

New Sahaj AePs (with Instant Settlement)

For Internal Training & Circulation

Introduction - AEPS-Adhaar enabled payment system

Sahaj AePs is a portal for transactions under Financial Inclusion. SMs can act as human ATMs by providing cash to customers and letting them know their bank balance.

- Any bank listed with NPCI is eligible for New Sahaj AEPS (with Instant Settlement).
- All Co. FPS- will be compatible with this New Sahaj AEPS (with Instant Settlement).
- Services Available: 1. Cash Withdrawal; 2. Balance Enquiry; 3. Mini Statement.
- There will be a separate wallet- AEPS Wallet. Transfer to bank or SKASH is possible. Transfer TAT—Instant.
- Instant Settlement possible.(24x7x365). Methods: both IMPS & NEFT.
- NEFT free of cost. IMPS charges- till 25K- Rs 2.50/-; More than 25K –Rs 5/-.
- Commission is instant. SKASH. Amount can be used for other service txn.
- SM can add 3 more bank A/cs for settlement purpose.

Portal Walk-through



SM will log-in to Sahaj Portal



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Agent Registration Process



SM will click on “Banking Services” tab under ‘Banking’ and click on “New AEPS (with instant Settlement)”

The screenshot displays the SAHAJ web application interface. At the top, there is a yellow header with the SAHAJ logo on the left and a navigation bar on the right containing 'English', a help icon, a refresh icon, a document icon, a user profile icon, a settings icon, and a power icon. On the left side, there is a dark grey sidebar menu with the following items: 'HOME', 'Entertainment', 'Banking' (highlighted with a red box), 'Financial Services' (highlighted with a red box), 'DMT', 'Government Services', 'Insurance', 'E-Learning', 'Bill Payments', 'My Business', and 'Fastag'. The main content area is titled 'Financial Services' and contains five buttons: 'SAHAJ AEPS', 'AEPS OPTION 3 (PAYTHROUGH)', 'SM_PURCHASE_PACK', 'MICRO ATM', and 'NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)'. An orange arrow points to the 'NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)' button. At the bottom of the page, there is a footer with the text 'Copyright © 2021 Sahaj. All rights reserved.', 'Sahaj Corporate', 'Downloads', and 'Contact Us'. The browser address bar at the bottom left shows the URL 'https://retail.sahaj.co.in/web/quest/financial-services'.

Agent Registration Process (New Activation)



English



Welcome
SAHAJ Mitr

Financial Services

NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)

Agent
Registration

AEPS Activation

Balance Enquiry

Cash
Withdrawal

Mini Statement

Trasfer To Skash
Wallet

Trasfer To Bank
Account

AEPS
Transaction Rpt

Statement Rpt

Bank Transfer
Report

Agent
Registration
Update

SAHAJ AEPS

AEPS OPTION 3 (PAYTHROUGH)

SM_PURCHASE_PACK

MICRO ATM

Agent Registration Process (New Activation)



English



Welcome
SAHAJ Mitr

Banking >

Insurance >

E-Learning >

My Work Space >

Utilities >

HOME >

My Reports >

My Business >

Marketing >

Government Services >

Registration Fees

Activation Fees

XXX

Pay

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Agent Registration Process (New Activation)



SAHAJ

English

Welcome

SAHAJ

MONEY RECEIPT

Sahaj Transaction Id/s: 264760359 Portal Transaction date 2021-09-27 19:36:58.0
Service ID/s: 693

Received with thanks from Dipak Sadhu of Kalyangarh bazar, Kalyangarh, Ashoknagar, 24 Pgs (N) , ASHOKNAGAR-KALYANGARH, WEST BENGAL - 743272, Rs 1000/- (Rupees One Thousand Only) on account of collection of Registration Charges dated 2021-09-27 19:36:58.0.

This is computer generated receipt and does not required any signature

Print Download **Go To Agent Registration**

SAHAJ

English

Welcome

Bank Details

*Bank Branch Name NA	*Account No 11350284139	*Ifsc SBIN0004784
*Account Name DIPAK SADHU	*Bank Name STATE BANK OF INDIA	*Account Type Savings Bank

This will be the default bank account for your settlement*

Reset Submit

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Agent Registration Process (New Activation)



Agent Activation Process (Existing SM)



Mobile no. will be auto-populated. SM will his own Aadhar No. and click on “Send OTP” tab

English

No Record Found. Your account is expired. Please reactivate your account.

AEPS Activation

Mobile No*

Aadhar No.*

Send OTP

Agent Activation Process (Existing SM)

SM will enter the PTP that he will receive in his mobile No. and click on “Continue”

We have sent an OTP to your mobile number : 9333720264

Please enter the 6 digits OTP here

Continue Resend OTP

Agent Activation Process (New SM)



SM will click on “Capture Finger” button and Accept the Agreement. Then he will click on ‘Submit’ tab

The screenshot shows the SAHAJ web portal interface. On the left is a dark sidebar with a 'Welcome' message and a list of menu items: Banking, Insurance, E-Learning, HOME, My Work Space, Utilities, My Reports, My Business, Marketing, and Government Services. The main content area is titled 'AEPS Activation' and contains a form with the following details:

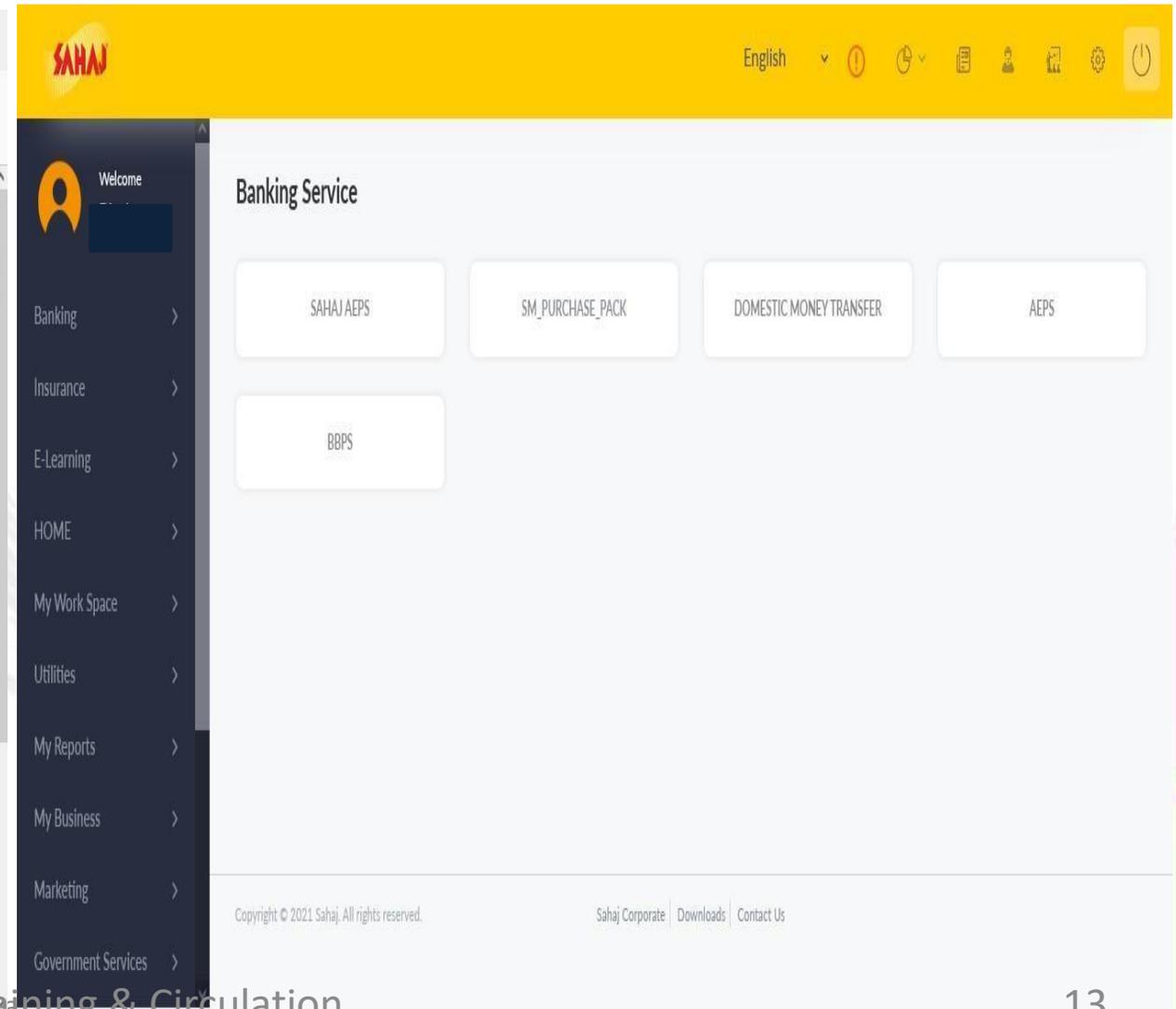
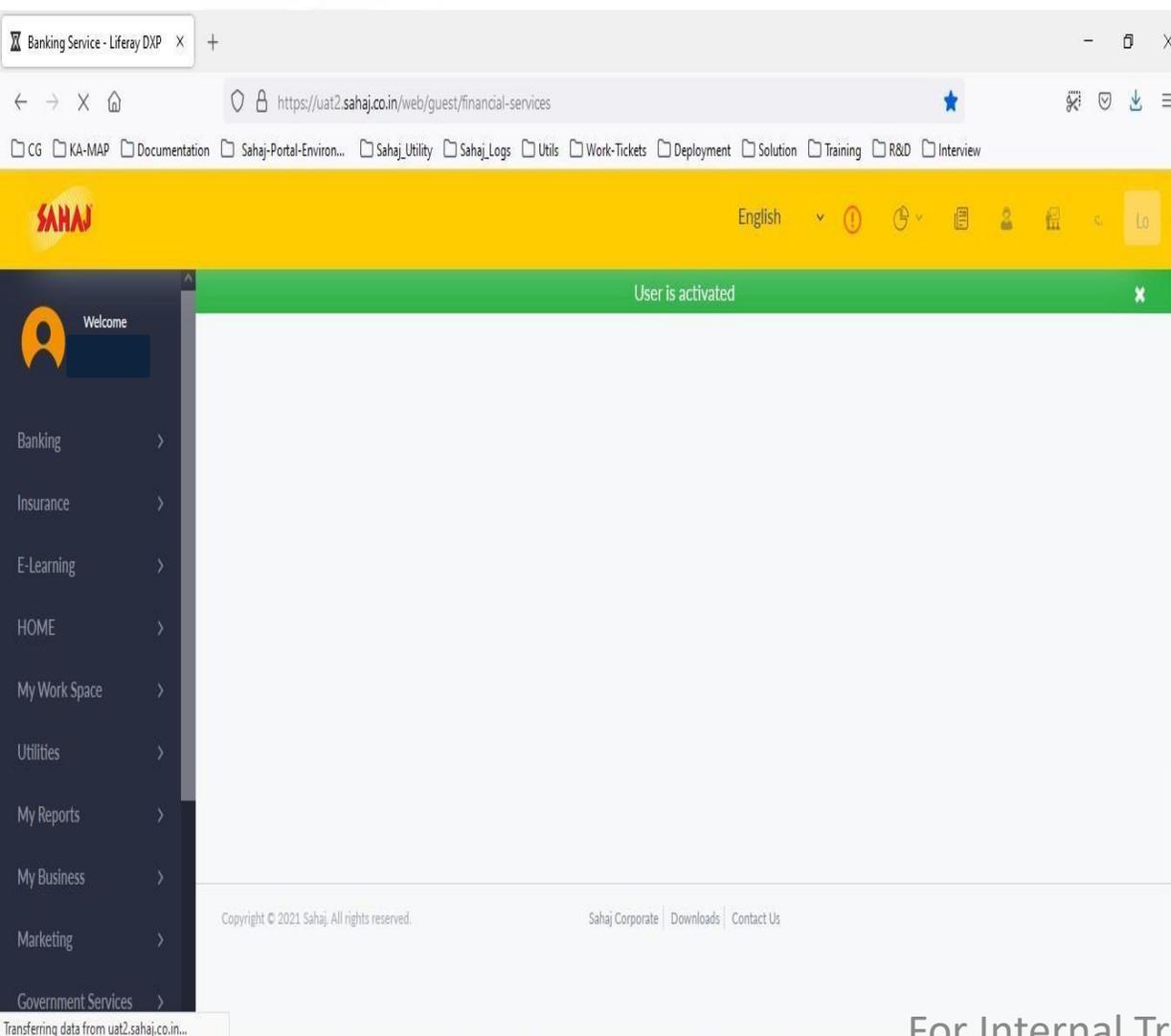
- Mobile No*: 9333720264
- Aadhar No.*: 948960643518

A red rectangular box highlights the 'Capture Finger' button. Below the form, a large orange arrow points down to a red 'Submit' button.

Agent Activation Process (New SM)



Agent will be activated and redirected to AEPS page again



Balance Enquiry Process



The screenshot displays the SAHAJ mobile application interface. At the top, there is a yellow header with the SAHAJ logo on the left and a navigation bar on the right containing 'English', a globe icon, a document icon, a user profile icon, a wallet icon, a gear icon, and a power icon. Below the header is a dark grey sidebar menu with a 'Welcome' message and a list of services: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax. The main content area is titled 'Financial Services' and features a section for 'NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)'. This section contains a grid of service buttons: Agent Registration, AEPS Activation, Balance Enquiry (highlighted with a red border), Cash Withdrawal, Mini Statement, Trasfer To Skash Wallet, Trasfer To Bank Account, AEPS Transaction Rpt, Statement Rpt, and Bank Transfer Report. Below this grid are four larger buttons: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, and MICRO ATM.

Balance Enquiry Process

Balance Enquiry

Customer Name* **XXX** Aadhar No.* **XXX** Mobile Number* **XXX** Bank Name* **XXX**

Remarks* **XXX** Virtual ID Email

Capture Finger

Submit Reset AEPS Wallet Balance :305

Identify information provided by the Customer will only be used for on boarding me for the purpose of the transaction.

k. The Customer hereby understands and agrees that Bank may disclose the identity information provided by the Customer to only CIDR for the purpose of authentication or authorization

l. The Customer hereby understands and agrees that the biometric authentication may be treated as my signature.

m. The Customer hereby declare that the above information has been provided voluntarily out of his/her own discretion and volition. All information provided by the Customer or information/data retrieved from UIDAI in respect of the Customer is true, correct, updated and complete.>

Accept Reject

SM will enter the valid details of the customer and complete the 'Capture Finger process' by accepting the agreement and Biometric Capturing. Then he will click on "Submit" tab

Balance Enquiry Process



English



Welcome

- Banking >
- Insurance >
- E-Learning >
- HOME >
- My Work Space >
- Utilities >
- My Reports >
- My Business >
- Marketing >
- Government Services >



RECEIPT

Transaction Type: BE (Balance Enquiry)

Date: 27/08/2021

Agent ID: 1915050900000009

Customer Aadhaar No: ***3518**

STAN: 590531

UIDAI Auth Code: b851380f04af422f85c673ecf62d12e0

A/C Balance: *

Transaction Status: SUCCESS

Time: 05:06:07

Terminal Id: KZqo9RH8

Customer Name: *

RRN: 011813590531

Bank Name: State Bank of India

Description: SUCCESS

This is computer generated receipt and does not required any signature

Print

Back To AEPS Page

After successful transaction 'Money Receipt' will be generated. SM can take the print out of the same.

Cash Withdrawal Process



The screenshot displays the SAHAJ web portal interface. At the top, there is a yellow header with the SAHAJ logo on the left and navigation icons (language, time, calendar, user, mail, settings, power) on the right. Below the header is a dark sidebar with a user profile icon and the text "Welcome [redacted]". The sidebar contains a list of menu items: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax, each with a right-pointing arrow. The main content area is titled "Financial Services" and features a section for "NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)". This section contains a grid of service buttons: Agent Registration, AEPS Activation, Balance Enquiry, Cash Withdrawal (highlighted with a red border), Mini Statement, Trasfer To Skash Wallet, Trasfer To Bank Account, AEPS Transaction Rpt, Statement Rpt, and Bank Transfer Report. Below this grid are four larger buttons: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, and MICRO ATM.

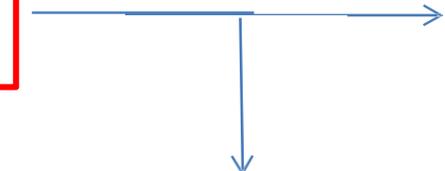
Cash Withdrawal Process

Cash Withdrawal

SM will enter the valid details of the customer and complete the 'Capture Finger process by accepting the agreement and Biometric Capturing. Then he will click on "Submit" tab

Customer Name*	Aadhar No.*	Mobile Number*	Bank Name*
XXX	XXX	XXX	XXX
Cash Amount*	Virtual ID	Remarks*	Email
XXX		XXX	

Capture Finger



Rs XXX will be withdrawn from XXX Bank. Please Confirm

Submit

Reset



SM will click on "Yes" button

Identity information provided by the Customer will only be used for on boarding me for the purpose of the transaction.

k. The Customer hereby understands and agrees that Bank may disclose the identity information provided by the Customer to only CIDR for the purpose of authentication or authorization

l. The Customer hereby understands and agrees that the biometric authentication may be treated as my signature.

m. The Customer hereby declare that the above information has been provided voluntarily out of his/her own discretion and volition. All information provided by the Customer or information/data retrieved from UIDAI in respect of the Customer is true, correct, updated and complete.>

Cash Withdrawal Process



English



Transaction Successful



RECEIPT

Transaction Type: CW (Cash Withdrawal)

Date: 27/08/2021

Agent ID: 1915050900000009

Customer Aadhaar No: *****3518

STAN: 590531

UIDAI Auth Code: b851380f04af422f85c673ecf62d12e0

A/C Balance: *

Description:

Transaction Status: SUCCESS

Time: 05:23:01

Terminal Id: KZqo9RH8

Customer Name: *

RRN: 011813590531

Bank Name: State Bank of India

Transaction Amount: 10000.0

This is computer generated receipt and does not required any signature

Print

Back To AEPS Page

After successful transaction 'Money Receipt' will be generated. SM can take the print out of the same.

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Mini Statement Generation Process



The screenshot displays the SAHAJ web application interface. At the top, there is a yellow header with the SAHAJ logo on the left and a navigation bar on the right containing 'English', a refresh icon, a document icon, a user profile icon, a settings icon, and a power icon. On the left side, there is a dark grey sidebar with a 'Welcome' message and a list of menu items: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax. The main content area is titled 'Financial Services' and features a section for 'NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)'. This section contains a grid of service buttons: Agent Registration, AEPS Activation, Balance Enquiry, Cash Withdrawal, Mini Statement (highlighted with a red border), Trasfer To Skash Wallet, Trasfer To Bank Account, AEPS Transaction Rpt, Statement Rpt, and Bank Transfer Report. Below this grid, there are four larger buttons: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, and MICRO ATM.

Mini Statement Generation Process



The screenshot displays the SAHAJ mobile application interface. At the top, there is a yellow header with the SAHAJ logo on the left and navigation icons (English, home, user, settings, power) on the right. A dark grey sidebar on the left contains a 'Welcome' message and a list of menu items: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax. The main content area is titled 'Balance Enquiry' and contains a form with the following fields: Customer Name* (XXX), Aadhar No.* (XXX), Mobile Number* (XXX), Bank Name* (XXX), Remarks* (XXX), Virtual ID, and Email. A red-bordered 'Capture Finger' button is highlighted with a red box, and a blue arrow points from it to a larger inset window on the right. This inset window shows a consent screen with the following text: 'Identify information provided by the Customer will only be used for on boarding me for the purpose of the transaction.', 'k. The Customer hereby understands and agrees that Bank may disclose the identify information provided by the Customer to only CIDR for the purpose of authentication or authorization', 'l. The Customer hereby understands and agrees that the biometric authentication may be treated as my signature.', and 'm. The Customer hereby declare that the above information has been provided voluntarily out of his/her own discretion and volition. All information provided by the Customer or information/date retrieved from UIDAI in respect of the Customer is true, correct, updated and complete.' At the bottom of the inset window, there are 'Accept' and 'Reject' buttons. Below the main form, there is a 'Submit' button (highlighted with an orange arrow), a 'Reset' button, and the text 'AEPS Wallet Balance :305'.

SM will enter the valid details of the customer and complete the 'Capture Finger process by accepting the agreement and Biometric Capturing. Then he will click on "Submit" tab

Mini Statement Generation Process



The screenshot displays the SAHAJ Airtel Payments Bank interface. On the left is a dark sidebar with navigation options: Banking, Insurance, E-Learning, HOME, My Work Space, Utilities, My Reports, My Business, Marketing, and Government Services. The main content area shows a receipt for a Mini Statement transaction. The receipt includes transaction details, agent information, and a list of transactions. At the bottom, there are buttons for 'Print' and 'Back To AEPS Page'.

SAHAJ English

airtel Payments Bank

RECEIPT

Transaction Type: MS (Mini Statement) **Transaction Status: SUCCESS** **Mini**

Date: 27/08/2021 **Time: 07:38:58**

Agent ID: 1915050900000009 **Terminal Id: Hp62g@Tz**

Customer Aadhaar No: ***3518** **Customer Name: ***

STAN: 752967 **RRN: 023307752967**

UIDAI Auth Code: 4e38452b711f42668cbde7da20988c13 **Bank Name: State Bank of India**

A/C Balance: 25.56 **Description: SUCCESS**

Statement Details

Transaction details

- 200802CR05-2020 to 31-0 7.00
- 200718DR 2800.00
- 200717CRMS/N07203362028 2814.00
- 200701DROLL: 08/2019 105.00
- 200701DROLL: 07/2019 106.00
- 200701DROLL: 06/2019 107.00
- 200701DROLL: 05/2019 108.00
- 200701DROLL: 04/2019 109.00
- 200701DROLL: 03/2019 110.00
- Balance 000000002556

This is computer generated receipt and does not required any signature

[Print](#) [Back To AEPS Page](#)

After successful transaction 'Money Receipt' will be generated. SM can take the print out of the same.

AEPS Wallet to Bank Transfer Process (Primary A/C)



The screenshot displays the SAHAJ mobile application interface. At the top, there is a yellow header with the SAHAJ logo on the left and utility icons (language, time, notifications, user profile, settings, power) on the right. Below the header is a dark grey sidebar menu with the following items: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax. The main content area is titled 'Financial Services' and features a section for 'NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)'. This section contains several service buttons: Agent Registration, AEPS Activation, Balance Enquiry, Cash Withdrawal, Mini Statement, Transfer To Skash Wallet, Transfer To Bank Account (highlighted with a red border), AEPS Transaction Rpt, Statement Rpt, and Bank Transfer Report. Below this section are four larger buttons: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, and MICRO ATM.

AEPS Wallet to Bank Transfer Process (Primary A/C)



Transfer to Bank Account

Agent should click on 'Transfer to bank account', then tick on the first option

Available AEPS Wallet Balance* **XXX**

Credit Amount to Bank Account* **XXX**

Transfer From AEPS Wallet*
NEFT
NEFT
IMPS

Please check if you want to Transfer money to the Bank account mentioned below.
 Please check if you want to Transfer money to the Secondary Account.

Primary Bank Details

Bank Name* **XXX** Branch Name* **XXX** Account No* **XXX**

IFSC* **XXX** Account Name* **XXX** Account Type* **XXX**

Primary Bank Details

Convenience Charge: 0

Submit Reset Back To AEPS Page

SM will get another notification which he will approve to complete the transfer

AEPS Wallet to Bank Transfer Process (Secondary A/C)



The screenshot displays the 'Transfer to Bank Account' page on the SAHAJ portal. The interface includes a sidebar with navigation options like HOME, Banking, Government Services, etc. The main content area shows the transfer details and options. A callout box at the top states: 'Agent should click on 'Transfer to bank account', then select the Second option'. Below this, the 'Available AEPS Wallet Balance*' is shown as 'XXX', and the 'Credit Amount to Bank Account*' is also 'XXX'. The 'Transfer From AEPS Wallet*' dropdown is set to 'IMPS'. Under 'Secondary Bank Details', there are two radio button options: 'Please check if you want to Transfer money to the Bank account mentioned below.' and 'Please check if you want to Transfer money to the Secondary Account.' The second option is selected and highlighted with a red box. Below these options, the 'Secondary Bank Details' form includes fields for Bank Name*, Branch Name*, Account No*, IFSC*, and Name of the beneficiary*, each with a 'XXX' placeholder. The 'Account Type*' dropdown is open, showing options like SAVINGS BANK, CURRENT ACCOUNT, CASH CREDIT, NRE, and NRO. At the bottom, a 'Convenience Charge: 2.5' is displayed, and there are buttons for 'Submit', 'Reset', and 'Back To AEPS Page'. A final callout box at the bottom right states: 'SM will et another notification which he will approve to complete the transfer'.

Transfer to Bank Account

Agent should click on 'Transfer to bank account', then select the Second option

Available AEPS Wallet Balance*

XXX

Credit Amount to Bank Account*

XXX

Transfer From AEPS Wallet*

IMPS

Please check if you want to Transfer money to the Bank account mentioned below.

Please check if you want to Transfer money to the Secondary Account.

Secondary Bank Details

Bank Name*

XXX

Branch Name*

XXX

Account No*

XXX

IFSC*

XXX

Name of the beneficiary*

XXX

Account Type*

Select

- Select
- SAVINGS BANK
- CURRENT ACCOUNT
- CASH CREDIT
- NRE
- NRO

Secondary Bank Details

Convenience Charge: 2.5

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Submit

Reset

Back To AEPS Page

SM will et another notification which he will approve to complete the transfer

AEPS Wallet to SKASH Transfer Process



The screenshot displays the SAHAJ mobile application interface. At the top, there is a yellow header with the SAHAJ logo on the left and utility icons (language, time, notifications, user profile, settings, power) on the right. A dark grey sidebar on the left contains a navigation menu with the following items: HOME, Banking, Government Services, Bill Payments, Insurance, E-Learning, Entertainment, Travel & Tourism, Fastag, My Business, and PAN & Tax. The main content area is titled "Financial Services" and features a section for "NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)". This section contains a grid of service buttons: Agent Registration, AEPS Activation, Balance Enquiry, Cash Withdrawal, Mini Statement, Transfer To Skash Wallet (highlighted with a red box), Transfer To Bank Account, AEPS Transaction Rpt, Statement Rpt, and Bank Transfer Report. Below this grid, there are four additional buttons: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, and MICRO ATM.

AEPS Wallet to SKASH Transfer Process



Welcome

English

Transfer AEPS to Skash Wallet

Available AEPS Wallet Balance*

Credit Amount to Skash Wallet*

XXX

XXX

Submit Reset Back To AEPS Page

SM will type the amount under “Credit Amount to SKASH Wallet” and click on ‘submit’ tab

Q 1. Is there any daily withdrawal limit in Sahaj AEPS Service?

- Yes, maximum withdrawal limit is 1000 rupees per day. Maximum a consumer can use a fingerprint 3 times in a day for AEPS service.

Q2. What if the amount gets debited from customer's account but not available in SM's AEPS wallet?

- Ideally in this situation the SM will be requested to wait for 2 hrs. Mainly due to network congestion or server delay this might happen. For a successful transaction the money should be debited from customer's bank account and will transfer to SM's AEPS wallet within 2 hrs(maximum) time. For any unsuccessful transaction even if the money gets debited from customer's bank account it will be reversed back.

Q3. What biometric device will be supported for AEPS transaction?

- Only Morpho and Mantra are supported for New Sahaj AEPS service.

*Thank
you!*