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**भारत संचार निगम लिमिटेड**  
(भारत सरकार का उपक्रम)  
**BHARAT SANCHAR NIGAM LIMITED**  
(A Govt. of India Enterprise)

**BSNL 3G** >>>> **BSNL LIVE**  
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No.: VAS-3/Prepaid Inst-SBI-2012

Date: 18/03/2015

To,

- (i) The CGMs, All Telecom Circle/Districts
- (ii) Sr. GM (Nodal In-charge), North Zone, Chandigarh

**Sub: Guidelines for franchisee/RDs/retailers and BSNL CSCs for M-Wallet project – reg.**

As you might be aware that BSNL has signed agreements with SBI and M/s Triotech for the launch of Mobile Wallet service. The agreements for the service along with field letter are available on intranet for ready reference.

This service is required to be operated through retail chain/CSCs of BSNL. For operation of M-Wallet service through franchisee/RDs/retailers and BSNL CSCs, guidelines have been finalized by S&M cell of BSNL CO. The same are available in Annexure 'A'.

This is for your kind information and further necessary action please.

Encls: As above

(Bhupendra Agrawal)  
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CC:

- (i) GM (Nodal Incharge), East/West/South zone.
- (ii) M/s Triotech

## **Guidelines for Franchisees / RDs, Retailers and BSNL's CSCs.**

### **For operation of SBI BSNL Mobile Wallet (MobiCash)**

1. **Introduction:** Mobile-Wallet (M-Wallet) is a virtual wallet which can be loaded on Mobile Phone of any operator. M-Wallet provides the flexibility to send and receive money instantly. As money in the wallet is used for spending and purchasing of goods and services, similarly mobile wallet is used for making cashless mobile based transactions. In this service, unspent money can be cashed out by the customer also. For cashing in and cashing out money, Franchisee/Retail Channel of BSNL shall be used for this service. This Franchisee/Retail Channel of BSNL can also do assisted transactions i.e. can help end customers for doing transactions using their own wallet. Customer can access m-Wallet services via Mobile Apps/STK/USSD/SMS. They can also get DBT (Direct Benefit Transfer) directly in their respective wallets, as and when launched. Customers can do various transactions viz.
  - Recharges
    - Mobile Top-up
    - DTH
  - Bill payment
    - Mobile
    - Utility
  - Cash In
  - Cash withdrawal
  - Merchant payment
  - M- commerce
- 1.1 M-Wallet system shall be connected directly or through various aggregators for bill payment/Merchant Payment /Other operators Recharge/All company DTH Recharge to enable M-Commerce through M-Wallet.
- 1.2 There are special SIM cards with inbuilt M-Wallet application for retailers, referred as M-Wallet SIMs, available with the Circle Nodal Officer for further distribution through SSAs to Franchisees, RDs, retailers, and BSNL's CSCs, henceforth referred as Point of Sales (POS). The Circle Nodal Officer has to define such POSs along with their vertical hierarchy, in the system.
- 1.3 There shall be common wallet of POS (Franchisees/Distributors, Retailers and BSNL's CSCs) to serve any operator mobile subscribers pan India including BSNL. Credit on account of Commission / Discount for sale of Stock balance calculated by m wallet system and shall be automatically credited in this common wallet of POS. Any debit/credit transaction in the account shall be intimated via SMS.
- 1.4 There shall be no geographical restriction to subscribers, they shall be able to transact even while on roaming from anywhere in India.
- 1.5 POS can also perform all operator Recharges/DTH /bill Payments /Utility Payments and Cash Out.

## **2. Work Flow for Franchisees / Distributors/Retailers/ BSNL's CSC(POS):**

- 2.1 Registration:** One time Registration ID (to be called as MobiCash ID) shall be issued to authorized Franchisees/ Distributors, Retailers and BSNL's CSCs after furnishing required details in Registration Form. BSNL shall issue Mobicash ID/SIM (Post-paid or Pre-paid, as per choice of POS) to POS against non-refundable registration fee of Rs 500/-(one time). In case of loss/damage of SIM card, POS shall have to pay Rs 200/- towards SIM replacement cost.
- 2.2 Issuance of M-WALLET SIM after Registration:** M-WALLET SIM card will be issued to existing authorized franchisee / RD / retailer/ and CSCs after registration. BSNL will not be responsible for money value of the transaction under M-WALLET between franchisee to RD/ retailer. Safe custody of the M-WALLET SIM card will be the responsibility of the franchisee /RD /retailer/CSC. BSNL will not be responsible for any loss arising out of misuse / loss of SIM under M-WALLET. However intimation to BSNL shall be given immediately in case of misuse or loss. BSNL will issue M-WALLET SIM to POS free of cost for the first time. In case of loss/ damage, POS will have to pay Rs 200/- as SIM replacement cost. Post-paid SIMs will be configured with facilities/ plan as per request/ subscription by POS. ISD and international roaming facility may be provided on these SIMs against applicable security deposit.
- 2.3 Purchase of virtual stock:** The Franchisee (POS) will approach AO (Cash/ CMTS) in the SSA and make payment for bulk M-Wallet virtual money. The AO will issue him receipt and will make entry of payment details in the M-WALLET system through CSR WAN terminal. On successful updation, the franchisee will be sent SMS confirming the balance in his account. Payments shall be accepted only up to the Bank Guarantee furnished by the POS.
- 2.4 Distribution of virtual stock:** Franchisee will be able to transfer part of his balance to any of his registered RD/ retailer by sending SMS to the system from M-WALLET SIM. BSNL shall not be responsible for any financial transaction under Mobicash Wallet between Franchisee/RD and Retailer.
- 2.5 Fee and Commission:** No upfront commission will be paid at the time of bulk buying of virtual money as fee and commission applicable on any transaction can be known at the time of conducting actual transaction only. Fee and Commissions will be payable at the time of carrying out the transaction by POS. Fee and commission on various activities payable to POS shall be published by BSNL separately from time to time . Any revision in tariff structures from time to time regarding the re-charge/ Top-up/Utilities bill payment denominations or Flexi payment/transfer offered under MobiCash system shall be as per BSNL's policy / other operator's Policy.
- 2.6 Customer related activities:** Two types of activities are to be performed by POS a) POS Initiated activities b) POS Assisted activities. POS Initiated activities are those activities like CASHIN, CASHOUT and other activities like Bill Payment which doesn't involve customer's wallet e.g. a retailer doing bill payment of electricity bill of customer using his own wallet and taking cash from customer. On the other hand

POS assisted activities involve customer's wallet and POS only help in completing the activity. Money is debited/credited from customer's wallet.

2.6.1 **CASHIN:** Any M-Wallet customer requiring CASHIN will approach any POS and pay the amount, say Rs 300/- for CASHIN. The POS will generate SMS specifying amount, Mobile number to be CASHIN and send to the system. The system will debit account of POS and interact with the M-Wallet system to credit the subscriber's account. On receipt of confirmation about successful CASHIN by M-Wallet system, the M-WALLET system will generate and send one SMS to the subscriber confirming CASHIN and second SMS to the POS confirming transaction and balance in his account.

2.6.2 **CASHOUT:** Any M-Wallet customer requiring CASHOUT will approach any POS and ask for CASH, say Rs 300/- . The POS will generate SMS specifying amount, Mobile number to be CASHOUT and send to the system. The system will credit account of POS and interact with the M-Wallet system to debit the subscriber's account. On receipt of confirmation about successful CASHOUT by M-Wallet system, the M-WALLET system will generate and send one SMS to the subscriber confirming CASHOUT and second SMS to the POS confirming transaction and balance in his account

2.6.3 **Other activities:** P2P Wallet Transfer/Utility Bill Payment/Mobile / DTH TOPUP:

2.7 **SMS/USSD/STK/Application Usage Charges:** Any transaction initiated via SMS (Short Code-51516)/STK/USSD for Mobicash, shall not be chargeable. However, all other regular SMSs and other facilities shall be charged as per applicable tariff plan.

2.8 **Geographical restriction for subscribers:** There will be no geographical restriction for subscribers and he/she shall be able to get his Wallet CASHIN/CASHOUT even while in roaming condition from anywhere in India.

2.9 **Deduction of Taxes:** For TDS/Service Tax related provisions, option-2 of guidelines issued vide corporate office letter no. 1002-08/2012-13/Taxation/BSNL/218 dated 06.02.2015 and subsequent modifications from time to time will be applicable.

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