User Manual for Cheque Collection through FI channel

Bank of India

Version 1.0

Version No	Date	Author	Reviewer
1.0	30th Mar 2021	Aishvarya S	Varsha Masurkar

Cheque Collection:

- As a part of Ease Banking Services and requested by FI HO, Bank has introduced Cheque Collection feature through TCS provided FI BC channel.

Prerequisites:

Please find below prerequisites for using Cheque Collection facility at BC portal:

1. Verification of the customer details is done by BC agent and its Branch before accepting the Cheque.
2. Only Drawer/ Payee who belongs to BOI will be able to submit Cheque at BC point.
3. Only Crossed /Account payee Cheque should be collected.
4. Customer account should be mandatorily seeded with Aadhar number in Bank CBS.
5. Account holder should only visit BC portal to provide the Cheque to BC.
6. BC's should visit Branch for submission of Cheque in EOD or opening of next working day.

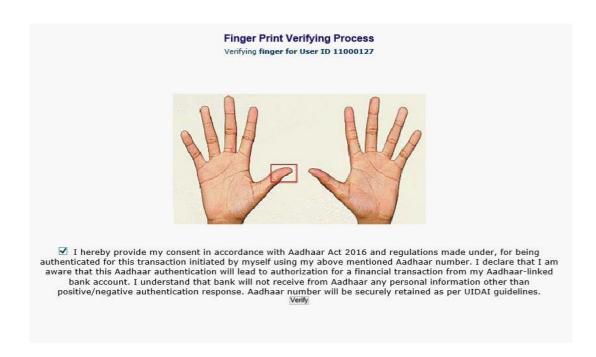**Note: BC will be unable to use this functionality if above mentioned requirements are not met.**

Please find the Steps for using Cheque Collection registration feature in FI Agent portal:

- Access the BOI FI Portal using below mentioned URL: https://fi1.bankofindia.co.in/
- To login the application, BCs user have to enter their User Id, Password and Captcha. Then click on "**Login**" button to continue.
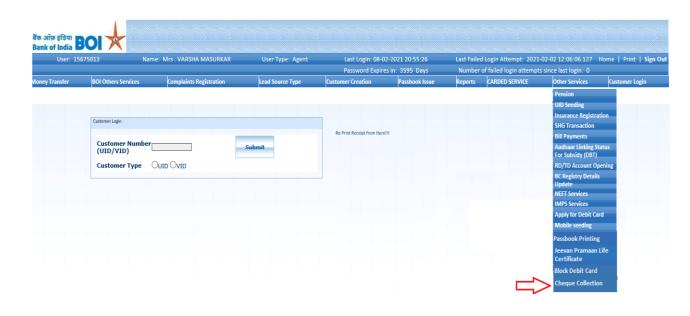

- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on "**Verify**" button for capturing and authenticating the fingerprint.

Finger Print Verifying Process
Verifying finger for User ID 11000127

☑ I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines.
Verify

- After successful login into the application, Go to → Other Services→ **Cheque Collection**

- After clicking on Cheque collection option, Cheque collection screen will appear, in this page customer has to enter the "**Customer UID/VID**" and then click on "**Submit**" button.

Cheque Collection

Customer Type * ⦿ UID ◯ VID

Aadhaar Number * | 8143 | 5234 | 5286 |

Submit   **Clear**

ⓘ Fields marked with * are mandatory

Cheque Collection

Customer Type * ◯ UID ⦿ VID

Virtual ID * | 5625 | 4524 | 5878 | 5565 |

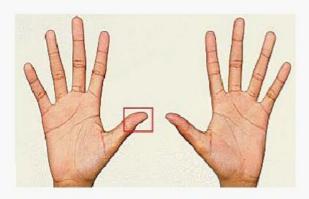**Submit**   **Clear**

ⓘ Fields marked with * are mandatory

- After click on submit button, "Customer have to capture Fingerprint for authentication".
- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on "**Verify**" button for capturing and authenticating the fingerprint.

Finger Print Verifying Process

Finger Print Verifying Process for Cheque Collection

Verifying **finger for AADHAR number/User ID XXXXXXXX2540**

☑ I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines. *

Capture FP

- Once Customer fingerprints are successfully authenticated, **Account Selection** page will appear with "**Account number**" which is linked with provided Aadhaar number of the customer.

- BC has to select the "**Account number**" for which customer has opted for Cheque collection.

Account Selection

Serial No	Customer ID	Customer Name	Account Number	Mobile Number	Select
1	000498850	RITESH DUBEY	012218210011027	+919897025458	◉

Submit   Back

- BC should verify all the customer details received from CBS against the customer details in Cheque.
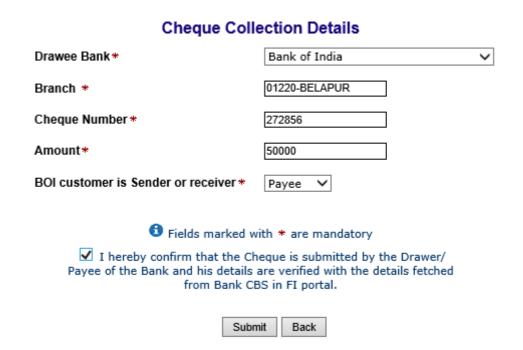
    If the BOI Customer is a sender/Drawee, then details to be verified from the Cheque Leaf printed value.

    If the BOI Customer is a receiver/Payee, then details to be verified from the backside of the Cheque or in PAY section.

- If the details match, then BC should accept the Cheque from customer and click on submit button.

- Once BC click on submit button after selecting the account number, below screen will appear for filling the customer details.

    Note: It is mandatory that either Drawer/ Payee should belong to Bank of India. Only Drawer/ Payee who belongs to BOI will be able to submit cheque at BC outlet.

- As said above at least any one of the Drawee **Bank /Payee Bank** must be **Bank of India**, **Branch Id** is non-editable and refers to Agent Branch. Fill the Cheque Number of the customer, amount and select whether the customer who has visited BC for submitting the Cheque is Payee/Drawee.

Cheque Collection Details

Drawee Bank *	Bank of India ▾
Branch *	01220-BELAPUR
Cheque Number *	272856
Amount *	50000
BOI customer is Sender or receiver *	Payee ▾

ℹ Fields marked with * are mandatory

☑ I hereby confirm that the Cheque is submitted by the Drawer/ Payee of the Bank and his details are verified with the details fetched from Bank CBS in FI portal.

Submit Back

Cheque Collection Details

Drawee Bank *	Bank of India
Branch *	01220-BELAPUR
Cheque Number *	00272856
Amount *	60000
BOI customer is Sender or receiver *	Drawee

ℹ️ Fields marked with * are mandatory

☑ I hereby confirm that the Cheque is submitted by the Drawer/ Payee of the Bank and his details are verified with the details fetched from Bank CBS in FI portal.
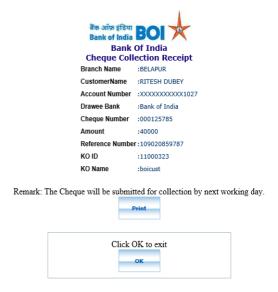
Submit Back

- After filling the mandatory details, BC should select the consent and submit Cheque Collection request.
  Unique Reference Number will be generated and below screen will be displayed.

Cheque Collection request is generated with Reference no:109020859787. Retain the Reference number for future use. Cheque collection Request is pending for approval at Branch.

बैंक ऑफ़ इंडिया **BOI** ★
Bank of India

Bank Of India
Cheque Collection Receipt

Branch Name	:BELAPUR
CustomerName	:RITESH DUBEY
Account Number	:XXXXXXXXXXX1027
Drawee Bank	:Bank of India
Cheque Number	:000125785
Amount	:40000
Reference Number	:109020859787
KO ID	:11000323
KO Name	:boicust

Remark: The Cheque will be submitted for collection by next working day.

Print

Click OK to exit
OK

*Cheque Collection request is generated with Reference no: 109020859787. Retain the Reference number for future use. Cheque collection Request is pending for approval at Branch.

- BC should note the reference number for further approval in Branch.

- After successful registration of Cheque collection from BC portal, the request has to be authorized by the **bank admin**.

- **On successful approval of the reference number of the cheque collection, BC should hand over the cheque to Branch manager by EOD or Next working day.**

Failure Case:

In case if the Aadhar provided by the customer is not seeded with the account number in CBS then below response will be displayed.

THANK YOU