



The **Quatrain** of Inclusion

The Quickfix Quatrain



01

Fix Economic Viability

- Pricing guidelines [*RBI, DFS*]
- Multi-bank, multi-product at ABC [*RBI*]
- Customer eKYC/eAuth by ABC on FI services [*RBI*]
- Nil GST on FI services from ABCs [*RBI, DFS*]
- Incentive ABC for merchant enrolling [*RBI, IBA*]
- No Provident Fund on CBCs [*RBI, IBA*]

02

Promote Product Usage

- Relevant DIY products [*RBI, BCFI, BFSI*]
- Vividify products for customer awareness [*RBI, BFSI*]
- Incentives for trying, using & loyalty [*RBI, IBA*]
- ABCs also be merchants & vice versa [*RBI, IBA*]
- Allow micro-deposits & digital statements [*RBI*]

03

Implement Quality Access

- Trained, certified, registered ABCs [*RBI, BCFI*]
- BC Registry operation including blacklist (*RBI, BCFI*)
- Heatmap of customers, products, ABCs, merchants, and activeness [*RBI, BCFI*]

04

Ensure Ubiquitous Availability

- White-labelled BC guidelines [*RBI*]
- Flexibility to choose issuing bank [*RBI*]
- No ABC allotment by SLBC [*RBI, IBA*]
- eKYC for ABC & merchant onboarding [*RBI*]
- Remove multi-bank ABC-KYC [*RBI*]
- Allow multi eKYC onboarding [*RBI, UIDAI*]