

SAHAJ AePs

What is Sahaj AePs?



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

Benefits -

- 1) Money withdrawal can happen for more than 110+ banks, who are already listed under NPCI
- 2) Customers do not need to carry any debit card or remember PIN for transactions
- 3) Same day settlement of principal & commission amount in agent's registered Bank account
- 4) Daily commission credit in wallet for retailers.
- 5) Earn high commission on AePS withdrawal of customers.
- 6) Support by Toll free customer care, whatsapp, email.

SM Onboarding Process



Eligibility Criteria :

1. Should have a working laptop/desktop.
2. Own or rented shop to conduct business
3. Fingerprint scanner - Morpho/Mantra
4. Minimum technical knowledge to conduct day-to-day operations.

Documents Required for Onboarding –

1. PAN Card
2. Aadhaar Card / Voter ID card (proper DOB mentioned)
3. Driving License/Passport
4. Passport sized photograph in neutral background
5. Cancelled cheque / Passbook first page of applicant's Bank account / Bank Statement

All documents self-attested. Also required **FPS make & model name with device serial number** for registration in Bank's portal.

Retail Model



Retail Commission:

Txn Range (in Rs.)	Sample Txn Size (in Rs.)	Sahaj Mitr Percentage	Sahaj Mitr share (in Rs)
0 – 199	100	0	0
200 – 499	400	0.21%	0.84
500 – 2999	2000	0.25%	5
3000 – 10000	5000	Flat	10

Commissions are subject to change

SM-AEPS Process Portal Navigation

Log in to Sahaj Portal by going to retail.sahaj.co.in and give your 16 digit SM Id & Password



SAHAJ

SAHAJ CORPORATE REGISTRATION English

Protecting lives & assets
Guaranteeing peace of mind

...

Phone icon

Login

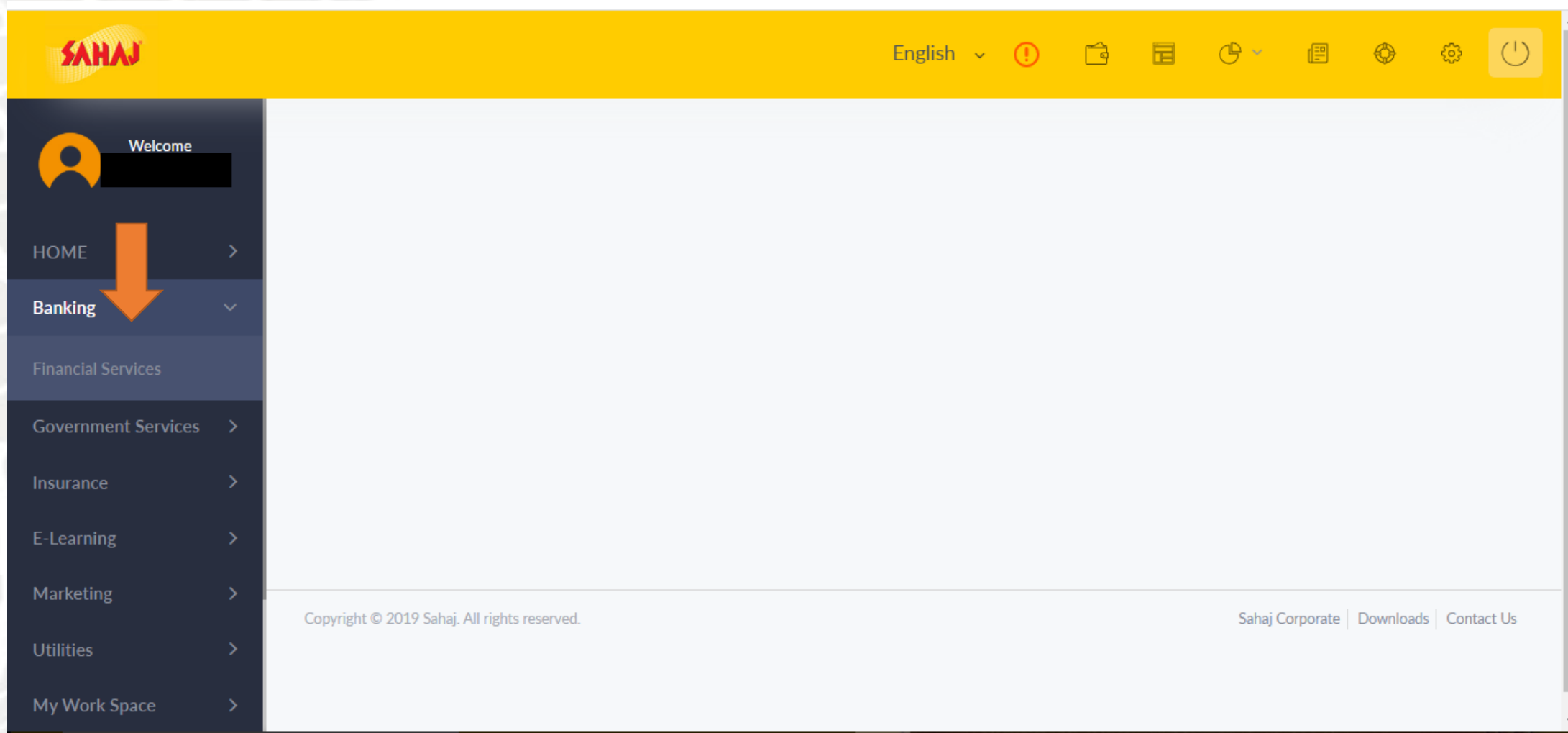
Username

Password

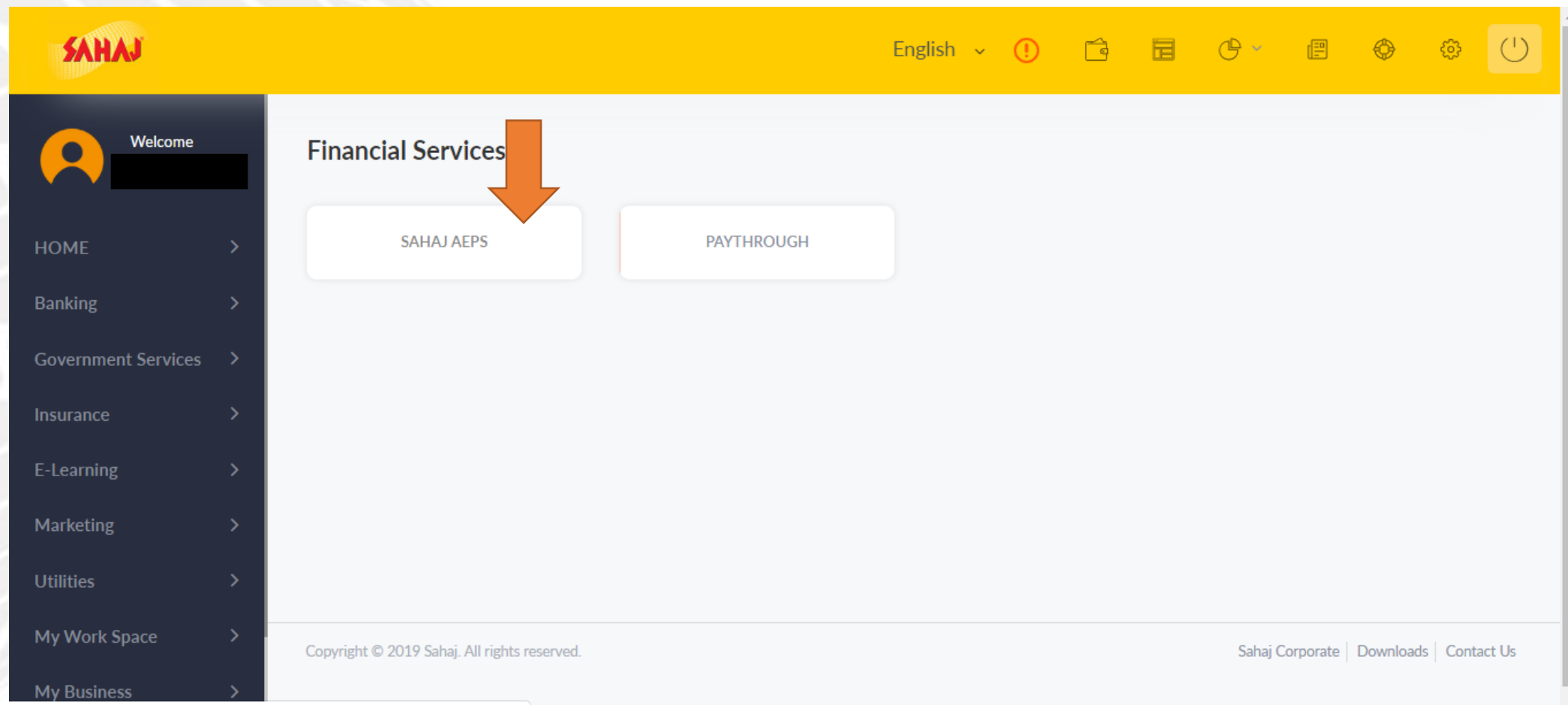
Forgot Password ?

Login

Click on 'Financial Services' under 'Banking' tab



Click on Sahaj AePs



The screenshot displays the Sahaj portal interface. At the top, there is a yellow header bar with the Sahaj logo on the left and a navigation menu on the right. The navigation menu includes a language dropdown set to 'English', a red warning icon, and several utility icons (folder, calendar, clock, document, gear, and a power button). Below the header, the main content area is divided into a left sidebar and a central panel. The sidebar, on a dark blue background, contains a 'Welcome' message with a user profile icon and a list of menu items: HOME, Banking, Government Services, Insurance, E-Learning, Marketing, Utilities, My Work Space, and My Business, each with a right-pointing chevron. The central panel, on a light blue background, features the heading 'Financial Services' and two white buttons: 'SAHAJ AEPS' and 'PAYTHROUGH'. A large orange arrow points directly to the 'SAHAJ AEPS' button. At the bottom of the page, a footer contains the copyright notice 'Copyright © 2019 Sahaj. All rights reserved.' on the left and links for 'Sahaj Corporate', 'Downloads', and 'Contact Us' on the right.

SAHAJ

English

Welcome

Financial Services

SAHAJ AEPS

PAYTHROUGH

HOME

Banking

Government Services

Insurance

E-Learning

Marketing

Utilities

My Work Space

My Business

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The below page will come after clicking on Sahaj AePs. Next 4 slides would explain the below 4 tabs - **Registration payment, Dashboard, Sahaj AePs to Skash & CMS**

The screenshot displays the Sahaj Financial Services dashboard. The top header is yellow with the Sahaj logo on the left and a navigation bar on the right containing 'English', a warning icon, and several utility icons. A dark sidebar on the left lists menu items: HOME, Banking, Government Services, Insurance, E-Learning, Marketing, Utilities, My Work Space, and My Business. The main content area is titled 'Financial Services' and features a 'SAHAJ AEPS' section with four buttons: 'Registration Payment', 'Dashboard', 'Sahaj AePS to Skash', and 'CMS'. Below this is a 'PAYTHROUGH' button. The footer contains copyright information and links to 'Sahaj Corporate', 'Downloads', and 'Contact Us'.

SAHAJ

English

Welcome

Financial Services

SAHAJ AEPS

Registration Payment

Dashboard

Sahaj AePS to Skash

CMS

PAYTHROUGH

HOME

Banking

Government Services

Insurance

E-Learning

Marketing

Utilities

My Work Space

My Business

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Clicking on registration payment will lead customer to deduct his skash for Rs 3700 . Other than retailer or distributor. As this id has already paid, hence the bellow message will be shown

The screenshot displays the Sahaj user dashboard. At the top, there is a yellow header bar with the Sahaj logo on the left and a navigation menu on the right. The navigation menu includes a language dropdown set to 'English', a notification bell icon, a folder icon, a calendar icon, a pie chart icon, a document icon, a globe icon, a settings gear icon, and a power button icon. Below the header, the dashboard is divided into two main sections. On the left is a dark blue sidebar with a user profile icon and the text 'Welcome [redacted]'. Below this, there is a list of menu items: HOME, Banking, Government Services, Insurance, E-Learning, Marketing, Utilities, My Work Space, and My Business, each followed by a right-pointing chevron. The main content area on the right is light blue and features a white rectangular box with a red message: 'You already paid for registration, please click on Registration/Dashboard'. At the bottom of the dashboard, there is a footer bar. The left side of the footer contains the text 'Copyright © 2019 Sahaj. All rights reserved.' and the right side contains links for 'Sahaj Corporate', 'Downloads', and 'Contact Us'.

SAHAJ

English

Welcome [redacted]

HOME >

Banking >

Government Services >

Insurance >

E-Learning >

Marketing >

Utilities >

My Work Space >

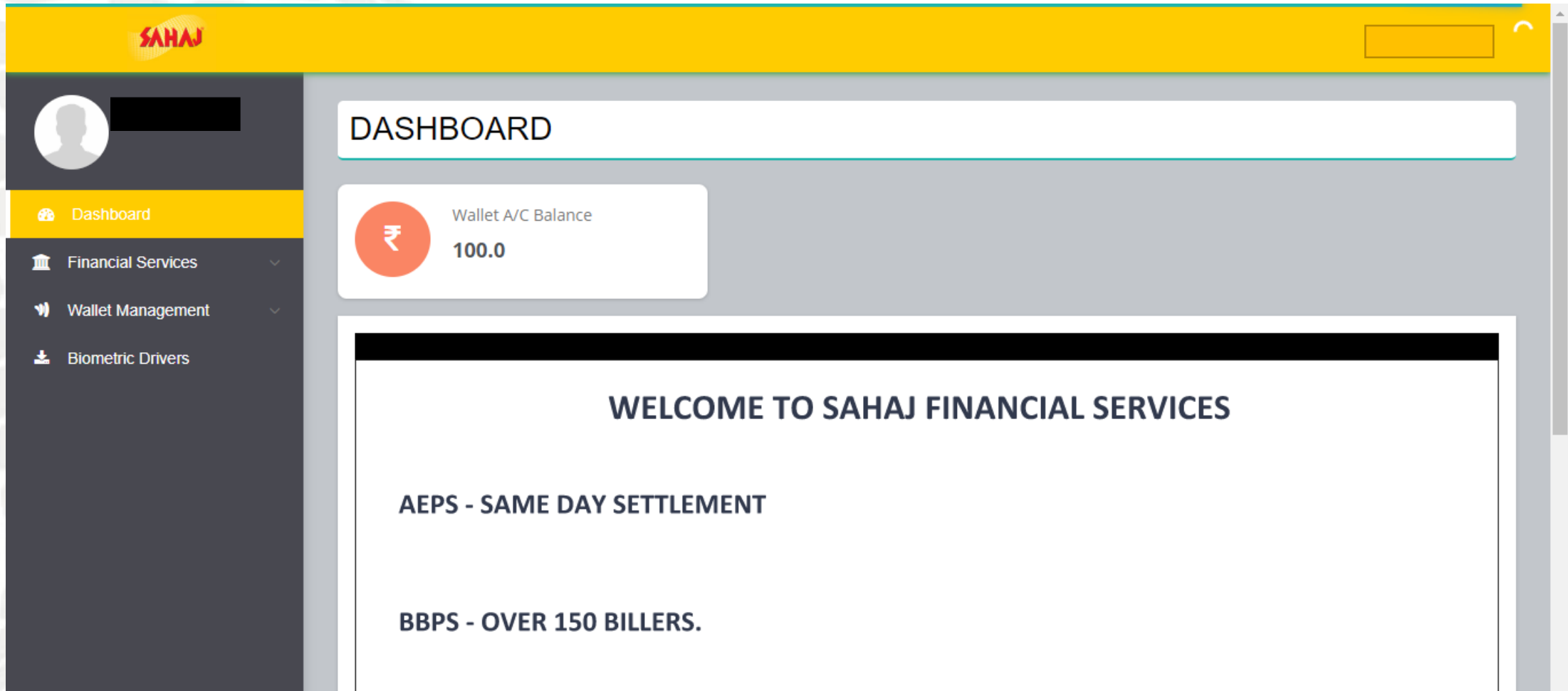
My Business >

You already paid for registration, please click on Registration/Dashboard

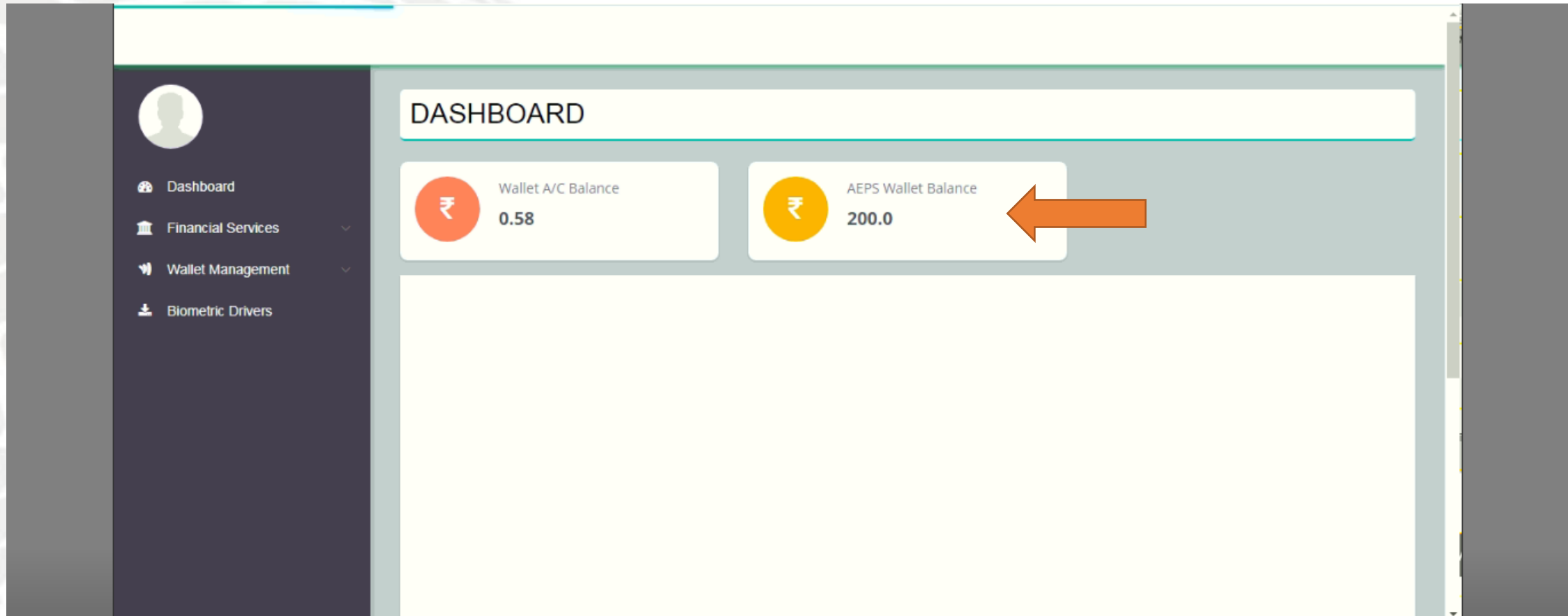
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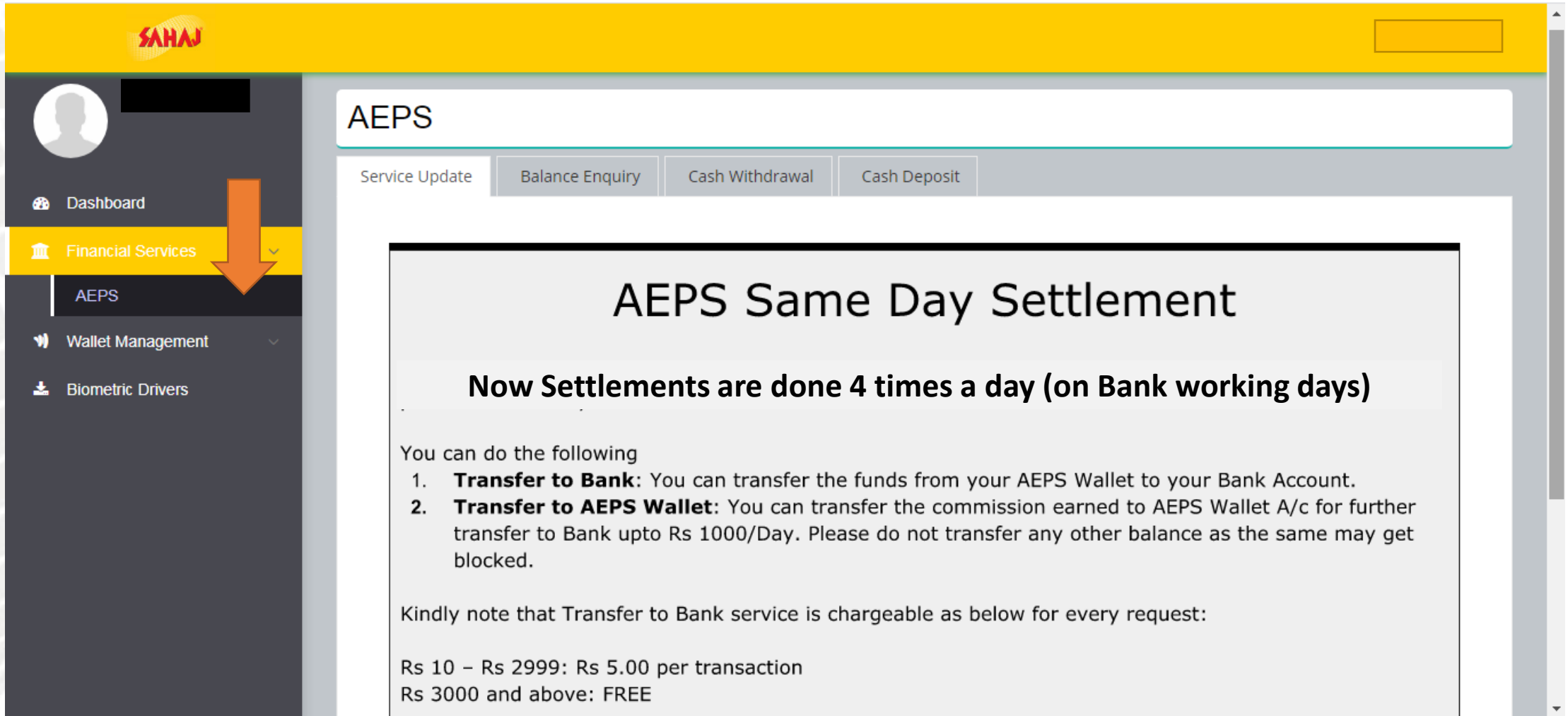
Clicking on 'Dashboard' will lead to Sahaj AePS home page.



Below screen shows amount in AEPS Wallet Balance



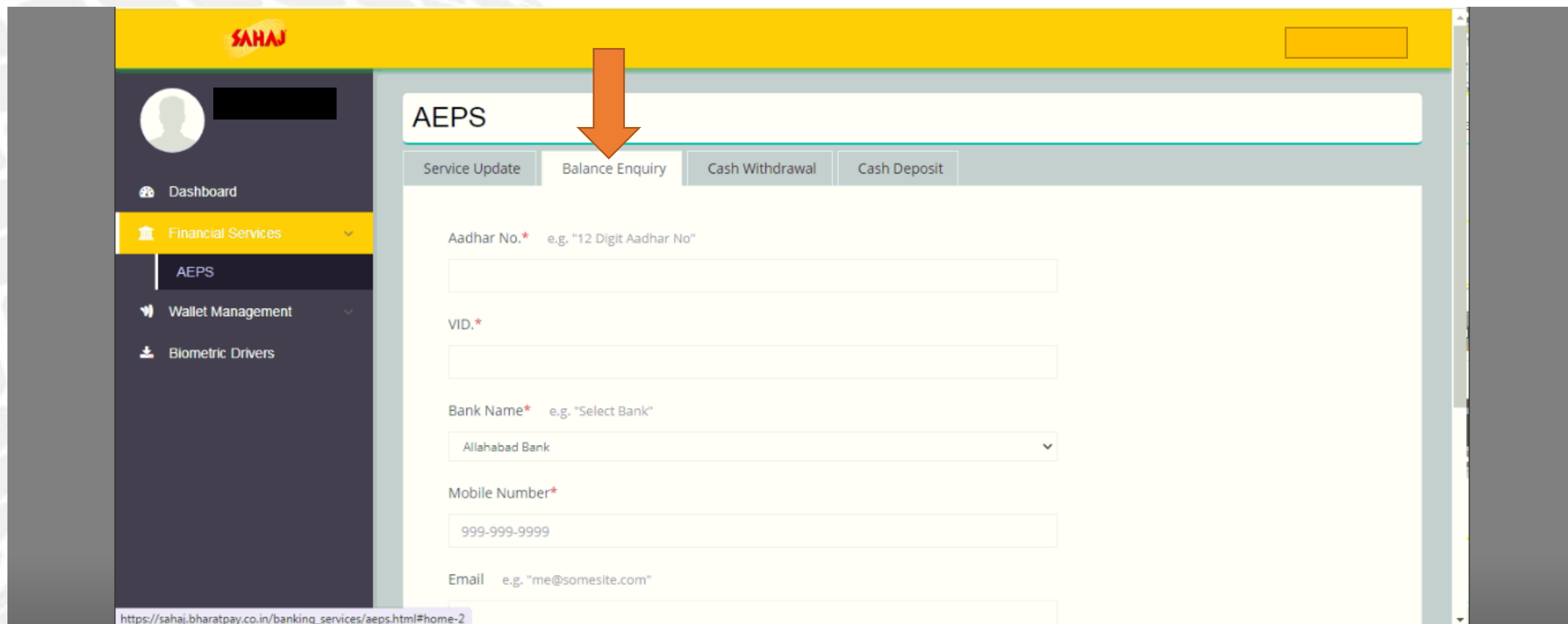
Click on AePs under 'Financial Services'. The first tab 'Service Update' displays the AePs Same Day Settlement Process



The screenshot shows the SAHAJ mobile application interface. On the left is a dark grey sidebar with a user profile icon at the top. Below the profile are menu items: 'Dashboard', 'Financial Services' (highlighted in yellow with a downward arrow), 'AEPS' (sub-item under Financial Services), 'Wallet Management', and 'Biometric Drivers'. The main content area has a yellow header with the SAHAJ logo and a search bar. Below the header is a white bar with the title 'AEPS'. Underneath are four tabs: 'Service Update' (selected), 'Balance Enquiry', 'Cash Withdrawal', and 'Cash Deposit'. The 'Service Update' tab displays a grey box with the title 'AEPS Same Day Settlement'. Below the title is a bold statement: 'Now Settlements are done 4 times a day (on Bank working days)'. This is followed by the text 'You can do the following' and a numbered list: 1. **Transfer to Bank:** You can transfer the funds from your AEPS Wallet to your Bank Account. 2. **Transfer to AEPS Wallet:** You can transfer the commission earned to AEPS Wallet A/c for further transfer to Bank upto Rs 1000/Day. Please do not transfer any other balance as the same may get blocked. At the bottom, it says 'Kindly note that Transfer to Bank service is chargeable as below for every request:' followed by a table of charges.

Amount Range	Charge
Rs 10 – Rs 2999	Rs 5.00 per transaction
Rs 3000 and above	FREE

Click on the second tab '**Balance Enquiry**' and fill up the details -Aadhaar No., Bank Name, & Mobile No. Then capture your Fingerprint and click on submit

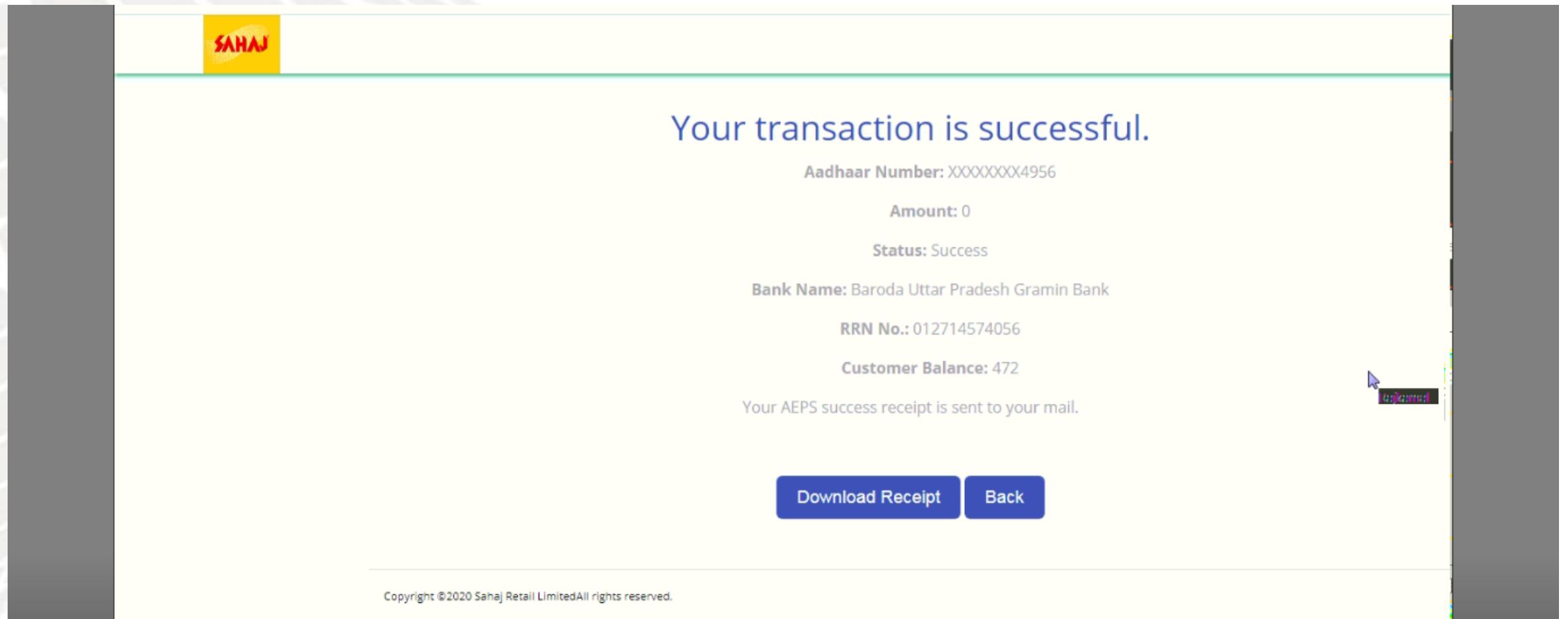


The screenshot displays the SAHAJ AEPS (Aadhaar Enabled Payment System) interface. The top header is yellow with the SAHAJ logo. The left sidebar contains a user profile icon and navigation links: Dashboard, Financial Services (highlighted), AEPS, Wallet Management, and Biometric Drivers. The main content area is titled 'AEPS' and features four tabs: Service Update, Balance Enquiry (selected, indicated by an orange arrow), Cash Withdrawal, and Cash Deposit. The 'Balance Enquiry' form includes the following fields:

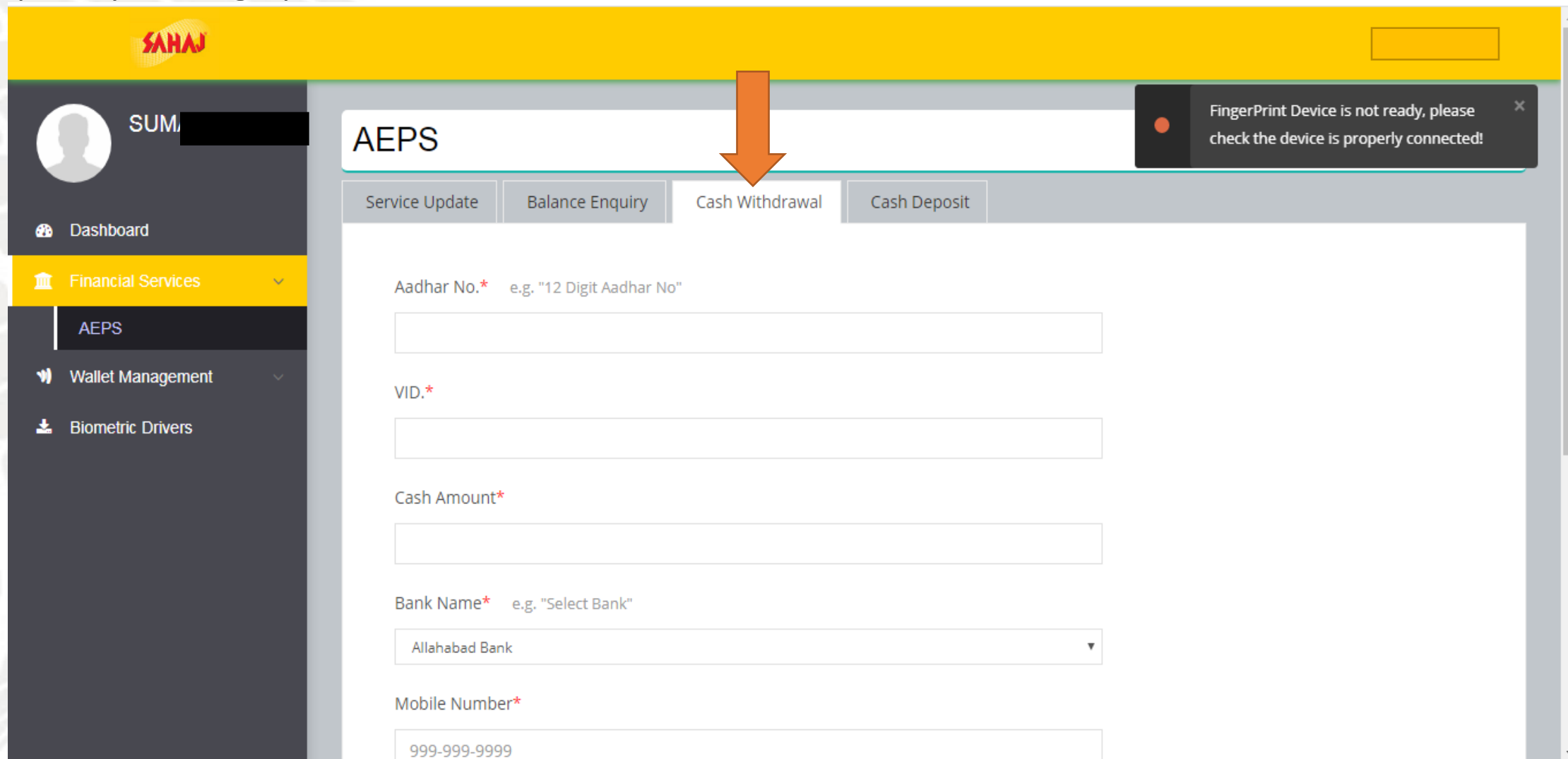
- Aadhar No.* e.g. "12 Digit Aadhar No"
- VID.*
- Bank Name* e.g. "Select Bank" (dropdown menu showing Allahabad Bank)
- Mobile Number* (999-999-9999)
- Email e.g. "me@somesite.com"

The URL at the bottom of the page is https://sahaj.bharatpay.co.in/banking_services/ae.html#home-2.

After successful submission the below confirmation screen will be shown -



Click on the third tab 'Cash Withdrawal' to withdraw money as per Customer's request. Fill in the details & capture your Fingerprint



SAHAJ

AEPS

FingerPrint Device is not ready, please check the device is properly connected!

Service Update | Balance Enquiry | **Cash Withdrawal** | Cash Deposit

Aadhar No.* e.g. "12 Digit Aadhar No"

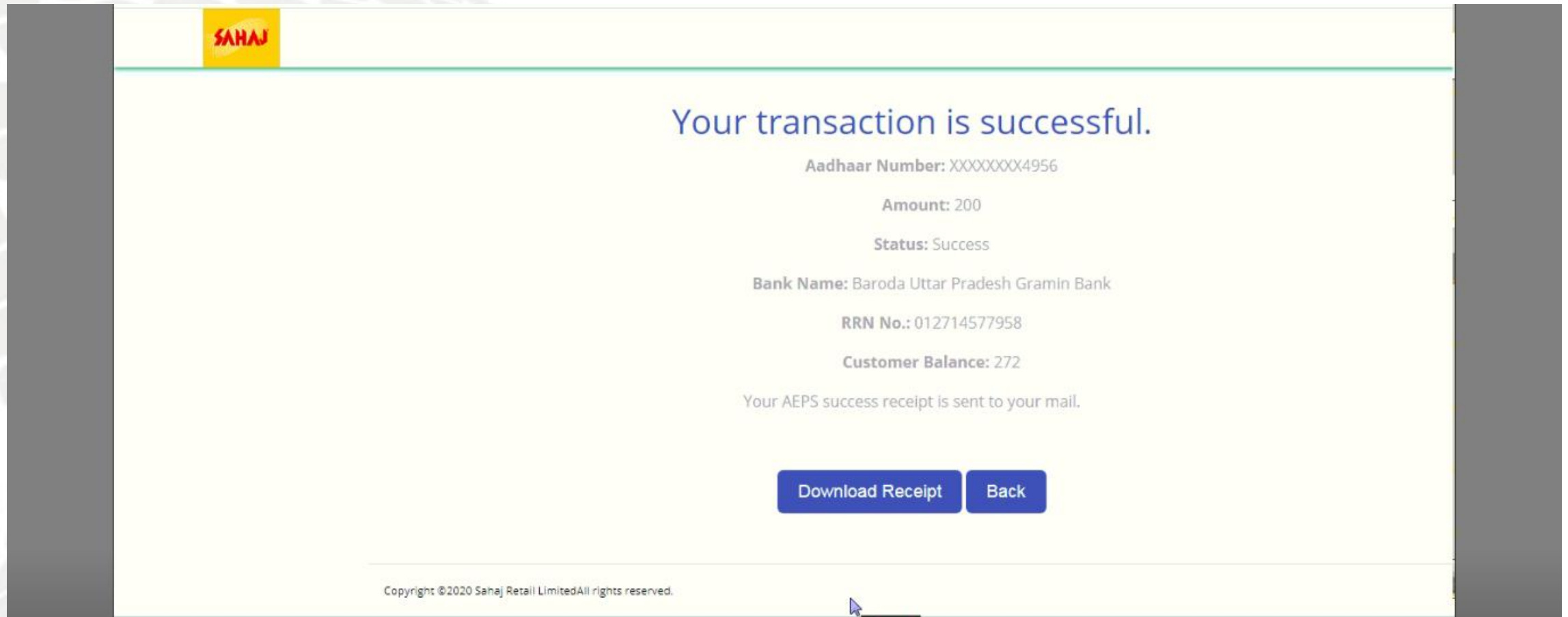
VID.*

Cash Amount*


Bank Name* e.g. "Select Bank"


Mobile Number*

After successful submission the below confirmation screen will be shown -



Upon clicking on 'Transfer to Skash' under 'Wallet Management', it lands directly to this page of transfer.





Dashboard

Financial Services

Wallet Management

Wallet Transactions

Transfer To Skash

Transfer To AEPS Account

Transfer To Bank

Biometric Drivers

WALLET

SKASH WALLET RELOAD

Bharatpay Wallet Balance

Credit Amount to Skash

100.0

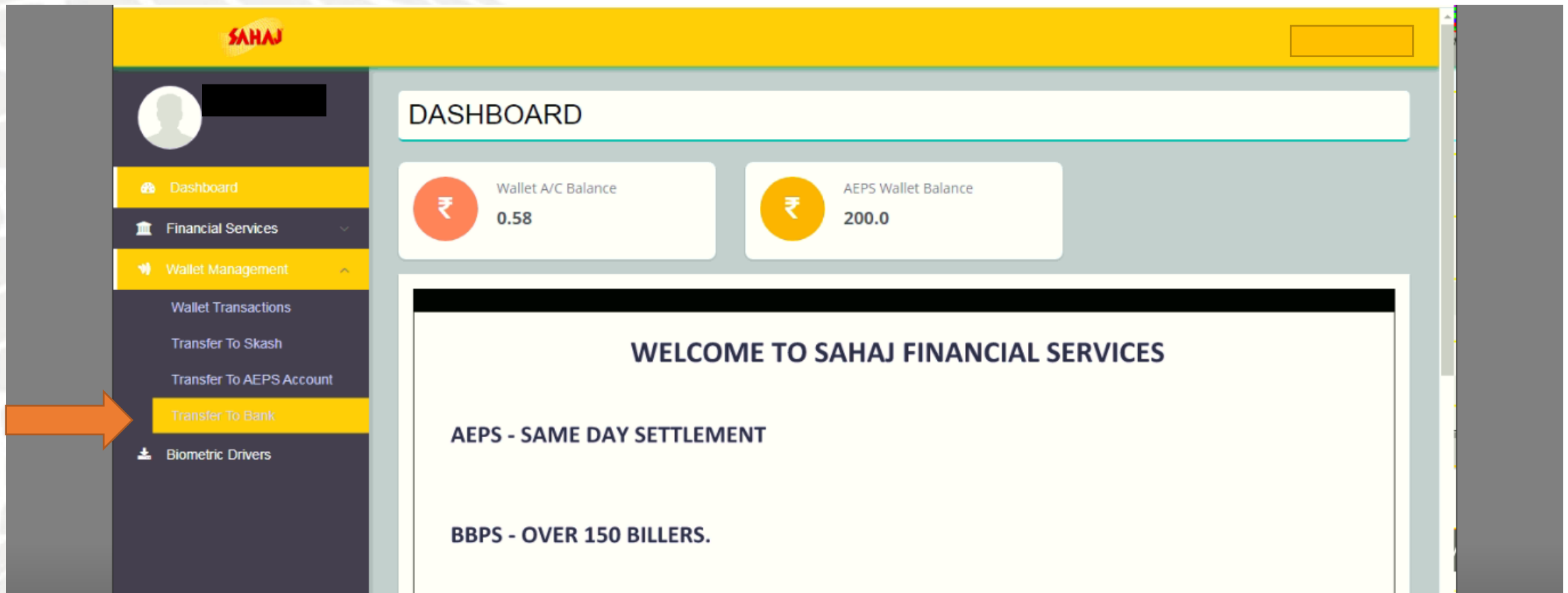
Note: Please note that your BP Wallet will be debited once you click proceed. In case your BP Wallet is debited but Skash is not credited, please wait for 10 Minutes.

Reload

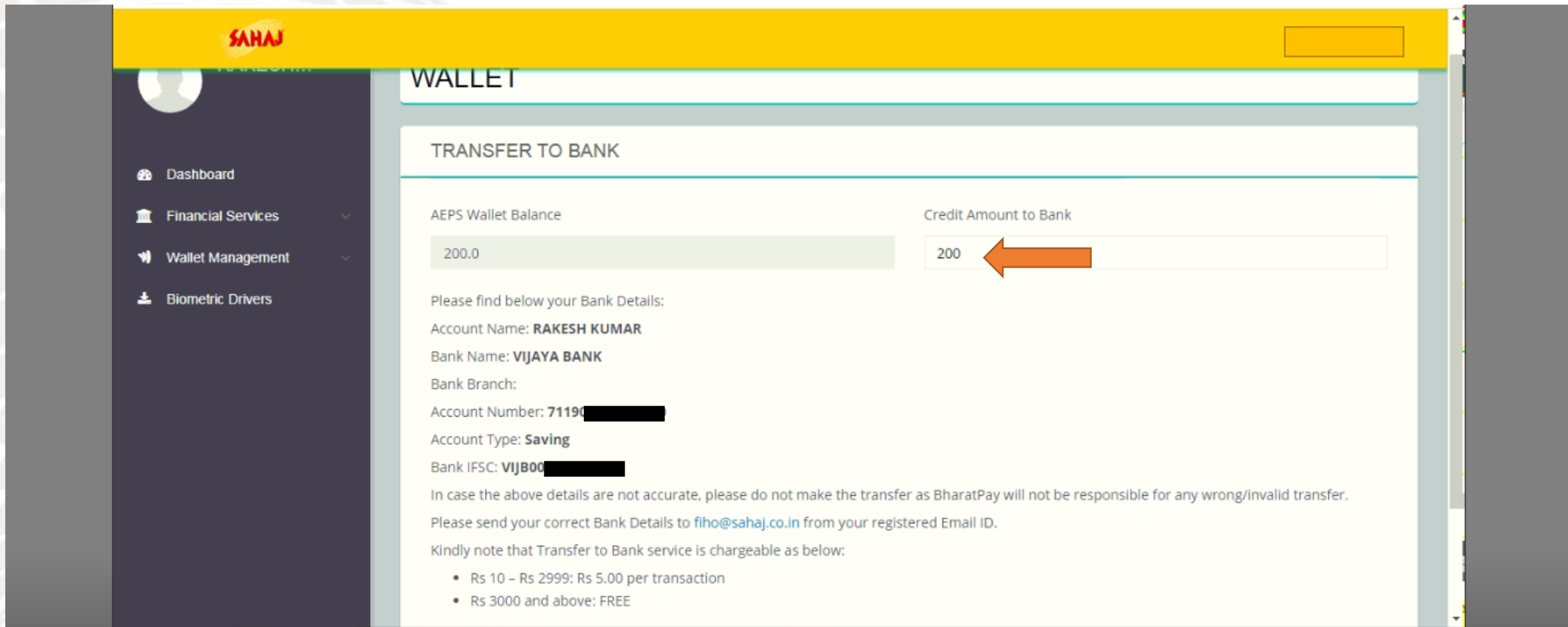
Cancel

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To transfer money in his Bank Account --- SM needs to go to 'Wallet Management' option and click on 'Transfer to Bank' option



In the next page, AEPS Wallet Balance is displayed. SM needs to only put in the amount required to be transferred to his bank A/C under “Credit Amount to Bank” option



SAHAJ

WALLET

TRANSFER TO BANK

AEPS Wallet Balance: 200.0

Credit Amount to Bank: 200

Please find below your Bank Details:

Account Name: **RAKESH KUMAR**

Bank Name: **VIJAYA BANK**

Bank Branch:

Account Number: **71190**

Account Type: **Saving**

Bank IFSC: **VIJB00**

In case the above details are not accurate, please do not make the transfer as BharatPay will not be responsible for any wrong/invalid transfer.

Please send your correct Bank Details to fiho@sahaj.co.in from your registered Email ID.

Kindly note that Transfer to Bank service is chargeable as below:

- Rs 10 – Rs 2999: Rs 5.00 per transaction
- Rs 3000 and above: FREE

Then click on 'reload' option

The screenshot displays the SAHAJ mobile application interface. On the left is a dark grey sidebar with three menu items: 'Financial Services' (with a house icon), 'Wallet Management' (with a wallet icon), and 'Biometric Drivers' (with a person icon). The main content area has a yellow header with the 'SAHAJ' logo and a small empty box on the right. Below the header, the 'Wallet Management' section is active, showing the 'AEPS Wallet Balance' as '0.0'. To the right of this is a 'Credit Amount to Bank' input field. The interface then lists bank details: 'Please find below your Bank Details:', 'Account Name: RAKESH KUMAR', 'Bank Name: VIJAYA BANK', 'Bank Branch:', 'Account Number: 711901010027090', 'Account Type: Saving', and 'Bank IFSC: VIJB0007119'. A disclaimer follows: 'In case the above details are not accurate, please do not make the transfer as BharatPay will not be responsible for any wrong/invalid transfer. Please send your correct Bank Details to fiho@sahaj.co.in from your registered Email ID. Kindly note that Transfer to Bank service is chargeable as below:'. A bulleted list shows charges: 'Rs 10 - Rs 2999: Rs 5.00 per transaction' and 'Rs 3000 and above: FREE'. At the bottom of the main area are two buttons: a blue 'Reload' button and a red 'Cancel' button. The footer contains the text 'Copyright ©2020 Sahaj Retail Limited All rights reserved.'

SAHAJ

Financial Services

Wallet Management

Biometric Drivers

AEPS Wallet Balance

0.0

Credit Amount to Bank

Please find below your Bank Details:

Account Name: **RAKESH KUMAR**

Bank Name: **VIJAYA BANK**

Bank Branch:

Account Number: **711901010027090**

Account Type: **Saving**

Bank IFSC: **VIJB0007119**

In case the above details are not accurate, please do not make the transfer as BharatPay will not be responsible for any wrong/invalid transfer. Please send your correct Bank Details to fiho@sahaj.co.in from your registered Email ID. Kindly note that Transfer to Bank service is chargeable as below:

- Rs 10 - Rs 2999: Rs 5.00 per transaction
- Rs 3000 and above: FREE

Reload **Cancel**

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