

# Video Life Certificate for SBI Public Pensioners

**User Manual** 

GITC, Navi Mumbai



## **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 liveliness 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) <<<u>https://www.pensionseva.sbi</u>>> 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.

<b>7</b> SBI		Home Registration Sign In Video LC How Do I
	Welcome to PensionSeva	
	PENSIONER VIDEO LC	
	Mandatory fields are marked with an asterisk (*)	
	Account Number *	
	Please enter the account number here only if: • You are Pensioner having your pension account with State Bank of India • Your mobile number is registered in the pension Application. • You Arabara number is present in Pension Application. • You are submitting the life certificate for current year. • You presion is supernatudion Pension. If you satisfy all above conditions then you will get an OTP on your registered mobile number to proceed further.	
		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).

<b>9</b> SBI	Home   Registration   Sign In   Video LC   How Do I
	Welcome to PensionSeva
	PENSIONER VIDEO LC
	Mandatory fields are marked with an asterisk (*)
	Enter OTP sent to your mobile number registered with Aadhhar OTP*
	VALIDATE OTP
	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.

Please wait while we connect you to the next available agent
•••
Here's your position in the queue
Estimated wait time is less than 4 min
Alternatively, you can choose to schedule your call for a later time as per your convenience.
Schedule call

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.

Please wait while we connect you to the next available agent
Here's your position in the queue
Confirmation
Estimated wait time is less than 4 min. Are you sure you want to schedule for other time?
A No Yes



**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.

Pick Date		
09 Nov	10 Nov	11 Nov
Pick Time		
09	2:00 PM - 09:30 P	м
09	2:30 PM - 10:00 P	м
10	0:00 PM - 10:30 P	м
10	:30 PM - 11:00 P	м
11	:00 PM - 11:30 P	м
11	:30 PM - 12:00 A	м
	Schedule	

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.

Vlail - Prabakaran 6716547 - Out 🗙	ScheduleConfirmation × +	
on		
	Call has been scheduled successfully	
	You will be receiving a notification to join the call on <b>10 Nov 2020 between 09:30</b> <b>PM and 10:00 PM</b> .	
	You may close this window now.	



- 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.



SBI Video Life Certificate Application

Lagree 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.



Company Agent



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.

HYPERVERGE
Fetch Customer
Logout

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

Wating Room	1 2 Waiting for the customer to j Click on "Notify Customer" to Name: ANKUR SENGUPTA	2) join. to send a reminder to	3 the customer.	4	
	4		Activata Window		
	Res	eschedule Call	Go to Settings to acti End Call	Notify Customer	Ī



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.

🔛 Waiting Room	
ANKUR SENGUPTA	3 4
	Customer has joined the call. Click on 'Start Video Call' to begin.       Name:     ANKUR SENGUPTA       *     Activate Windows
	Go to Settings to Start Video Call

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

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📧 Waiting Room		
ANKUR SENGUPTA	(1)(2)	34
	Summary of your actions	
	Verification of 4 digit code: Verified	
	Customer's PAN Validation: Verified	
	Customer's Photo Validation: Verified	
A second se	User's Location: In India	
U <b>U</b>		v
	٩	Activate Windows Go to Settings to activate Windows Decline KYC
🚦 🔎 Type here to search 🛛 🛛 🛱 🔿	<b>N O C</b>	∧ 🌡 📾 🧖 ป× 11/10/2020 😽

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





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

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💷 Waiting Room		
	Thank you!	
	The video call has ended. The entire interaction has successfully been recorded.	
	Activate Go to Setti	Windows 198 to activate Windows.
Type here to search	이 밝 😋 🚍 🚔 💻 🧕 🤹	J 🖮 🦟 ⊄× <sup>7:49 PM</sup> 🛃



#### 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.

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HYPERVERGE						
Fetch Customer	Start Time: 01-11-2020 10:51	End Time: 11-11-2020 10:51	Agent Action: Apply			<b>1</b> of <b>1</b>
Concurrent Audit				-		a 1 of 1 So Show 10 M
Manage Users	Search from 1 records					erori () (Silow 10 +
Configure Shifts	# Customer Name	Customer ID	Created At	Agent	KYC Status	Actions
Configure Slots	1 Nidhi	abcdefghtjn	09 Nov 2020, 04:10:24 PM	nidhi+sbitest@hyperverge.co	APPROVED	View details
Configure Holidays						
Logout						
						Date: 1942
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- 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 Al/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 makers 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.

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H HYPERVERGE	Add User										
Fetch Customer	+	Name		Email			Phone		Actions		
Concurrent Audit	1.	Nidhi		nidhi+sbitest@hyperverge.	n.co		9876543210		Click to Edit		
Manage Users	2.	Jagan		jaganrv.sbi@gmail.com			9999999999		Click to Edit		
Configure Shifts	З.	Sandeep Talla		tsndp4u@gmail.com			9999999999		Click to Edit		
Configure Slots	4.	Prabhakaran		prabhakaran.subramanian	m@sbi.co.in		9999999999		Click to Edit		
Configure Holidays	5.	Harsh Jaria		harsh.jaria@sbi.co.in			9999999999		Click to Edit		
Logout	6.	Harsh maker		hjaria910@gmail.com			7974465163		Click to Edit		
	7.	Harsh Checker		jaria910@gmail.com			7974465163		Click to Edit		
	8.	Harsh Checker Sunday		jaria910@gmail.com			7974465163		Click to Edit		
	9.	Ankur Sengupta		ankur.sengupta@sbi.co.in			9999999999		Click to Edit		
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#### b. Configure the shift of makers

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Define Shift for Agents		×
	Shift name	
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	Shift time from     Shift time to       02     : 00     AM     PM     11     : 59     AM     PM	
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c. Configure the slots for video session.

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	peech Recognition 📕 utils and cmds 📕 Al - ML 📕 Windows 🤌 Inno Setup Help 📕 python 📕 Emotion	Koginto : Kow folder Docker S Chapdex  New folder
Configure Slots		×
	Length of a Slot	
	30	
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d. Configure Holidays

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