



Video Life Certificate for SBI Public Pensioners

User Manual

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Document Revision History

Date	Version	Author	Status	Revision Details
27-Oct-2020	1.0	Jagan R V	Initial Version	
7-Nov-2020	1.1	Ankur Sengupta	Modification	Replaced existing journey details with new journey as per stop gap arrangement using Hyperverge Cloud Services



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Purpose

The purpose of this document is to explain the roles involved in the VLC application and workflow for each role, using Hyperverge Cloud Services.

Background

Pensioners are required to submit Life Certificate to Pension Disbursement Authorities (PDA) each year so that they can continue to receive pension. Pensioners visit branches with the required documents to prove his / her liveness and submit life certificate. Due to the COVID-19 pandemic situation, with restriction to movement of people and vulnerability of the elderly population to novel corona virus, Ministry of Personnel, Public Grievances & Pension has issued office memorandum No.18/1/2020-P&PW(C)-6681, dated 11th September 2020. The memorandum states "PDAs may also explore the said methodology for obtaining a Life Certificate from the pensioner, to the extent permitted by RBI guidelines, in order to avoid rush at the branches". The circular referred to, in the memorandum, is issued by RBI vide notification no. RBI/2019-20/138, dated January 9, 2020, which "permits Video based Customer Identification Process (V-CIP) as a consent based alternate method of establishing the customer's identity".

The process of obtaining life certificate though V-CIP via this methodology is envisaged to be called as Video Life Certificate (VLC). The slot management, live video interaction, bank checker verification activities are managed by leveraging HyperVerge's Cloud based solution for V-CIP.

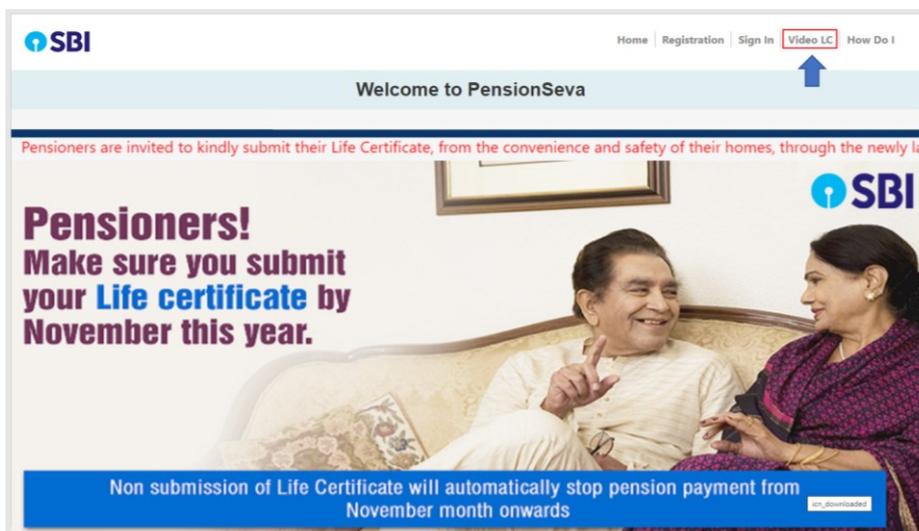
Project Overview / Objective

To allow the SBI public pensioners to schedule a video session with SBI official and renew the pensioner's life certificate on acceptance by bank maker and checker.

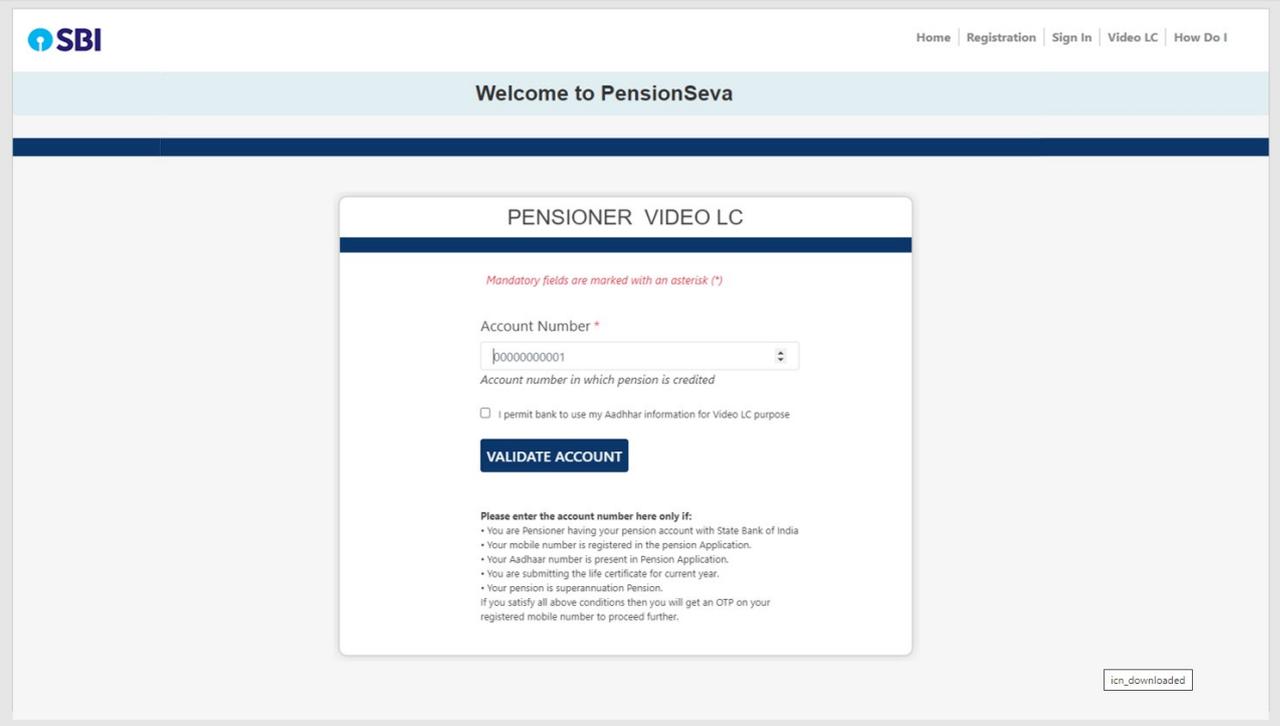
Roles

1. Pensioner

- a. The pensioner needs to visit the Pension Seva Portal (PSP) <<<https://www.pensionseva.sbi>>> to access information.



- b. The pensioner can then click on Video Life Certificate link at the top or on the ticker. The user will then be directed to Account number validation page containing applicable terms & conditions.

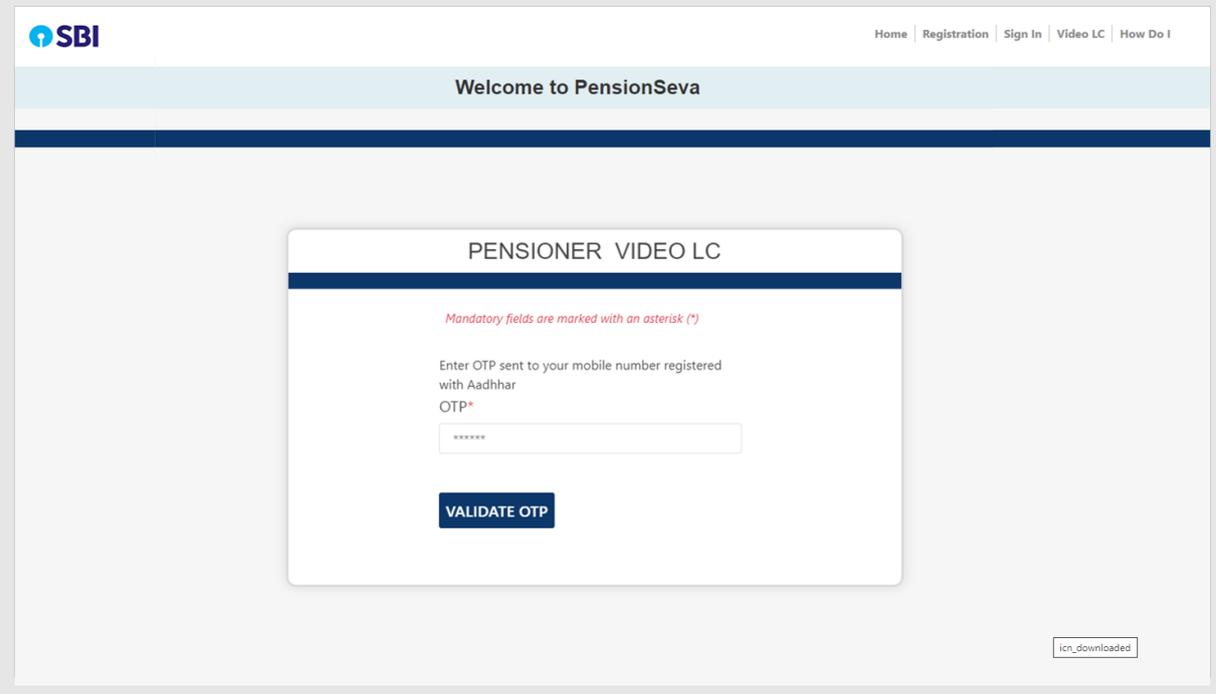


The screenshot shows the SBI Pensioner Video LC Account Number Validation page. The page header includes the SBI logo and navigation links: Home, Registration, Sign In, Video LC, and How Do I. A banner below the header reads "Welcome to PensionSeva". The main content area is titled "PENSIONER VIDEO LC" and contains a form with the following elements:

- A red note: "Mandatory fields are marked with an asterisk (*)".
- A label "Account Number *" above a text input field containing "0000000001".
- A note below the input field: "Account number in which pension is credited".
- A checkbox with the text: "I permit bank to use my Aadhaar information for Video LC purpose".
- A blue button labeled "VALIDATE ACCOUNT".
- A section titled "Please enter the account number here only if:" followed by a bulleted list:
 - You are Pensioner having your pension account with State Bank of India
 - Your mobile number is registered in the pension Application.
 - Your Aadhaar number is present in Pension Application.
 - You are submitting the life certificate for current year.
 - Your pension is superannuation Pension.
- A note: "If you satisfy all above conditions then you will get an OTP on your registered mobile number to proceed further."

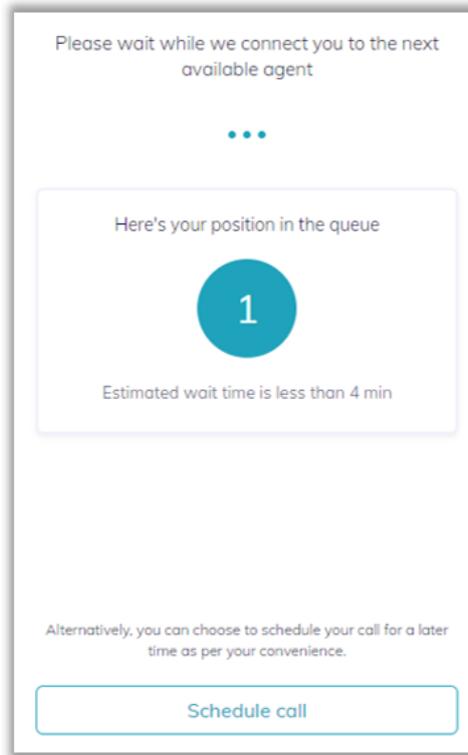
In the bottom right corner of the page, there is a small button labeled "icn_downloaded".

- c. The pensioner needs to enter the account number where pension is credited and then click on validate. The system will check for eligible accounts, for whom, the page will be directed to the OTP validation page. There, pensioner will be asked to enter OTP (The OTP will be sent to the AADHAR registered mobile number for the Aadhar number linked with the pension account).

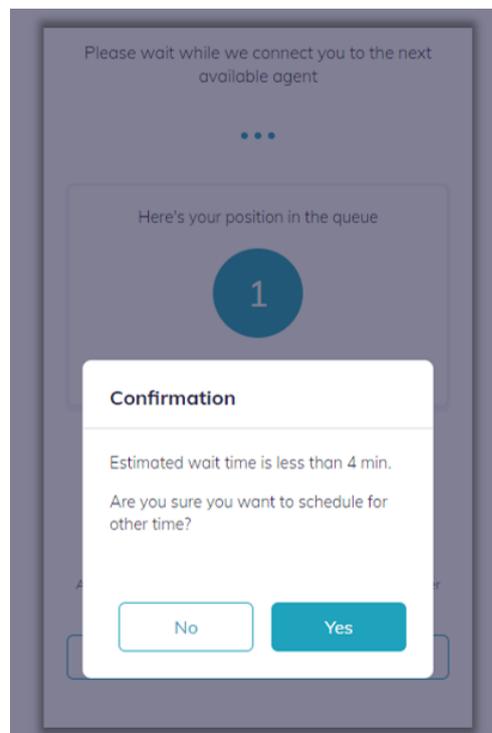


The screenshot displays the SBI PensionSeva website interface. At the top left is the SBI logo, and at the top right are navigation links: Home, Registration, Sign In, Video LC, and How Do I. Below the navigation is a light blue banner with the text "Welcome to PensionSeva". The main content area features a white box titled "PENSIONER VIDEO LC". Inside this box, there is a red note: "Mandatory fields are marked with an asterisk (*)". Below this, the text reads "Enter OTP sent to your mobile number registered with Aadhaar". The label "OTP*" is positioned above a text input field containing six asterisks. A dark blue button labeled "VALIDATE OTP" is located below the input field. In the bottom right corner of the page, there is a small icon labeled "icn_downloaded".

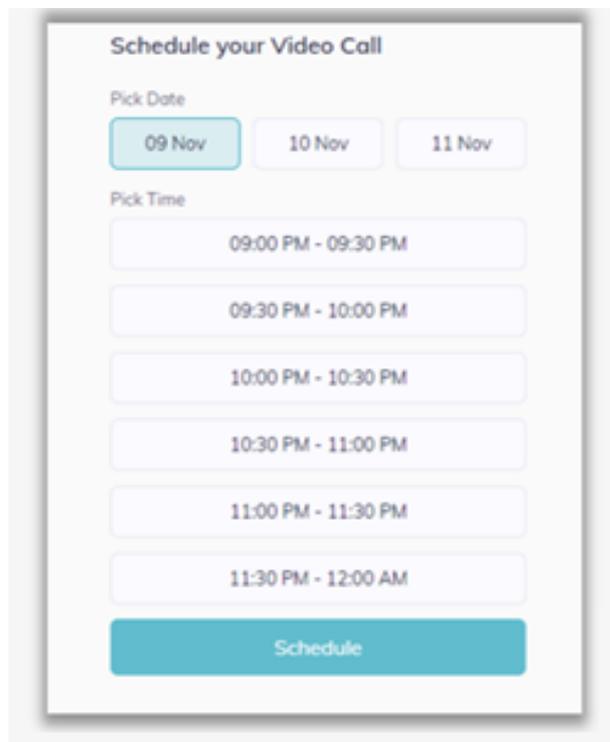
- d. On successful validation, pensioner will be redirected to Hyperverge Cloud Solution. The page shows the sequence number in current waiting queue. The pensioner is free to wait or schedule an appointment for a future available slot.



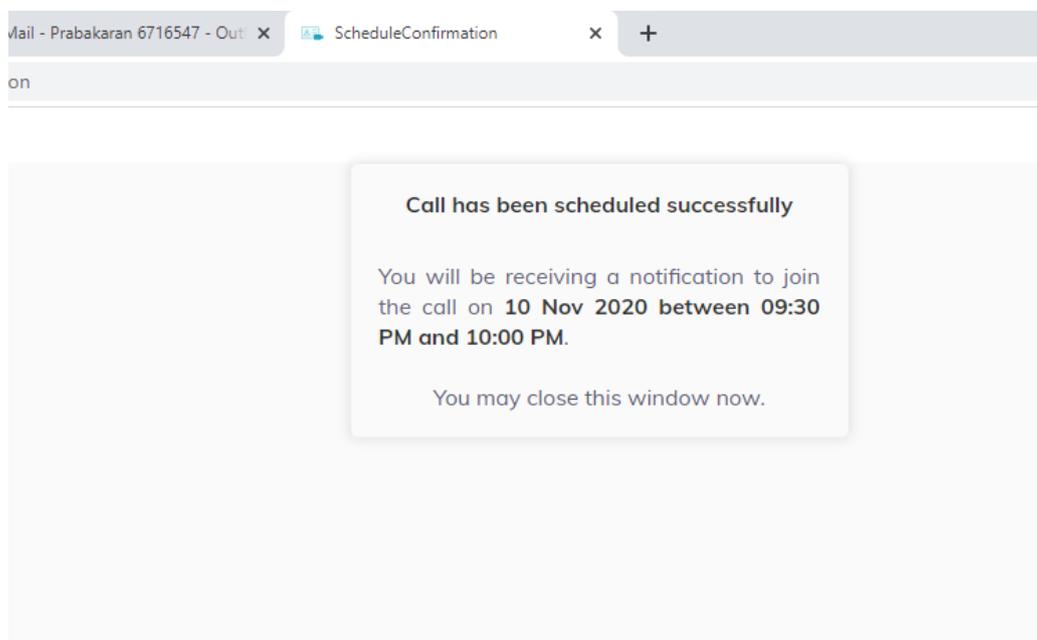
The pensioner, if chooses to schedule an appointment for a future slot, will be shown a confirmation prompt if current waiting time is too low.



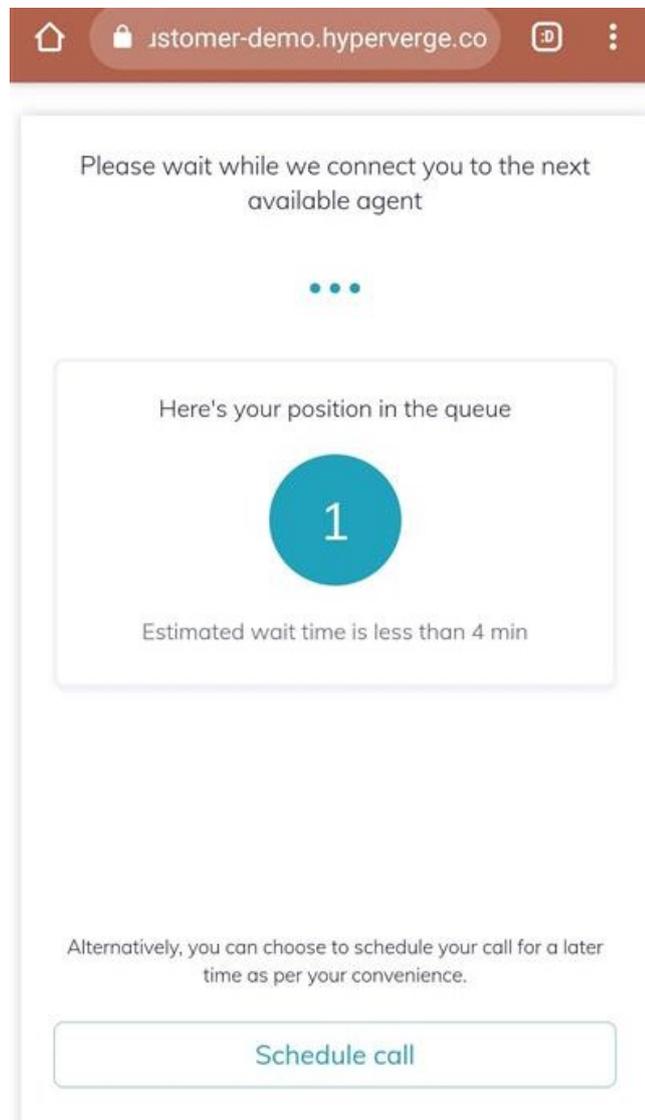
- e. If schedule call option is chosen, an appointment needs to be taken by selecting a convenient Date and Time slot and then by clicking on Schedule button.



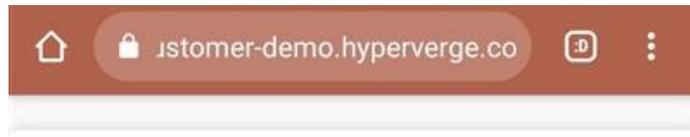
The pensioner will be shared a confirmation for the selected appointment slot. An SMS & email will also be sent to the Pensioner's registered Mobile Number & email address respectively.



- f. The Pensioner can join the video call 5 minutes before the start of the schedule date and time. The pensioner needs to undertake steps – a to d and wait for a Bank official to connect. The pensioner will have the option to again reschedule, as per the pensioner’s convenience.
- g. The Pensioner needs to wait till a Bank official connects with him / her.



- h. The bank official can see the status and once the Bank Official (maker) joins the session, the pensioner will be taken to declaration page and asked to agree to the terms and conditions.



Kindly note the following:

Kindly keep your pan card, if available, ready to show the same to the Bank Official.

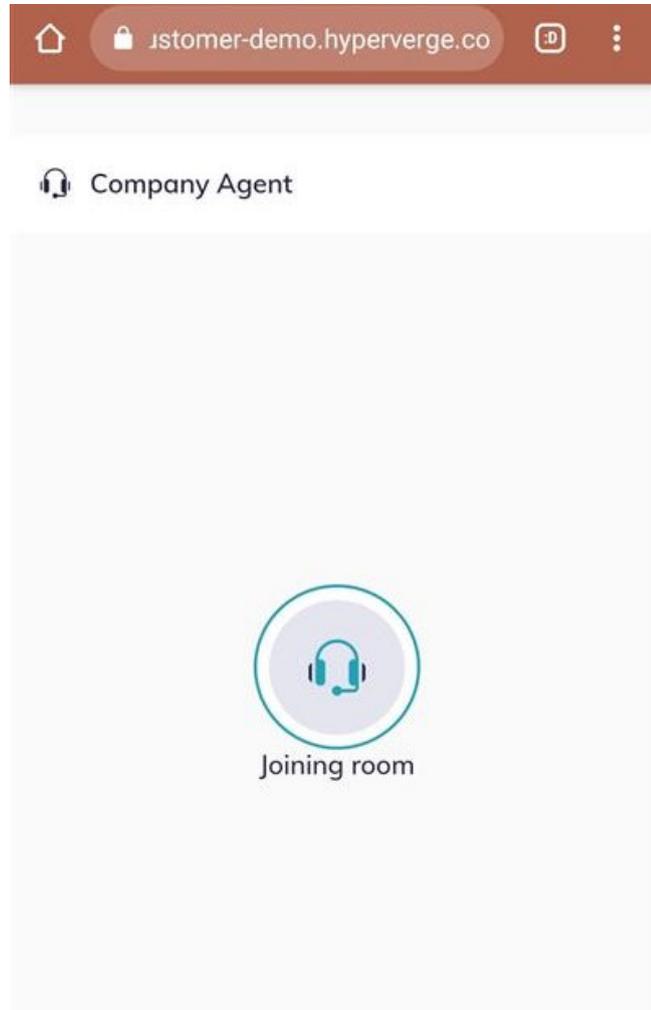
Make sure you have stable internet connection for the duration of the interaction.

SBI Video Life Certificate Application

[I agree to the terms and conditions of the bank's video life certificate application.](#)

Start Video Call

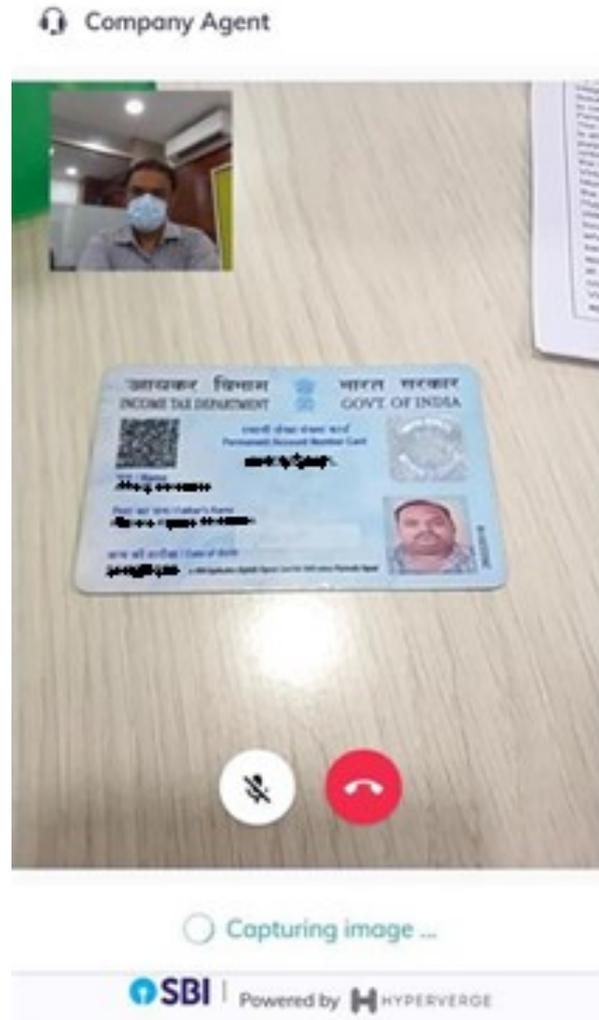
- i. If the terms & conditions are acceptable to the pensioner, the pensioner can mark consent via checkbox and click on Start Video Call. The pensioner is then directed to the next screen. This is the waiting room wherein Bank official will join very shortly.



- j. After the maker joins the video session, the pensioner will be able to see & hear both himself and the maker, live. The verification process starts with the pensioner needing to read out the verification code in the call.



- k. The Pensioner is then asked to show the PAN card. In case the Pensioner visits the site via a mobile device, the rear camera is switched to, automatically. These actions are prompted by the bank maker.



- I. After verification of the PAN card by the bank maker, pensioner will be requested to hold the camera such that the face can be captured clearly by the Bank maker.

 Company Agent



Please hold still while we take your photograph.



- m. The pensioner then reaches the end of the session and is shown the message that the information has been recorded.



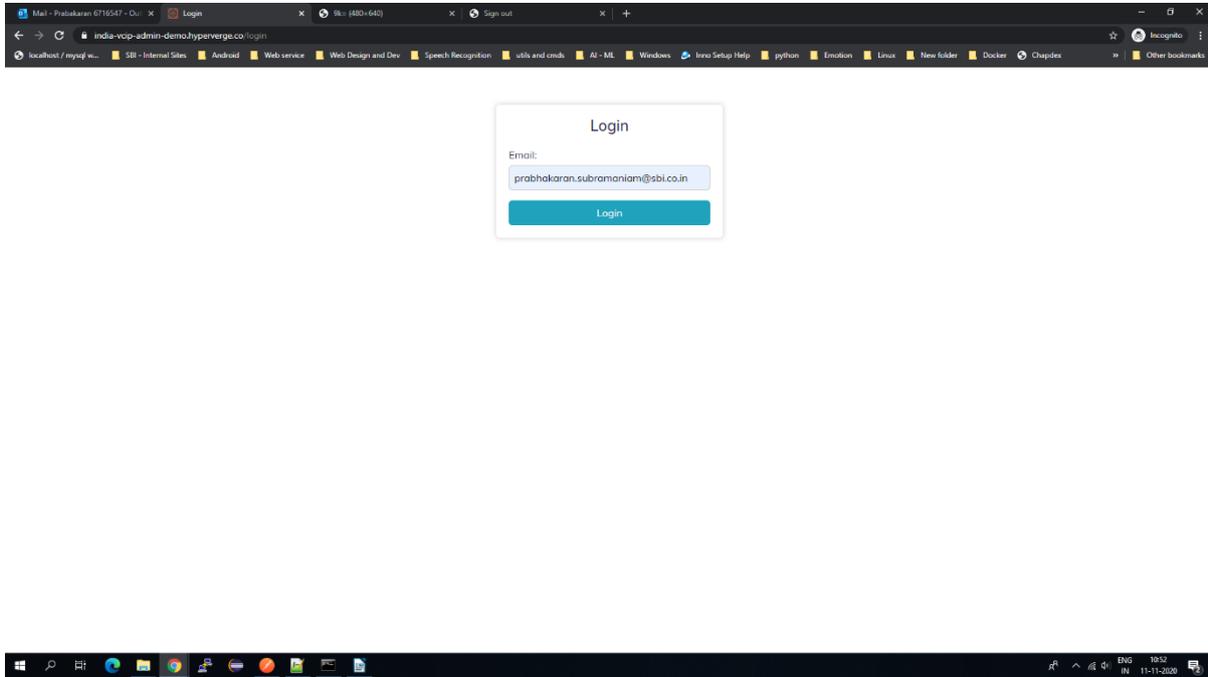
Thank You!

The video call has ended, we have successfully recorded your information. You will shortly receive an update on the status of your application.

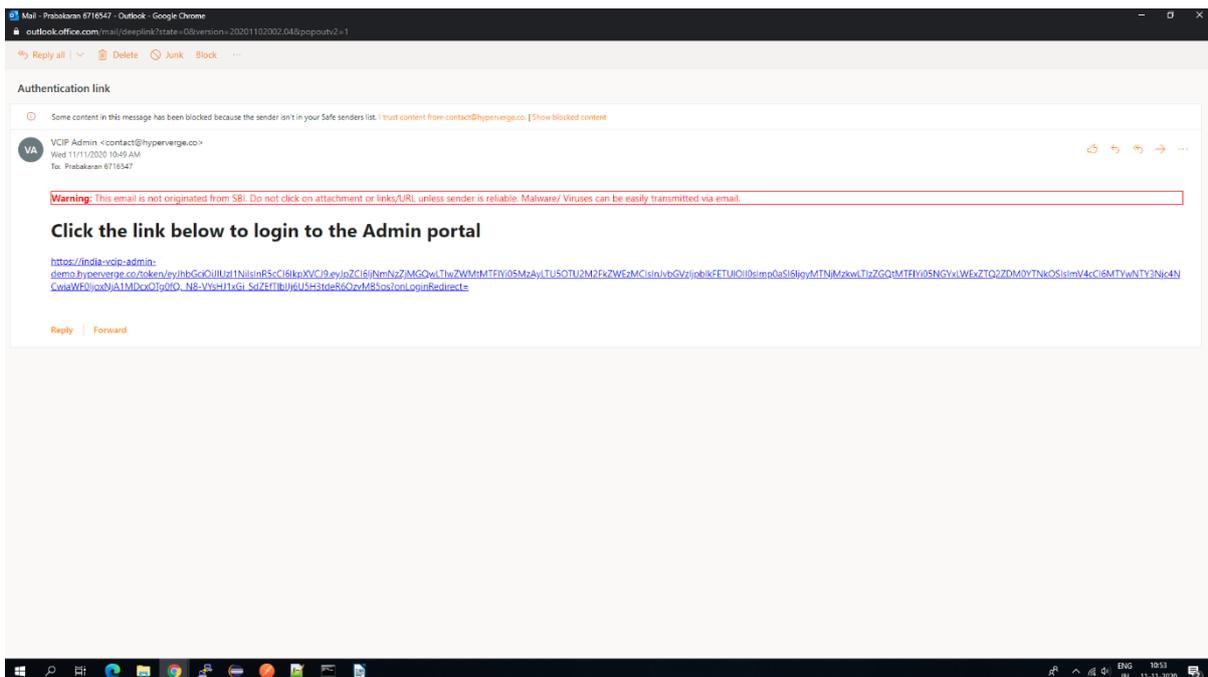
- n. The customer is intimated about the status of Video Life Certificate Updation request, via SMS & E-mail.

2. Bank Maker

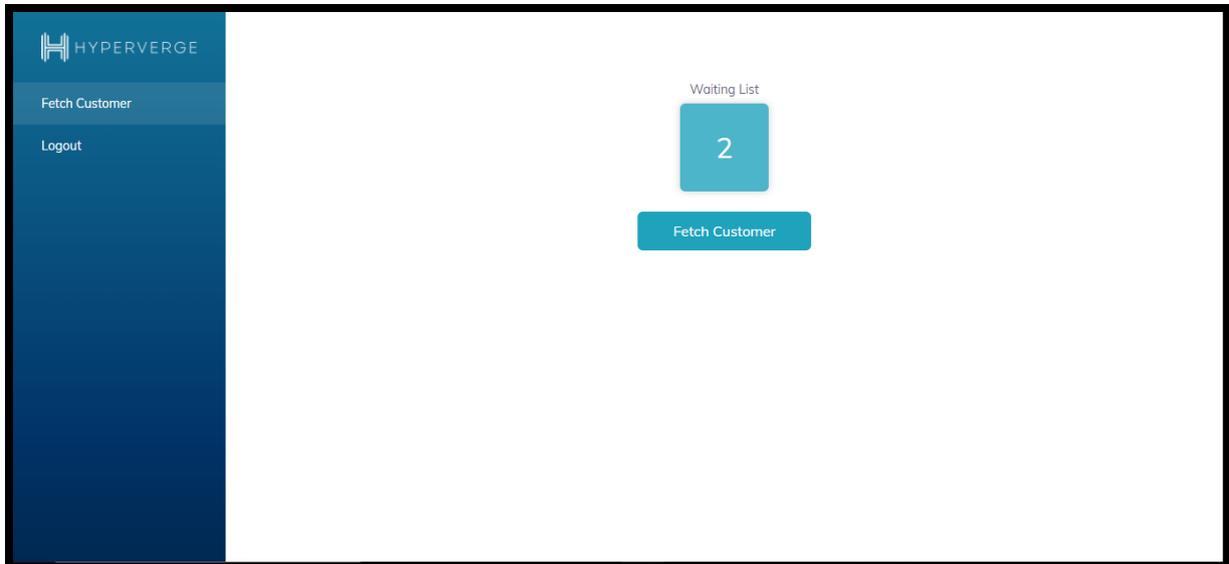
- a. The Bank maker needs to visit the Hyperverge login page and enter his / her name based official email id.



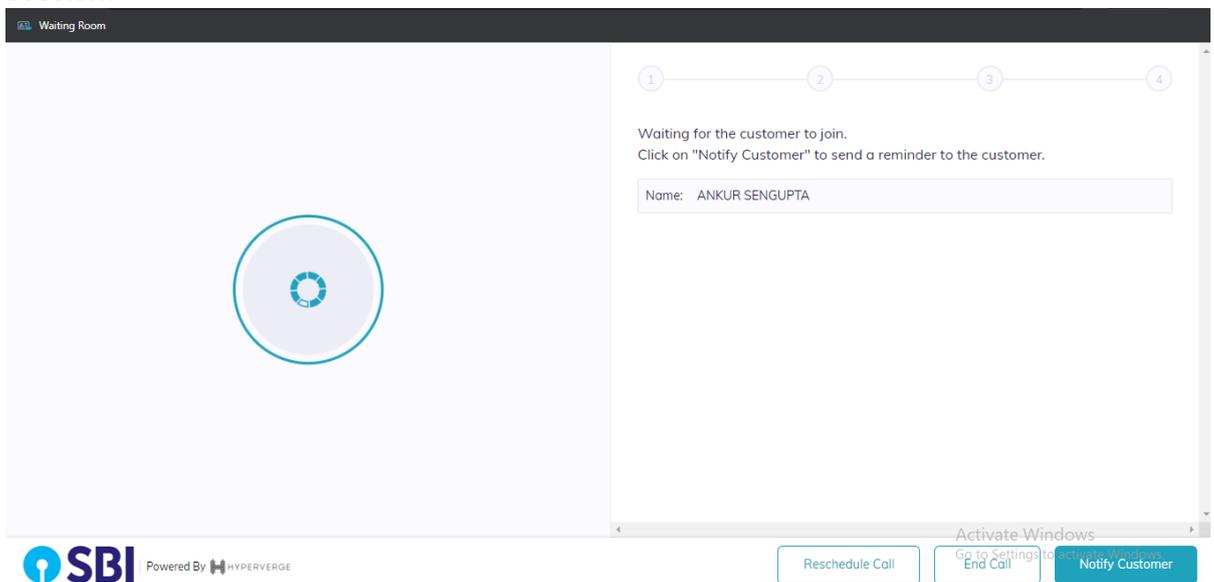
- b. A temporary login link will be sent to the email id entered, provided that the email id is configured by admin as maker. When maker clicks on the link, he / she will be taken to Hyperverge cloud solution and logged in with the maker role assigned to him / her.



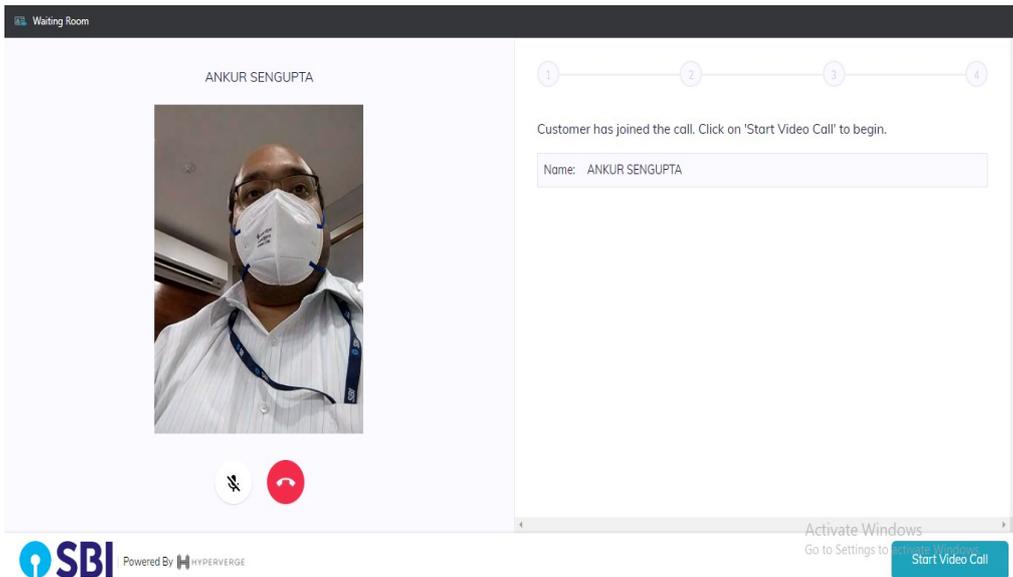
- c. The maker is taken to fetch customer page where the number of Pensioners who are waiting and those who have been scheduled in queue will be shown.



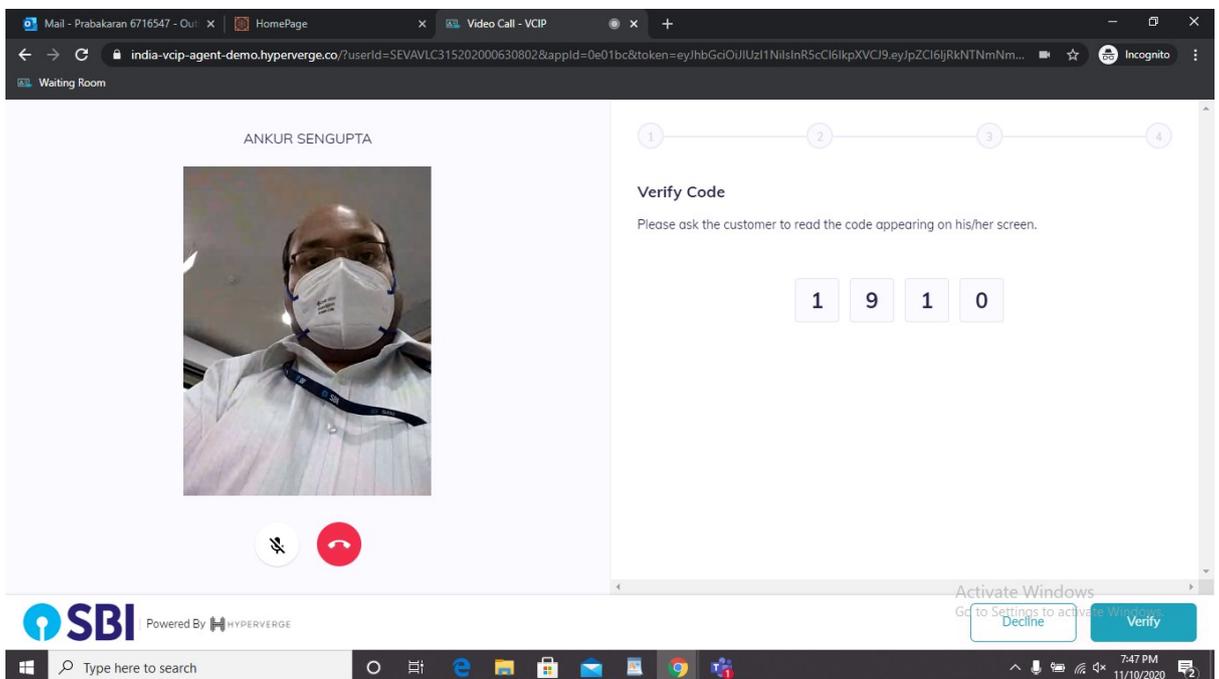
- d. The maker presses fetch customer page and will wait for the customer to join the session.



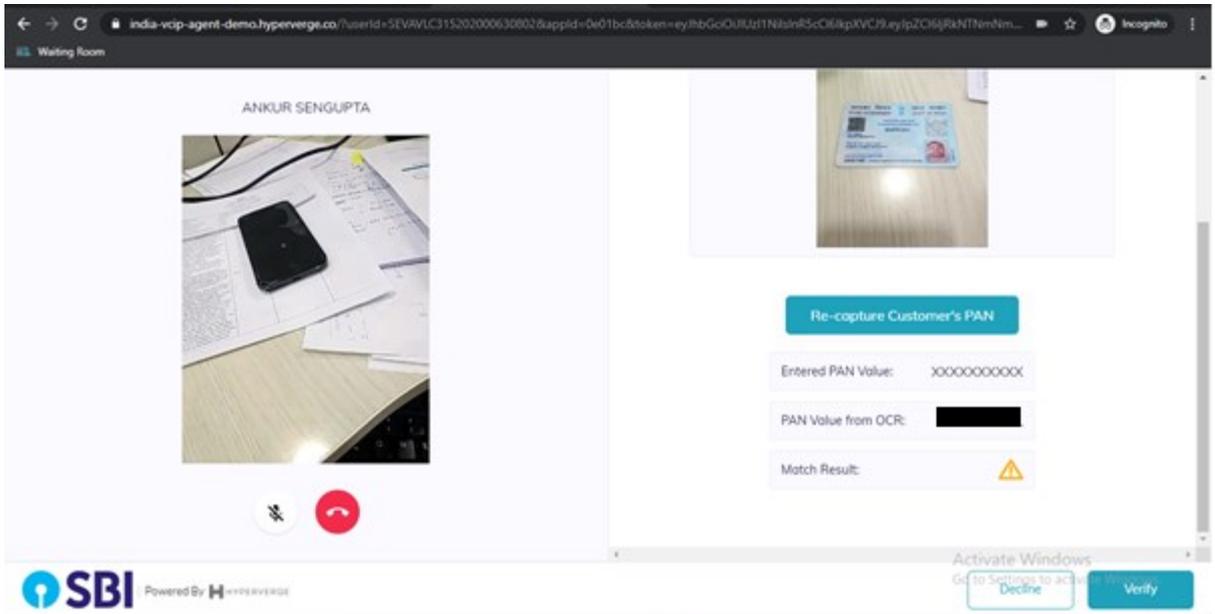
- e. When the customer joins the session, a live video of the pensioner is shown to the maker. The session can start by pressing the start video call button.



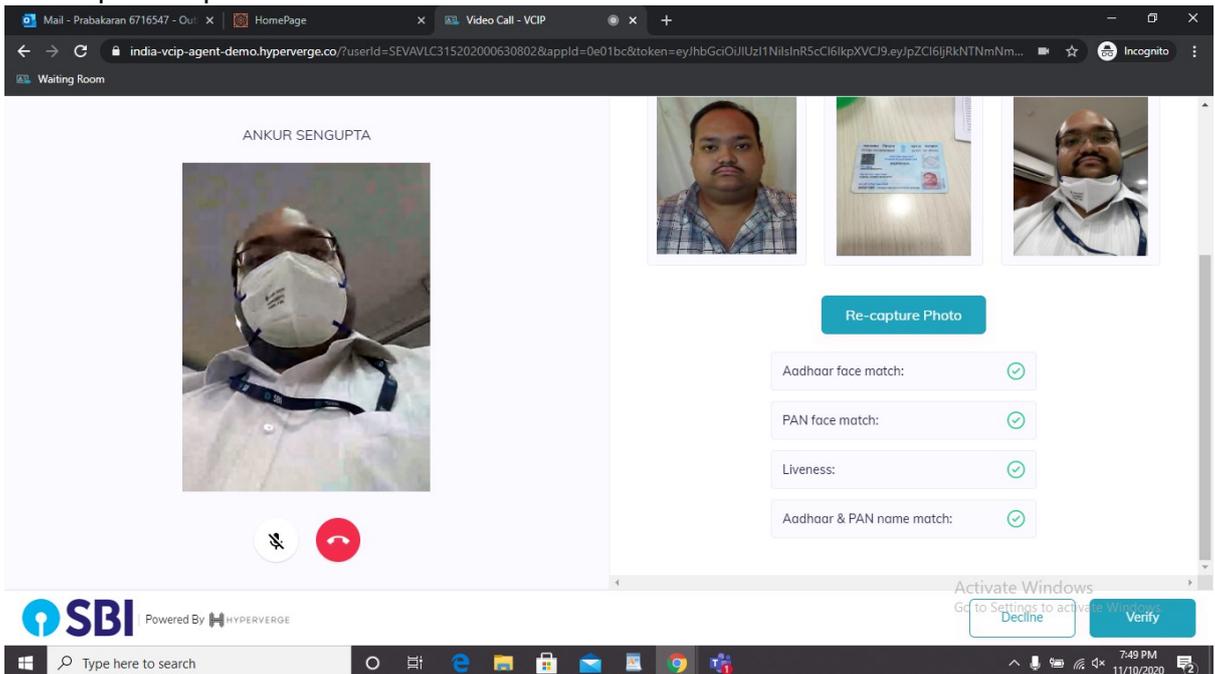
- f. When the maker starts the video call, both users can now see and hear each other, live. The maker cannot see his video feed on the interface. The verification process starts with the pensioner seeing a random code on his / her screen. The maker will need to ask the customer to read out the digits displayed and then manually verify whether the customer has read the numbers correctly. The maker can mark his / her decision as Verify / Decline for this step in the process.



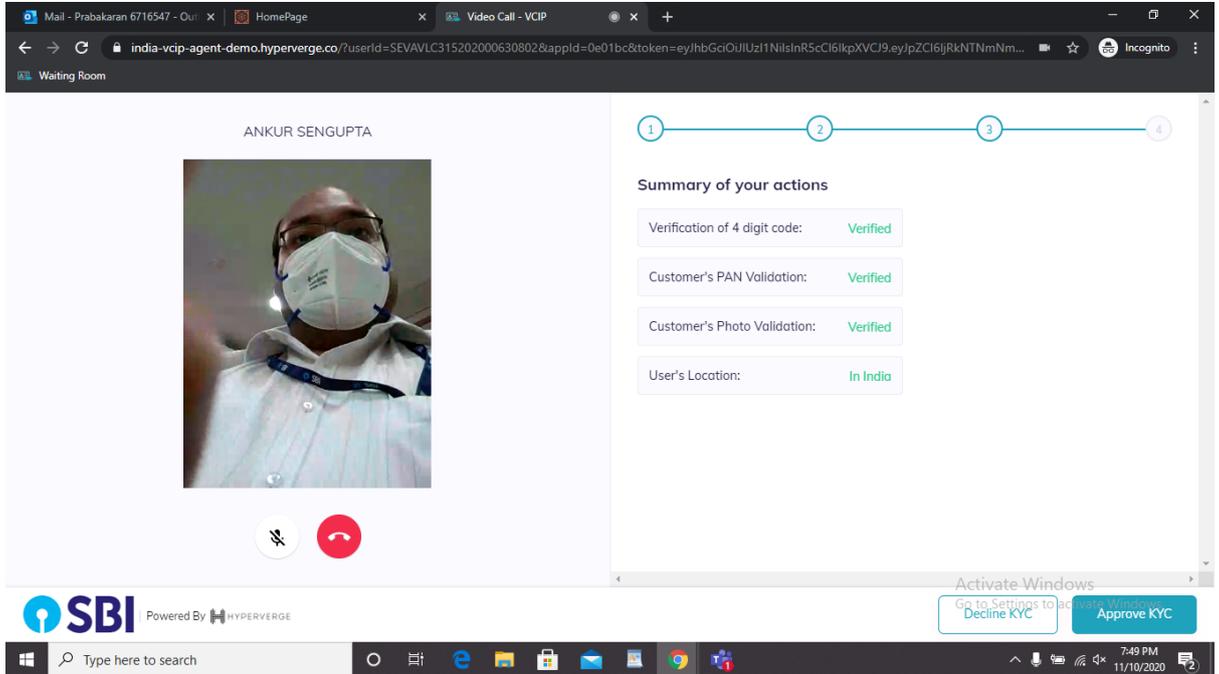
- g. The maker then proceeds to capture the PAN card of the pensioner, if available. If the pensioner uses a mobile phone, the camera is switched to the rear camera and the OCR engine will capture the PAN card number and photo in pan card. The maker can mark his / her decision as Verify / Decline for this step in the process.



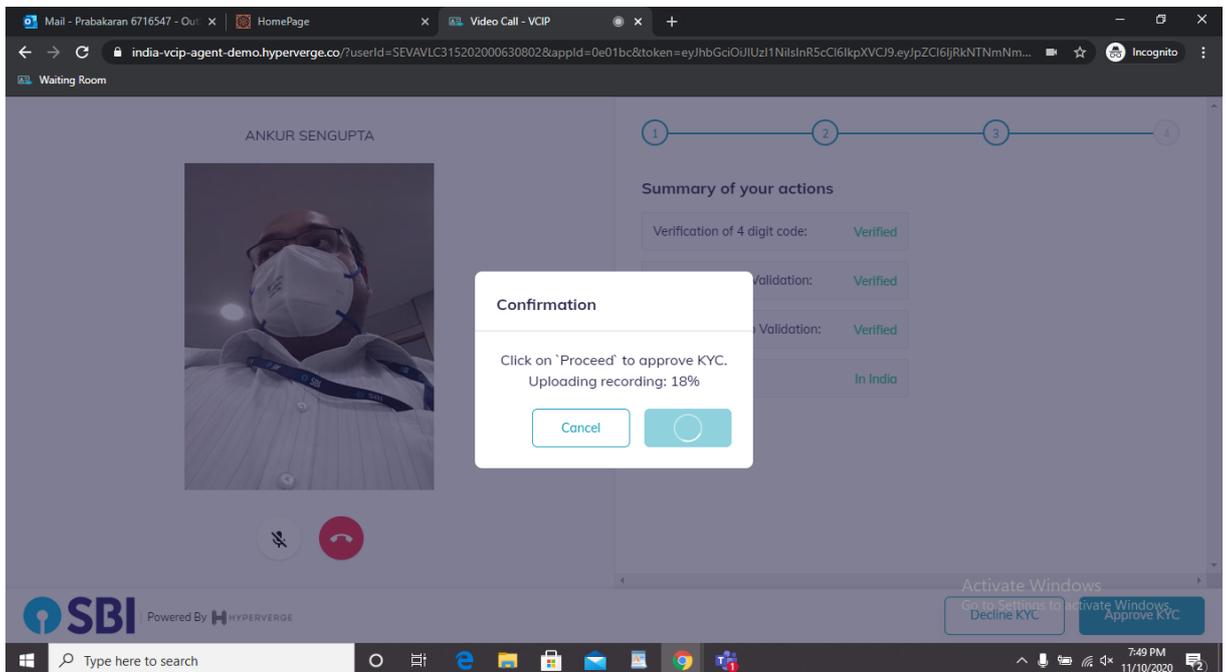
- h. The maker proceeds to capture the pensioner's photograph. If the pensioner was using a mobile phone, the camera is again switched to the front facing camera and the maker needs to click on capture photo button. The maker has the additional option to re-capture, if the image captured is not satisfactory. The AI engine performs the face match between the Aadhaar Photo, PAN card face image and captured face image during video call. The system displays decision based on internal logic for matching the images. The maker can mark his / her decision as Verify / Decline for this step in the process.



- i. After the verification, the maker is shown the summary of all decisions made by him/her and asked to do final approve or decline. This decision made here is the final decision of the maker and accordingly, the journey gets decided for the pensioner's request. The maker can mark his / her decision as Approve / Decline for this step in the process

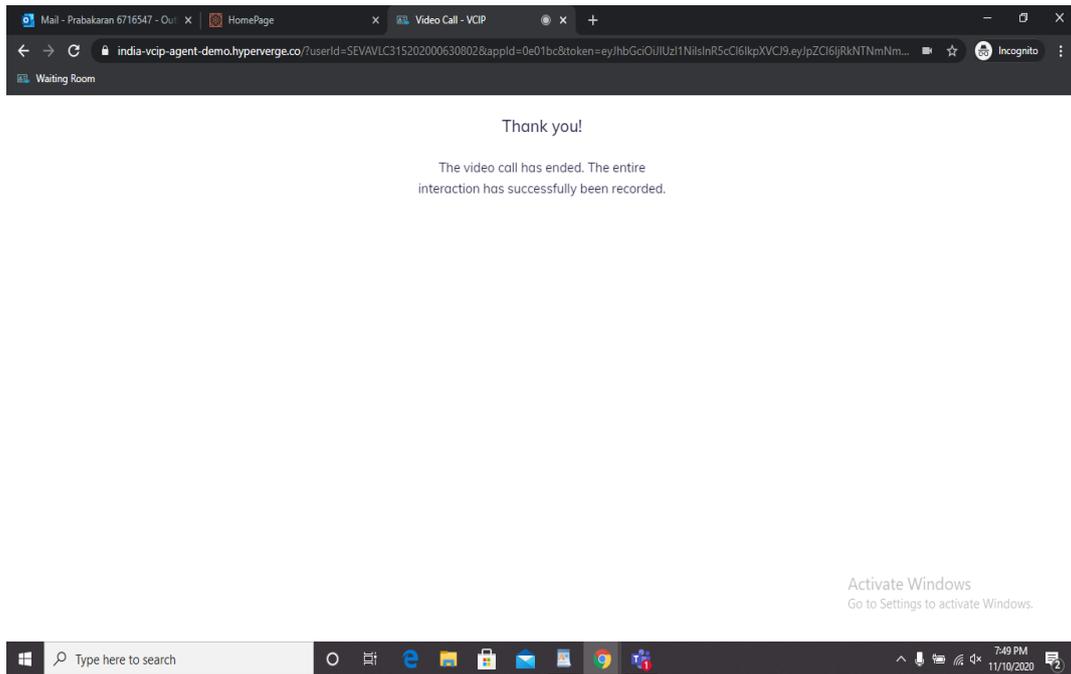


- j. Upon capturing the maker decision, the system will upload the recording to its servers and store it.



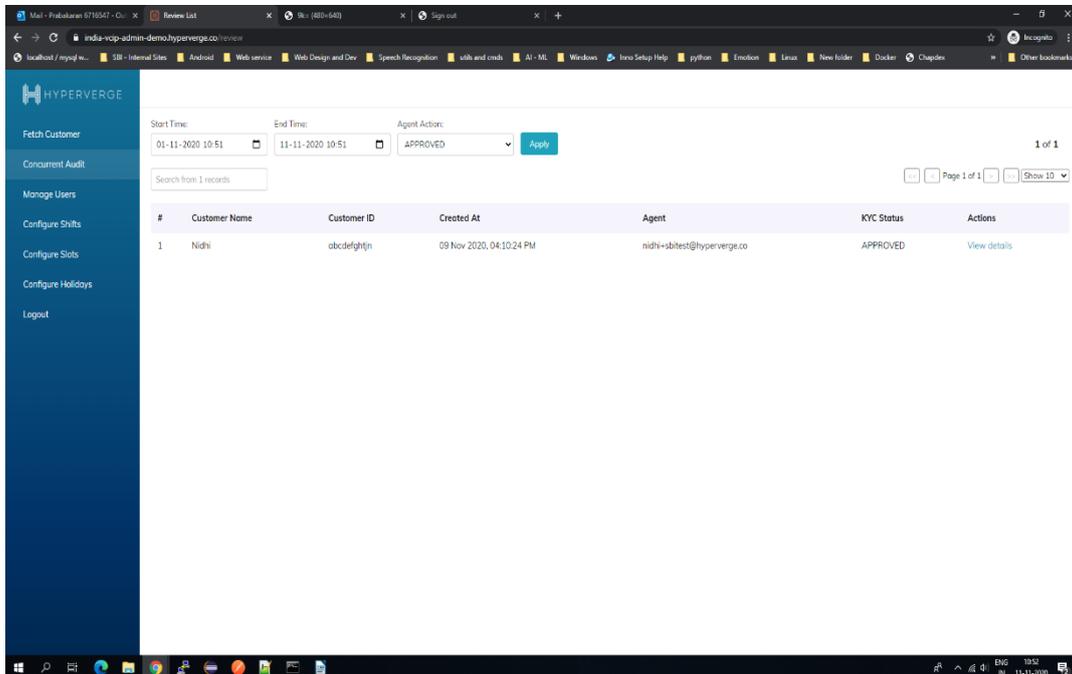


k. A thank you message is shown & this marks the end to the bank Maker's journey.



3. Checker

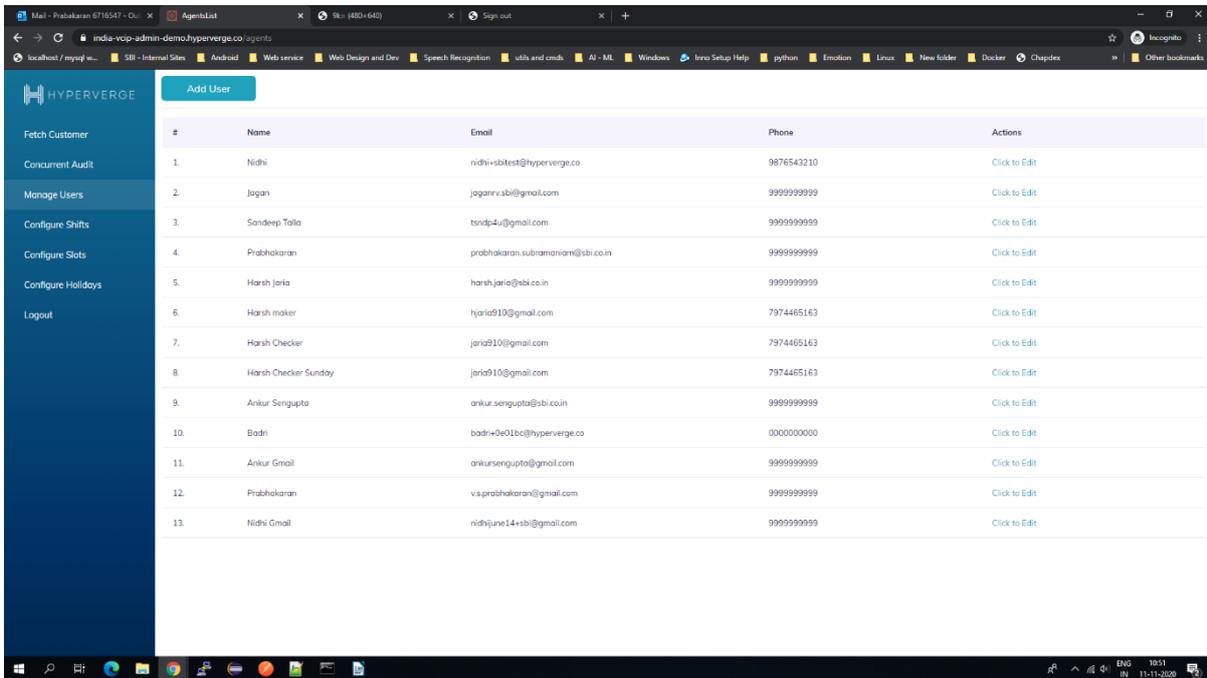
- a. Checker logs in via the same interface as maker i.e. via email link, provided that any other admin has configured the email id.
- b. The checker page contains a table to filter the pensioners whose live video session is complete, and maker has made decision i.e., as Approved, Declined or Incomplete.



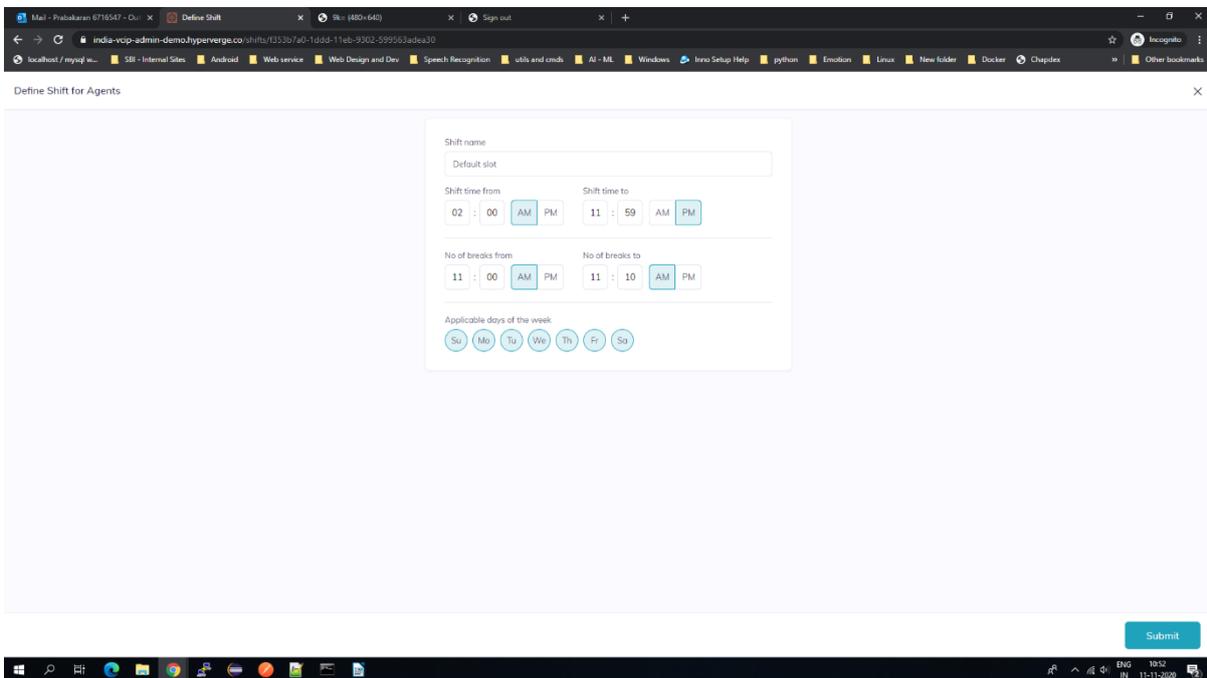
- c. By clicking View details link, a page with all the details captured during the video session is displayed. The checker will be shown the Aadhaar card, Pan card face match with the face image captured during the live video call. The AI/ML engine match score for face match is also shown. The checker can also see the video of the pensioner interaction and take an informed decision.
- d. When checker makes the decision on approve or decline the Video Life certificate, the decision is marked in database and this completes the journey of checker.

4. Admin

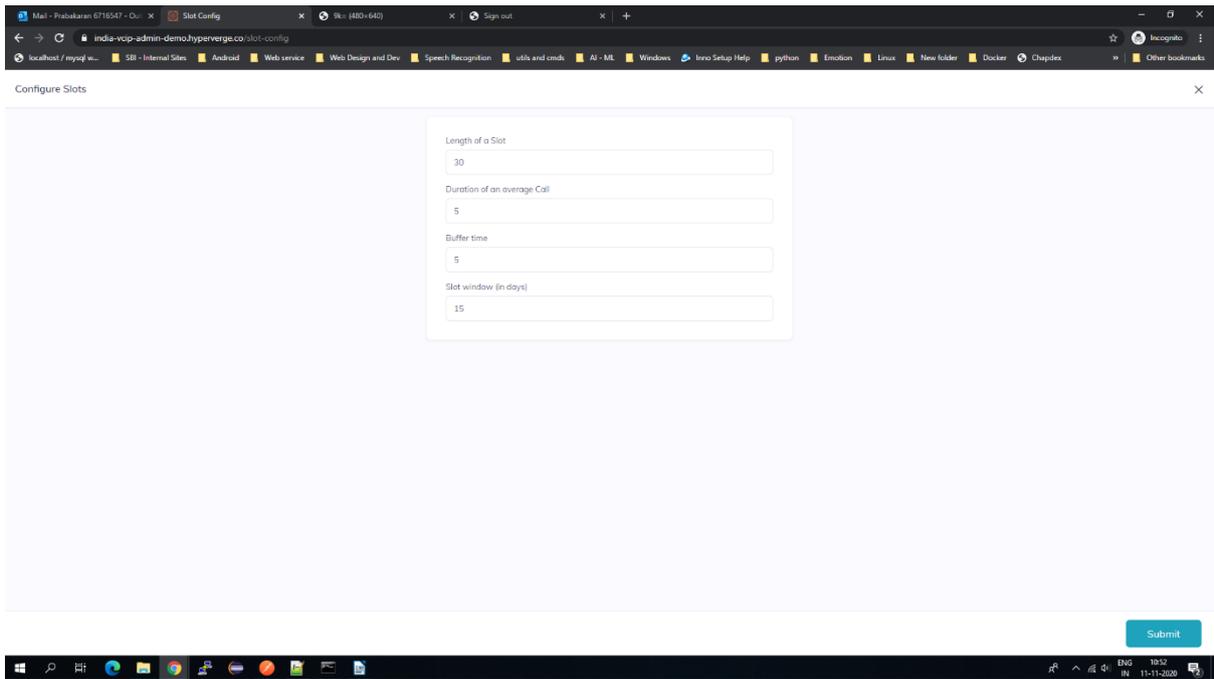
- a. The Administrator manages the users of the Hyperverge portal by configuring their Email IDs in the system.



- b. Configure the shift of makers



c. Configure the slots for video session.



d. Configure Holidays

