

**Opportunity to become BSNL partner for providing Open Prepaid Instrument (M-Wallet) & Associated services to customers across India on non-exclusive basis in next six months**

**BSNL invites proposal, on Revenue sharing basis, from interested and eligible firms/companies for association with BSNL to generate revenues from mobile-based Wallet i.e. Open Pre Paid Instrument and associated services.** VAS partner alone or VAS partner with its technology partner may meet the relevant eligibility criteria in combined manner.

BSNL is currently operating its GSM mobile services across the nation except in Delhi and Mumbai and has a subscriber base of more than 100 million. BSNL also has a landline subscriber base of 21.7 million & WLL subscriber base of 3.49 million. BSNL is providing different Value Added Service on SMS, MMS, GPRS, EDGE and 3G etc to its Cellular customers. **BSNL is envisaging to progressively generate revenues from mobile-based Wallet (Open prepaid Instrument) and associated services, which may require partnership with external agencies acting as Technology provider, bank and distribution channel.** The technology shall enable transactions through SMS, GPRS, USSD, WAP, J2ME and Internet etc.

The agency shall be required to establish a platform preferably in Disaster Recovery mode & according to latest RBI Guidelines for Prepaid Instruments and TRAI QOS requirements for financial services. BSNL may launch the M-Wallet & associated services with a bank which as per RBI guidelines shall be the legal issuer of the M-Wallet. The agency in coordination with BSNL shall ensure that at least one bank is interested in the business of said services/product.

It is expected that the agency approaching BSNL for partnership in this business shall be in the know of the revenue streams/costs involved/business case of this business and shall have sufficient knowledge and resources to operate the services.

The Ecosystem of M- Commerce / M-Wallet business has following **stakeholders**:

- a) **Bank:** will be the legal issuer of the M-Wallets
- b) **BSNL:** will provide medium for transactions and may also provide Points of Presence for Cashin/Cashout and act as business partner for bank as well as the technology partner.
- c) **Agency** which will provide the M wallet platform, operate the services and develop the business.
- d) Entities to facilitate registration/KYC of customers and do CASHIN/CASHOUT. This is done through BCs and their agents/ subagents/retailers/CSPs etc.
- e) Customers who would avail the facilities/services – users
- f) Entities which will offer their services on this Mobile Wallet like Integrators, Billers, etc

The salient points regarding eligibility conditions, documents required and major terms & conditions are provided below.

**1. Eligibility Criteria Vendors/ Banks to approach BSNL**

- i. The company should be registered & incorporated under the Indian Companies Act, 1956.
- ii. . At least one ‘**Scheduled Public Sector bank**’ or anyone of “**Scheduled Private Sector bank**’ (having at least 1500 branches) on the date of submitting the proposal should be willing to work with the **technology of the Vendor**.

- iii. The agency or its technology partner should have at least one year experience of successfully operating the similar service in any other operator/bank globally at the time of applying to BSNL.
- iv. Technology offered should have been in satisfactory operation for minimum last one year for the similar services in any other operators/ banks at the time of applying to BSNL.
- v. The technology/solution shall be a proven solution. The company shall have minimum 3 deployments of the technology globally. Out of these three deployments two shall be in different countries.
- vi. The company/ its principal and its technology partner shall have a combined minimum annual turnover (audited) of Rupees 10 crore in the field of financial/VAS/IT applications/Telecom applications during the last financial year. However the Principal agency which will front end the arrangement shall have a minimum annual turnover of Rs. 1 crore individually in the field of financial/VAS/IT applications/Telecom applications during the last financial year.
- vii. The company/ its principal shall not have an equity stake in & of any Basic services. Cellular services/ Internet services/ Unified Access services/ National Long Distance services operating company (ies) in India. Similarly, the partner, whose experience has been quoted for fulfilling the criteria at (iii), (iv) and (v) above, should not have an equity stake in & of any basic services/ cellular services/ Internet services/ Unified access services/ NLD services operating company (ies) in India.
- viii. The company/ its principal should not be a licensed service provider to provide Basic services/ Cellular Services/ Internet services/ Unified access services/ NLD services anywhere in India.
- ix. The agency only (main bidder) will interact with BSNL for all obligations/ payments; however all the technology partner(s) will be jointly and severally responsible for the execution of the project.
- x. The agency and the partner shall be jointly and severally responsible for due performance of the contract including continued post execution support of the project. Similarly both the agency and the partner shall be jointly and severally remain responsible for nonperformance inter-alia any other act that may lead to barring of business dealing with the agency (along with partners) or banning business with them.

## **2. List of documents to be submitted as part of the proposal**

- i. Non-refundable processing fees of Rs. 50,000/- in the form of DD drawn in favour of AO (Cash), BSNL, New Delhi shall be submitted along with the proposal.
- ii. Latest audited Annual Report of the company, in case printed copy is not available then copy of the same duly certified by the Company Secretary/ Director/ Managing Director of the company.
- iii. Turnover certificate from the company's Auditors/ CA mentioning the field of turnover as required under the eligibility conditions.
- iv. Copy of the Article of Association & Memorandum of Association.
- v. List of Directors including their names(s) and address(es) along-with contact telephone numbers, DIN of each director & CIN of the company.

- vi. Certified True copy of Board's/ Management's resolution in favor of authorized signatory.
- vii. Specimen signature of the authorized official duly attested by Company's/authorized signatory's Banker.
- viii. Non-Disclosure undertaking, duly notarized on non judicial stamp paper of Rs.50/- (NDA format enclosed).
- ix. Technical details of the solution and business plan.
- x. Contact details i.e. Name, mail id, phone no., mobile no., fax no. of a responsible person for liaising in this matter.
- xi. Letter for eligibility against requirement of eligibility conditions mentioned at para 2 (iv) & 2 (v)
- xii. If the agency/company intends to provide services/solution along with some technology partner then the documents to be submitted along with the proposal shall also contain the agreement between/amongst partners clearly defining the responsibilities of each.
- xiii. The agency shall submit an irrevocable undertaking duly signed by it and its technology partner(s), if applicable, stating that both of them i.e. the agency and its partner(s) shall be liable for due performance of the contract jointly and severally, failing which both of them shall be liable to be barred from having any business dealing with BSNL for a period of three years.
- xiv. **Details of Business plan:** The agency shall submit a business plan along with its proposal.
- xv. **Commitment / undertaking to submit Performance Bank Guarantee to submit Rs. 5 Lakh (each by the agency and the technology partner) at the time of signing the agreement.**

### 3. Scope of work for Agency its technology partner:

The following broad scope of work (SOW) is only indicative/ tentative and may differ on case to case basis at the time of discussions with the agency/bank based on type of solution proposed and responsibility matrix. The actual SOW shall be made part of agreement in each case, on case to case basis.

#### 3.1 Technical Requirements:

- i. To show Proof of Concept (POC) to joint teams of BSNL & Bank in 90 days from the approval letter from BSNL.
- ii. **Provision of Hardware/ Software:** Provision of M-Wallet Platform Solution - relevant hardware, equipment, software/related software licenses, M Wallet customer/agent mobile application, M Wallet web application for agents. Provisioning of the service
- iii. CAPEX (hardware & software), AMC, updation of system & operations of the system to be deployed by agency and other costs associated with deployment.
- iv. **Installation:** To do installation, testing, commissioning at its own cost of the Wallet system/ solution and **launch the services within 6 months of signing of tripartite agreement.**
- v. **Operations:** It shall also be responsible for operation and maintenance of all the equipment (hardware, software, help desks, etc.) and application/ solution/ servers on

24X7X365 basis by a team at its own cost for providing the Service(s). It will also include execution & monitoring of defined rules and day to day operations, configuring commission to BCs, Tariff/charges of the services. Selfcare website development, Operations & maintenance related to M-Wallet-Website development, Operations & maintenance related to KYC & Integration with BSNL/Bank KYC Server/Website. Generation Of MIS report- Automatic. Reconciliation on the basis of MIS reports and otherwise

- vi. **Integration:** Integration with BSNL network, Bank CBS, BSNL Prepaid/ Postpaid GSM network, BSNL Service Delivery Platform and systems of other billers/ merchants and systems/ platforms of other VAS providers. Cost of integration and its updation for the agency to integrate its solution with Bank, BSNL and other biller's n/w and subsequent maintenance costs if any.
- vii. To put a Disaster Recovery at a geographically different location from day one, in case of launch of the product/ services or the architecture shall be as per satisfaction to the bank.
- viii. The above platform shall be capable of providing following services:
  - o Cashin (through agent/ from bank account)
  - o Cashout (through agent/ into bank account)
  - o P2P Services (Fund Transfer from one Wallet to another)
  - o Payment of BSNL services where BSNL is a biller(Postpaid mobile/ Telephone bill payment, Prepaid top up, VAS purchase)
  - o Bill payments of Billers(Electricity, Water, Rail Tickets, , Other Telco's bill payment and top up, House Tax, Property Tax, Civil Agency Tax, DTH etc.)
- ix. To establish a technical call centre (Level 2 & Level 3) for BSNL / Bank employees for fault rectification, for handling service disruption/de-gradation, etc. during regular working hours.
- x. To provide password protected access to various functionaries of BSNL/ Bank.
- xi. The solution shall ensure handling & prevention of all kinds of fraud scenarios viz. hacking SMS, stolen handset etc or any other security threat.
- xii. The agency shall be responsible for any loss of money due to any technical problem/ incapability / security lapse which will be attributable to the said platform/ solution or the officials of the agency or its partner. The agency and partner shall indemnify BSNL in all such cases. If any action is brought against BSNL in such cases either by Bank or any other agency/ individual, the agency and partner shall defend the same at their cost and consequences and shall indemnify BSNL all the costs and other expenses that BSNL may incur in this connection.
- xiii. **Hosting Infrastructure:** Infrastructure including AC/ Power/ space / connectivity to local BSNL Network etc. shall be provided by BSNL for this business in case deployment is done in BSNL Premises.
- xiv. To provide training as per BSNL/ Bank requirement: Instructional training to the designated **Training centre** staff of Bank to implement the services, if required & providing training material and imparting training to BCs
- xv. Security of data available in the M-Wallet system/ providing money trail.
- xvi. Keep back up data for defined duration as per RBI guidelines.
- xvii. Providing Key resource personnel for the project/ service
- xviii. Getting the testing done before launch

- xix.** Business Operations including business analysis
- xx.** Complying with all Legal requirements relating to Operation, of M-Wallet services as per RBI/ Govt. guidelines- implementation part
- xxi.** Project Management, Project planning, quality control, change management
- xxii.** BSNL business & operational support including on-going changes to the M-Wallet user Interface, services management, helpdesk support, local technical support.
- xxiii.** Local support required for system integration
- xxiv.** Bug fixes, M-Wallet platform maintenance & upgrades
- xxv.** Developing biller community, servicing billing & settlements with third party billers
- xxvi.** Changes, up-grades & improvements to the platform
- xxvii.** Separate instance of service on their own platform for BSNL & also the different workforce for BSNL which shall be separate / independent from other Telcos/corporates so as to provide distinct M-Wallet service to BSNL/ related bank customers.
- xxviii.** In case BSNL has tie up with more than one bank then separate platforms shall be installed, if required.
- xxix.** Proactively manage the customer client application on a day to day basis.

### **3.2 Other Activities to be performed by agency**

- i.** Enable the BC agents to do maker part of KYC i.e. enable agents to enter KYC details through SMS/Web/WAP etc. to a centralized server and integrate it with KYC server of the bank.
- ii.** Arranging and deploying Long Code, USSD code equipment for the said service.

### **3.3 Performance Bank Guarantee**

The agency shall submit a bank guarantee of Rs. 5 lakhs and its technology partner, if any, shall also submit a separate bank guarantee of same amount to BSNL which shall be valid for the entire duration of 5 years of agreement. BSNL shall reserve the right to encash the BG in case the agency or its partner withdraw from the agreement citing commercial/ business case reasons or any other reason not mentioned in the agreement.

### **3.4 Branding**

The service shall be launched by BSNL co-branded with the bank.

## **4. BSNL's responsibilities:**

- i.** Interacting with DoT/ TRAI
- ii.** Provision of Space, Infrastructure-ac/ power & local connectivity etc. Hosting services
- iii.** Connectivity between M-Wallet system/ platform in BSNL premises & Bank Systems (CBS/ intranet) & between M wallet system main and its disaster recovery system in different location.
- iv.** Connectivity (E1/PRI/Internet etc.) from Level 1 call centre of Bank (tentative depending upon roles of bank) to Level 2 call centre of BSNL/ agency for escalation of customer complaint & its resolution
- v.** Push SMS capacity
- vi.** E1/PRI connectivity for IVR calls
- vii.** Toll free SMS Short code or Long code, USSD code for the service
- viii.** Toll free/ UAN/ any other no. for call center
- ix.** SIM upgradation/bundling

- x. Cost of integration for BSNL to update/integrate its systems (SDP, PRBT systems, Website, Billing servers etc) with the solution and subsequent maintenance cost if any.
- 5. It is expected that in addition to the various costs the following costs shall also be borne by the business before distributing the revenues amongst all business partners**
- i. Commission to BC, (BC+Distributors/retailers) for Cashin, Cashout, bill payments, VAS Retaining, Mobile prepaid top-up etc
  - ii. Commission to other aggregators/integrators of billers
  - iii. Govt. Tax, License fee, octroi tax pertaining to M-Wallet service/ prepaid instrument service, if any, on actual basis
  - iv. Any other cost which is mutually agreed
- 6. Cost to be borne by each entity (bank, BSNL, Agency/technology partner) for its own officials/business**
- i. Travel
  - ii. Admin expenses
  - iii. Costs for business development by all partners
- 7. Costs to be taken into account before division of revenue share between BSNL & agency/ technology partner: Following shall be removed from the revenue share received by BSNL from bank before sharing with the agency.**
- i. License fee, spectrum charges, any other levy payable to Licensing Authority pertaining to Telecom service, if any, on actual basis
  - ii. Any other cost which is mutually agreed

**8. Marketing**

Marketing may be done on case to case basis. This shall be discussed by BSNL with Bank.

**9. Duration of agreement:** 5 years initially and thereafter on mutual negotiations.

**10. Bank's responsibilities:**

- i. Provisioning of the M-Wallet Service to the right customer.
- ii. Cost of integration for Bank to update /integrate its systems (CBS, intranet, online KYC system) with the solution and subsequent maintenance cost if any
- iii. Appointing BCs- Appointing BSNL as BC & others
- iv. Reimbursement by bank to BC for doing KYC. Rate to be negotiated.
- v. Operating Level 1 call centre
- vi. Interaction with RBI
- vii. Any other responsibility as per discussion / negotiations

*The above list of activities is not exhaustive. Based on above activities a tentative Responsibility Matrix is at Annexure I. Other activities as per requirement may be added later as per requirements and company shall agree to the same.*

**11. BSNL Procedure to Proceed with Proposals:**

- i. The proposal should be submitted by agency, signed by authorized signatory, to GM (VAS), Room No. BSNL Corporate office, Janpath, N.Delhi-110001 after giving a presentation about the proposal.
- ii. VAS committee of BSNL shall examine the proposal

- iii.** VAS partner shall show the Proof of Concept (POC) of the solution/services to BSNL/bank jointly.
- iv.** After successful POC the commercial terms & conditions including revenue share, customer facing tariff, commercials for BC, important responsibilities of all the stakeholders, brand name of the Wallet/ service(s) etc. shall be finalized in negotiations/ discussions with the Bank, Vendor and BSNL by VAS committee of BSNL. It may be noted that the commercial terms and conditions may be different in various cases based on the responsibility of BSNL, bank and the VAS partner on case to case basis and accordingly the revenue share shall be negotiated by VAS committee of BSNL with the bank./ agency.
- v.** The approval of BSNL Management will be taken for the recommendations of VAS committee.
- vi.** After the approval of BSNL Management, process of signing of agreement with bank/vendor shall be initiated.
- vii.** BSNL may sign a separate agreement with bank and agency or may sign a combined agreement based on the proposal and discussions with bank on case to case basis.
- viii.** In case BSNL signs separate agreement with bank and agency and there is a technology partner to the agency as well, in such a case BSNL will sign a tri-partite agreement (BSNL-Agency-Technology partner) making the technology partner a party in the agreement.

**Tentative Responsibility Matrix for all entities in M Wallet**

<b>Sr. No.</b>	<b>Activity</b>	<b>Responsibility of BANK (directly + through its technical partners)</b>	<b>Responsibility of BSNL</b>	<b>Responsibility of Agency/its Technology partner</b>
1.	Legal issuer of M-Wallet	FULL	NIL	NIL
2.	Custody of wallet money in ESCROW a/c	FULL	NIL	NIL
3.	Administrative control of M-Wallet system & setting regulatory limits	FULL for defining rules- Bank to either do it directly on M wallet system or convey to BSNL	BSNL to either do it directly on M wallet system or convey to its agency/technology partner	FULL for execution
4.	Interacting with RBI	FULL	BSNL to supplement	Agency/technology partner to supplement
5.	M-Wallet Platform Solution - relevant hardware, equipment, software/related software licenses, M Wallet customer/agent mobile application, M Wallet web application for agents – Provision of above items – Installation, testing, commissioning, operation and maintenance of above	NIL	NIL	FULL, Agency/technology partner to provide at its own cost.
6.	BANK Network/ CBS relevant hardware, equipment, software/software licenses related to updation of CBS, interface to CBS – Provision of all above items – Installation, testing, commissioning, operation and maintenance of all above – Integration between M-Wallet solution & interface to BANK CBS etc.	– Full for Hardware/software for BANK CBS, interface to BANK CBS end Integration  – Joint responsibility- BANK to facilitate	NIL  Partly - BSNL to facilitate	NIL  FULL to carry out integration
7.	BSNL Network - relevant hardware,		– Full for Hardware/	NIL



	equipment, software/ software licenses related to updation of SDP, SMSC, Pre-paid Top up system, Postpaid bill payment system, PRBT songs or any other VAS – Provision of all above items – Installation, testing, commissioning, operation and maintenance of all above – Integration between M-Wallet system & BSNL SDP, SMSC, Pre-paid Top up system, Postpaid bill payment system, PRBT songs systems or any other VAS element(s)	NIL  NIL	software for BSNL end Integration  – Partly - BSNL to facilitate and update its systems	FULL to carry out integration
8.	Hosting services – Space, Infrastructure-ac/power & local connectivity etc.	<ul style="list-style-type: none"> <li>• Full for BANK systems</li> <li>• Full for control modules of M-Wallet system if deployed in BANK premises.</li> </ul>	BSNL to provide Infrastructure for deployment of M-Wallet system in BSNL premises etc. at its cost in case it is deployed in BSNL premises.	Agency/technology partner to deploy
9.	Managing operations of M Wallet solution/platform	Partly- for Monitoring & defining rules	Partly- for Monitoring & defining rules	FULL for execution & monitoring of defined rules and day to day operations
10.	Identifying Key resource personnel for the project/ service	Full from BANK side	Full from BSNL side	Full from Agency/technology partner side
11.	Getting the UAT done	Partial – to conduct the testing for Admin portion & services	FULL – to conduct the testing with the support of Agency/technology partner as and when offered by Agency/technology partner	Partial – to offer the tests and get the testing conducted by BSNL
12.	Interacting with DoT/ TRAI	To supplement	FULL	Partly- execution of DoT guidelines
13.	Business Operations including business analysis	Jointly	Jointly	Jointly

14.	Interaction with billers viz. acquiring & settlement	<ul style="list-style-type: none"> <li>• Business development (BD) - BANK &amp; BSNL both to do.</li> <li>• Acquiring &amp; settlement- BANK and BSNL to identify the billers/aggregators with mutual consultation</li> <li>• Settlement to be done by BANK to the aggregators directly.</li> </ul>	<ul style="list-style-type: none"> <li>• BD- Jointly</li> <li>• BSNL to identify the billers/aggregators and reserves the right to approve the integrator.</li> <li>• BSNL to monitor settlement</li> </ul>	<ul style="list-style-type: none"> <li>• BD- Jointly</li> <li>• Agency/technology partner can itself act as an integrators or can recommend</li> <li>• FULL to integrate with all billers/aggregators.</li> <li>• Full support for implementation</li> </ul>
15.	Integration with Billers	NIL	Nil	FULL for integration
16.	<ul style="list-style-type: none"> <li>• Connectivity between M-Wallet system/ platform in BSNL premises &amp; BANK Systems (CBS/ intranet)</li> <li>• M wallet system main and its disaster recovery system in different location</li> </ul>	NIL	FULL- For provisioning Lease line/ MPLS VPN etc.	FULL for integration using provided MPLS VPN/ Lease line
17.	Push SMS capacity	NIL	FULL- for providing capacity at its cost. Terminating SMS cost to be borne by business	FULL- for integrating & pushing SMS
18.	Instructional training to the designated <b>Training centre</b> staff of BANK to implement the services, if required	Partly to coordinate	Partly to co-ordinate	FULL, at its cost
19.	Providing all amenities, infrastructure, training material etc for training and calling the mutually agreed no. of designated officers to the place of training Repetition of such training to other BANK officials	FULL for BANK Officials	FULL for providing infrastructure, amenities for BSNL Officials	FULL for providing training material and imparting training to BCs
20.	Printing of forms for registration for <b>opening of M Wallet A/c &amp; KYC</b> Distribution & circulation of registration & KYC Forms	Jointly for finalizing. BANK may also print, resize & repackage for distribution	For finalizing as business partner of Bank & printing forms as BC	Nil

		BANK may also distribute within its outlets/network	BSNL to arrange distribution as BC within its network/outlets.	Nil
21.	Complying with all Legal requirements relating to Operation, of M-Wallet services as per RBI/ Govt. guidelines	BANK to either do it directly through administrative control/password on M Wallet system or intimate guideline(s) to BSNL for implementation.	BSNL to either do it directly on M Wallet system or intimate guideline(s) to Agency/technology partner for implementation.	FULL to implement
22.	Conforming to the laws of the land and security agency requirements related to the agreed service	.....do....	.....do....	....do....
23.	Call Center for customer support service (Level 1) to the consumers of Wallets	FULL for Level 1 support i.e. for answering all routine queries of a customer directly	BSNL to monitor and provide necessary connectivity between Level 1 call centre and Level 2 call centre	Agency/technology partner to provide Level 2 support at its cost to support Bank call centre officials in finding answers to non routine queries of a customer/call centre staff
24.	Technical Call Center for assistance and guidance to authorized BANK officials in handling operational problems (Level 3)	NIL	BSNL to monitor	FULL at its cost
25.	E1/PRI connectivity for IVR calls	NIL	BSNL will provide necessary connectivity at its cost for IVR call back from M-Wallet system which shall be used for the purpose of completing the transaction.	Agency/technology partner to integrate.
26.	Toll free/ UAN/ any other no. for call center	NIL	FULL, number to be routed to BANK Level 1 call centre	NIL

27.	Selfcare website development, Operations & maintenance related to M-Wallet	Partly BANK to guide for design	Partly – BSNL to guide for design	FULL- for design, development & maintenance, at its cost
28.	Website development, Operations & maintenance related to KYC – Integration with BSNL KYC Server/Website	FULL- for BANK website BANK to facilitate	FULL – for BSNL website Partly - BSNL to guide/coordinate for integration Partly- BSNL to facilitate	FULL- for design, development, implementation & integration at its cost
29.	Marketing, advertising and promotion of services	Marketing may be done on case to case basis. This shall be discussed by BSNL with Bank.		NIL
30.	Commission fixation for BCs for the services	BANK & BSNL to do it jointly in consultation		FULL- for implementation
31.	Tariff/ charges of the services	To be decided jointly.		FULL- for implementation
32.	Security of data available in the M-Wallet system/ providing money trail	BANK may either do it directly on M wallet system or inform BSNL for implementation of guideline(s)	BSNL may either do it directly on M wallet system or inform Agency/technology partner for implementation of guideline(s)	FULL to implement
33.	Bringing BCs	BANK to appoint BSNL as primary BC for M Wallet business. BANK & BSNL to jointly identify more BCs	To act as BC if appointed	To act as BC if appointed
34.	Approval of additional BC Companies	FULL, BANK to approve new BC companies in consultation with BSNL	BSNL to advise BANK in selection of new BCs	.....
35.	Making payment to BC for KYC per successful KYC	Full	To take payment as BC in lieu of doing the	Nil

			defined agreed job	
36.	Doing KYC	Partly as checker	BSNL, as BC, to partly work as maker, & do VERIFICATION directly or through franchisee n/w	Nil
37.	Making KYC details online	Partly – balance items if required	To do partly as BC	Enable the BC & their agents to do maker part of KYC
38.	Making the Service available to customers, registration of the customers for the service & provisioning of the service.	FULL for authenticating	NIL	FULL for provisioning
39.	Provision & opening of short code/ Long Code, USSD code for the said service	NIL	FULL- for BSNL allocating short code/long code/USSD code	<ul style="list-style-type: none"> <li>• Full for integration.</li> <li>• Arranging Long code/USSD code service at its cost if BSNL does not have such equipment/services</li> </ul>
40.	Generation Of MIS report- Automatic	FULL	NIL- BSNL may ask for additional reports, if required	FULL
41.	Reconciliation on the basis of MIS reports and otherwise	FULL for each	Full for self and Partly for all	FULL
42.	SIM Upgradation / bundling	NIL	Partly- to arrange suitable SIMs and facilitate burning of the application into SIMs	To provide suitable application to be burnt into SIMs
43.	Revenue Stream	All the revenue streams are to be shared/negotiated		
44.	Customer facing commercials	To be done jointly	Jointly with Bank	NIL
45.	Commercials for Business Correspondent Company	To be done jointly	Jointly with Bank	NIL

### Tentative Responsibilities of BCs in M Wallet

For this project the BCs shall be appointed by BANK on the recommendation of BSNL and as per RBI guidelines.

Sr. No.	Activity	Responsibility of BC company (BSNL or any other)
1.	Appointing Distributors/ retailers/CSPs	Appointing Distributors/ retailers/CSPs after ensuring certain parameters viz. credibility of the person and as per RBI guidelines
2.	Money Transfer between BC and BANK	<ul style="list-style-type: none"> <li>• BC/agents to deposit in BANK through cheque, cash, draft, M banking or any other means</li> <li>• BSNL on information from BANK to create same limit in M Wallet of respective BCs/agents as per BANK authorization</li> </ul>
3.	Money Transfer in distribution chain - between BC and its distributors, retailers, CSPs	BC to collect money from distributors, retailers, CSPs (through cheque, cash, draft, M banking any other means) and transfer M Wallet money to their Wallets
4.	Doing CASHIN, CASHOUT	BCs to get it done through CSPs
5.	Training Distributors/ retailers /CSPs	BCs to organize proper training to their respective distributors/retailers /CSPs
6.	Doing KYC and registration	BCs to get it done through their CSPs.
7.	Making KYC details online	BCs to get it done through their CSPs/other means.
8.	Sending physical KYC forms to Bank	BCs to get it done through CSPs/other means
9.	Coordinating with nearest linked BANK branch for completing any deficiency in the KYC form, complaints in CASHIN and CASHOUT by customers	BC to do it
10	Ensuring the identity of receiver when he comes to cashout <ul style="list-style-type: none"> <li>- agent initiated (phase I)</li> <li>- customer initiated (Phase II)</li> </ul>	CSPs to ensure this
11	Monitoring CSPs	BCs to do monitoring, management and control of distributors/retailers /CSPs

**Note:** Detailed process flow document to be prepared in consultation with BSNL, BANK and Agency/technology partner before launch.