

# CENTRAL BANK DIGITAL CURRENCY



- 'Indian Bank Digital Rupee' App is available on Google playstore and iOS App Store.

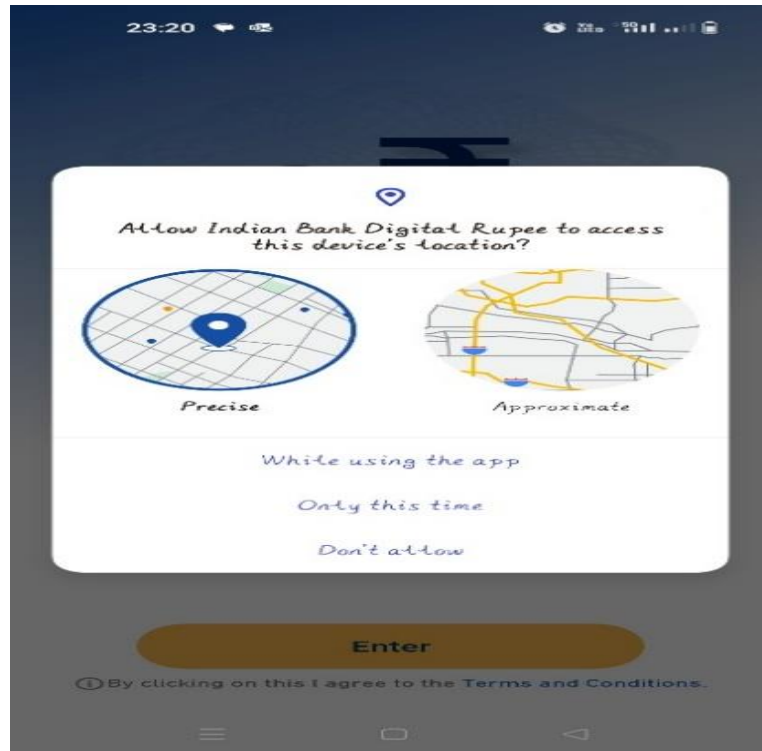
The application can be used with the following specifications.

1. Mobile number registered in Savings Bank account should be used while registering in the application.
2. ATM card details (for SB A/C) are required for user registration.

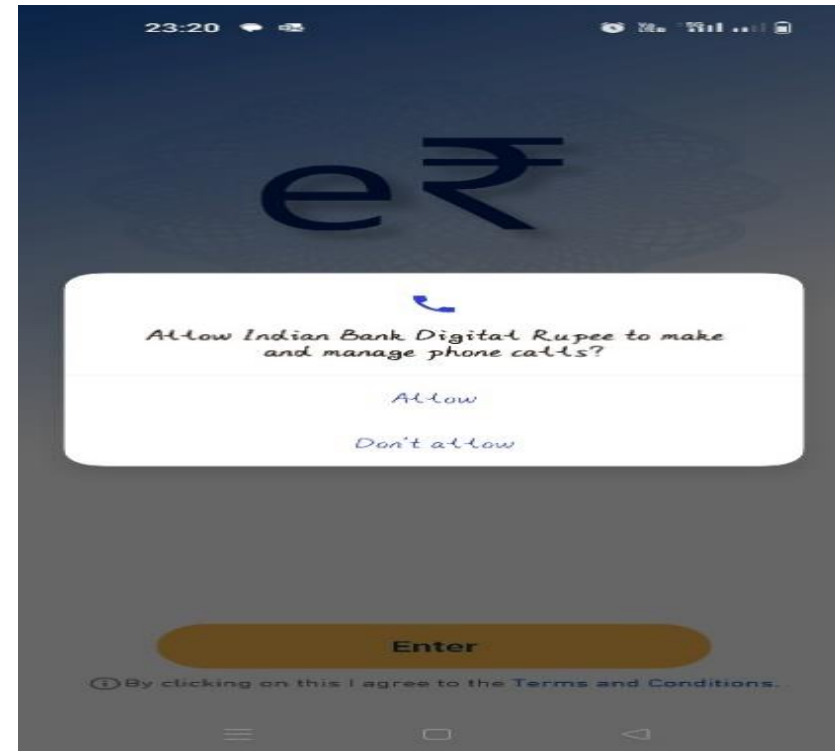
- The App registration process involves the device binding by sending a SMS from customer's mobile number.
- On successful sim verification, the customer will be able to register himself by linking his account, creating wallet address and setting PIN using debit card details for authentication



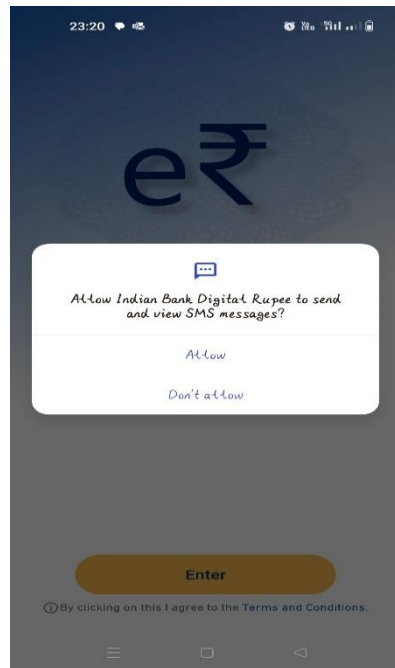
App prompts users to allow location permission



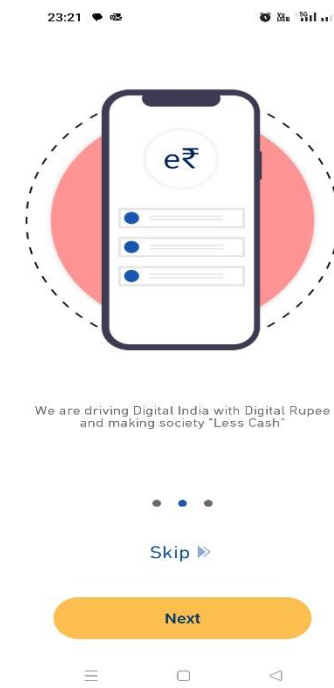
App prompts users to allow contact permission



App prompts users to allow SMS permission to send and view SMS

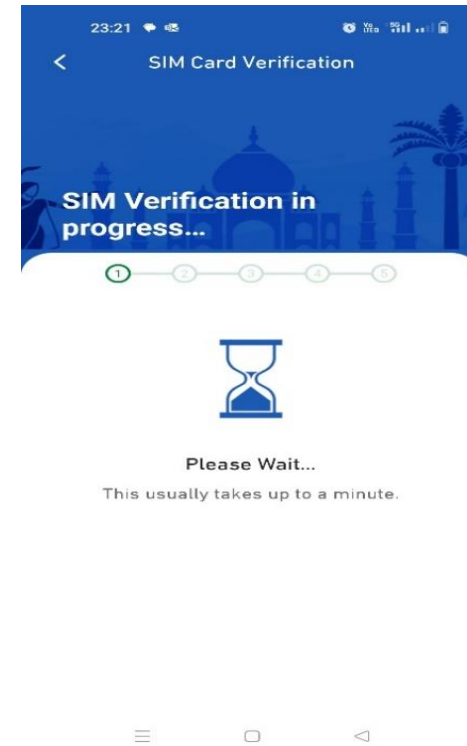
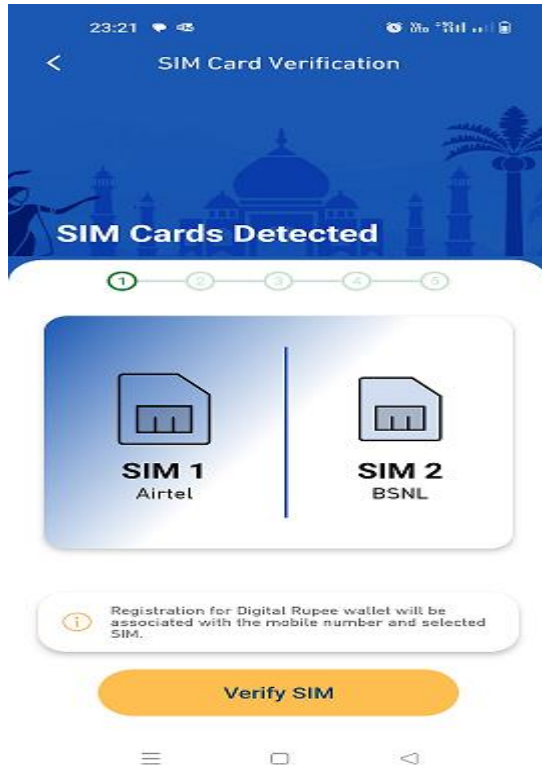


App displays automated assistance to guide user about digital currency

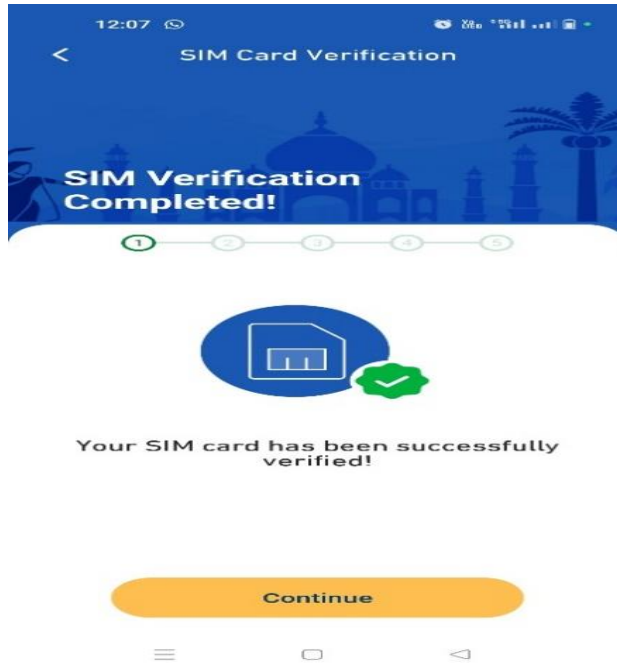


User select SIM which is linked to Savings Bank account and click on Verify SIM

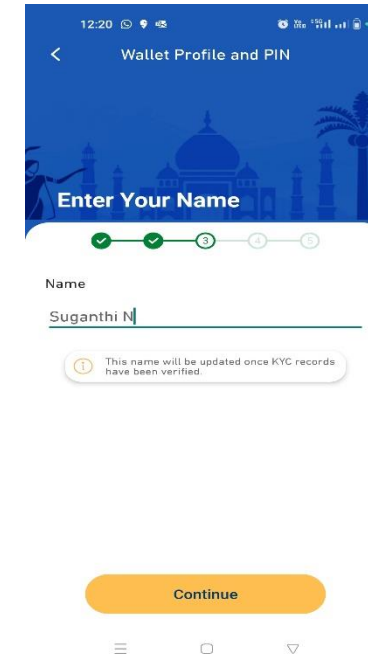
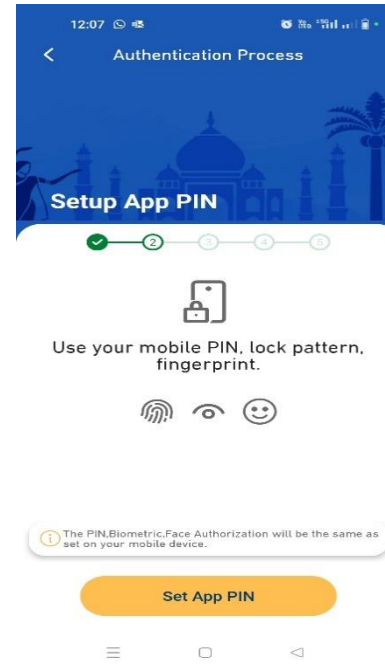
Sim Verification will be done by the Application



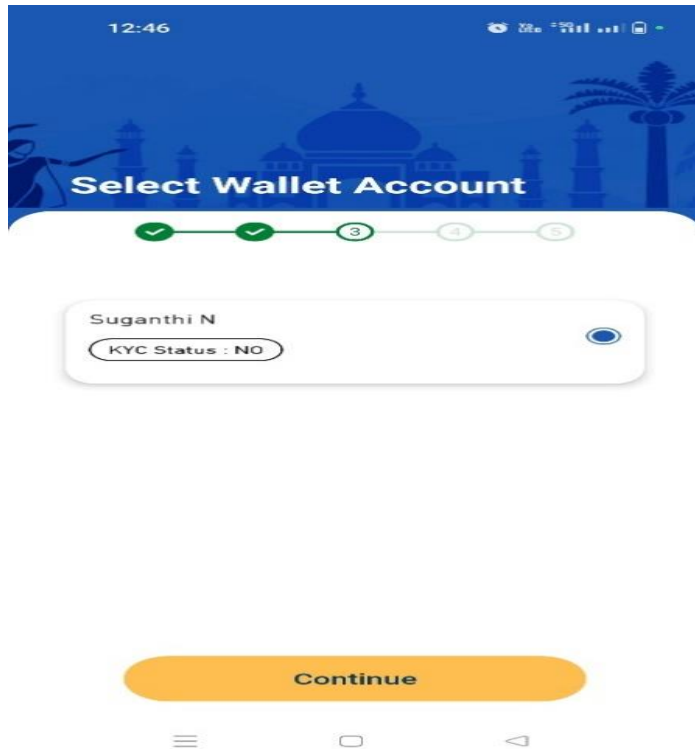
Once the SIM verification is completed, it will display “SIM Card has been successfully verified” and Click on Continue



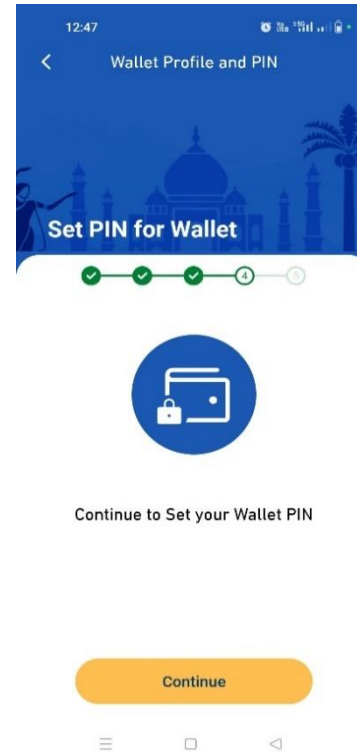
After Successful SIM Verification, app prompts user to setup App PIN and Name



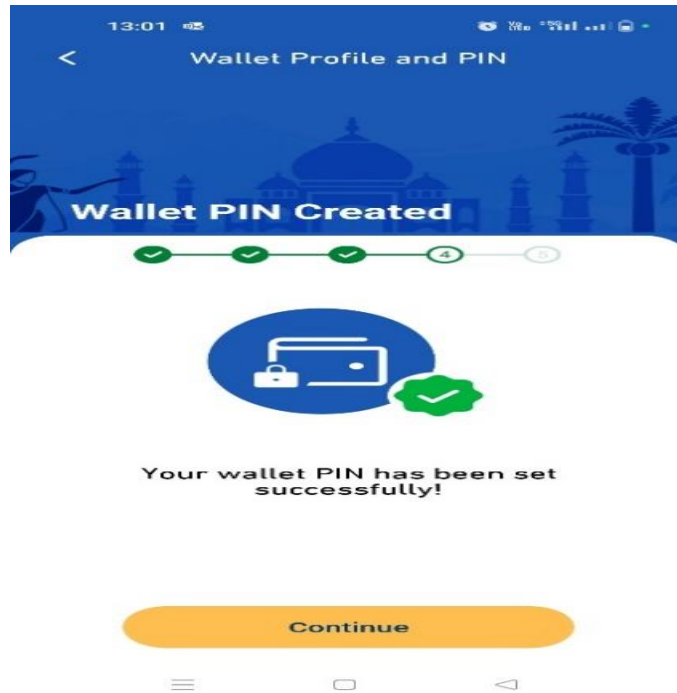
App display KYC status as NO during first time of registration to validate account and Click on Continue



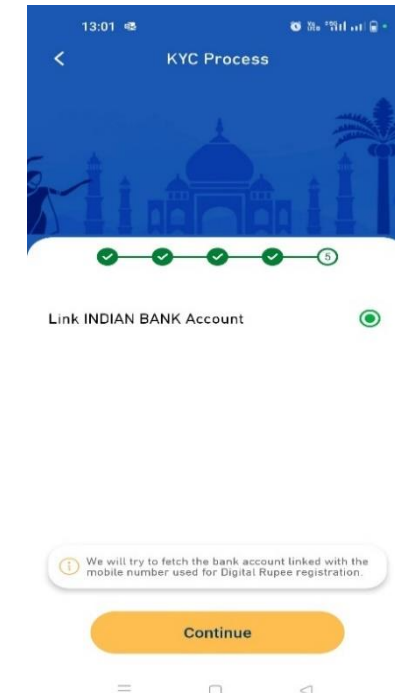
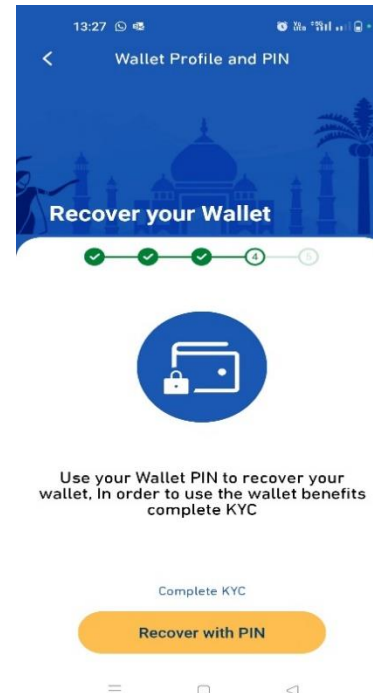
User has to set 6-digit wallet PIN and Click on Continue



After setting 6-digit wallet PIN, app displays "Wallet PIN has been set successfully"  
Click on Continue



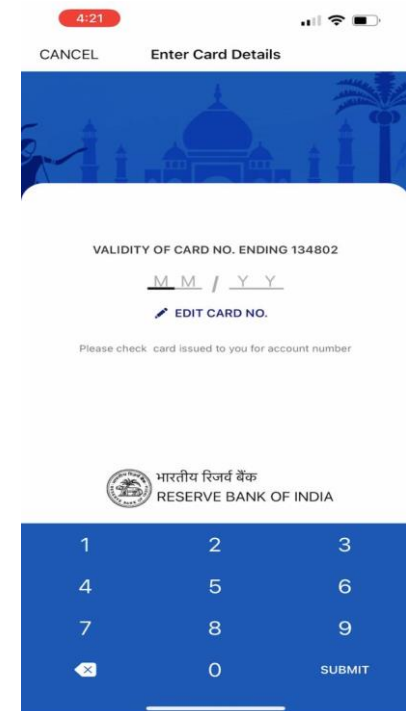
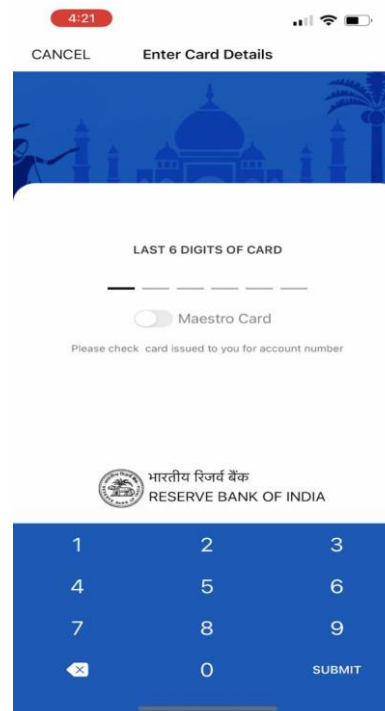
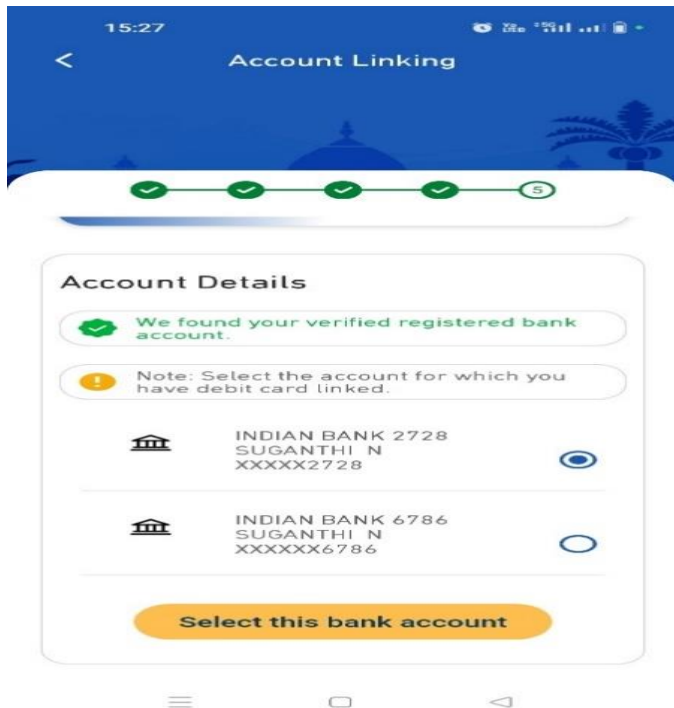
User has to complete KYC and app display "Link Indian Bank Account" and Click on continue



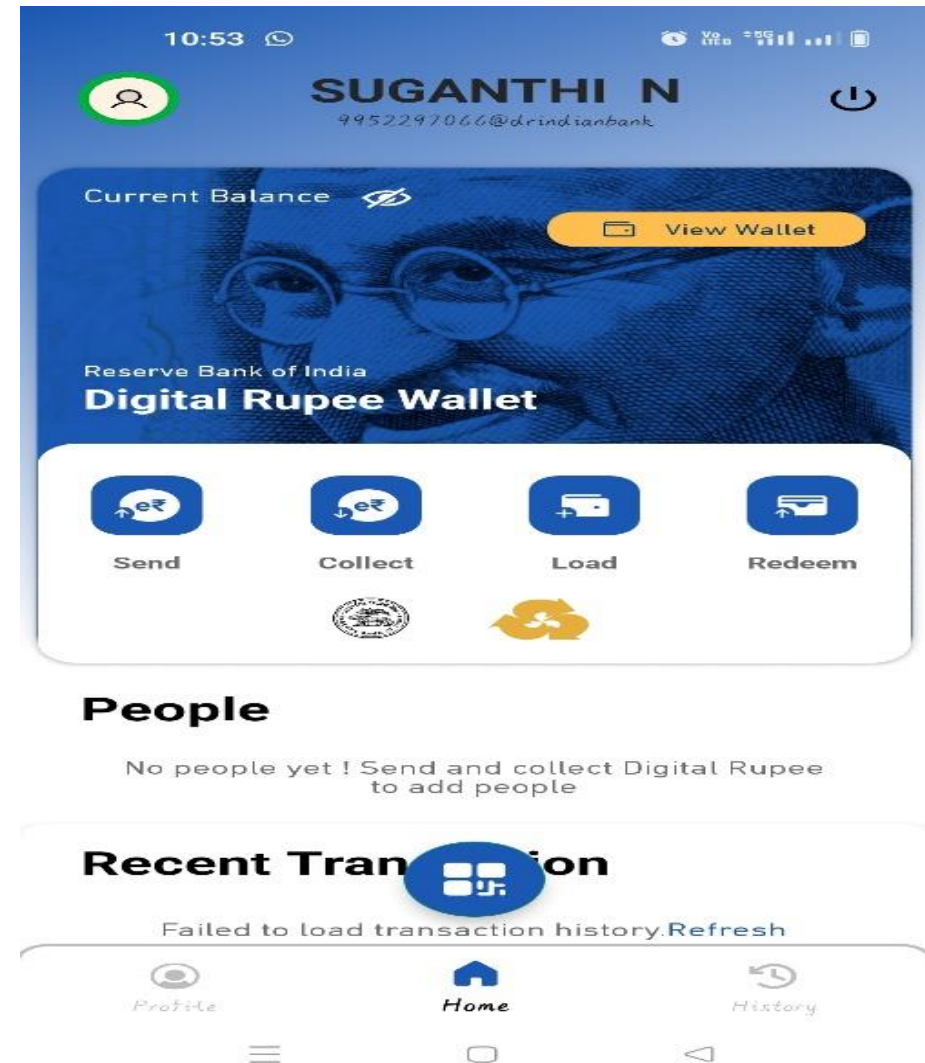
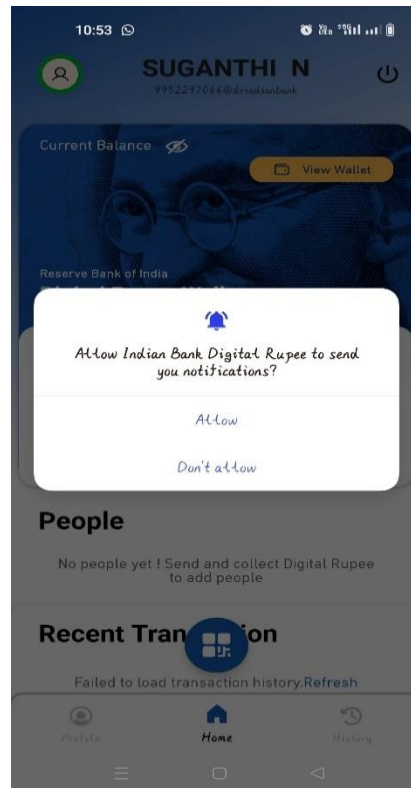


App displays SB account number linked to mobile number. Select the bank account need to be linked with wallet.

User has to Input last 6-digit of debit card and also expiry date of debit card for the linked SB account number and click on Continue

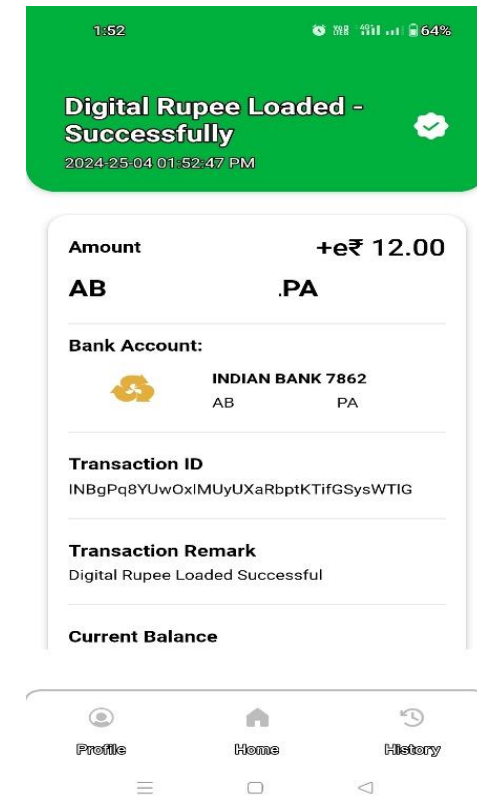
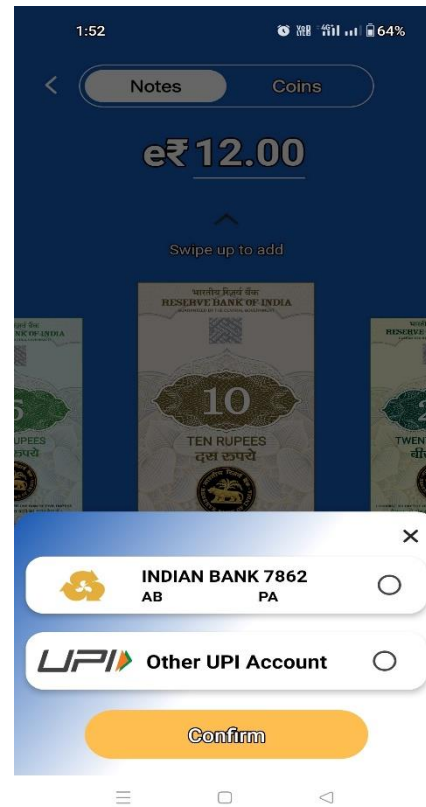


Once the entered debit card details are correct-  
Registration is Completed and App will display  
home page and prompt user to allow notification.



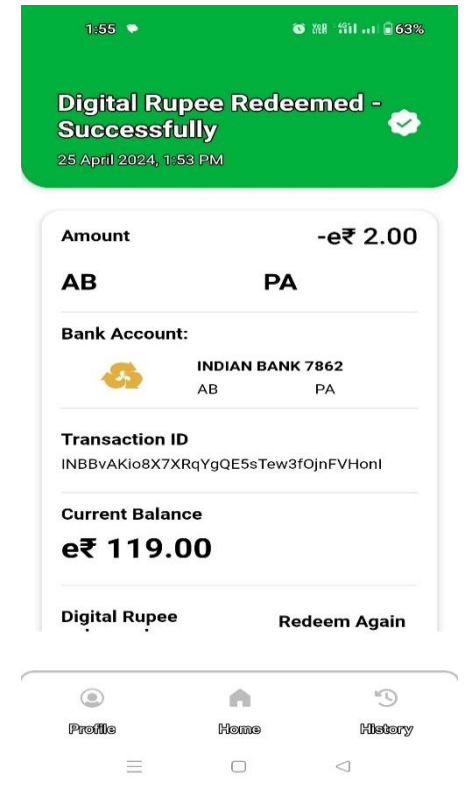
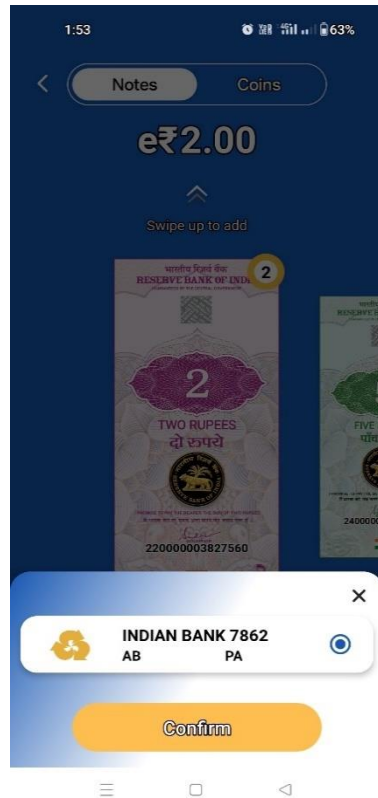
## LOAD

- Load amount by selecting appropriate denomination by swiping the e-Rupee (₹).
- Select account to be debited.
- App will display the a/c details and denominations selected to confirm by clicking load digital rupee.
- Successful message will be displayed with Transaction ID.



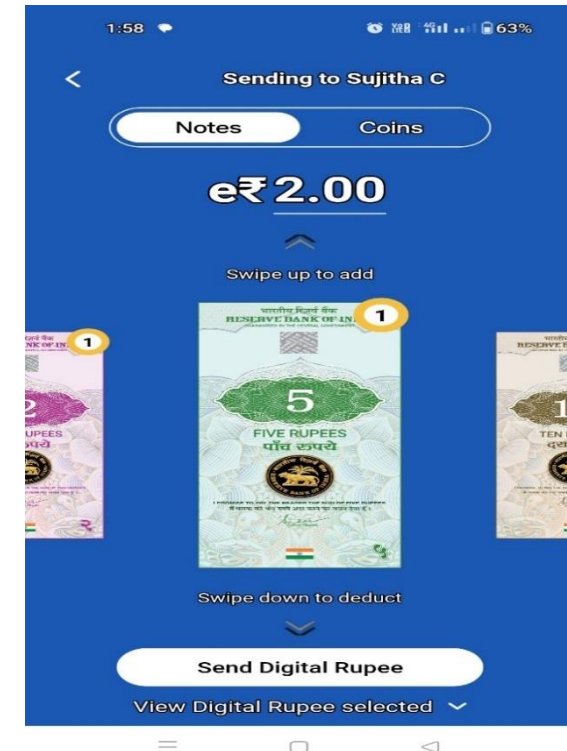
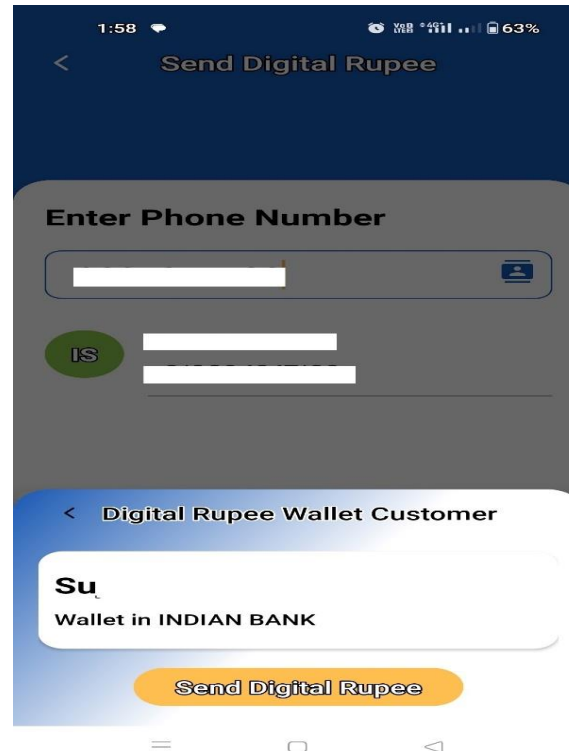
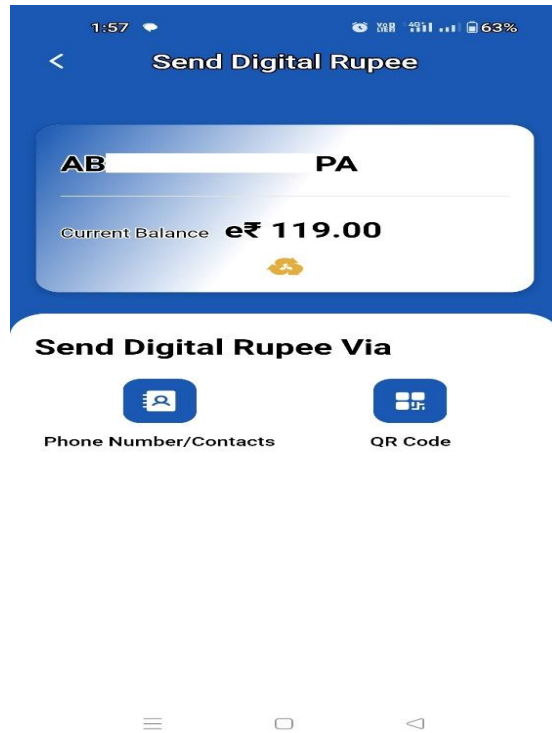
## REDEEM

- The tokens (e₹) available in wallet will be displayed.
- Redeem amount by selecting appropriate denomination by swiping the e-rupee (e₹).
- Select account to be credited.
- App will display the a/c details and denominations selected to confirm by clicking redeem digital rupee.
- After entering PIN, successful message will be displayed with transaction ID.



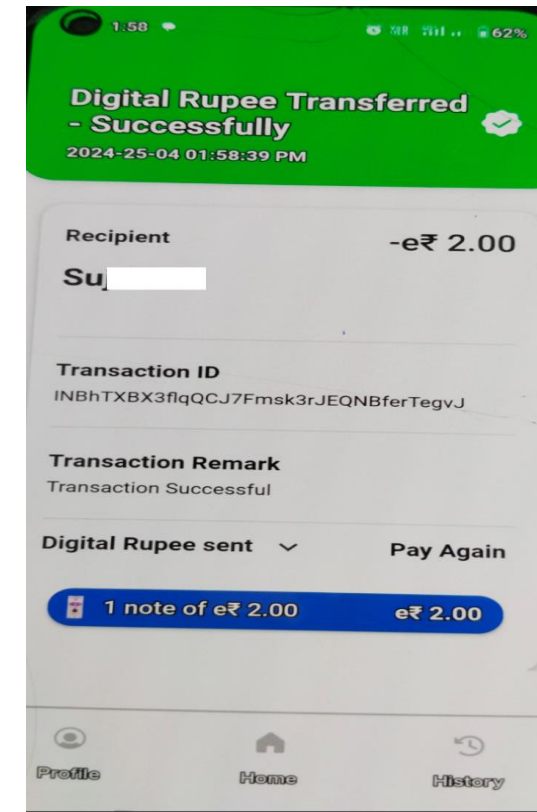
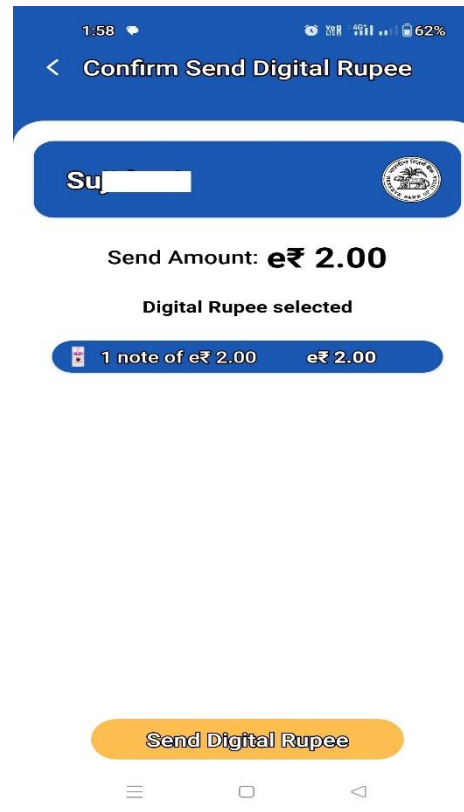
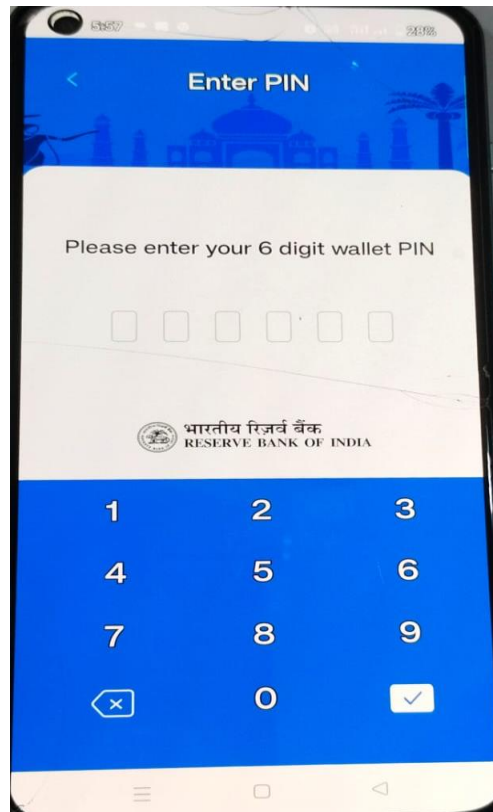
## SEND-Sending (e₹) to other Wallet

- Select mode of transfer (phone no. or QR code).
- Through Phone number/ Contacts : Select Phone number from Contact List or enter Mobile number.
- Through QR code : Scan QR code of Beneficiary for sending (e₹).
- Enter amount by selecting denomination or enter the amount.
- Click send digital rupee.



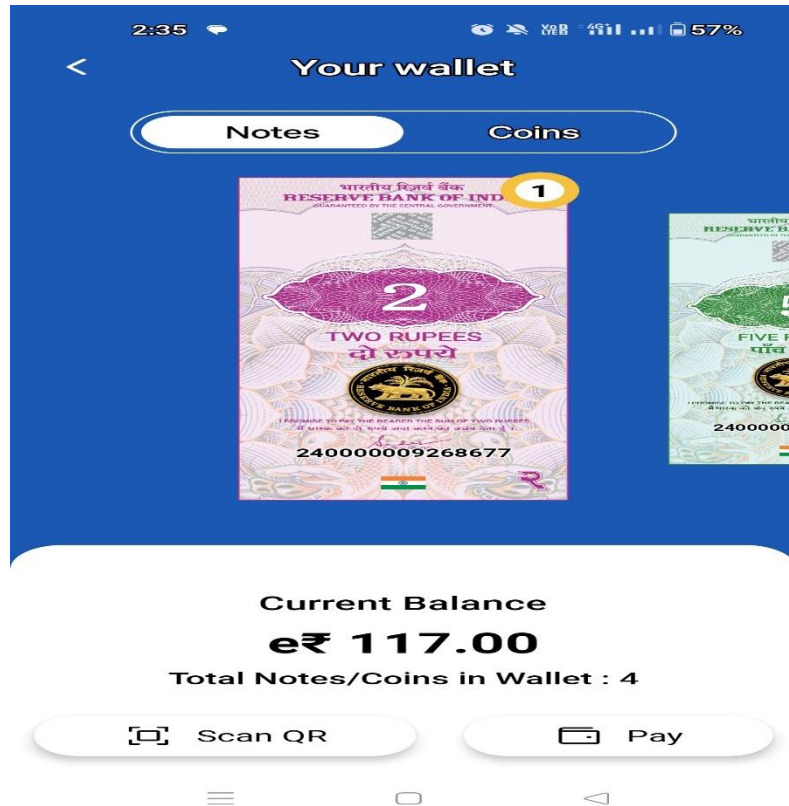
## SEND-Sending (e₹) to other Wallet

- Enter PIN
- Confirm beneficiary and amount
- Transaction success message will be displayed with recipient name, transaction ID & amount

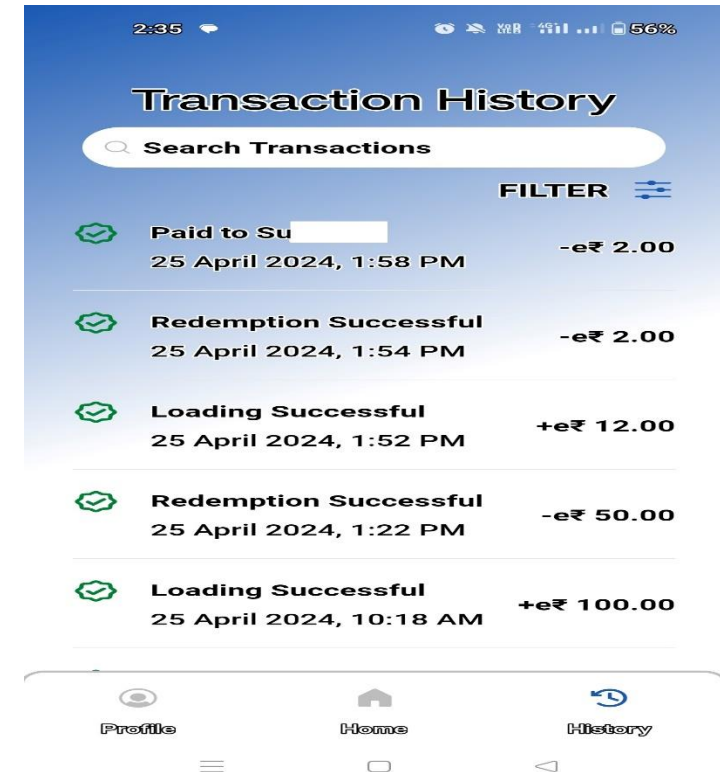


## Indian Bank Digital Rupee(e₹)

**WALLET DETAILS** –To know the balance available with denominations

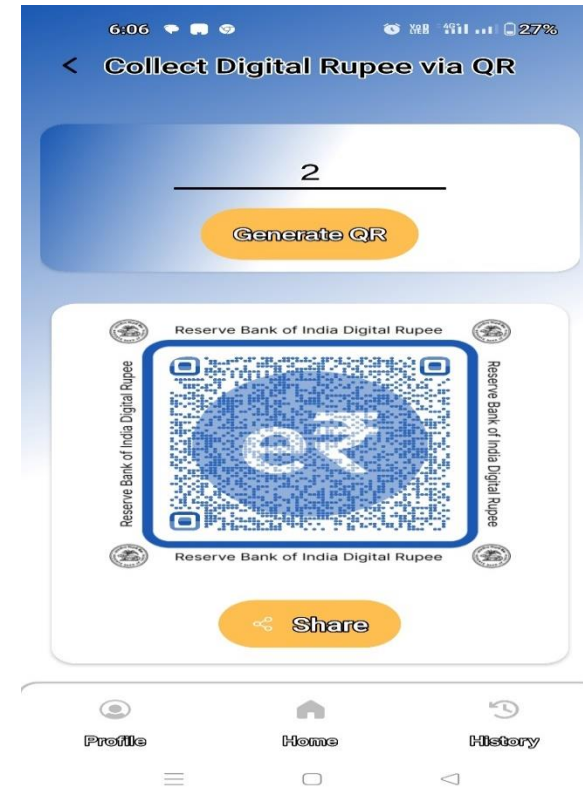


**TRANSACTION HISTORY** – Will display all the transactions (LOAD / REDEEM / SEND / COLLECT) done including failure / success



## COLLECT: To receive money through QR code

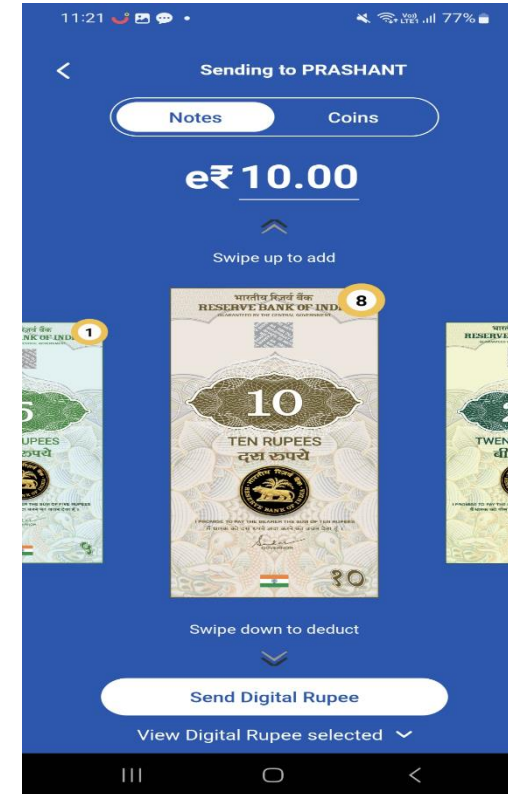
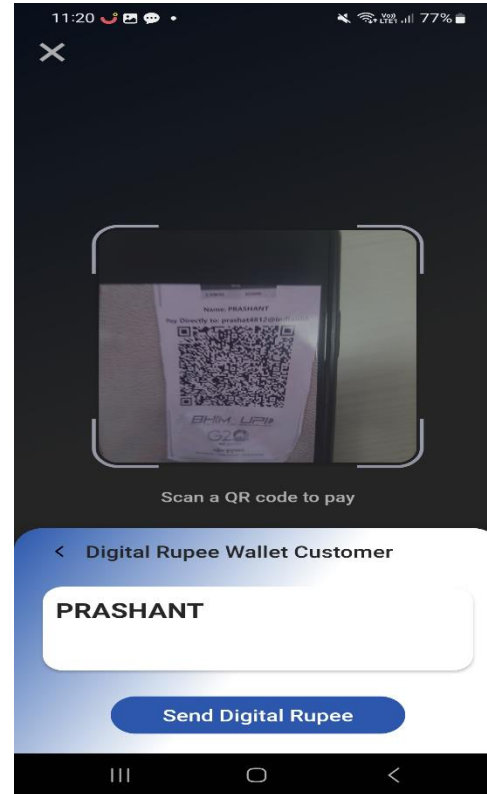
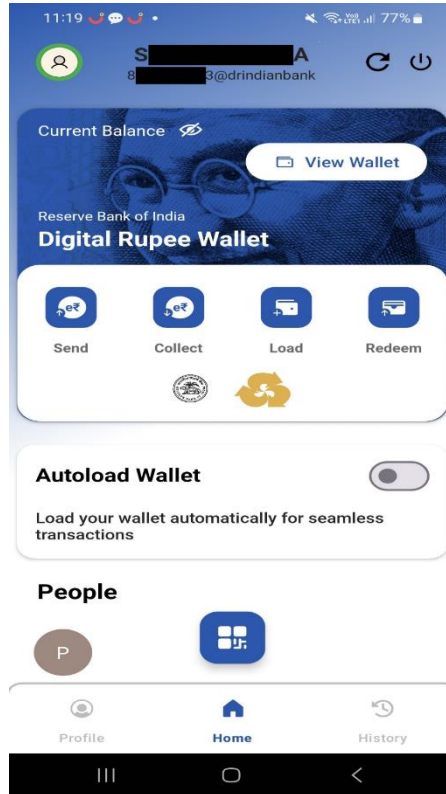
- To receive money through QR code
- Enter the required amount to be received
- Generate QR code and share with the beneficiary





## UPI-CBDC Interoperability

- click on the QR icon present at the home screen. Alternatively, user can click on send icon on home screen and then select 'QR code' option to initiate QR based payment.
- Scan QR code of the UPI customer and verify the customer's name.
- Select denomination or enter the amount of the transaction.



## UPI-CBDC Interoperability

- Verify the amount and denomination and click on send button.
- Enter the 6-digit wallet transaction PIN for authorizing the transaction.
- Once the payment is successful to UPI user, wallet app will show the success receipt.

