DLT - TLV

Implementation

What is DLT or Distributed Ledger Technology?

Distributed Ledger Technology(DLT) is a Block chain-based registration system. This Ledger keeps track of all the records of transactions made by network participants. Where telemarketers have to be registered with operators and users & resellers with operators but through Telemarketer.
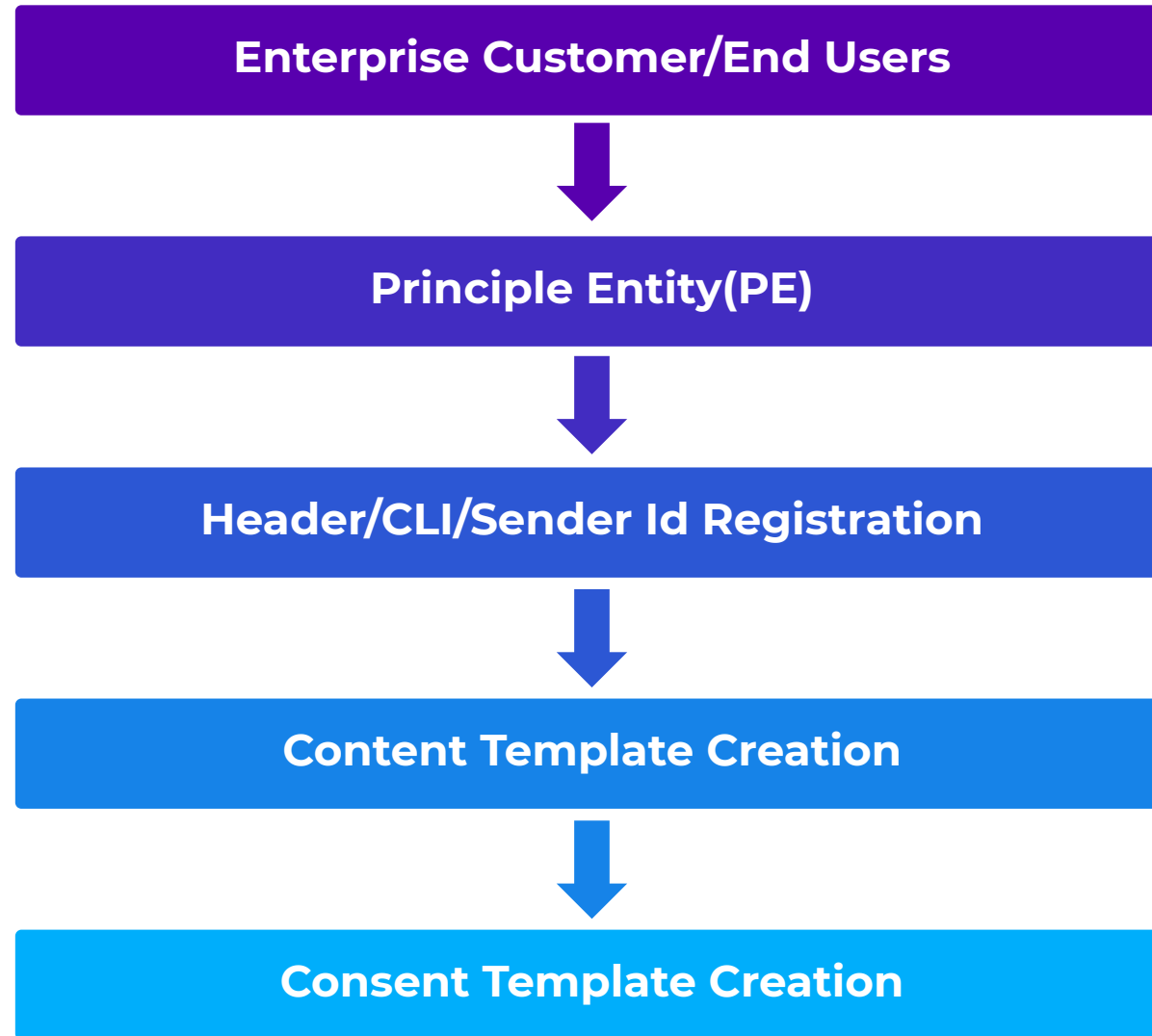
Why DLT is Mandatory?

TRAI has taken this step to prevent customers from Unsolicited Commercial Communication which were annoying customers as fraud calls & SMS. After the failure of the DND registry and the current regulations, the TRAI expects the use of a block chain-based DLT platform to bring more success in the prevention of financial frauds and spam calls. So, according to TRAI's regulation, DLT registration is mandatory to continue further telecom services.

Steps for registration

Enterprise Customer/End Users

↓

Principle Entity(PE)

↓

Header/CLI/Sender Id Registration

↓

Content Template Creation

↓

Consent Template Creation

Operator Links

Videocon

https://smartping.live/entity/login

Jio

https://trueconnect.jio.com

Airtel

https://www.airtel.in/business/commercial-communication/home

BSNL

https://www.ucc-bsnl.co.in/

TATA

https://telemarketer.tatateleservices.com:8082/#/

Vodafone-Idea

https://www.vilpower.in/

Principal Entity

It's the organization who's sending SMS to the customers. It could be an individual, partnership firm, or any private and government entity.

As per the updated TRAI rules every entity has to be registered with the telecom operators in the DLT platform.
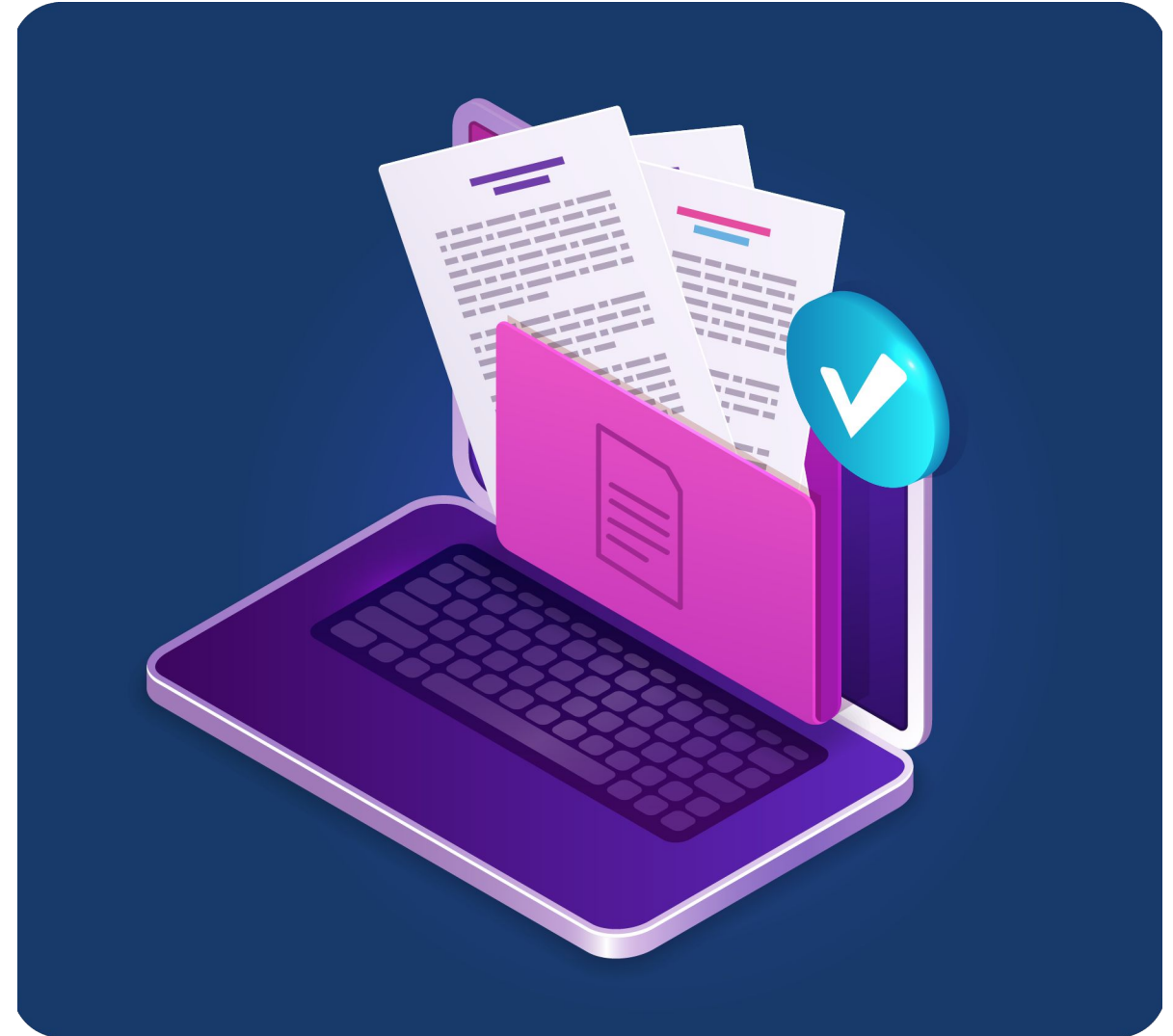
PE Registration

- Enterprise customer needs to do the registration as a PE on any DLT portal.
- If client has uploaded the required document then they will get Temporary reference number from operator.
- TAT is for approval is 48 Hrs.
- After getting the approval client must get 16 digit DLT ID(Unique ID)
- By using the same id client will do the registration on rest operator.

# Which documents do your customer need for KYC for DLT?

For KYC, you need documents like

- Proof of authorized signatory,
- Self-certification by authorized signatory required on letterhead with name,
- Designation and seal, Proof of Identity,
- POA: Proof of Address,
- Consent letter from parent entity,
- Pan Number (Entity),
- GST Number(Govt.),
- Aadhaar Number of Authorized Signatory.

Header Registration (Transactional)

- Go to new header registration.
- Create one header as per the given category.
- Header must be 6 alphabetical character.
- Header should belong to entity name(company name)
- First 3 prefix should be related to entity and other 3 can be anything related to business.
- Entity will get reply from the operator regarding the approval of header.
- TAT is for approval of header is 24 Hrs.
- If Header is not related to the entity name then operator need the justification of the uploaded header.
- Active/ Approved status shows as header is approved at operator end.
- If header status is Active on one operator then the same header will be reflect on other registered operator.
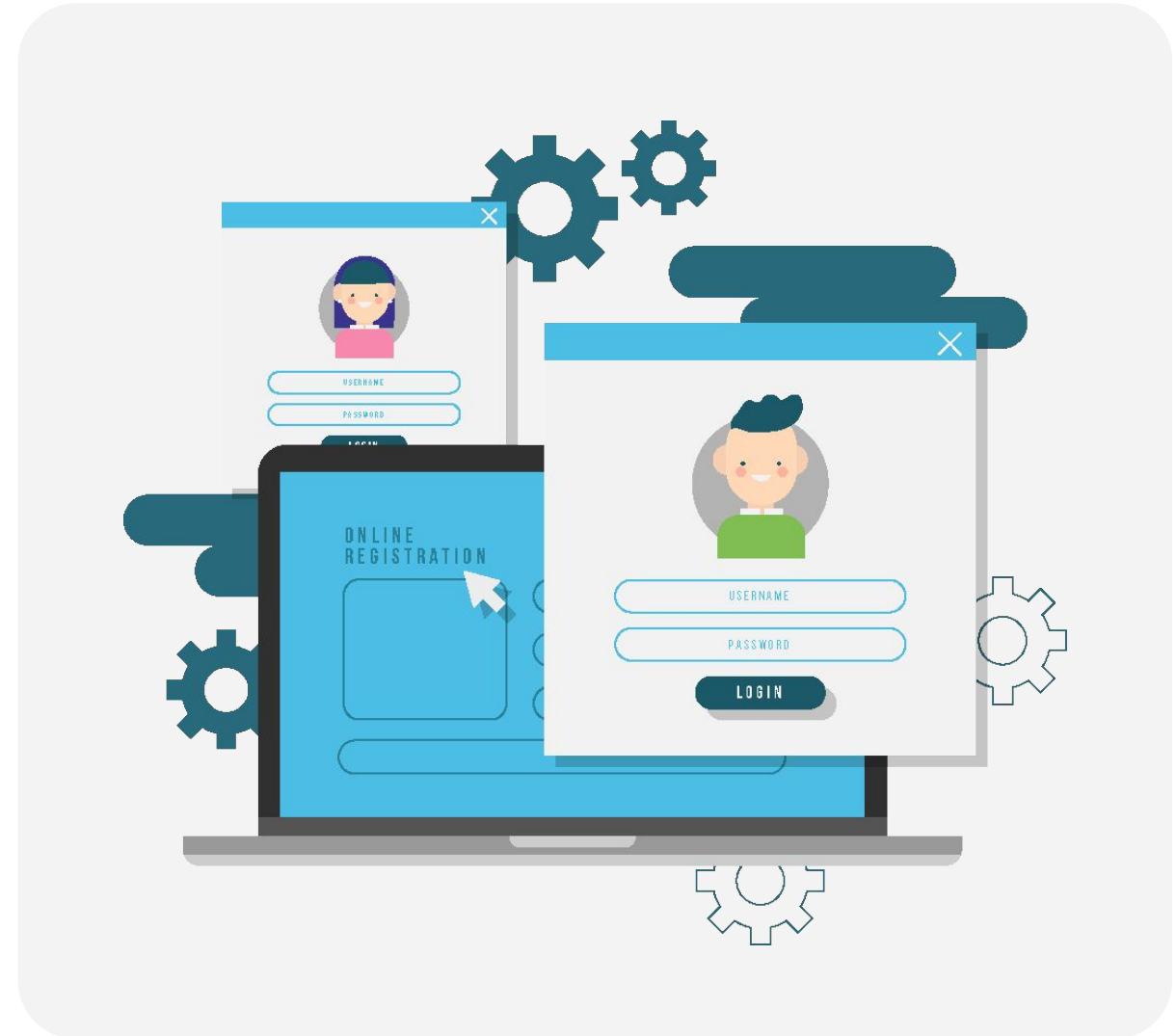
Header Registration (Promotional)

- Go to new header registration
- Create one header as per the given categories.
- First prefix should be related to the given categories and other 5 can be anything numeric.

Header Registration (Promotional)

Categories	Prefix
Banking/ Insurance/Financial products/ Credit card	1
Real Estate	2
Education	3
Health	4
Consumer Goods And Automobiles	5
Communication/Broadcast/Entertainment/IT	6
Tourism /Leisure	7
Food & Beverages	8
Others	0

Content Templates creation guidelines

- Enterprise entity must upload their content templates on the DLT portal.
- Entity will get four categories to upload the templates.

Pre DLT

Basis the Sales team request account creation done with complete KYC Documents on Internal Portal.
1. Telemarketers – No direct senders
2. Direct Enterprise Clients.

Customers Send Sender ID/Templates (Voice/SMS) for whitlisting. No Uniqueness in allocation of Sender Ids.

Type of Messages :
- Transactional
- Promotional
- Govt

Post DLT

All Entity /Senders & Telemarketers need to register with originating access provider (OAP) on their DLT platform .

Entity should register all its SMS Headers and Voice CLIs on the platform . Uniqueness check is enabled.

Entity should register all its templates (Customer consent & content) on the platform.

Type of Messages :
- Transactional
- Promotional
- Service
    - Service Inferred / Implicit
    - Service Explicit

Content Templates creation guidelines

Transactional:

- Any message which contains OTP and requires to complete a banking transaction initiated by bank customer will only considered as transactional. This is applicable to all banks (national/scheduled/private/govt and even MNC's)

Illustration:

- OTP message required for completing a net-banking transaction.
- OTP message required for completing credit/debit card transaction at a merchant location.

Examples for templates:

Actual message	Required template format
824926 is the otp for trxn of inr 57.75 at zaak epayment services pv with your sbi card xx3931. otp is valid for 10 mins. pls do not share with anyone	**{#var#}** is the otp for trxn of inr **{#var#}** at **{#var#}** with your sbi card**{#var#}**. otp is valid for **{#var#}**. pls do not share with anyone
032456 is your OTP for fund transfer for amount Rs.3,000 to Ravi. OTP valid for 8 minutes. Do not share this OTP with anyone.	**{#var#}** is your OTP for fund transfer for amount **{#var#}** to **{#var#}**. OTP valid for 8 minutes. Do not share this OTP with anyone.

Content Templates creation guidelines

Service Implicit:

Any message arising out of customers action or his existing relationship with the enterprise, that is not promotional will be considered as Service-Implicit message.

Illustration:

- Confirmation messages of a Net-banking and credit/debit card transactions.
- Product purchase confirmation, delivery status etc. from e-comm websites
- Customer making payments through Payment Wallet over E-Commerce website/mobile app and an OTP is sent to complete the transaction.
- OTP's required for e-comm website, app login's, social media apps, authentication/verification links, securities trading, demat account operations, KYC, e-wallet registration, etc.

Examples for templates

Actual message	Required template format
Thank you for using EMI Facility on your IDBI Bank Credit Card 4***3495 EMI request for Rs. 25000.00 executed on 01/07/2019	Thank you for using EMI Facility on your IDBI Bank Credit Card {#var#} EMI request for {#var#} executed on {#var#}
account: 674508 is your samsung account verification code.	account: {#var#} is your samsung account verification code.

Content Templates creation guidelines

Service-Explicit:

These are the messages which requires explicit consent from customer, that has been verified directly from the recipient in robust and verifiable manner and recorded by consent registrar. Any service message which doesn't fall under service-implicit category.

Note: Additionally, customer consent template needs to be linked to content templates in service explicit category.

Illustration:

- Messages to the existing customers recommending or promoting their other products or services.

Examples for templates:

Actual message	Required template format
Your Rs.500 exclusive voucher is UNUSED!! Redeem it on purchase of Rs.1,000 at Marks & Spencer. Use code 654321001 Valid till 31st Mar 2020! T&C.	Your Rs.**{#var#}** exclusive voucher is UNUSED!! Redeem it on purchase of Rs.**{#var#}** at Marks & Spencer. Use code **{#var#}** Valid till **{#var#}**! T&C.
Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click http://m.BajFin.in/Iphr8tFE .T&C	Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click **{#var#}**.

Content Templates creation guidelines

Promotional:

Any message with an intention to promote or sell a product, goods or service. Service content mixed with promotional content is also treated as promotional. These messages will be sent to customers after performing the preference and consent scrubbing function.

Note: Additionally, customer consent template needs to be linked to content templates in service explicit category.

Examples for templates:

Actual message	Required template format
Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.3000. SMS "apply" to 5676766 TnC apply	Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.**{#var#}**. SMS "**{#var#}**" to 5676766. TnC apply
Pay JUST Rs 640* pm & get Rs 83,333 for 120 months or payout of Rs 1,00,00,000 With LIC*(Life Insurance Cover) For Your Family. http://px2.in/pAD4Tls	Pay JUST Rs **{#var#}** pm & get Rs {#var#} for **{#var#}** months or payout of Rs **{#var#}** With LIC (Life Insurance Cover) For Your Family. **{#var#}**
YOU can win Rs 20,000 in Fantasy cricket use code 542321. Install Qureka Pro app now to WIN Click - - https://abc.com	YOU can win Rs **{#var#}** in Fantasy cricket use code **{#var#}**. Install Qureka Pro app now to WIN Click - **{#var#}**

Downloaded approved content template

After the approval of template, entity can check the template summary by selecting the template summary option in the content template tab.

Once entity will click on the Export as Excel then excel file will get downloaded.

Consent template guidelines

- As you may be aware, TRAI's new TCCCP Regulation has prescribed a completely new framework to manage commercial communications, and is aimed at curbing the problem of Unsolicited Commercial Communication (UCC) or Spam Calls and Messages.
- Pursuant thereto, all Principal Entities are required to declare and register the consents of their customers on the DLT portal of Telecom Service Provider (TSP).
- There are two type of template registration on DLT- Content Template & Consent Template. In this document, we will try to understand about Consent Template registration for Service explicit and Promotional templates.
- Consent template registration is only for the service-explicit and promotional SMS content.
- What is consent template? Consent Template is used for taking customer's permission before sending them promotional SMS (Service explicit & Promotional).
- What is consent template in DLT? Consent is a permission given by the end customer to a principal entity (PE) to receive SMS related to a specific purpose or a product or service. Every Principal Entity is required to register its consent template on the DLT platform before sending SMS to the clients.

Consent template guidelines

Do's for DLT Consent Template

● Choose short name to a template which is relevant. This helps in choosing right consent template while creating content templates in promotional or service explicit categories.
● Brand name should be relevant to details mentioned in scope of content.
● Scope of content should be relevant to mentioned brand & intent of the consent to be mentioned.
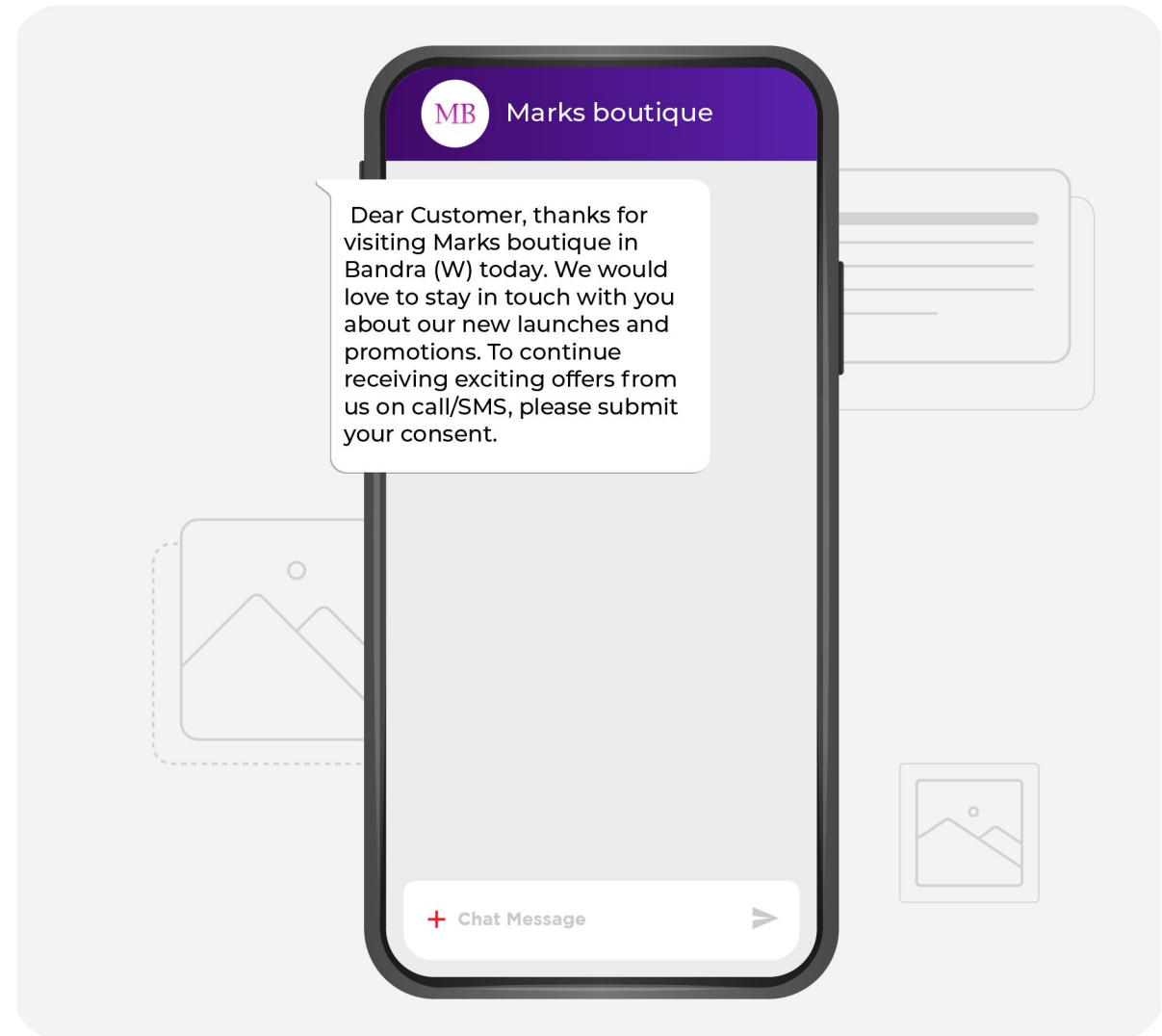
Do's

Consent template guidelines

Don'ts for DLT Consent Template

- Not to use generic names for SMS templates like "template1" etc.,
- Not to mention invalid or irrelevant names under brand. This will be treated as invalid template.
- Not to enter actual message sent to customer, no short message like "consent; SMS to customers; etc.,"
- No variable to be used in scope of consent, as variable applicable to content templates only.
- Multiple consents not required by entity unless it is required by enterprise, like example mentioned explaining brand name field.

Don'ts

Example of Consent SMS Template:

- Dear Customer, thanks for visiting Marks boutique in Bandra (W) today. We would love to stay in touch with you about our new launches and promotions. To continue receiving exciting offers from us on call/SMS, please submit your consent.
- Dear Mr. XYZXYZ, we are pleased on your sign up with [Brand Name] today. To receive exciting promotions and offers on SMS/call, please submit your consent.
- [Brand Name] : Dear Mr. ABCABC, thank you for submitting your property-related requirement on our website today. We will keep you informed on new listings suited to you. Please give your consent for receiving these listings through call/SMS.
- Enterprise "ABC Food Works" owns 3 brand portfolios "Dom's Pizza; Big' Donuts & Kong's Kitchen". In this scenario, ABC Food Works will have to register 3 different consent templates for their respective brands or services.

MB Marks boutique

Dear Customer, thanks for visiting Marks boutique in Bandra (W) today. We would love to stay in touch with you about our new launches and promotions. To continue receiving exciting offers from us on call/SMS, please submit your consent.

+ Chat Message

Operators Support Mail ID

Videocon

dlt.helpdesk@vmipl.in

Jio

jio.isomccsupport@ril.com

Airtel

telemarketer.helpline@airtel.com

BSNL

ishani@virtuosonetsoft.in

TATA

1515@tatatel.co.in

ttldlt@tatatel.co.in

Vodafone-Idea

support@vilpower.in

Thank You

Write us:

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