

ವಿಭಾಗೀಯ ತರಬೇತಿ ಕೇಂದ್ರ
ಅಂಚೆ ಭವನ, ಬಲ್ಮಠ, ಮಂಗಳೂರು



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WORK PLACE COMPUTER TRAINING CENTRE
BALMATTI MANGALURU - 575002

Achieving Excellence Together

A Study Material on operation of ATMs in Post Offices



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ATM (AUTOMATED TELLER MACHINE)

ATM is a self-service banking outlet, used for financial transactions. One can withdraw money, check balance or even transfer funds. One can withdraw money from any ATM machines irrespective of whether or not account holder has an account in the same Bank / Post Office.

Transactions are either free or bear a nominal charge depending upon Banks / Post Offices. Usually Post Office / Banks do not charge for the first 3 – 5 transactions in a month. A nominal charges are levied once the limit of free transactions are crossed. Also Banks / Post Offices levy charges if amount is withdrawn from another Bank's ATM of the account holder has no account in such Bank.

A. Eligibility Criteria for availing ATM Card:

- a. Customer should have Post Office Savings Account in CBS Post Office or RICT-CBS Branch Post Office
- b. Either Single or Joint "B" account are eligible.
- c. A blind or illiterate Account holder are eligible
- d. Joint "A" Account, Minor and person of unsound mind are not allowed for applying ATM card.

B. Pre-requisites

- a. Customer should provide a valid Email ID.
- b. Customer should provide a valid PAN Number
- c. Customer should provide a valid Mobile number
- d. CIF ID should be updated with correct First name, Last name, DOB, Father's Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother's Maiden Name. The name in the personalized ATM card will appear as mentioned in the CIF of Account holder.

C. Table showing issue of ATM cards

To whom ATM cards can be Issued	To whom ATM cards cannot be Issued
Individual Account Holders	Minor Account Holders
Joint 'B' type of Account Holders	Person of unsound mind
Blind Account Holders	Joint 'A' type of Account holders
Illiterate Account Holders, Social Security Pensioners	
Account holders whose account is opened at Branch Post Offices also	

D. Table showing Options available for ATM:

All the functions relating to issue, hot listing, replacement, renewal, activation etc are available under only one menu i.e. CCMM menu. Any function relating to add, modify and verify has to be done by using the same menu only.

Sl. No.	Options	Explanation
1	Activation	In case of issue of Personalized ATM card, first level activation and verification has to be done at concerned Post Office.
2	Hot Listing Lost	In case ATM card is lost, Hot listing of ATM card to be done.
3	Hot listing damaged	In case ATM card damaged, the same has to be selected as Hot listing damaged.
4	Hot Listing stolen	If ATM card is lost, Hot listing stolen to be selected.
5	Replacement	For replacement of ATM magnetic card to Instant EMV based chip card, this option can be utilized. Fees of Rs. 300 + GST
6	Renewal	On expiry of ATM card, this option can be opted for obtaining fresh ATM card free of cost.
7	Closure	On closure of SB Account, ATM card to be surrendered.
8	Hot listing and Replacement card	In case ATM card is lost or damaged and if Account holder requests for new ATM card, this option to be opted with fees of Rs. 300 +GST.
9	Link & Delink	This option is not used now
10	New Card Request	For fresh request of ATM card. No fees

E. Procedure to be adopted by the CBS POs while issuing ATM card for eligible Savings Bank account holder is as under:

1. Eligible Post Office Savings Account customer may apply for ATM card. Savings Account must be standing at any CBS Post Office or in RICT-CBS Branch Post Offices.
2. Account Holder has to apply for ATM card by filling Post Office Savings Bank(POSB) **ATM Card / Internet / Mobile / SMS banking service request form**. If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents. If Account holder has opened Savings Account before migration, fresh identity and Address proof as well as photograph has to be taken in single sheet KYC form along with ATM Card / **Internet / Mobile / SMS banking service request form**.
3. Customer should submit the form only in the CBS Post Office where the SB account stands. If a depositor having SB account in any other SOL wants to apply for ATM card at any other SOL, he/she has to first get his/her account transferred to the same SOL by following transfer procedure.
4. Counter PA / Supervisor should check the current SOL ID of the account in HACCDDET/ HACLI menu and confirm the account is under same SOL.

5. Counter PA / Supervisor should check CIF of Account holder is in the current SOL ID by using CMRC menu.
6. Once the form along with required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.
7. Once customer's signature(s) and other documents are verified, Counter PA has to ensure that all required information in ATM Card / Internet / Mobile / SMS banking service request form have been properly filled.
8. Counter PA will invoke CMRC menu and click on modify option. In CMRC menu, Counter PA has to click on ATM card option. **Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.**
9. Supervisor has to verify the modifications done in CM RC menu.
10. CIF should be updated before issuing the ATM card

F. ATM Card issuance and activation

The following points should be ensured by the SOLs before card issuance and services post issuance:

1. It should be ensured that the number of characters in the name field & all the address line fields at CIF level should not exceed 35 characters.
2. No special character either in name field nor documents field.
3. Special characters like <, >, ?, ^ should be avoided in address columns.
4. New ATM card can be issued in CCMM menu with Add function during issuance for the first time or if status of the previous ATM card is closed.
5. SOLs should ensure that Instant card request placed during new card request or replacement request, the kit number on the envelope should be matched with the kit number entered in CCMM menu before handing over it to the customer across the counter.
6. Instant Kit should not be given to the customer, if personalized card request is placed in CCMM menu.
7. If the status of the existing card is hotlisted lost, hotlisted damaged or hotlisted stolen, then replacement action should be used in CCMM menu - modify function for re-issuance of ATM card.
8. In case the customer is having multiple SB accounts, SOL should not issue multiple cards rather all the accounts should be linked to same card in modify function of CCMM menu as per customer's request.
9. If SB account has to be closed, below steps should be followed:
 - a) If the ATM card is issued to only one account, hotlist and verify, then close and verify the ATM card in CCMM menu. Ensure that card number is selected during verification option. Then again check in inquire function of CCMM menu whether the card status is closed, if so, proceed with SB account closure.
 - b) If the ATM card is issued and linked with multiple accounts, then delink all the secondary accounts mapped to the ATM card. Then the next day check that only one account should exist in CCMM menu- inquire function. If so, proceed for closure of the card in CCMM menu – modify function and verify the same. Ensure that card number is selected during verification option. Then again check in inquire function of CCMM menu whether the card status is closed, if so, proceed with SB account closure.
 - c) If the ATM card is issued and linked with multiple accounts and customer needs to close only one account, then delink that particular account mapped to the ATM card in CCMM modify function and verify. Then, next day check that account should not exist in CCMM menu- inquire function, then proceed with closure of that particular SB account.
10. Ensure entries done in CCMM menu by CPA is verified on the same day without fail.

11. Avoid placing pin request again & again for duplicate pin as once duplicate pin request is placed, same will be sent to concerned SOL within 10 to 15 days. Placing a new PIN request again will result in non-working of previous PIN.
12. If any customer reports loss of ATM card, the same should be blocked immediately after verification of genuineness.
13. Blocked ATM cards should be destroyed at Post Office level and should not be sent to NAU.
14. ATM cards can be issued to all the SB accounts like General, Pension, family pension, social security pension, blind, illiterate customers subject to availability of prescribed minimum balance.

G. ATM Card Cloning Cases (unauthorized copy of ATM card, skimming etc)

1. On receipt of ATM card cloning complaint, the card should be blocked immediately to avoid further fraudulent withdrawals and send an email to NAU with the available details on the same day.
2. ATM card cloning cases reported by the DoP customers to the Postmaster or referred from any other DoP source should be investigated as per the SOP and report along with recommendation should be sent to National ATM Unit with all relevant documents within 30 days from the date of transaction for further process.
3. National ATM Unit will raise an EMV liability chargeback for claiming the amount from the respective bank depending on the case, if the investigation report along with recommendation is provided within 30 days from the date of transaction.
4. Delay in submission of reports will lead to loss to DoP where in respective Divisions are liable for reversing the amount along with penalty, if any. Time lines may get amended time to time as and when defined by RBI which will be communicated to all the Circle SPOCs.

H. Personalized cards and PINs

1. Post Office should ensure that KYC is updated properly with current address and valid mobile number at CIF level before placing Personalized or replaced personalized cards, to avoid non-delivery of ATM cards to customer's address.
2. The name to be printed on ATM card will be as per the name mentioned in CIF. So this has to be informed to Account holder.
3. After placing of request for Personalized cards and Replaced Personalized cards, the data will be received at NAU for processing.
4. PINs will be printed at National ATM Unit and card data will be sent to vendor for printing the cards.
5. Once cards are printed, vendor will dispatch the cards directly to the concerned customer's address which is available at CIF Level.
6. PINs will be dispatched to respective offices by National ATM Unit and those PINs should be handed over to the customer across the counter, once he visits the PO along with the ATM card received to his address. **PINs should NOT be dispatched to the customer's address.**
7. After handing over the PIN to the customer duly authenticated across the counter, first level activation and verification should be done and customer can use the card after 24 hours of successful activation by the office.

It is also noticed that many offices are returning the Personalized and Replaced Personalized PINs due to insufficient address. But the address printed on the PIN mailers are as updated at CIF level and it is the sole responsibility of the respective office to contact the concerned customer for updating the complete present address and hand over the PIN across the counter. Please note that PINs should not be returned to NAU for any reason.

I. Procedure to replace existing active magnetic cards to EMV Chip based Cards is as below:

INSTANT - Invoke CCMM Menu - select modify function - enter CIF ID - select card number using searcher. After selecting card number click on GO button. In the second screen Select action as **replacement (Hotlisting and replacement)** , click on instant radio button in card type - delete the existing Kit Number and enter New Instant EMV Chip card Kit Number and press Tab. Ensure that the product type should populate EMV608. Click on validate and submit in case no errors. Once the data is submitted successfully, the same should be verified by the Supervisor without fail.

PERSONALIZED - Invoke CCMM Menu - select modify function - enter CIF ID - select card number using searcher. After selecting card number click on GO button. In the second screen Select action as **replacement (hotlisting and replacement)** - click on personalized radio button in card type and press Tab. Ensure that the product type should populate EMV608. Click on validate and submit in case no errors. Once the data is submitted successfully, the same should be verified by the Supervisor without fail.

If the card is already hotlisted in any of the above cases, only replacement action should be selected.

J. Customer Complaints – Cash not dispensed / Disputed Transaction

Disputes related to ATM cash withdrawals by POSB Customers should be referred immediately to National ATM Unit. Delay in referring the cases will lead to penalty or cannot be taken up further if prescribed time line exceeded. Hence all disputed transactions should be referred with in 60 days from the date of transaction.

If a DOP Customer informs Post Office about cash not dispensed or disputed transaction, Post Office or Division or CPC will intimate the details to postatm@indiapost.gov.in through email in the below prescribed Annexure only.

(a) **Onus transactions:** If DOP ATM cards used in DoP ATMs, the details should be sent as per Annexure – VII

Annexure - VII (DOP ATM Cards used in DOP ATMs)

ATM ID/ SOL ID	Last four digits of the Card No.	Account No.	Transaction Date	Transaction No. (RRN)#	Transaction Amount	Dispute Amount @

(b) **Issuer transactions:** If DOP ATM cards used at other bank ATMs the details should be sent as per Annexure – VIII

Annexure - VIII (DOP ATM cards used at other bank ATMs)

ATM ID/ Bank Name	Last four digits of Card No.	Account No.	Free or Non- free	Transaction Date	Transaction No. (RRN)#	Transaction Amount	Dispute Amount @

(c) **Acquirer Transactions :** If other bank customer uses DOP ATMs and cash is not dispensed, such disputes should be referred to the respective bank by the customer.

12 digit number available in Narrative column of HACLI menu

@ Dispute amount – Amount not received by the customer.

Note :

1. Please note that the above formats should not be used for fraud/card cloning cases.
2. Please send Annexure VII and VIII in the body of the email due to India post email space constraint.

K. EJ (Electronic Journal)

Electronic journal is a soft copy of the transaction details done by the customers at ATMs, which records step by step transaction process. AGS Team will access the electronic journal of individual ATMs from the specified shared folder that is available in the ATM machine.

L. CCTV footage for issuer transactions

If CCTV footage is required by the POSB customer/Post Office for issuer transactions (transactions done by POSB ATM card at other bank ATMs), location details will be provided by National ATM Unit and concerned Division may arrange to procure the footage locally from the respective Bank.

M. Return of Instant ATM Cards

National ATM Unit is supplying Instant ATM cards through vendor to the Post Offices based on the ATM card indents placed by the Circle SPOCs. The supplied cards should be accepted and utilized at the Post Offices and should not be returned to National ATM Unit for any reason. Issues if any faced, may be communicated to National ATM Unit on their email ID postatm@indiapost.gov.in . National ATM Unit will convey further course of action, if required.

N. Issue of ATM cards at Branch Offices, blind, illiterate and Joint Account holders, Social Security Pensioners:

ATM cards are beneficial in reducing the work load at the counters, lower the transaction costs and also enhance security. It is once again reiterated that ATM cards can be issued to POSB customers at Branch Offices, illiterate POSB Account holders, visually challenged POSB Account holders on par with other customers after properly educating them.

Blind:

The facility of DOP ATM card may be invariably offered to the visually challenged (Blind / Low Vision) POSB customer without any discrimination. The Postmaster/SPMs/PAs are asked to advise all POSB customers and to render all possible assistance to the visually challenged POSB customer for availing the facility. Further compliance of KYC norms and minimum balance of Rs. 500/- should also be considered at the time of issuance of ATM cards.

Illiterate / Old:

If a request from POSB Account holder, who is illiterate / old and is unable to sign properly as per the signature available in PO records, is received, the ATM card may be issued to such Accounts holders on par with other customers after properly educating them.

Branch Offices:

ATM cards can be issued to eligible POSB customers at Branch Offices even without removing the BO tag and making the account as SO account. The ATM card can be issued to any POSB Account holder at Branch Office for BO Account also.

Joint A / B type of Account:

Joint 'A' type of Account holders are not eligible for ATM cards since consent of all Joint holders are required for operating their SB Account through ATM. However, Joint 'B' type of Account holders are eligible for ATM cards, since any one of Joint holders can operate the Account through ATM.

Minor / Unsound Mind:

Minor and persons of unsound mind are not allowed for applying ATM cards.

Social Security Pensioners:

The social security pensioners having DBT credits are also eligible for ATM cards at Post Office where account stands. The Account holder should be properly guided about usage of ATM cards. If a request from Social Security Pension Account holder is received in Post Office, then ATM Card may be issued to such customers on par with other customers after properly educating them. Further compliance of KYC norms and minimum balance of Rs. 500/- may also be kept in mind at the time of issuance of ATM cards.

O. Hotlisting of ATM card when reported loss:

When Account holder informs Post Office that his/her ATM card is lost, the counter PA should immediately block / hotlist the ATM card after verifying the genuineness and obtaining a letter from Account holder on loss of ATM card. Then using CCMM menu select modify option and enter Account number, CIF number of such account and using searcher option select card number and click go. In the next screen, select hotlisting and supervisor has to verify the same. In case, Account holder requests for new ATM card, select hotlisting and replacement. The ATM charges to be collected on replacement of ATM card.

P. Renewal of ATM cards:

The validity of ATM card issued to Account holder is 5 years. The ATM card is renewed after the expiry of ATM card when such Account holder visits Post Office requesting for renewal of ATM card. The replacement charges should not be collected from customers and such charges should be collected only for cards lost, blocked, hotlisted before the expiry of the cards. The procedure for renewal of expired ATM cards is as below:

1. It is mandatory for the customer to visit home SOL to get the new card.
2. The customer will submit a card issuance form along with the original card or its photocopy attested by the him/her with for office record.
3. The counter PA will check ATM card expiry date mentioned on card.
4. After confirming the expiry date, the counter PA will hot-list the card and will invoke the card replacement option available in Finacle and issue a new ATM card.
5. No charges are to be collected from the customers for renewal of expired card.
6. The charges applicable for replacement of ATM cards due to liability on customer's part like damage, loss etc will continue to be in force as per the existing rate.

Q. Various Charges for ATM transactions on ATM outlets of India Post:

Transaction Type	Charges (Rs.)
Debit Card Replacement Charges	Rs. 300 + GST
Duplicate PIN / Regeneration of PIN through Branch	Rs. 50 + GST
ATM / POS transaction technical declines attributable to customer (i.e. lack of balance in account)	Rs. 20 + GST
At PoS – Cash Withdrawals for DOP Debit cards (On-Us transactions)	1% of the transaction value subject to a maximum of Rs. 5/- per transaction.
Charges for Withdrawal at ATM	Financial Transaction at other ATMs – Beyond 3 free transactions – (In Metro Cities) and 5 free transactions in Non Metro Cities Rs. 20/- + GST
	Financial Transactions at own ATMs – Beyond 5 free transactions Rs. 10/- + GST
	Non Financial Transactions at other ATMs – Beyond 3 free transactions (In Metro Cities) and 5 free transactions in Non Metro Cities Rs. 8/- + GST
	Non Financial Transactions at own ATMs – Beyond 5 free transactions – Rs. 5/- + GST

The ATM card charges may be credited to GL Code 1800423500 (Other items – Misc) by making suitable posting in F-02 or FB50 and issuing acknowledgment slip to the customer under CSI POs counter - F5 Customer Service – F12 ACK Slip Print – Action Type – Other .. “Replacement ATM card request” or “Duplicate ATM PIN request” including GST collected Rs..... from Shri /Smt vide document number dated ..”.

APPLICATION FOR ATM RELATED SERVICES

From:

To:

The Postmaster / SPM

.....
.....

Sir /Madam,

Sub: Request for ATM related services – reg

I / We request you to kindly provide / update the following ATM services to my / our
POSB account no.

(Tick the one which is applicable)

- 1. I / we have forgotten the PIN number of ATM Debit Card. Please Reset and issue me a new PIN.
- 2. My/Our ATM Card is blocked. Please do the needful to activate the same.
- 3. Please cancel my ATM Debit Card.
- 4. I/We request you to issue a new ATM card to my POSB Account number
 - a. EMV Based Instant Card

OR

- b. Personalized ATM Card
(Name to be printed on Card)

- 5. ATM Card issued to me in my above account is Lost/Stolen/Damaged. I request you to cancel the ATM card from my a/c and issue me a new EMV Based Instant Card /Personalized ATM card.

Date:

Signature of Account Holder