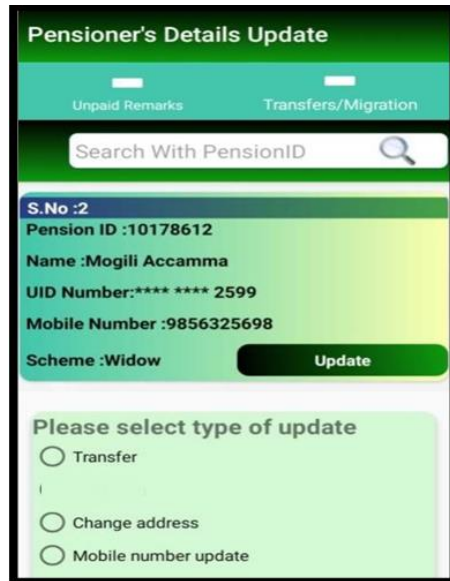

Fig: Type of Updates

> ➢ User needs to select the type of update (Transfer/Change address/Mobile number update).

Transfer: By using this option, user can transfer the required Pension details to the place, where the pensioner wishes to take pension for longtime. (**NOTE:** But it should be within the State)

> ➢ After selecting the option (Transfer) then application will display below alert message forselected ones

> ➢ After clicking on the Ok button, below screen is displayed.
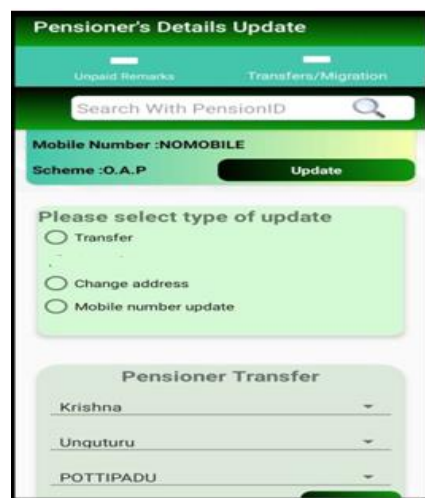
➢ After clicking on the Submit button, below Alert message is displayed.
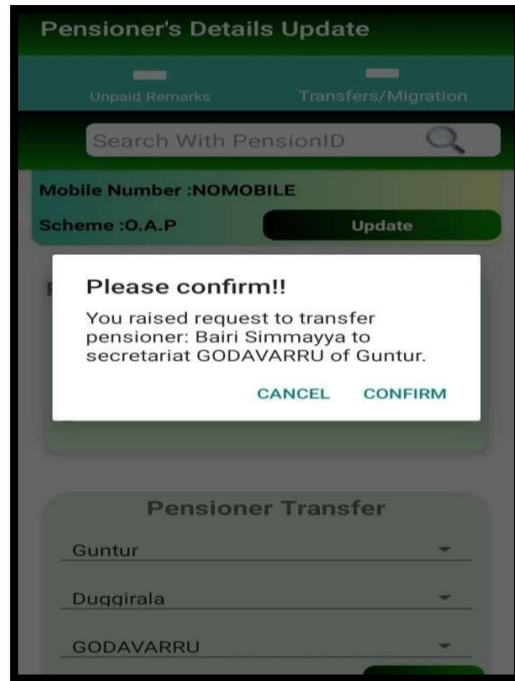
Fig: Alert Message

➢ Then click on 'Confirm' button for future selection, after successful submission of details, app will displays success message.
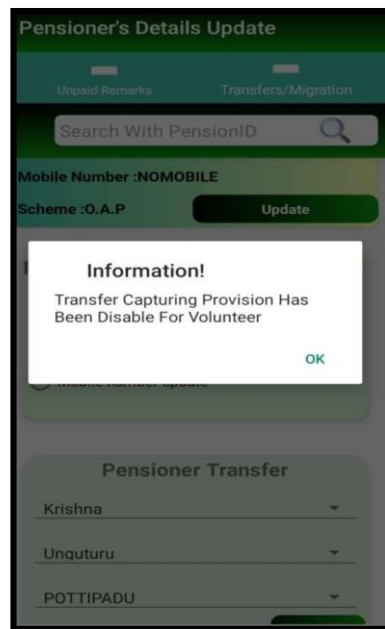

Fig: Transfer Request - Success message

Notifications:

User can view the app related notifications if any like app version updates, any new features, etc., in the Notifications screen.

1. Cash Status: -

In this screen, User has the provision to update the Withdrawal and Remittance status of the disbursement funds.

➢ Select the Cash Status under notifications in the User info Update , as shown in the below figure.
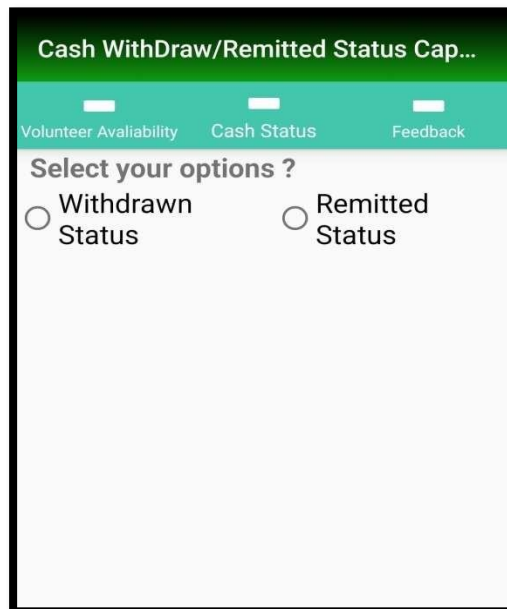
Fig: Cash Status Selection

➢ After Selecting the option as Withdrawn status, then the below screen is displayed.

Fig: Amount Credited and Withdrawn Selection

➢ In this screen, following information is displayed:-
   1. Total Release amount.
   2. Total Amount credited to the bank.
   3. Total Amount to be credited to the bank.
   4. Total withdrawn Amount.
   5. Total To be withdrawn Amount.
   6. Amount Credited in Bank account or Not – Yes / No
   7. Amount withdrawn from Bank or not – Yes / No

➢ Here User needs to select Yes or No about the Amount Credited in Bank and the Amount Withdrawn from Bank asshown in below screen.

Fig: Amount Credited and Withdrawn Selection

➢ If the user selects the Yes from dropdown, then the Credited Amount field will be enabled and the user need to selectthe Date as shown in below screen.

Fig: Date Selection

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➢ User need to enter the Credited Amount in the Field provided and select the Date as shown in below figure.

Fig: Date Selection

➢ And on Successful submission of status, a success message is displayed as shown below.

Fig: Withdrawal Capture Success Message

Fig: Remittance Capture Success Message

(f) E-KYC:

This provision is enabled in both WEA/WDS logins.

➢ By using this provision e-KYC (Aadhaar based biometric authentication) for new Pension application process and verification of existing pensions for proper authentication and to capturing the demographic details of the applicants. There are two screens as listed below for Verification & capturing Remarks.

       a) e-KYC Verification
       b) e-KYC Remarks Capture

a)e-KYC Verification: -

➢ click on e-KYC (Aadhaar based biometric Authentication) Verification

➢ Then screen will display the pensioner lists who are need to update their e-KYC verification.

Fig: e-KYC Verification

➢ Click on the 'Get-KYC' button for the required pensioner then below screen is displayed.

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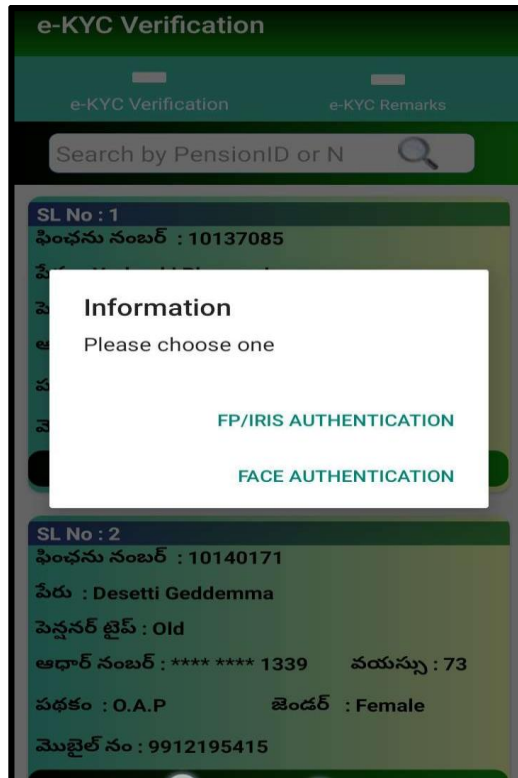
➤ If **FP/IRIS Authentication** is selected, then below process is displayed.
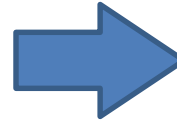
Fig: Aadhaar consent   **Fig: FP Capture**

➤ If pensioner authentication is success – then application will display the respective person photo and details from UIDI server (AADHAAR) else displays failed message.
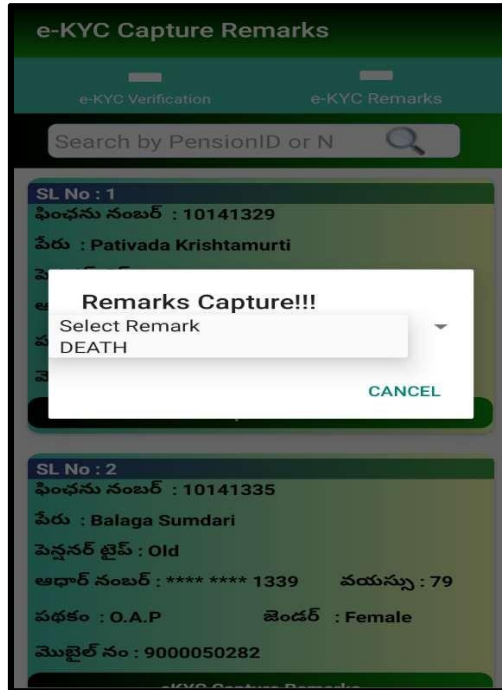
➢ If **Face Authentication** is selected, then below process is displayed

➢ Then application will prompt for Consent and After clicking the Face Authentication.

Fig: Aadhaar consent

➢ After Selecting Face Authentication, then below screen is displayed to capture Pensioner Face.
➢ While doing the face authentication, Application mentioned guidelines should be followed.
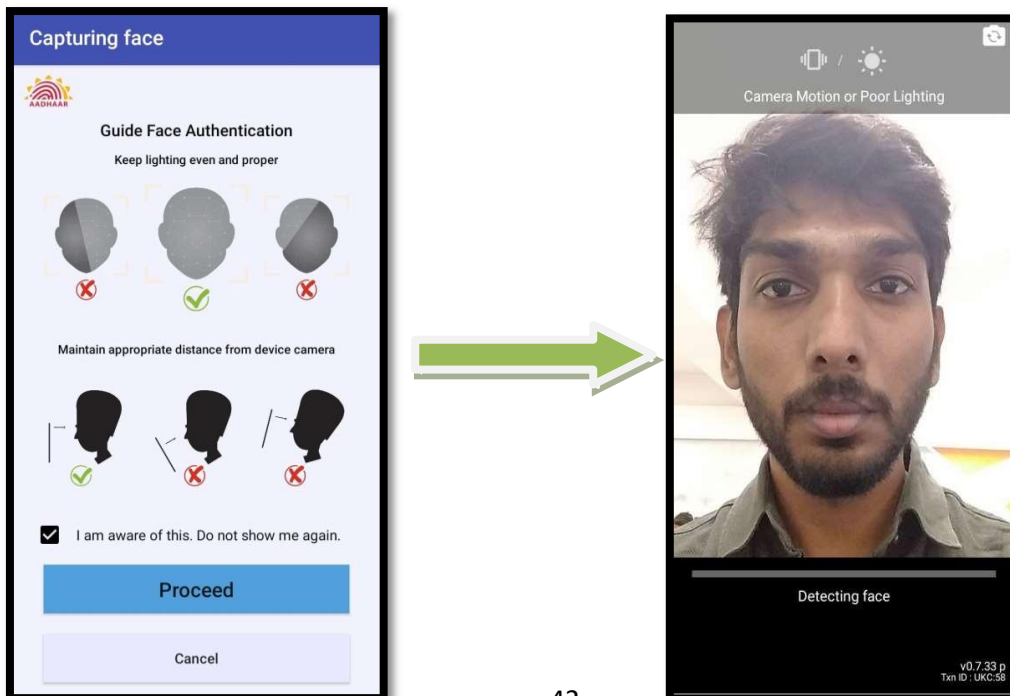
➢ If pensioner authentication is success, then application will display the respective person photo and detailsfrom UIDAI server (AADHAAR) else displays failed message.

2. e-KYC Remarks: -

➢ e- KYC Remarks Capture screen displays e-KYC verification pending pensioners.
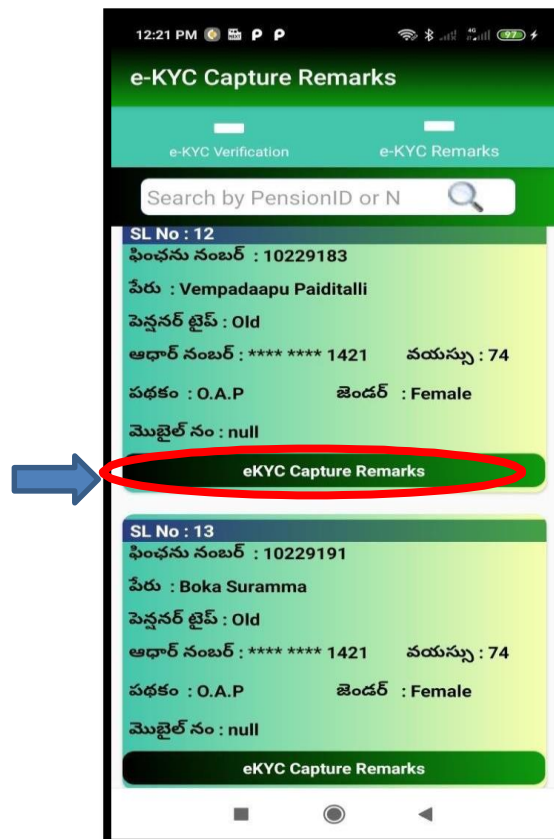
- ➢ Click on the 'e-KYC capture remarks' button against to the required pensioner.

- ➢ Based on the pensioner e-KYC pending type, application will show the respective Remarks list as shown in below screen.

- ➢ After Selecting the Remark, below screen is displayed with the Disclaimer.
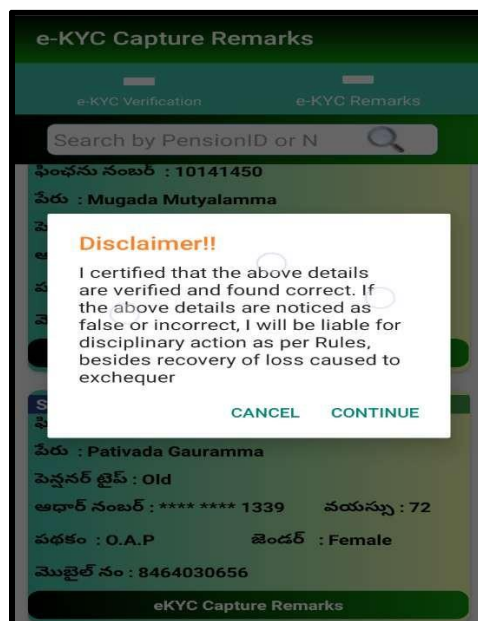
➢ After clicking the Continue button, below screen is displayed with the Authentication options.

➢ If **FP/IRIS Authentication** is selected, then the below process is displayed.
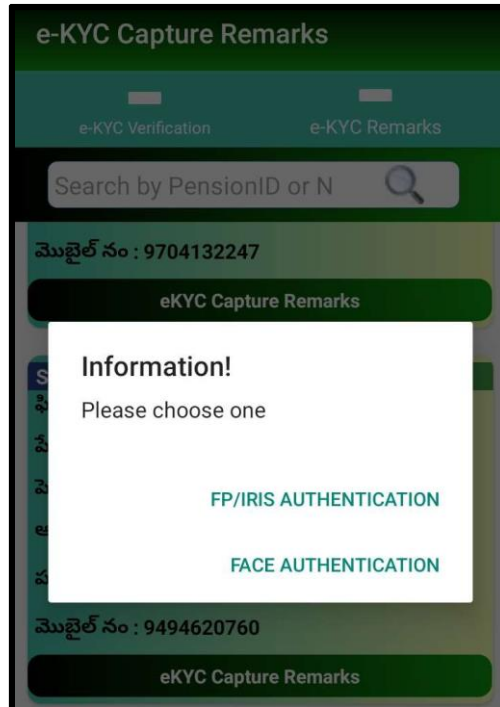
➢ After clicking the FP/IRIS Authentication, below screen is displayed for the Consent Approval.
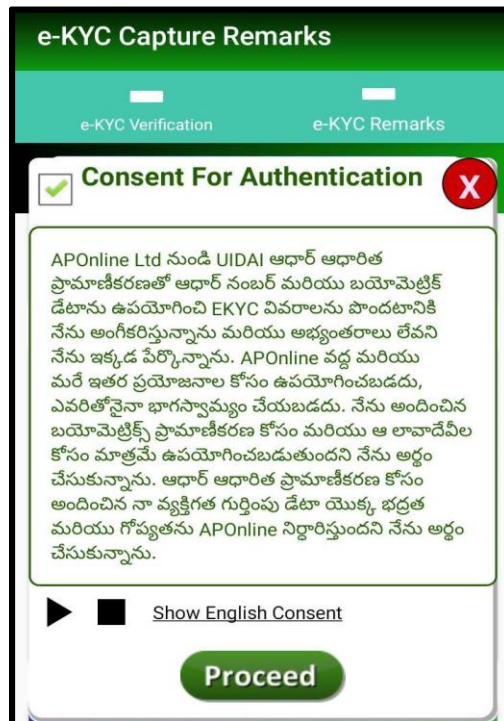
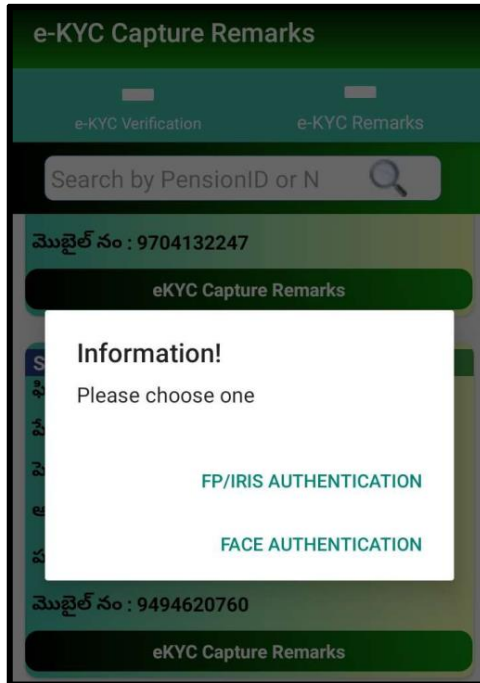➢ After clicking the Proceed button, below screen is displayed to capture FP.

Fig: Pensioner FP Validation
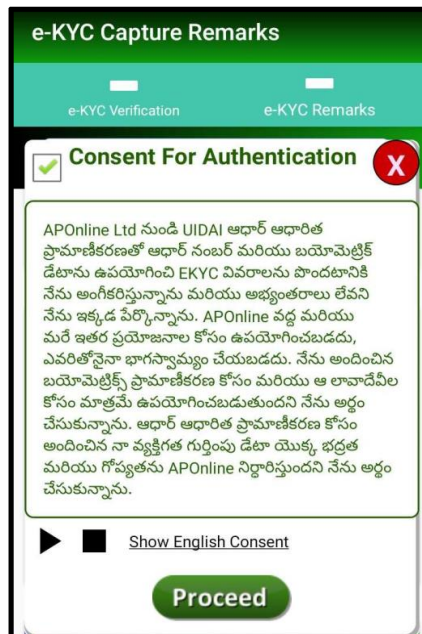
➢ On successful (FP/IRIS) authentication of pensioner, then application displays success message.
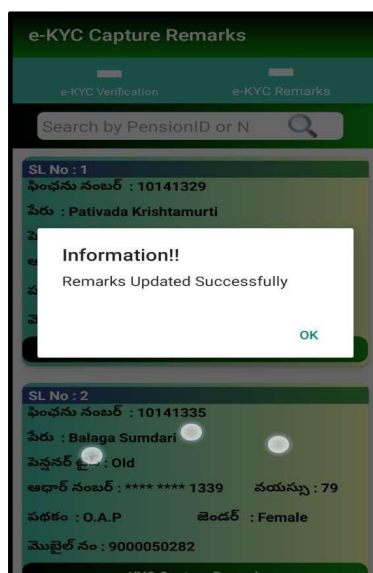
➢ If **Face Authentication** is selected, then the below process is displayed to capture Face.

➢ After clicking the Face Authentication, below screen is displayed for the Consent Approval.

➤ After clicking the Proceed button, below screen is displayed to capture the Pensioner Face.

➤ While doing the Face Authentication, Application mentioned guidelines should be followed.
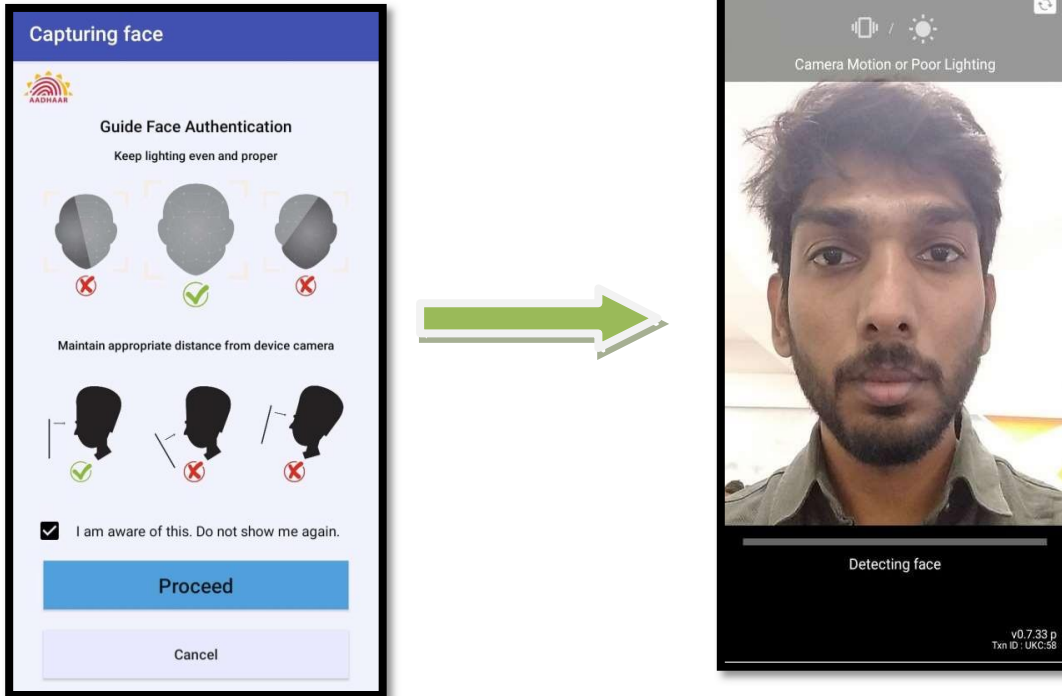
➤ If Pensioner Authentication is Success, then the Application will display the below success message.


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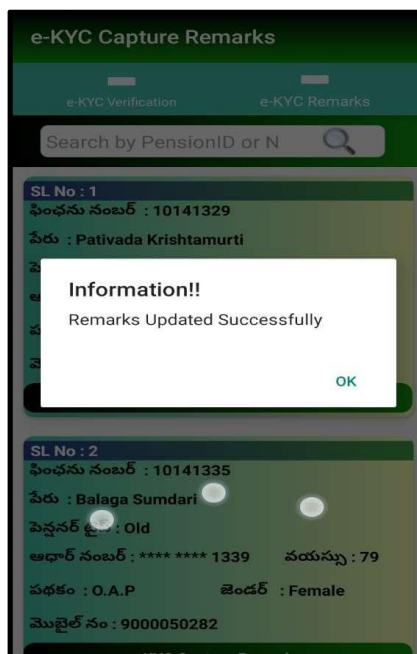
1. **Children under 6 Years:** This remark to be enabled for the pensioners whose age is below 6 years as per Pension New application and directly enabled for RBIS Payment below 6 years age.

❖ For this remark capture process pensioner photo needs to be captured with face liveliness check and remarkscapture to be confirmed by WEA/WDS finger print/IRIS.

❖ User disclaimer acceptance (i.e. user is responsible person for remark capture procedure for beforecapturing the e-KYC remark.
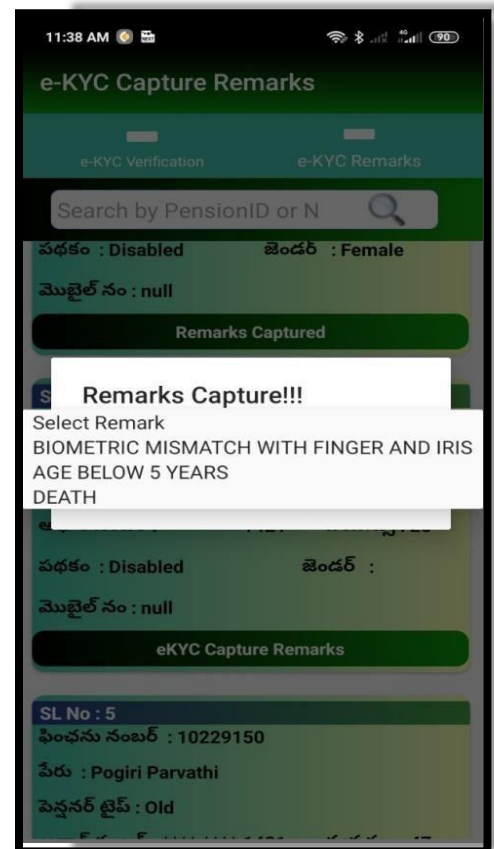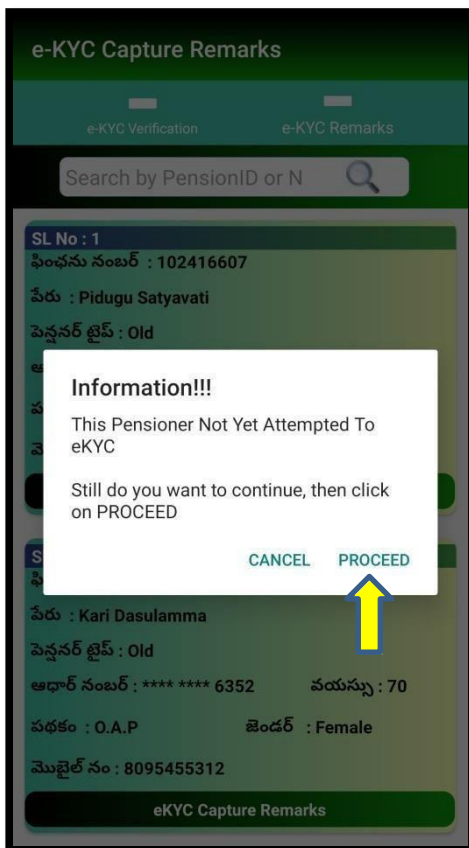
2. **Biometrics failure:** This remark to be enabled for Pensioner whose Biometric is failed e-KYC verification id failed (3 attempts each for Finger print and IRIS is failed).

❖ For this remark capture process pensioner photo needs to be captured with face liveliness check and remarks capture to be confirmed by WEA/WDS finger print/IRIS.

❖ User disclaimer acceptance (i.e., user is responsible person for remark capture process) is mandatory for beforecapturing the e-kyc remark of the pensioner.
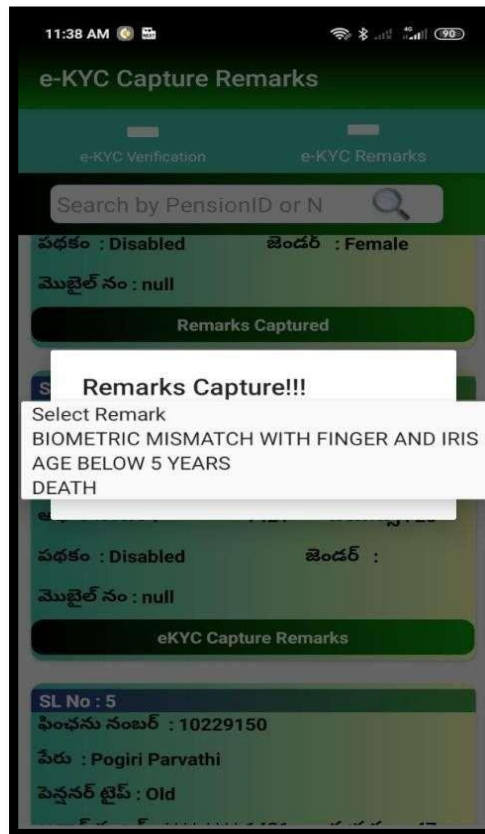
3. **Death Case**: This remark will be captured for Pensioner who is dead (whose e-kyc is not yet tried)

➢ For this remark capture process is confirmed by WEA/WDS finger print/IRIS.
➢ User disclaimer acceptance (i.e., user is responsible person for remark capture process) is mandatory for before capturing the e-kyc remark of the pensioner.
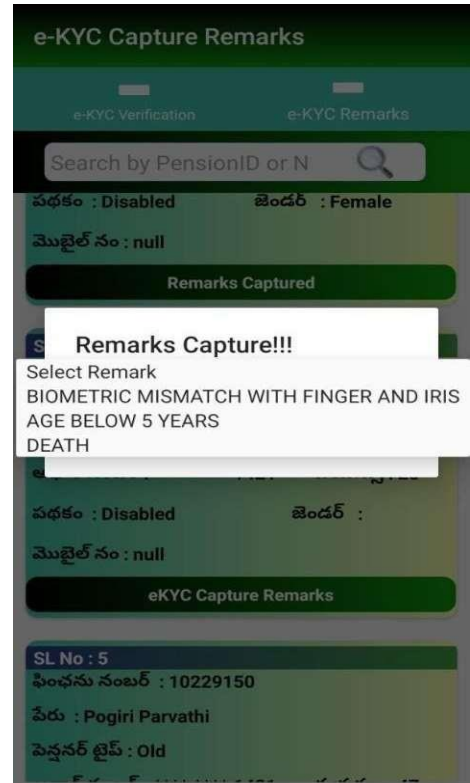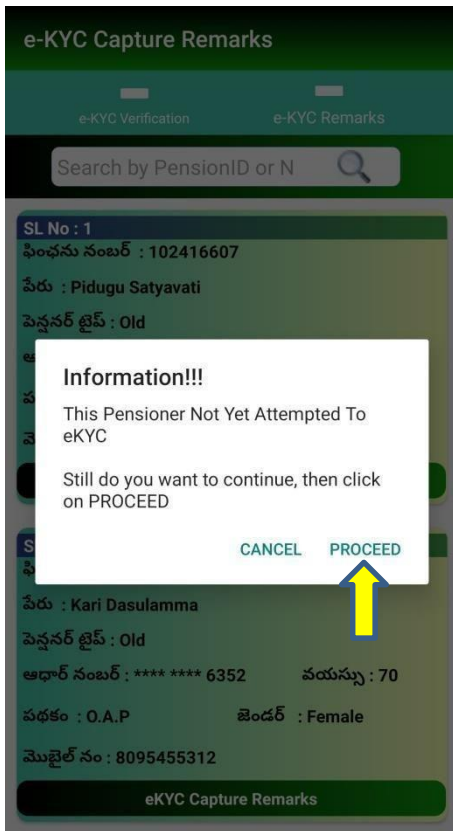
> After successful process of remark capture then application will displays the message as **"e-KYC remark successfully captured"**

Pensioner Details Update

➢ After Click on "Pensioner Details Update" below window (Pensioners List) will open. Please click on "Update"button.

Fig: Caste Update

➢ After click on "Update" button caste selection screen will appear. Please click on "Select Caste" to update caste.
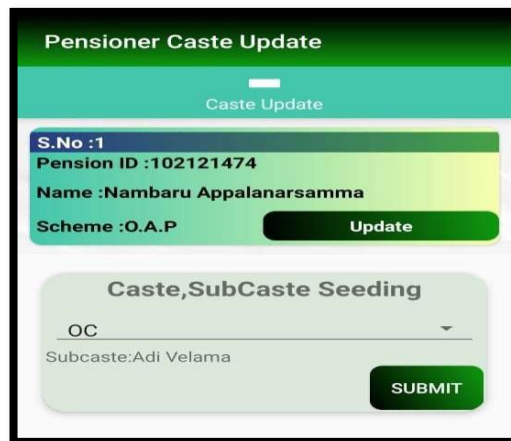

Fig: Caste, Sub Caste Seeding

➢ After selection of "Caste", Selection for sub caste dialog will appear. I . e below screen. Please select "Sub Caste" from dropdown or you can search with name.
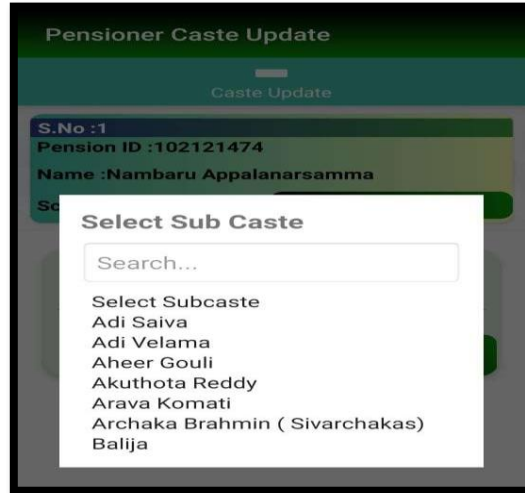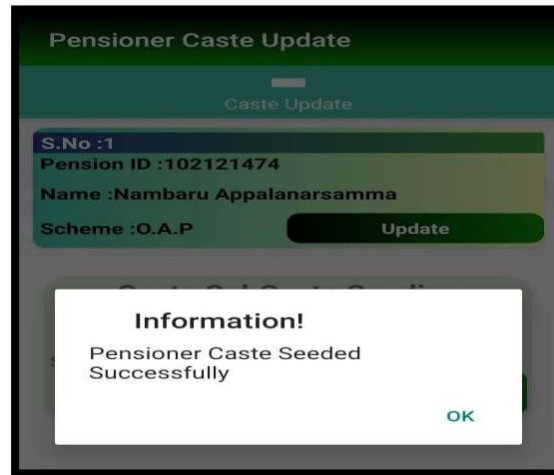

Fig: Sub caste Selection

➢ After selection of "Sub Caste", please click on "Submit" button.
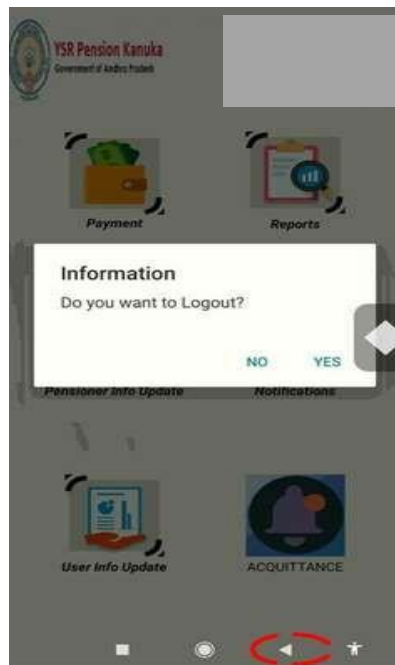

Fig: Final Submission

> After successful updation of "Caste and Sub Caste", Alert message will appear as like below.

Fig: Caste Seeding Alert message

Logout:

> If user wants to logout from application, then click on back button then application displays analert message as shown below.


Fig: Logout Alert

> On clicking '*Yes*' User navigates back to '*Login*' page and on clicking '*No*' User remains in the same page (*List ofPensioners*).

Note: -

1) Automatic Logout by 1- Hour

  ➤ As per Security regulations, enabled automatic logout and user login time period is 1Hr.
  ➤ If user is logged above 1hr then app will automatically show below alert message, then click on 'OK' button user will be automatically logged out. and user needs to login the app if required again.
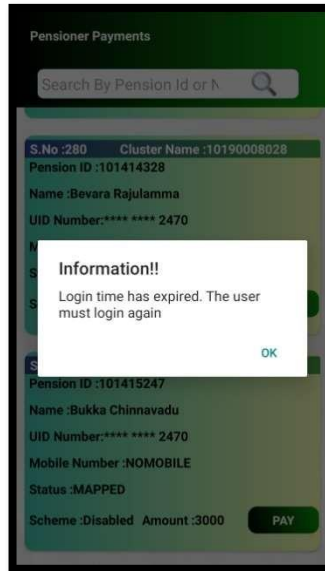
2) Session Timeout (1 Hour):

  ➤ Once the current idle session reaches 15-mins then app shows below message.
  ➤ On clicking ok then user will be automatically logged out from the App.