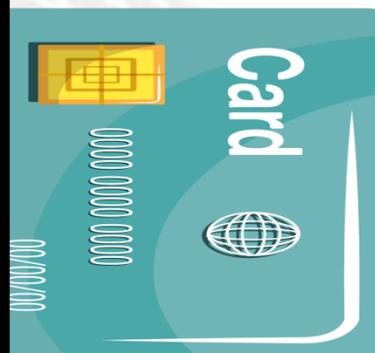
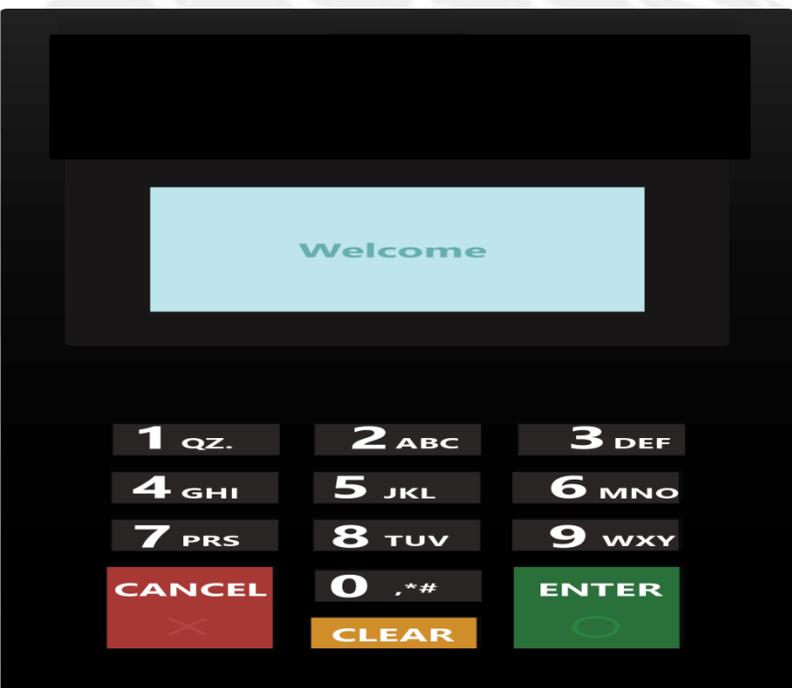


Micro ATM - Sahaj Retail Ltd



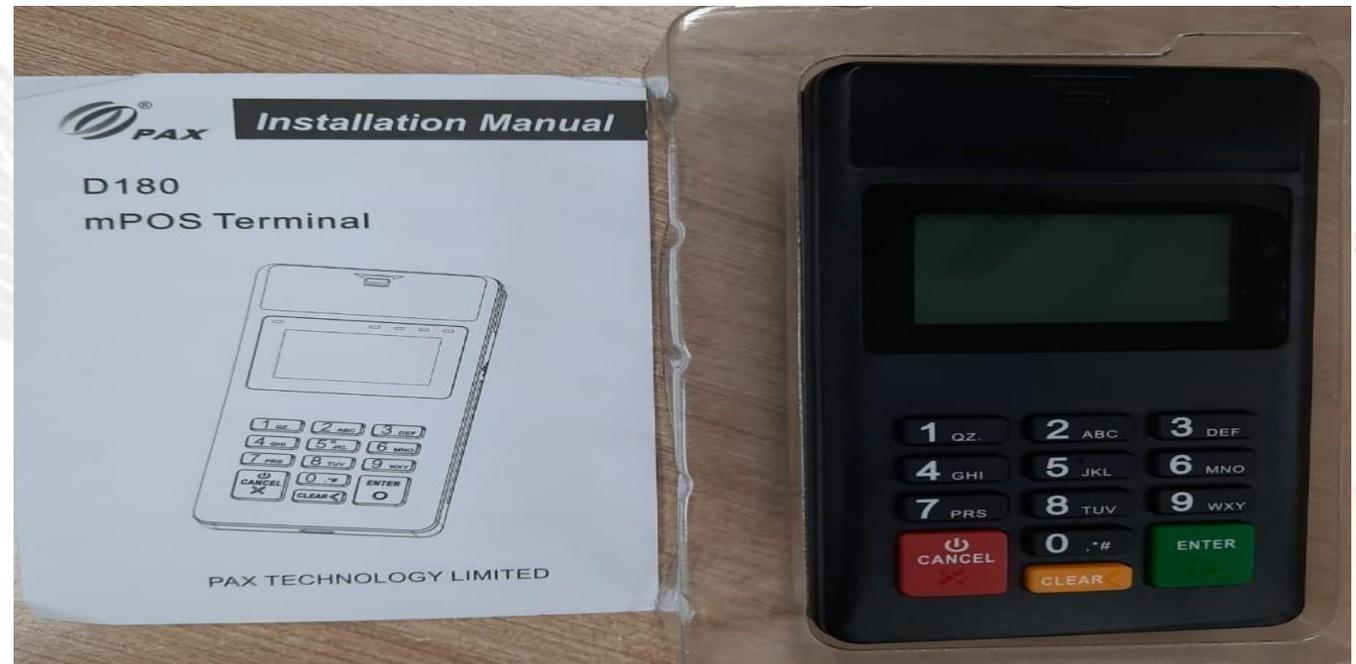
BENEFITS

Balance Enquiry & Cash Withdraw for customers of any Bank having Debit Cards of the following variants – **Rupay, Mastercard & Visa**. So **high cross-sell opportunity** amongst ours & competitor's BC network, as existing BCs can withdraw from customers of his partner Bank only, ie. BOB BC can withdraw cash from only BOB customers.

For purchase* by **individual retailers**, per device cost will be :-

- PAX D180 device – **Rs.2799** (incl. GST)
- Morefun MP63 – **Rs.2000** (incl. GST)

Point to Remember :- Agents already having existing Pax or Morefun devices cannot be further on-boarded using old devices. They have to purchase readily from us & get on-boarded accordingly.



BENEFITS



- **1 time swipe or chip-in max. cash withdrawal limit of Rs.10K.** Overall cash withdraw limit will be dependent on customer Bank account type & card variant, i.e. if an account holder can withdraw Rs.1 Lakh for ATM transactions, he can do the same with mATM too in 10 instalments of Rs.10k each.
- Connected wallet for mATM txns will be new AePS (with instant settlement) wallet only & all transactions with ledger balance he can view by clicking on the AePS service & navigating to the options – **AePS txn report / Statement report.** SM will be able to transfer principal amount directly to his registered Bank account via NEFT/IMPS or to Skash. All settlement requests can be submitted online or through mobile app.
- SMs will have the option to choose 1 primary Bank option for settlement & 2 additional Bank accounts as secondary option.
- **mATM Txns - BE & CW will happen through Sahaj mobile App** only. SM needs to download or update the Sahaj mobile app available in playstore to get the new menu option of – mATM. They need to login using their existing SM id & pwd to avail the service.

Registration Process



SM to login with user id and password

The screenshot displays the SAHAJ website interface. At the top, the SAHAJ logo is on the left, and navigation links for 'SAHAJ CORPORATE', 'REGISTRATION', and 'English' are on the right. The main content area features a large background image of a banking outreach program with the text 'Reaching last-mile banking' and 'Changing the banking landscape'. Overlaid on the right side is a dark blue login form with the title 'Login'. The form includes a user ID field (masked with asterisks), a password field (masked with dots), a 'Forgot Password?' link, and a red 'Login' button. In the bottom left corner of the screenshot, there is a 'Establishing secure connection...' message and a circular icon with a telephone handset.

Registration Process



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

The screenshot displays the SAHAJ user 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 notification icon, a refresh icon, a document icon, a user profile icon, a settings icon, and a power icon. On the left side, a dark sidebar menu lists various services: 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 service cards: SAHAJ AEPS, AEPS OPTION 3 (PAYTHROUGH), SM_PURCHASE_PACK, MICRO ATM (indicated by a large orange arrow), and NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT). The footer contains copyright information: 'Copyright © 2021 Sahaj. All rights reserved.', and links for 'Sahaj Corporate', 'Downloads', and 'Contact Us'.

Registration Process



SM will click on “Registration” tab to register for mATM

The screenshot shows the SAHAJ website interface. At the top, there is a yellow header with the SAHAJ logo on the left and navigation icons (English, information, search, user profile, etc.) on the right. Below the header is a dark sidebar menu with options like HOME, Entertainment, Banking, Government Services, Insurance, E-Learning, Bill Payments, My Business, Fastag, and PAN & Tax. The main content area is titled "Financial Services" and contains several service cards. The "MICRO ATM" card is highlighted with a red border and contains a "Registration" button. Other cards include "SAHAJ AEPS", "AEPS OPTION 3 (PAYTHROUGH)", "SM_PURCHASE_PACK", and "NEW SAHAJ AEPS (WITH INSTANT SETTLEMENT)". The footer contains copyright information: "Copyright © 2021 Sahaj. All rights reserved." and links for "Sahaj Corporate", "Downloads", and "Contact Us".

For internal training & circulation

Registration Process



The SM will have the option to select his preferred device and make payment accordingly

The screenshot displays the SAHAJ Mitr registration process. The top navigation bar includes the SAHAJ logo, the language 'English', and various utility icons. A dark sidebar on the left contains navigation options: HOME, Entertainment, Banking, Government Services, Insurance, E-Learning, Bill Payments, My Business, Fastag, and PAN & Tax. The main content area shows a 'Micro ATM Service Fees' summary table, which is highlighted with a red border. The table lists 'Activation Fees' (200) and 'mATM device fee' (2799, with a checked checkbox). Below the table, the 'Total Amount' is ₹ 2999.00. At the bottom of the table area, there are 'Reset' and 'Pay' buttons. The footer contains copyright information and links for 'Sahaj Corporate', 'Downloads', and 'Contact Us'.

Micro ATM Service Fees	
Activation Fees	200
<input checked="" type="checkbox"/> mATM device fee	2799
<hr/>	
Total Amount:	₹ 2999.00

Reset Pay

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Registration Process



The SM will make the payment from SKASH wallet

The screenshot displays the SAHAJ web application interface. At the top, there is a yellow header with the SAHAJ logo on the left and navigation icons (English, info, home, user, settings, power) on the right. A dark sidebar on the left contains a navigation menu with items: HOME, Entertainment, Banking, Government Services, Insurance, E-Learning, Bill Payments, My Business, Fastag, and PAN & Tax. The main content area is titled "Skash Deduction" and shows a "Customer Details" form. The form contains the following fields: "Amount to be deducted" with the value 2999.0, "Skash Card Number" with the value 1919010100002661, "PIN", and "Customer Mobile Number". A red "Pay" button is located at the bottom left of the form. A warning message "Do not click back/refresh button" is displayed in the top right of the form area. Below the form, there is a footer with copyright information: "Copyright © 2021 Sahaj. All rights reserved." and links for "Sahaj Corporate", "Downloads", and "Contact Us".

SAHAJ

Welcome
SAHAJ Mitr

HOME >
Entertainment >
Banking >
Government Services >
Insurance >
E-Learning >
Bill Payments >
My Business >
Fastag >
PAN & Tax >

Skash Deduction

Current Wallet Balance : ₹ 1183.97

Customer Details

Amount to be deducted: 2999.0

Skash Card Number: 1919010100002661

PIN: _____

Customer Mobile Number: _____

Click here to register new customer

Do not click back/refresh button

Pay

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Registration Process

Money Receipt will be generated

The screenshot displays the SAHAJ portal interface. On the left is a dark sidebar with a 'Welcome SAHAJ Mitr' header and a list of services: Banking, Insurance, E-Learning, My Business, Bill Payments, Travel & Tourism, Fastag, Entertainment, HOME, and Government Services. The main content area features a yellow SAHAJ logo, the title 'MONEY RECEIPT', and transaction details: 'SahaJ Transaction Id/s: 264761618', 'Service ID/s: 521', and 'Portal Transaction date 2021-11-08 19:25:06.0'. The receipt text states: 'Received with thanks from: Demo Test of Dum Dum, GAINRHA, BIHAR - 232111. [Redacted] on account of collection of Registration Charges dated: 2021-11-08 19:25:06.0.' Below the receipt is a disclaimer: 'This is computer generated receipt and does not require any signature.' At the bottom, there are three buttons: 'Print', 'Download', and 'Proceed for Agent Registration'. A red circle highlights the 'Proceed for Agent Registration' button, with a red arrow pointing to the text 'Agent registration' on the right.

For internal training & circulation

Registration Process



SM will fill up the basic details required

The screenshot shows a web application interface for SAHAJ. On the left is a dark sidebar with a 'Welcome SAHAJ Mitr' header and a list of services: Banking, Insurance, E-Learning, My Business, Bill Payments, Travel & Tourism, Fastag, Entertainment, HOME, and Government Services. The main content area is titled 'Agent Details for MATM' and contains a registration form with the following fields:

Field Label	Value
*First Name	Demo
Middle Name	Middle Name
*Last Name	Test
*Mobile Number	9830XXXXXX
*Shop Name	shopName
WhatsApp Number	whatsApp Number
*Address line	Abc/xyz
Country	India
*Pin code/Zip code	XXX
*State	XXX
*City/Town	XXX
*Latitude	XXX
*Longitude	
*Pan Number	
*Centre Address	

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Registration Process



SM needs to click on “Get Current Location” tab

The screenshot shows the SAHAJ registration interface. On the left is a dark sidebar with a 'Welcome SAHAJ Mitr' header and a list of services: Banking, Insurance, E-Learning, My Business, Bill Payments, Travel & Tourism, Fastag, Entertainment, HOME, and Government Services. The main content area contains a registration form with the following fields:

*Address line Address line	Country India	*Pin code/Zip code Pin code/Zip code
*State XXX	*City/Town	*Latitude Latitude
*Longitude Longitude	*Pan Number XXX	*Centre Address Centre Address
*KYC Type Voter ID	*Number	

At the bottom of the form, there is a button labeled "Get Current Location" which is highlighted with a red rectangular border. Below the button, a green text prompt reads: "Click Allow when prompted to access your location automatically*".

Registration Process



SM will fill up the Primary bank Details

The screenshot displays the SAHAJ registration interface. At the top, there is a yellow header with the SAHAJ logo on the left, a language dropdown menu set to 'English', and a row of utility icons including a warning sign, a refresh icon, a document icon, a user profile icon, a gift icon, a settings gear icon, and a power icon. On the left side, a dark grey sidebar contains a user profile icon and the text 'Welcome DEMO', followed by a list of menu items: Banking, Insurance, E-Learning, My Business, Bill Payments, Travel & Tourism, Fastag, Entertainment, HOME, and Government Services, each with a right-pointing chevron. The main content area is divided into sections. The first section is titled 'Pinpad device Details *' and contains a 'Device ID' field with the value '1433434324343'. The second section is titled 'Primary Bank Details' and contains six input fields arranged in two rows. The first row includes 'Bank Branch Name' (with a small '*Bank Branch Name' label above it), 'Account No.' (with a small '*Account No.' label above it), and 'IFSC Code' (with a small '*Ifsc' label above it). The second row includes 'Account Name' (with a small '*Account Name' label above it), 'Bank Name' (with a small '*Bank Name' label above it), and 'Account Type' (with a small '*Account Type' label above it). Below these fields, a green text note states: 'This will be the default bank account for your settlement*'. The third section is titled '2nd Bank Details (optional)' and features a dropdown menu with 'N' selected.

Registration Process



English



Welcome
SAHAJ Mitr

STATUS

MATM Agent Registration is stored successfully.

**Agent
Registration
for mATM is
successful.**

- Banking >
- Insurance >
- E-Learning >
- My Business >
- Bill Payments >
- Travel & Tourism >
- Fastag >
- Entertainment >
- HOME >
- Government Services >

Settlement Process



SM will click on “Transfer to BankAccount” tab

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 the text 'English' and several icons. Below the header is a dark grey sidebar on the left with a user profile icon and the text 'Welcome SAHAJ Mitr'. The main content area is titled 'Banking Service' and features a section labeled 'AEPS' with a row of buttons: 'Agent Registration', 'AEPS Activation', 'Balance Enquiry', 'Cash Withdrawal', 'Mini Statement', 'Trasfer To Skash Wallet', and 'Trasfer To Bank Account'. The 'Trasfer To Bank Account' button is highlighted with a red border. Below this row are four larger buttons: 'SAHAJ AEPS', 'SM_PURCHASE_PACK', 'DOMESTIC MONEY TRANSFER', and 'BBPS'. At the bottom of the page, there is a footer with copyright information, 'Sahaj Corporate | Downloads | Contact Us', and the text 'For internal training & circulation'.

For internal training & circulation

Bank Transfer Process (Primary A/C)

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

The screenshot displays the SAHAJ banking interface. On the left is a navigation menu with categories like Banking, Insurance, and E-Learning. The main area is titled 'Banking Service' and features an 'AEPS' section with various service buttons. The 'Transfer To Bank Account' button is highlighted with a red box. Below this, there are four service tiles: SAHAJ AEPS, SM_PURCHASE_PACK, BBPS, and MICRO ATM. A 'Java Update Available' notification is visible at the bottom. On the right, a form for bank transfer is shown. It includes fields for 'Available AEPS Wallet Balance' (77467.50) and 'Credit Amount to Bank Account'. The 'Transfer From AEPS Wallet' dropdown is set to 'NEFT'. Two radio button options are present: the first is selected, indicating a transfer to the primary bank account, and the second is unselected, indicating a transfer to a secondary account. The 'Primary Bank Details' section shows information for STATE BANK OF INDIA, including branch name (NA), account number (11350284139), IFSC (SBIN0004784), account name (DIPAK SADHU), and account type (Savings Bank).

Bank Transfer Process (Primary A/C)

Agent should check the Bank details and Click on Submit

SAHAJ Mitra

Banking >
Insurance >
E-Learning >
My Work Space >
Utilities >
HOME >
My Reports >
My Business >
Marketing >
Government Services >
Inventory >
Job Registration >
Entertainment >
Travel & Tourism >

English | [Icons]

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

Primary Bank Details

Bank Name*	Branch Name*	Account No*
STATE BANK OF INDIA	NA	11350284139
IFSC*	Account Name*	Account Type*
SBIN004784	DIPAK SADHU	Savings Bank

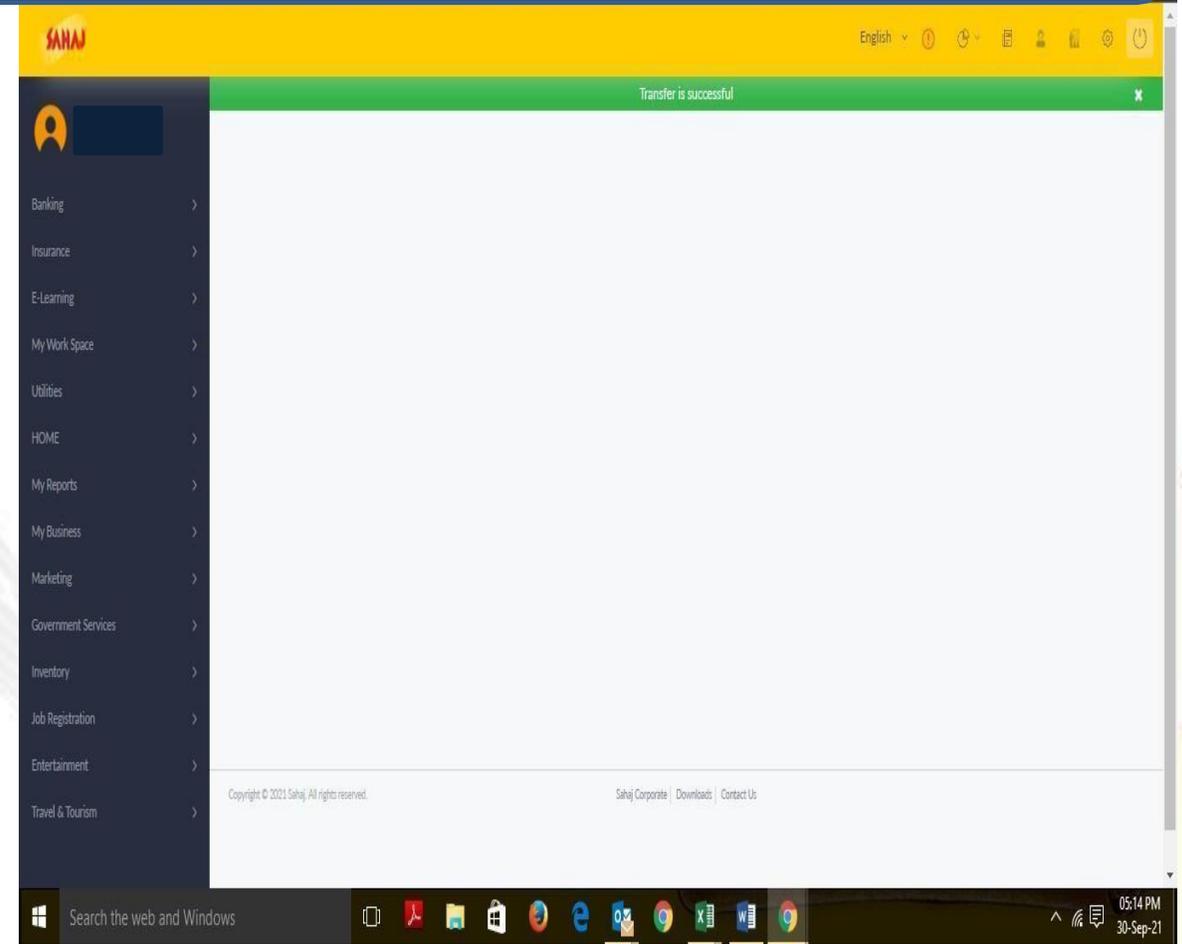
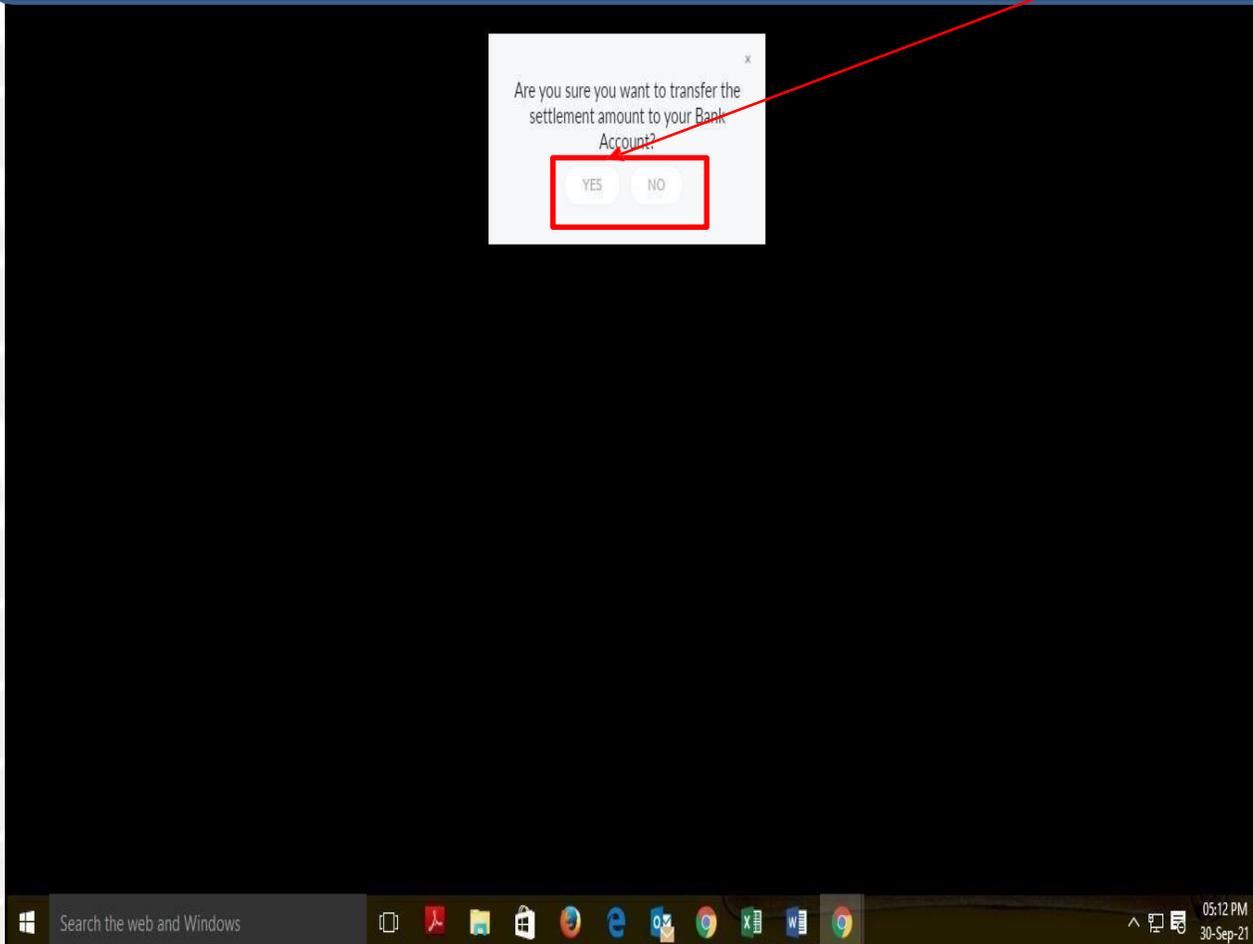
Secondary Bank Details

Convenience Charge: 0

Submit | Reset

Bank Transfer Process (Primary A/C)

Agent has to click on Yes to complete the transfer



Bank Transfer Process (Secondary A/C)

Agent should select the Second option to provide the Secondary Bank details

The screenshot displays the SAHAJ web portal interface. On the left is a dark sidebar with navigation links: Banking, Insurance, E-Learning, My Work Space, Utilities, HOME, My Reports, My Business, Marketing, Government Services, Inventory, Job Registration, Entertainment, and Travel & Tourism. The main content area is titled 'Transfer to Bank Account' and contains the following fields:

- Available AEPS Wallet Balance*: 75467.50
- Credit Amount to Bank Account*: 14789
- Transfer From AEPS Wallet*: NEFT

Below these fields are two radio button options:

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

The 'Primary Bank Details' section contains the following information:

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

The 'Secondary Bank Details' section is currently empty.

Bank Transfer Process (Secondary A/C)



In this page customer will be required to provide the Secondary Bank details

The screenshot displays the SAHAJ web application interface. On the left is a dark sidebar with navigation options: Banking, Insurance, E-Learning, My Work Space, Utilities, HOME, My Reports, My Business, Marketing, Government Services, Inventory, Job Registration, Entertainment, and Travel & Tourism. The main content area is titled 'Primary Bank Details' and contains a form with the following fields: Bank Name (STATE BANK OF INDIA), Branch Name (NA), Account No (11350284139), IFSC (SBIN0004784), Account Name (DIPAK SADHU), and Account Type (Savings Bank). Below this is the 'Secondary Bank Details' form, which is highlighted with a red rounded rectangle. It includes fields for Bank Name (icici), Branch Name (kasba), Account No (060401504308), IFSC (icic0000983), and Name of the beneficiary (chandrachur). The Account Type dropdown menu is open, showing options: SAVINGS BANK (highlighted), CURRENT ACCOUNT, CASH CREDIT, NRE, and NRO. At the bottom left of the form, it states 'Convenience Charge: 0' and has 'Submit' and 'Reset' buttons.

Q1. Is there any Money Withdrawal limit in Micro ATM?

- **1 time swipe or chip-in max. cash withdrawal limit of Rs.10K.** Overall cash withdraw limit will be dependent on customer Bank account type & card variant, i.e. if an account holder can withdraw Rs.1 Lakh for ATM transactions, he can do the same with mATM too in 10 instalments of Rs.10k each.

Q2. If a SM already have PAXD180 or Morefun MP63 device, can be on boarded?

- Agents already having existing Pax or Morefun devices cannot be further on-boarded using old devices. They have to purchase readily from us & get on-boarded accordingly.

Q3. After making a payment for mATM device, how many days will be required to deliver it to a SM?

- Maximum 5-7 working days will be required. Although for a remote location 1-2 days additionally might be required.



Thank
you!!