ICICI Bank – CSC BC Model

Frequently Asked Questions (FAQs) V2.1



1. SELF CURRENT ACCOUNT OPENING
2. **How to do login for ICICI BC self Current account opening Process**

VLE need to login On URL [*https://icici.figw.in/FiGateway/*](https://icici.figw.in/FiGateway/)onMozila Firefox then agent will login through OTP then they can open through self.

1. **Which all Biometric Scanner devices are live for ICICI Bank BC services?**

BC services can be given only through RD devices. Services are live **for Morpho, Mantra** and **Startek** devices.

1. **Error getting “Error creating account contact administrator Error Code : FIGS\_CA\_1001”**

Then VLE need to Check two thing first what district and State coming through ekyc and what is showing in Application form page if state and district spelling are mismatch then please share us screenshot of ekyc State and district and we will update it if state and district name are same.

1. **Error getting “Error creating account contact administrator Error Code : E3238”**

Your Short name Field is blank please type **VLE First Name as Short Name**.

1. **Branch list not populating for the district.**

Then VLE need to Check two thing first what district and State coming through ekyc and what is showing in Application form page **if state and district spelling are mismatch then please share us screenshot of ekyc State and district and we will update it from backend.**

1. **Importer/Exporter Code is (\*) marked what we need fill it?**

It is star(\*)Marked but it is not a Mandatory Field **Leave it as Blank**.

1. **Short Name is mandatory filed ?**

“Yes” it is not a star (\*) Marked but it is mandatory field. **Put VLE first name as Short name.**

1. **What are the details we need to fill on AOF form?**

Just Fill the Nomination details and any two witness.

1. **What is solution of error “Unable to share documents with bank. Please try after some time?”**

Document size of all three **Document AOF+ekyc+PAN should not exceed 800KB**

1. **What are the document we need to carry branch?**

AOF,ekyc and Original Pan and Aadhaar Card.

1. LOGIN INTO THE PORTAL
2. **What is the URL for ICICI Bank portal login for transaction and all other services?**

*https://icici.figw.in/FiGateway/*

1. **I am not receiving the OTP while logging into the portal. What should I do?**

Login OTP are triggered in mobile number saved in CSC database. In case of change in mobile number, the request has to be routed to CSC central team.

1. **I am getting the error ‘Biometric mismatch’ or ‘Adhaar mismatch’ while attempting login. How can I rectify it?**

This response is returned from UIDAI. Agent must ensure that the Finger Print (FP) is captured correctly in the biometric scanner.

1. **I am getting repeated ‘session-timeout’ . Why is it so?**

Due to security reasons, the portal gets logged out if kept idle for more than three minutes. Agent must login again in such scenario.

1. AEPS TRANSACTION RELATED
2. **What type of AEPS transactions can be done for ICICI Bank by a BC agent?**

The following services are live on the portal:

1. OnUs Balance Enquiry
2. OnUs Mini Statement
3. OnUs Withdrawal
4. OnUs Deposit
5. OffUs Withdrawal
6. OffUs Balance Enquiry

**Following services are in pipeline:**

1. OffUs Mini Statement
2. Adhaar to Adhaar fund transfer
3. **What all are the transaction failure reasons and what should an agent do in each case?**

Following table enumerates all response codes, their description and proposed action for the BC agent.

|  |  |  |
| --- | --- | --- |
| **Resp\_Code** | **Description** | **Remark** |
| **00** | Success | - |
| **U3** | Biometric data did not match | This response is received from UIDAI, agent to ensure that the FP is being captured properly for that customer. |
| **52** | Invalid Account | Customer to check the account status from the parent bank. One of the reasons could be aadhaar is not mapped with the parent bank. |
| **UW** | Amount Entered is more than withdrawal limit | This is to control spilt transactions by agents and customers in one day. Agents can try transaction of smaller amount or the customer can withdraw amount the next day. |
| **51** | Insufficient fund | Customer to have sufficient fund to give effect to the transaction. |
| **8** | Issuer Bank is Inoperative | Issuer bank server is not operative or is not responding. |
| **57** | Blocked Account | Customer to check the account status from the parent bank. |
| **91** | Issuer or switch is inoperative | Issuer bank server is not operative/responding. |
| **12** | Invalid Transaction. Business decline due to a/c status | Customer to check the account status from the parent bank. One of the reasons might be limited transactions due to non KYC/re KYC in account. |
| **20** | Issuer Decline/Unspecified reason | In case of transaction failure but amount debited, customer to visit the parent bank for reversal. In such scenarios the parent bank raises a chargeback. |
| **61** | Exceeded Withdrawal Amount | Withdrawal amount is more than per transaction or per day permissible limit. |
| **UI** | Time Out for the request sent to UIDAI from NPCI beyond 10 seconds | Request timed-out. Such cases are auto-reversed within a day. |
| **65** | Exceeded Withdrawal Frequency | Customer has exceeded the number of transaction permitted by the issuer Bank. |
| **VS** | Missing biometric data in CIDR | Biometric information not available with UIDAI |
| **99** | Invalid WADH | Transaction is declined due to invalid WADH value. CSC to rectify WADH value in request packet. |
| **5** | Do not Honor | Issuer Bank is declining transactions. Agent may wait and re-try after sometime. |
| **X7** | Adhaar number not active | Customer to ensure correct Adhaar number is being provided. Also possible that the aadhaar no is inactive at UIDAI. |
| **UY** | Invalid PID XML format | CSC to check the request format for such transactions |
| **WA** | BIOMETRICS LOCKED | Customer to ensure that the aadhaar biometric is updated and active. |
| **WI** | Invalid mc code under Meta tag | CSC to check the request format for such transactions |
| **30** | Format Error | CSC to check the request format for such transactions |
| **VU** | Invalid encryption of Pid | CSC to check the request format for such transactions |
| **V1** | Timestamp value is future time | CSC to check the request format for such transactions |
| **X2** | Invalid Finger device | Device used for transaction is RD and configured. |
| **92** | Invalid NBIN | The transaction has been initiated with incorrect IIN number. CSC to update the IIN list as provided by Bank on regular basis. |

1. **If a cash withdrawal transaction has been flagged as ‘FAILED’ in BC portal, but the money has been debited from customers account and credited into agent’s account, should the agent pay cash to the customer?**

No, in such scenario, agent should not pay cash to the customer. He should give Bank RRN number to the customer for reference and inform him that that amount will be reversed in his/her account within 5-7 working days.

All such transactions get reversed for which the agent must keep his account amply funded.

Non availability of funds during reversals may lead to blocking of accounts.

1. **What all scenarios are possible during a withdrawal transaction and reversals happen in which cases?**

The following scenarios are possible during a transaction. Proposed plan of action is also enumerated against each case.

|  |  |  |
| --- | --- | --- |
| **Scenarios** | **Description** | **Proposed action plan** |
| **Scenario 1** | Success Withdrawal Transaction | Agent to pay cash amount to customer |
| **Scenario 2** | Failed Withdrawal Transaction (for any reason) & Amount not debited from customer's account; amount not credited in agent's account | Agent not to pay cash to customer and communicate the reason for failure to customer.  Agent may retry the transaction once or twice depending on failure reason. |
| **Scenario 3** | Failed Withdrawal Transaction (for any reason) & Amount debited from customer's account; amount credited in agent's account | Agent notto pay cash to customer and communicate the reason for failure to customer.  For this scenario, the reversals are processed by the Bank as per the standard reconciliation process. Usual TAT for reversal is T+5 days.  Agent may retry the transaction once or twice depending on failure reason. For the same, the Agent should always keep the current account funded in order to avoid reversal failures.  Non-availability of funds during reversals may lead to blocking of agents account. |
| **Scenario 4** | Success Withdrawal Transaction & Amount debited from customer's account; amount credited in agent's account and the transaction is later reversed in a future date | Such cases should be shared with CSC HO and Bank team on mail. These will be taken up on case-to-case basis. |

For disputed transactions, the customer to visit the parent bank. The parent bank raises a chargeback or pre-arbitration request to acquirer bank (ICICI) which is resolved as per the process within the stipulated time.

1. **How can I identify that for which transaction has the reversal been processed?**

In case of Offus reversals, the agent can identify the original transaction on the basis of RRN number and date in the narration of the reversal entry in the current account statement.

e.g. **AEF/010107147921/WDL100420/REV** is the transaction narration of reversal of an entry with RRN 010107147921 dated 10-04-2020.

Onus and Offus reversal files are share with CSC on regular basis.

1. **In which cases should a customer/ issuing bank raise a chargeback?**

In a failed cash withdrawal transaction, if the customer’s account has been debited, then the customer may visit the parent bank for recourse. For reversal of that transaction, parent bank of the customer raises a chargeback to ICICI bank which is reversed within a stipulated time as defined by regulators.

1. HELPLINE NUMBERS AND ESCALATION MATRIX

Following are the **helpline email** for AEPS related issues:

*Email ID : icici@csc.gov.in*

Below **escalation matrix** to be followed by the agents in case of queries/ complaints/ grievances:

1. For technical issues:

*Saket Jha Mob No : 9910204836*

*Email ID :* [*saket.jha@csc.gov.in*](mailto:saket.jha@csc.gov.in)

[*icici@csc.gov.in*](mailto:icici@csc.gov.in)

1. For transaction related issues:

Arvind Dwivedi Mob No : 7398073581

Email id [Arvind.dwivedi@csc.gov.in](mailto:Arvind.dwivedi@csc.gov.in)

[icici@csc.gov.in](mailto:icici@csc.gov.in)

Overall Mr Rajesh Mishra – rajesh.mishra@csc.gov.in

Mr Adarsh Arora

[icici@csc.gov.in](mailto:icici@csc.gov.in)

* 1. Bank team:

|  |  |
| --- | --- |
| Level 1 | State FI Team – SO and SM (List shared with CSC) |
| Level 2 | State FI Team – RHS |
| Level 3 | Central Product Team – Ira Tayal |

1. SOP Standard Operating Procedure
2. BC needs to Provide printed receipt to all customer

Banks Pay in slip should not be used.

1. BC Need to maintain the register for all Deposit and withdrawal transaction
2. BC should have ID card
3. BC should have IIBF Certified.
4. Do and Don’t should be display on Centre
5. BC Need to maintain Visit register
6. Approved bank Sign board should be displayed
7. BC Should have latest Police Verification Report.
8. BC should have agreement with CSC.
9. BC Need to take customer signature/thumb of all Withdrawal
10. BC need to mention Link Branch Name and Updated contact details of Branch

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*Thank You\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*