

SOP on DOORSTEP BANKING For CUSTOMERS



ai

केनरा बैंक
Canara Bank
A Government of India Undertaking

Together We Can

Doorstep Banking Services by your Public Sector Bank

PICK-UP Services

- Cheques/Drafts/Pay Orders
- New cheque book requisition slips
- Form 15G and 15H
- Acceptance of IT challan
- Issuing standing instructions
- RTGS/NEFT Fund Transfer Request
- Nomination Form

DELIVERY Services

- Non-personalized cheque Book/ Drafts/ Pay Orders
- Term deposit receipts
- Account statement
- TDS/Form 16 certificate
- Gift card

OTHER Services

- Cash withdrawal
- Digital life certificate for pensioners
- Cash Deposit

*Some Charges Applicable

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REGISTER YOUR DOORSTEP BANKING NOW*

Contact Number
+91 9152220220

Visit:
www.psballiance.com

Download:
 

Doorstep Banking Section

Customer Service Vertical

Operations Wing

Head Office, Bengaluru

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1. Modes available for Customer registration and booking of services through Doorstep Banking

Customers can book the Doorstep Banking services by any of the following mentioned channels.

MODES	SOURCE	REMARKS
DSB Mobile App (DSB - PSB Alliance)	Doorstep Banking By M/s PSB Alliance Pvt. Ltd	Download the Doorstep Banking app from Google Play store for Android devices and from App Store for IOS devices, register and proceed. Android : https://play.google.com/store/apps/details?id=com.integra.doorstepbanking IOS https://apps.apple.com/in/app/doorstep-banking/id6477159429
DSB Web Portal	Doorstep Banking Customer Login Portal By M/s PSB Alliance Pvt. Ltd	https://www.doorsteppsba.com/doorstep/customerlogin Register & Proceed.
DSB Call Centre	8302266622 9152220220	Call from Bank registered mobile number to register & book service.
ai1 App of Canara Bank	Login to ai1 App>> Accounts & Services>> Doorstep Banking	Register & Proceed. (While clicking, it will redirect to DSB Web portal for Customer Login).
Internet Banking portal of Canara Bank	Login to Net Banking>> Other services>> Doorstep Banking	Register & Proceed. (While clicking, it will redirect to DSB Web portal for Customer Login).

2. Customer On boarding

Customers can register themselves in the DSB system to avail the financial and non-financial doorstep banking services using the IVR (Interactive Voice Response)/Call Centre, using the web portal or by using the DSB mobile application.

2.1 DSB Registration Process through Mobile Application

The customer can download the DSB App from the Play store (Android users) or the App Store (iOS users) and initiate the registration process by following the below mentioned steps:

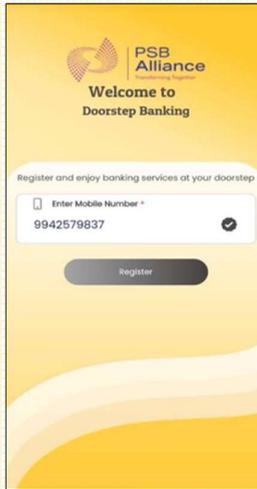
Step 1	The customer has to open the DSB application on his mobile and access the login page.
Step 2	The customer has to enter his Registered Mobile Number (RMN) to proceed. (If the mobile number is registered for DSB, then customer has to enter his PIN/OTP/Pattern/fingerprint for authentication. After successful authentication, the customer proceeds with service booking.)
Step 3	If the RMN is not registered in the DSB system, the customer has to select his bank and give consent to validate him from the Bank.
Step 4	DSB system will validate the mobile number linked with the bank & customer's eligibility to avail DSB service.
Step 5	On unsuccessful validation response by the bank, system will display that the mobile number is not registered with the bank / customer is not eligible to avail DSB service and advise the customer accordingly.
Step 6	On successful validation, Bank generates an OTP and sends it on the customer's Registered Mobile Number (RMN). Customer enters OTP.
Step 7	On unsuccessful validation, 2 more attempts will be given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds, option for re-generation of OTP is given 1 time)
Step 8	On successful validation ("Yes" & Name of the customer), the customer is asked to set a PIN. Customer to re-enter the PIN. On successful entering of the PIN, customer gets registered on the DSB system with his name, bank name and mobile number. (Option to re-enter PIN till successful input)
Step 8	A registration message is sent to the customer. The customer is displayed the following options to choose from: <ul style="list-style-type: none"> a) Book a service now. (If the Customer Chooses "Book Service", he is directed to service booking page). b) Register for a new bank. (If the Customer Chooses "Register New Bank" then process from Step 4 follows). c) Log out (If the Customer Chooses "Log out", he is logged out from the DSB app).



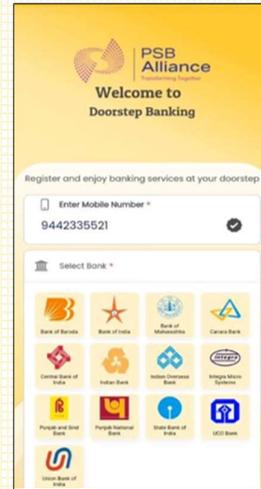
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For new user, click on "Register".



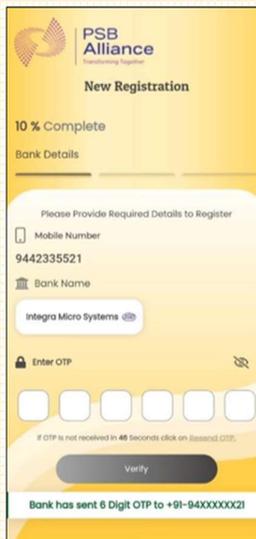
Enter mobile number and click on "Register".



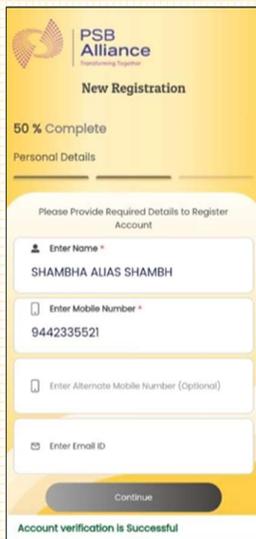
Select bank from any of the 12 public sector banks.



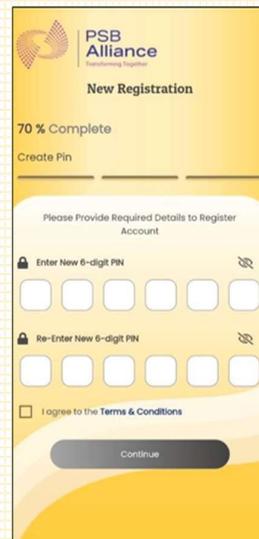
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Enter the 6 digit OTP and click on "Verify".



Enter Name, Email ID and Alternative Mobile Number then click on "Continue".



Enter 6 digit PIN, Confirm PIN and agree the "Terms & Conditions" and click on Continue.



“Registration is Successful” message will appear. Customer can either go for service booking or can register for new bank.

2.2 DSB registration process through Web Portal

Customer can visit the website of PSB Alliance Pvt. Ltd. (www.psballiance.com) and initiate the registration process by following the below mentioned steps:

Step 1	Customer has to visit www.psballiance.com and navigates to the Doorstep Banking login page. Customer enters his Registered Mobile Number (RMN). (If the mobile number is already registered for DSB, customer enters his PIN set by the customer /OTP received from the DSB system to proceed with service booking.)
Step 2	If the mobile number is not registered for DSB, customer selects his bank and gives consent to validate him from the Bank.
Step 3	On unsuccessful validation response by the bank, system will display that the mobile number is not registered with the bank / customer is not eligible to avail DSB service and advise the customer to contact the bank.
Step 4	DSB system will validate the mobile linked with the bank & eligibility of the customer to avail DSB service .
Step 5	On successful validation, Bank generates OTP and sends it on the customer's Registered Mobile Number (RMN). Customer enters OTP.
Step 6	On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds option for re-generation of OTP is given 1 time).
Step 7	On successful validation (“Yes” & Name of the customer), the customer is asked to set a PIN. Customer to re-enter the PIN. On successful entering of the PIN, customer gets registered on the DSB system with his name, bank name and mobile number. (Option to re-enter PIN till successful input).

Step 8	<p>A registration message is sent to the customer. The customer is displayed the following options to choose from:</p> <ol style="list-style-type: none"> a) Book a service now. (If the Customer Chooses "Book Service", he is directed to service booking page). b) Register for a new bank. (If the Customer Chooses "Register New Bank" then process from Step 4 follows). c) c) Log out (If the Customer Chooses "Log out", he is logged out from the DSB web page).
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The illustration for registration through Web Portal is same as of registration through Mobile Application.

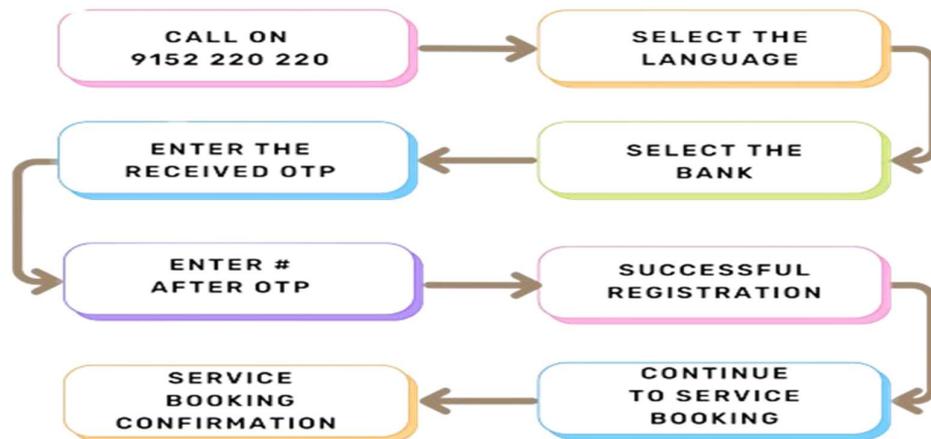
2.3 DSB registration process through IVR / Call Centre

Customer can call on the Call Centre number 8302266622 / 9152220220 and initiate the registration process by following the below mentioned steps:

Step 1	Customer calls on DSB's Call Centre number through his registered mobile number.
Step 2	DSB IVR checks if the customer's mobile number is registered with DSB. If the customer is not registered, then IVR asks the customer to select his preferred language through Voice Input. IVR gives the option to the customer to continue with the registration process on the IVR or through the Call centre executive.
Step 3	<p>If Customer selects IVR option, below mentioned steps are to be followed:</p> <ol style="list-style-type: none"> a) IVR prompts the customer to select his Bank name from the list and give consent to validate him from the Bank. (Customer can also give Voice Input). b) On unsuccessful validation response by the bank, IVR informs the customer that his mobile number is not registered with the bank/he is not eligible for DSB service and advises him to contact the bank. c) On successful validation, Bank generates OTP and sends it on the customer's Registered Mobile Number (RMN). d) The IVR asks the customer to enter the OTP. The customer follows the IVR instructions and enters the OTP received from the bank. e) On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds option for re-generation of OTP is given 1 time). f) On successful validation ("Yes" & Name of the customer), the customer gets registered on the DSB system with his name, bank name, mobile number, and language preference. g) A registration message is sent by DSB system to the customer. h) IVR asks the customer if he wants to book a service request now. i) If the customer chooses "Yes," IVR directs the call to the Call centre.

- j) If the customer chooses "No," IVR asks if he wants to register for any other bank. If the customer chooses "Yes," IVR follows steps from Step 3 a) mentioned above.
 - k) If the customer chooses "No," IVR thanks the customer and ends the call.
- Step 4** If Customer selects Call centre option, call is diverted to the Call Centre Executive (CCE) and below mentioned steps are followed:
- a) CCE welcomes the customer and ask the customer for the Bank name.
 - b) On unsuccessful validation response by the bank, CCE informs the customer that his mobile number is not registered with the bank/he is not eligible for DSB service and advises him to contact the bank.
 - c) If mobile number is registered in the Bank & customer is eligible for DSB service, the Bank generates OTP and sends it on the customer's Registered Mobile Number (RMN).
 - d) CCE asks the customer to enter OTP in IVR mode. The customer follows the IVR instructions and enters the OTP received from the bank.
 - e) On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 secs option for re-generation of OTP is given 1 time)
 - f) On successful validation ("Yes" & Name of the customer), the customer gets registered on the DSB system with his bank name, mobile number, and language preference.
 - g) A registration message is sent by DSB system to the customer.
 - h) CCE asks the customer if he wants to book a service request now.
 - i) If the customer chooses "Yes," CCE follows the service booking process.
 - j) If the customer chooses "No," CCE asks if he wants to register for any other bank. If the
 - k) customer chooses "Yes," CCE follows steps from Step 4 a) mentioned above.
 - l) If the customer chooses "No," CCE thanks the customer and ends the call.

IVR REGISTRATION FLOW



3. Service Booking

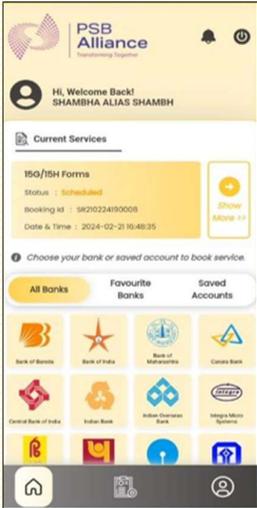
3.1 DSB Service Booking Process through Mobile Application

A customer can book a service request in the DSB system to avail the financial and non-financial doorstep banking services using the DSB Mobile Application and initiate the service booking process by following the below mentioned steps:

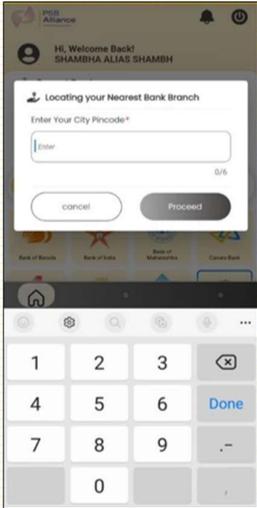
Step 1	The customer opens the DSB application on his mobile and access the login page. (During 1 st time login, customer will be giving an option to set the fingerprint/pattern for authentication). The customer enters his mobile number. (If the mobile number is not registered, the registration process follows.)
Step 2	If the mobile number is already registered, the customer proceeds to enter his 6-digits PIN / 6-digit OTP /Pattern / Fingerprint.
Step 3	If entered successfully, the customer selects his Bank from the displayed list of Banks for which he has been registered and enters the PIN Code of the service location. (If customer wants to book a service request for a Bank for which he has not registered, registration process to be followed). At the backend, system verifies the availability of doorstep banking service for the selected bank at the given pin code location.
Step 4	If the PIN Code is not serviceable, the DSB system informs the customer about the non-serviceability at the PIN code.
Step 5	If the PIN Code is serviceable and customer's account details are not saved in the DSB system, the system asks for the customer's permission to seek his bank account details from the selected bank. A 6-digits OTP is sent by the Bank on customer's Registered Mobile Number (RMN). The customer is asked to enter the OTP. Bank validates the OTP.
Step 6	On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds option for re-generation of OTP is given 1 time)
Step 7	On successful validation, Bank account numbers in masked form will be displayed on the screen.
Step 8	If the PIN Code is serviceable and customer's account details are already saved by the customer in the DSB system (Step 5 to 7 is omitted), Bank account number in masked form will be displayed on the screen.
Step 9	The customer selects the account number for availing service and debiting service charges. The customer selects: <ol style="list-style-type: none"> i. Type of service request ii. Service address iii. Time slot for service
Step 10	In case the slot time/type of service is not available, an appropriate message will be displayed, and the customer will be logged out.

	Note: After adding the full address, customer will not be given an option to select the Bank Branch. (System will select nearest Home Branch/Non-Home Branch within the service location based on the type of service request)]
Step 11	If the slot time/type of service is available, the customer reviews all the booking details along with service charges and confirms the request.
Step 12	If sufficient balance is not available, customer is informed about the insufficient balance and service is not booked.
Step 13	On successful confirmation and if sufficient balance is available, the account is debited with service charges, and the service request is booked. An SR ID and SVC (Service Verification Code) are generated and sent to the customer along with a checklist. The SR ID is in “Scheduled” status in DSB system. <i>(For future-dated service requests, a message will be sent at the time of booking without specific agent details. Agent details will be shared on the requested service day.)</i>
Step 14	The customer will provide a rating on the service booking experience

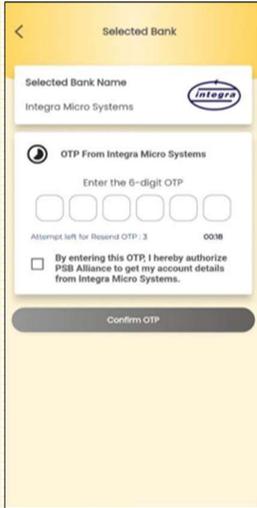




For service booking, select your respective bank from the above.



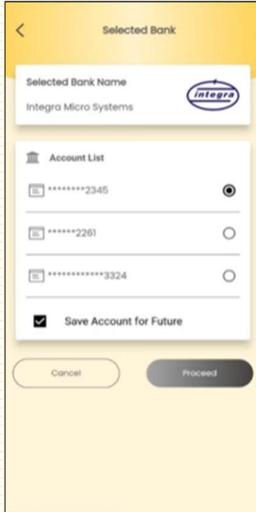
Enter the Pincode for which you are booking the service.



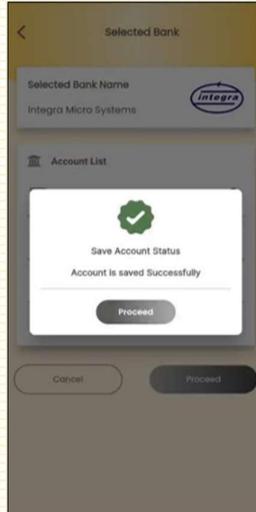
Provide validation as per the bank for which service is required. Click on check box to give consent.



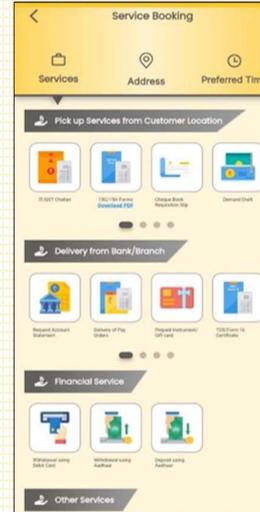
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Select relevant Account for which service is required. You can save your Account for future use by clicking on the check box mentioned above.



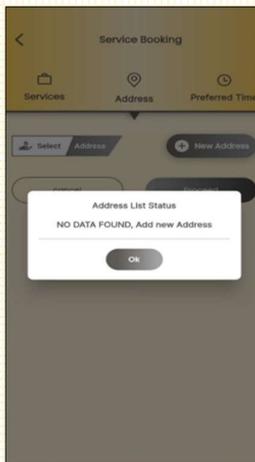
Above message will be displayed when Account is saved.



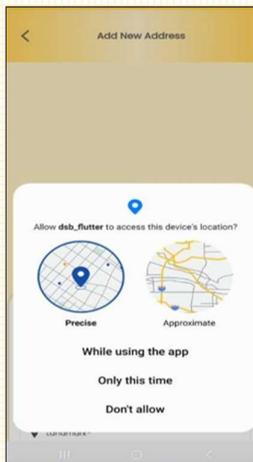
Select the required service.



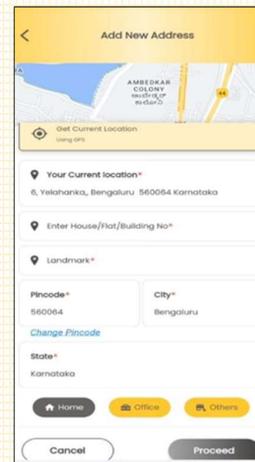
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Since the customer is a new user above message displayed. Click on "OK".



Allow location permission while using the app.



Enter all the necessary details of your address and click on Proceed.



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Select added Address and click on Proceed. You can add multiple addresses.

Select Date and Time as per your requirement. You can book the service for next 7 days.

Verify all the details and provide your consent by selecting check box. Click on Proceed.



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Read the Disclaimers and click on Proceed.

After clicking on proceed, Booking Confirmation will displayed. Click on Proceed.

You will get the Successful Booking message along with the Booking ID.

3.2 DSB Service Booking Process through Web Portal

A Customer can book a service request in the DSB system to avail the financial and nonfinancial doorstep banking services using the web portal (www.psballiance.com). Customer can visit the website of PSB Alliance Pvt. Ltd. and initiate the service booking process by following the below mentioned steps:

Step 1	Customer to visit www.psballiance.com and navigate to the doorstep banking login page. The customer enters its mobile number. (If not registered, the registration process follows).
Step 2	If registered, customer enters his PIN or OTP followed by Captcha.
Step 3	If entered successfully, customer selects his Bank from the displayed list of Banks for which he has been registered and enters the PIN Code of the service location. (If customer wants to book a service request for a Bank for which he has not registered, registration process to be followed). At the backend, system verifies the availability of doorstep banking service for the selected bank at the given pin code location.
Step 4	If the PIN Code is not serviceable, the DSB system informs the customer about the non-serviceability at the PIN code.
Step 5	If the PIN Code is serviceable and customer's account details are not saved in the DSB system, the system asks for the customer's permission to seek his bank account details from the selected bank. When customer permits, an OTP is sent by the Bank on customer's Registered Mobile Number (RMN). The customer is asked to enter the OTP. The Bank validates the OTP.
Step 6	On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds option for re-generation of OTP is given 1 time).
Step 7	On successful validation, Bank account numbers in masked form will be displayed on the screen.
Step 8	If the PIN Code is serviceable and customer's account details are already saved by the customer in the DSB system (Step 5 to 7 is omitted), Bank account number in masked form will be displayed on the screen without OTP validation process.
Step 9	The customer selects the account number for availing service and debiting service charges. The customer selects: <ul style="list-style-type: none"> iv. Type of service request v. Service address vi. Time slot for service
Step 10	In case the slot time/type of service is not available, an appropriate message will be displayed, and the customer will be logged out.

	<i>Note: After adding the full address, customer will not be given an option to select the Bank Branch. (System will select nearest Home Branch/Non-Home Branch within the service location based on the type of service request)]</i>
Step 11	If the slot time/type of service is available, the customer reviews all the booking details along with service charges and confirms the request.
Step 12	If sufficient balance is not available, customer is informed about the insufficient balance and service is not booked.
Step 13	If sufficient balance is available, the account is debited with service charges, and the service request is booked. An SR ID and SVC (Service Verification Code) are generated and sent to the customer along with a checklist. The SR ID is in “Scheduled” status in DSB system. <i>(For future-dated service requests, a message will be sent at the time of booking without specific agent details. Agent details will be shared on the requested service day.)</i>
Step 14	The customer will provide a rating on the service booking experience.

The illustration for service booking through Web Portal is same as of service booking through mobile Application.

3.3 DSB Service Booking Process through IVR & Call Centre

Customers can Book the financial and non-financial doorstep banking services if they have account with our Bank using the IVR/Call Centre channel. Customer can call on the contact centre number 9152220220 and initiate the service booking process by following the below mentioned steps:

Step 1	Customer calls on DSB’s Call Centre number through its registered mobile number.
Step 2	DSB IVR checks if the customer’s mobile number is registered with DSB server. (If customer is not registered, then registration process follows.)
Step 3	If customer is already registered, then call is forwarded to a Call Centre Executive (CCE) based on the language selected during registration: <ol style="list-style-type: none"> CCE confirms the Bank name with the customer from the displayed Bank names and asks the customer for the PIN Code of the location where he wants to avail the service. (If customer wants to book a service request for a Bank for which he has not registered, CCE switches the call for registration process). At the backend, system verifies the availability of doorstep banking service for the bank at the given PIN Code location. If the PIN Code is not serviceable, CCE informs the customer that the PIN Code is not serviceable and closes the call.
Step 4	If the PIN Code is serviceable and customer’s account details are not saved in the DSB system:

- a) CCE asks for the customer's permission to seek his bank account details from the selected bank.
- b) When customer permits, an OTP is sent by the Bank on customer's Registered Mobile Number (RMN), CCE asks for validation by requesting the Customer to enter an OTP.
- c) The Customer Care Executive switches or transfers the call to IVR mode and asks the customer to enter the OTP. The customer follows the IVR instructions and enters the OTP received from the bank.
- d) The bank validates the OTP.
- e) On unsuccessful validation, 2 more attempts are given to the customer to re-enter the OTP. (If still unsuccessful, after 60 seconds option for re-generation of OTP is given 1 time).
- f) On successful validation, bank account numbers in masked form will be displayed to CCE.
- g) If the Pin Code is serviceable and the bank Account is already saved in DSB system, Bank account numbers in masked form are displayed to CCE without the OTP validation process.
- h) CCE reads the account numbers from the list displayed and ask the customer, to inform the account number for availing the service and debiting service charges.
- i) CCE will give an option to the customer to save account details for future use.
- j) CCE asks the customer for service request name/type, time slot for service and service address.
- k) If Slot Time/Type of Service Is Not Available, CCE informs the customer and closes the call.
Note: After adding the full address, customer will not be given an option to select the Bank Branch. (System will select nearest Home Branch/Non-Home Branch within the service location based on the type of service request)]
- l) If Slot Time/Type of Service are available CCE reviews all the booking details, along with service charges, and seeks confirmation from the customer.
- m) On successful confirmation, the bank debits service charges. The bank shares a "Success Message and transaction reference id".
- n) If sufficient balance is not available, CCE informs the customer about the insufficient balance and closes the call.
- o) If sufficient balance is available, the account is debited with service charges, and the service request is booked.
- p) A Service Request ID (SR ID) is generated and sent to the customer. CCE reads the checklist. CCE thanks the customer and closes the call. The SR ID is in "Scheduled" status in DSB system.

(For future-dated service requests, a message will be sent at the time of booking without specific agent details. Agent details will be shared on the requested service day.)

- q) After service booking, a separate IVR call goes to the customer for providing a rating on the service booking experience.

4. Dos and Don'ts

- Kindly do not share OTP/ Authentication Codes other than the authorised agent.
- Customer should book DSB Services through registered mobile number only.
- The registered mobile number should be linked to one customer id only.
- Choose the Delivery/ Pickup Address with correct PIN code carefully while registration, so that agent can locate the correct location of the customer.
- A branch will be selected automatically, which is near to the customer's pickup or delivery address.
- In the case of Home Branch service, Home Branch will be selected automatically if the address is within the 5 KM radius. If the address is not within the radius, then it will be marked as not serviceable.
