

FAQ on Direct Benefit Transfer (DBT)

<u>Sr No</u>	<u>FAQ</u>	<u>Reply</u>
1.	What is Direct Benefit Transfer?	Direct Benefit Transfer or DBT is a major initiative by which Gol aims to transfer benefits directly into the bank/postal accounts, preferably Aadhaar seeded, of the beneficiary.
2.	What are the pre-requisite to commence DBT on PFMS?	Pre-requisites to commence DBT on PFMS in sequential order are: i) Scheme creation, ii) Scheme configuration for DBT, iii) Agency configuration and iv) digitization of beneficiary data in the format downloadable from PFMS or external system integration with PFMS for fetching beneficiary data for DBT.
3.	Who will create and configure a Scheme on PFMS?	Presently, Project Cell User in PFMS creates Scheme on PFMS with GB, hierarchy, components, agency/institution types and beneficiary type. Components can, however, be created by the Program Division in the Ministry as well.
4.	What is DBT configuration and who will do it?	To make the scheme ready for DBT, configuration for DBT is mandatory after the scheme creation. Department/Ministry has to provide Annexure-iii form (contains scheme Name , code ,type ,DBT Mission code component name and code, payment mode etc) for DBT configuration. For Center scheme PFMS HQ does the DBT configuration while for State Linked and state schemes PFMS state Directorate will do the configuration.
5.	What is the difference between beneficiary and vendor?	<u>Beneficiary</u> is one who receives financial assistance or subsidy without any consideration, i.e. without rendering any service or making any delivery to the benefactor. Whereas the <u>Vendor</u> is one who either render service or makes delivery of goods and services to the agency and get paid for the same.
6.	Is Aadhaar mandatory for DBT?	No, at present Aadhaar is not mandatory for DBT. However, Aadhaar seeding in beneficiary database and bank accounts is desirable to achieve DBT objectives in its true sense.
7.	What is Aadhaar seeding?	Aadhaar seeding is done by updating Aadhaar Number in the beneficiary database and linking the Aadhaar number with bank account of the beneficiary in the Core Banking System (CBS).

		Aadhaar seeding is desirable for de-duplication and curbing leakages.
8.	What is National Payment Corporation of India?	NPCI maintains Aadhaar Payment Bridge System (APBS) and National Automated Clearing House (NACH). Now all payments, both accounts based and Aadhaar based, in PFMS are routed through NPCI.
9.	Whether Aadhaar seeding with multiple bank account is possible?	No, at a time only one bank account can be seeded with one Aadhaar Number. In case, a beneficiary seeds his/her Aadhaar Number in multiple bank accounts, the previous seeding, if any, gets overwritten by the fresh seeding.
10.	I have made Aadhaar based DBT payment to a particular beneficiary but beneficiary is reported to have not received the payment in the linked bank account. The system is, however, showing the payment status as success. Why is it so?	Payment might have been credited into the freshly seeded new bank account. Beneficiary may be advised to check credits in his/her other bank accounts.
11.	What is meant by Debit Bank?	It is the bank account from which payment will outflow to destination bank account for credit to beneficiary.
12.	What is meant by destination bank account?	It is the bank account of the beneficiary in which the amount of benefit is credited.
13.	What is External System Integration?	Various Ministries/Departments have developed their own portal for processing of their schemes but they want to use the PFMS for Validation and Payment purpose facility. To use these facility their Portal [i.e External system] has to integrate with PFMS. Presently PFMS has SFTP mode integration facility.
14.	DO external system need to have SFTP Server for integration purpose?	Yes, for SFTP integration external system require to have server for UAT. For Production environment PFMS provides the server.
15.	What is Source Specific ID [SSID]?	Unique Identifier of External System like MCTS etc. SSID is system specific.

16.	Can multiple schemes may operate through same SSID or External System?	SSID is system specific. Multiple scheme may operate through same SSID. Schemes have to be mapped with SSID.
17.	What are documents required for external System integration?	<p>Documents provided by PFMS:-</p> <ul style="list-style-type: none"> ● System Integration document ● Sample SOP ● API document ● Annexure-i and ii form (contains IP details, SSID, Payment mode, scheme details etc) <p>In response, Documents provided by External system:</p> <ul style="list-style-type: none"> ● SOP for its system integration. ● IPs for whitelisting of SFTP server. ● IPs for whitelisting for API access, Port no. and Username. ● Duly filled and signed Annexure-i and ii form (contains IP details, SSID, Payment mode, scheme details etc)
18.	Mode of Integration	<p>There are six modes of integration for which a source system ID is created:</p> <ul style="list-style-type: none"> ● DBT-MIS, ● REAT-MIS, ● BOTH[DBT+REAT] MIS, ● DBT MIS+Payment , ● REAT MIS+Payment, ● Both[DBT+REAT] MIS+Payment.
19.	Model of Integration	<p>Model 1- For MIS purpose , it has two options [i.e with account Validation or without account validation]</p> <p>Model 2- For both MIS+Payment</p> <p>Model 3- Through PFMS UI</p> <p>Model 4- State IFMIS Integration</p> <p>SNA O.M has been issued containing the details of all these four Models.</p>
20.	If any external system wants to change its Integration Model, its SSID will change or not?	SSID may remain same, while its Model may be changed.
21.	How many beneficiaries/records may sent for payment in a file?	At present maximum 20,000 records may be send in a single beneficiary/payment file.

All possible Scenarios of beneficiary creation process may be summarized as under:-

Nine Scenarios in Beneficiary Creation Process of PFMS <small>PFMS O/o CGA</small>			
File with Aadhaar and Account number	NPCI response not received	NPCI rejected UID	NPCI validated UID
Bank response not received	1. Beneficiary ID is NOT created (Failed response is sent)	2. Beneficiary ID is NOT created (Failed response is sent)	3. PFMS waits for 3 days for Bank response. If response is not received then Beneficiary ID is created based on Aadhaar. PFMS Response: Beneficiary created based on UID validation and "no response from Bank" . Payment File must be marked with 'U'
Bank Rejected the Account number	4. Beneficiary ID is NOT created. (Failed response is sent)	5. Beneficiary ID is not created. PFMS Response: Error code is sent to the external system	6. Beneficiary ID is created on the basis of UID. PFMS Response "Beneficiary ID created based on UID validation. Bank Account rejected by Bank (with reason)" . Payment File must be marked with 'U'
Bank validated the Account Number	7. Beneficiary ID is not created by PFMS. PFMS Response: <i>PFMS keeps waiting and does not send any response to the external system</i>	8. Beneficiary ID is created based on Account. PFMS Response "Beneficiary ID created based on Account validated by Bank. NPCI has rejected UID (with reason)" . Payment File must be marked with 'A'	9. Beneficiary ID is created and response is sent to the external system. If at time of payment both Aadhaar and Account number are sent then preference will be given to Aadhaar based payment. If only one of them is provided then payment is done accordingly.
