



Standard Operating Procedure for Enrolments under MGPSY



प्रवासी भारतीय कार्य मंत्रालय
Ministry of Overseas Indian Affairs
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Standard Operating Procedure for Enrolments under MGPSY

Standard Operating Procedure for Subscriber Enrolment in Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) Integrated Platform

1. Background

The Ministry of Overseas Indian Affairs (MOIA), Government of India (GOI) has launched Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY), a special social security scheme for more than 5 million overseas Indian workers on temporary work permit in 17 Emigration Check Required (ECR) countries. The scheme aims to encourage, enable and assist overseas Indian migrant workers having ECR passports and who have emigrated overseas or are in the process of emigrating overseas on a valid temporary employment / contract visa to voluntarily (a) save for their return and resettlement, (b) save for their old age and (c) obtain a Life Insurance cover against natural death during the period of coverage. Male and female overseas Indian workers with ECR passport and aged between 18 and 50 years who are emigrating overseas or have already emigrated overseas on employment / contract visa are eligible to join the scheme.

NSDL has been assigned the responsibility of developing an integrated platform for the pilot project through which a subscriber can register with the scheme partners i) NPS Lite, ii) UTI R&R scheme and iii) LIC JBY scheme. Subsequently, contribution will flow to the partner scheme.

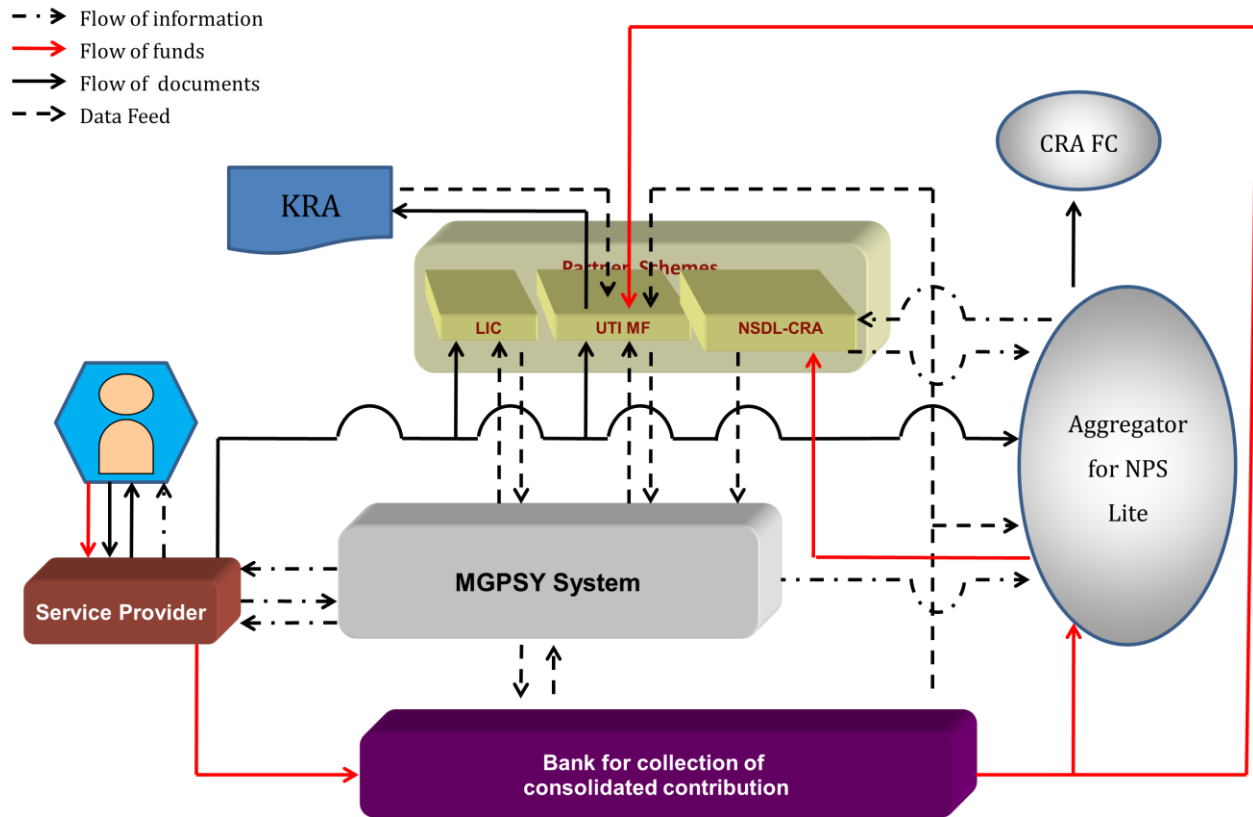
This document aims to assist the officials of the Service provider to access MGPSY Integrated Platform (MIP) in the Pilot and carryout subscriber registration in a seamless manner. Bank of Baroda (BoB) is acting as a Service Provider as well as a Banker for the pilot scheme.

The access to the MIP system is based on the Class III Digital Signature Certificate (DSC). However, as a special concession for the Pilot, BOB officials will be able to access the MIP with any Class II DSC.

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Architecture

The overall architecture of MGPSY is depicted in the chart given below.



2. Process overview

- In most of the cases, it is expected that the potential subscriber may NOT fill the form, but just carry relevant documents with him/her. The documents include
 - ✓ Passport along with Emigration clearance Stamp or copy of Visa and work order / work permit or Labour card
 - ✓ Cancelled cheque or a copy of passbook or any valid proof acceptable as per RBI regulation
 - ✓ Address proof (if subscriber wants to provide a communication address in addition to the permanent address appearing in the passport)
 - ✓ Three photographs

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- If initial contribution is paid by cheque, then it has to be of the bank which is being registered.
- Registration of subscribers in MGPSY is done through a “Maker – Checker” process.
- The details are categorised into five sections:
 - I) Core Details
 - II) Contact Details
 - III) Bank and Employment Details
 - IV) Nomination Details
 - V) Payment Details
- The sixth section has the provision to upload photograph and signature. Following scanners are recommended for scanning photograph and signature to ensure quality and uniformity in scanning:
 - 1. HP - HP Scanjet 3670
 - 2. UMAX - UMAX Astra 3600
 - 3. Cannon - Canoscan D646U ex

The size of photo & Signature images should not exceed 12 KB each.

- Each section will have the option to save the data captured
- Do not use the “Back” and “Forward” button on the browser
- System will automatically logout for if no activity is performed for 10 minutes.

3. Maker activity

The user needs to access the site <https://mgpsy.nsdl.co.in/MGPSY/>. In the tab for “Nodal Offices / Other Intermediaries”, the user needs to select the “Digital Certificate” option.

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The image shows the MGPSY login page. On the left, under 'Subscribers', there are fields for 'User ID' (with a hint 'Please enter your 12 digit PRAN Number') and 'Password', followed by 'Submit' and 'Reset' buttons. On the right, under 'Nodal Offices / Other Intermediaries', there are radio buttons for 'I-PIN' and 'Digital Certificate'. The 'Digital Certificate' option is selected and circled in red. Below it is a 'User ID' field with a hint 'For Nodal Offices - Please enter your DSC based user ID', followed by 'Submit' and 'Reset' buttons. The MGPSY logo and 'MAHATMA GANDHI PRAVASI SURAKSHA YOJANA' are at the top.

The user then needs to enter the “User ID” provided and then click on “Submit”. On submission of the details, a popup will appear with the DSC details. User needs to select the relevant DSC details and click on “OK”.

After login, the user selects the menu “Online Registration” under “Subscriber Registration”. Then the user needs to select “New Registration” and clicks on “Submit”.

This screenshot shows the MGPSY web application in an Internet Explorer browser. The browser's address bar shows a URL starting with 'https://mgpsy.nsdl.co.in/'. The page has a blue header with 'MGPSY' and 'MAHATMA GANDHI PRAVASI SURAKSHA YOJANA'. Below the header, there's a navigation menu. The 'Subscriber Registration' menu item is circled in red, and it has a sub-menu with 'Online Registration', 'Online Registration Verification', and 'Online Registration Request Status'. The 'Online Registration' option is selected. Below this, there are radio buttons for 'New Registration' (selected and circled in red) and 'Existing Registration'. Below the radio buttons are three input fields: 'PLIF ID', 'Capture Date - From', and 'Capture Date - To'. The 'Capture Date' fields have date pickers showing '(dd/mm/yyyy)'. At the bottom of the form are 'Submit' and 'Reset' buttons. The footer of the page contains links for 'Home', 'Contact Us', and 'System Configuration', and a note about the browser requirements.

The tab for Core Details appear once the User submits the details. Fields marked as “#” are minimum details required to generate the Pension and Life Insurance Fund (PLIF) ID. Fields marked as “*” are mandatory for completing registration process.

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PLIF ID is generated only if Passport Number entered is unique, i.e., no other PLIF number has been generated before based on this Passport number.

Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=960650439&getName=Online%20Subscriber%20Registration

PLIF Generation Details Capture Screen

Core Details | Contact Details | Bank & Employment Details | Nominee Details | Payment Details | Photo & Signature Details

PLIF ID: 1000010009
Name: QWAS

DATA HAS BEEN SAVED SUCCESSFULLY.

Banking Partner Reg No. # 8000005

Core Details

Subscriber's Initials / Title * Shri PRAN Number

First Name # QWAS Middle Name Last Name

Father's First Name # WEW Father's Middle Name Father's Last Name

Gender * Male Date of Birth # 16/04/1978 (dd/mm/yyyy) Marital Status SELECT

PAN Verification Flag No KYC Verification Flag Yes Folio No.

Address of Employer # Passport Number # A908978677 Aadhaar UID Number

Policy No. Identification Mark of Subscriber # SCAR Name of Employer in Overseas

State of Health of Applicant Good PAN Enrollment Date / Activation Date (dd/mm/yyyy)

Transaction Charges FTL Protector Of Emigrant # 123

KYC Document Details

Address Proof # Passport

Date of Birth Proof # Passport

Identity Proof # Passport

Generate PLIF ID Save Reset

[Next to Contact Details >>](#)

Note

- > Fields marked with # are mandatory for generation of PLIF ID
- > Fields marked with * are mandatory for capturing the request.
- > Use "SAVE" button in short intervals to avoid data loss due to session expiry.

Once the details are captured and saved, a link will appear on the bottom left of the screen which the user needs to click to move on to the next screen.

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Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=-9606504399&getName=Online%20Subscriber%20Registration

Search

Google

ManageEngine ServiceDesk P... Welcome to Mahatma Ga...

Contact Details

Permanent Address

Flat / Unit No. / Block no. * 123 Country * India

Name of Premise / Building / Village * as State / Union Territory * Andaman & Nicobar Is

Area / Locality / Taluka * qw District / Town / City * qw

PIN Code * 123123

Current Address (Correspondence Address)

☒ Same As Permanent Address

Flat / Unit No. / Block no. * 123 Country * India

Name of Premise / Building / Village * as State / Union Territory * Andaman & Nicobar Is

Area / Locality / Taluka * qw District / Town / City * qw

PIN Code * 123123

Mobile Number

Email Address

Office Number

Residence No. (Permanent)

Visa Issuing Country * United Arab Emirates

Statement Dispatch Option * Permanent Address

SMS Subscription Flag SELECT

Email Subscription Flag SELECT

Residential Status * Residential Individual

City Of Registration * Kochi

<< Back to Core Details

Next to Bank & Employment Details >>

Save Reset

Done Local intranet 100%

Permanent Address should be Indian address. Preferably, it should be the address appearing in the passport. If Correspondence Address is same as Permanent Address, then the details need not be re-entered manually. The same is auto-populated by clicking the check box. The applicant has to provide an address proof if Correspondence Address is different from the Permanent Address.

User can move from one tab to another using the links on the bottom of the screen.

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Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=960650439&getName=Online%20Subscriber%20Registration

Search

Google

ManageEngine ServiceDesk P... Welcome to Mahatma Ga...

Core Details **Contact Details** **Bank & Employment Details** **Nominee Details** **Payment Details** **Photo & Signature Details**

PLIF ID: 1000010009
Subscriber Name: QWAS

DATA HAS BEEN SAVED SUCCESSFULLY.

Bank Details

Bank A/C Type *	NRO Account	Bank A/C No. *	1234
Bank Name *	BoB	Bank Branch *	Kochi
Bank Address *	Kochi	Bank Address PIN *	123123
Bank MICR Code *	123456789	Bank IFS Code *	ABCD1234455
Bank City *	Kochi		

Employment Details

Subscriber Occupation	Overseas Indian Worker	Annual Income of Applicant*	< 1Lacs
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[<< Back to Contact Details](#)

[Next to Nominee Details >>](#)

Save Reset

Bank details should be of the bank account from which SI/ECS will be registered.

Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=960650439&getName=Online%20Subscriber%20Registration

Search

Google

ManageEngine ServiceDesk P... Welcome to Mahatma Ga...

Core Details **Contact Details** **Bank & Employment Details** **Nominee Details** **Payment Details** **Photo & Signature Details**

PLIF ID 1000010009
Name QWAS

Nominee Details

Add

[<< Back to Bank & Employment Details](#)

[Next to Payment Details >>](#)

Save Reset

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The screenshot displays a web browser window titled "Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer". The address bar shows a URL starting with "https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=-9606504399&getName=Online%20Subscriber%20Registration". The browser's toolbar includes various icons for search, social media, and utilities. The main content area features a navigation menu with tabs: "Core Details", "Contact Details", "Bank & Employment Details", "Nominee Details", "Payment Details", and "Photo & Signature Details". The "Nominee Details" tab is active, showing a form for adding a nominee. The form includes fields for "First Name", "Middle Name", "Last Name / Surname", "Date of Birth", "Relationship", "Major/Minor", "Percentage Share", "Nominee/Guardian Address", "Guardian Name", "Guardian Middle Name", and "Guardian Last Name / Surname". A "Remove" button is located at the bottom of the form. A message "DATA HAS BEEN SAVED SUCCESSFULLY." is displayed above the form. Navigation links include "<< Back to Bank & Employment Details" and "Next to Payment Details >>". The status bar at the bottom shows "Done" and "Local intranet".

Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=-9606504399&getName=Online%20Subscriber%20Registration

Search

Google

ManageEngine ServiceDesk P... Welcome to Mahatma Ga...

Core Details Contact Details Bank & Employment Details Nominee Details Payment Details Photo & Signature Details

PLIF ID 1000010009
Name QIVAS

DATA HAS BEEN SAVED SUCCESSFULLY.

Nominee Details

Add

Nominee 1

First Name * ASWE Middle Name Last Name / Surname

Date of Birth * 16/04/1988 Relationship * ASD Major/Minor * MAJOR

Percentage Share * 100 % Nominee/Guardian Address

Guardian Name * Guardian Middle Name Guardian Last Name / Surname

Nominee's Relation With Guardian *

Remove

<< Back to Bank & Employment Details Next to Payment Details >>

Save Reset

Done Local intranet 100%

At least one nominee is mandatory. However, there can be at most three nominees in the system. Incase more than one nominee has been registered in MGPSY, the first nominee will get registered in LIC JBY as only one nominee is permissable in that scheme. The User need to mention the same to the subscriber while entering details.

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Initial Payment

Payment Type*	SI	Net Amount Paid*	1100
Cheque No.		Cheque Date	(dd/mm/yyyy)
Bank Name		Bank Branch	
Amount of Investment in Pension*	100	Amount of Investment in UTI*	1000
Type of Debit*	SI		

Investment Scheme

From Date*	07/09/2012 (dd/mm/yyyy)	To Date*	07/09/2013 (dd/mm/yyyy)
Periodicity*	MONTHLY	Amount to be deducted*	1000
SIP Date*	7		

Pension Scheme

From Date*	07/09/2012 (dd/mm/yyyy)	To Date*	07/09/2013 (dd/mm/yyyy)
Periodicity*	MONTHLY	Amount to be deducted*	100
SIP Date*	7		

Save Reset

- ☞ The minimum amount to be collected at the time of registration is Rs. 1100, of which Rs. 1000 will get invested in UTIMF and Rs. 100 will get invested in NPS Lite. Contribution amount for UTIMF and NPS Lite should be in multiples of Rs. 1000 and Rs. 100 respectively. It is however recommended to advise subscriber to contribute Rs. 5,000 (Rs. 4,000 for UTIMF and Rs. 1,000 for NPS Lite) to ensure maximum co-contribution by MOIA for Rs. 1,900 (Rs. 900 in UTI and Rs. 1,000 in NPS Lite). Contribution in UTI should be in the multiples of Rs. 1000
- ☞ 1st instalment can be cheque, SI or ECS. Subsequent contribution can come through SI or ECS. CASH IS NOT ALLOWED.
- ☞ Option to enter cheque details will only be enabled if Cheque is selected from the dropdown option.
- ☞ In case first instalment is by cheque, then the front end Service Provider is to write the cheque number and the cheque date on the form itself even though same is part of the details being entered in the MIP system.

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- ✎ ECS dates are 7, 15, 20 and 25. In case of first instalment through ECS, the subscriber should be advised to select the date occurring immediately after 15 calendar days. The dates should be reconfirmed with the subscriber to avoid any communication gap.

Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer

Address bar: <https://172.22.2.168/MGPSY/olsubRegMakerSearchAction.do?ID=1307393543&getName=Online%20Subscriber%20Registration&backId=1000010009>

Search bar: Google

Navigation bar: Search, Facebook, Listen to music, Amazon, YouTube, 27° Mumbai, India, CNN, Fun Games, Celebrity, E-mail, Options

Sign In

Core Details | Contact Details | Bank & Employment Details | Nominee Details | Payment Details | Photo & Signature Details

Photo ID: 1000010009
Name: QWAS

Upload Photo

Browse... Upload

Preview Photo

Photo

PHOTO

Upload Signature

Preview Signature

Sign

SIGNATURE

<< Back to Payment Details

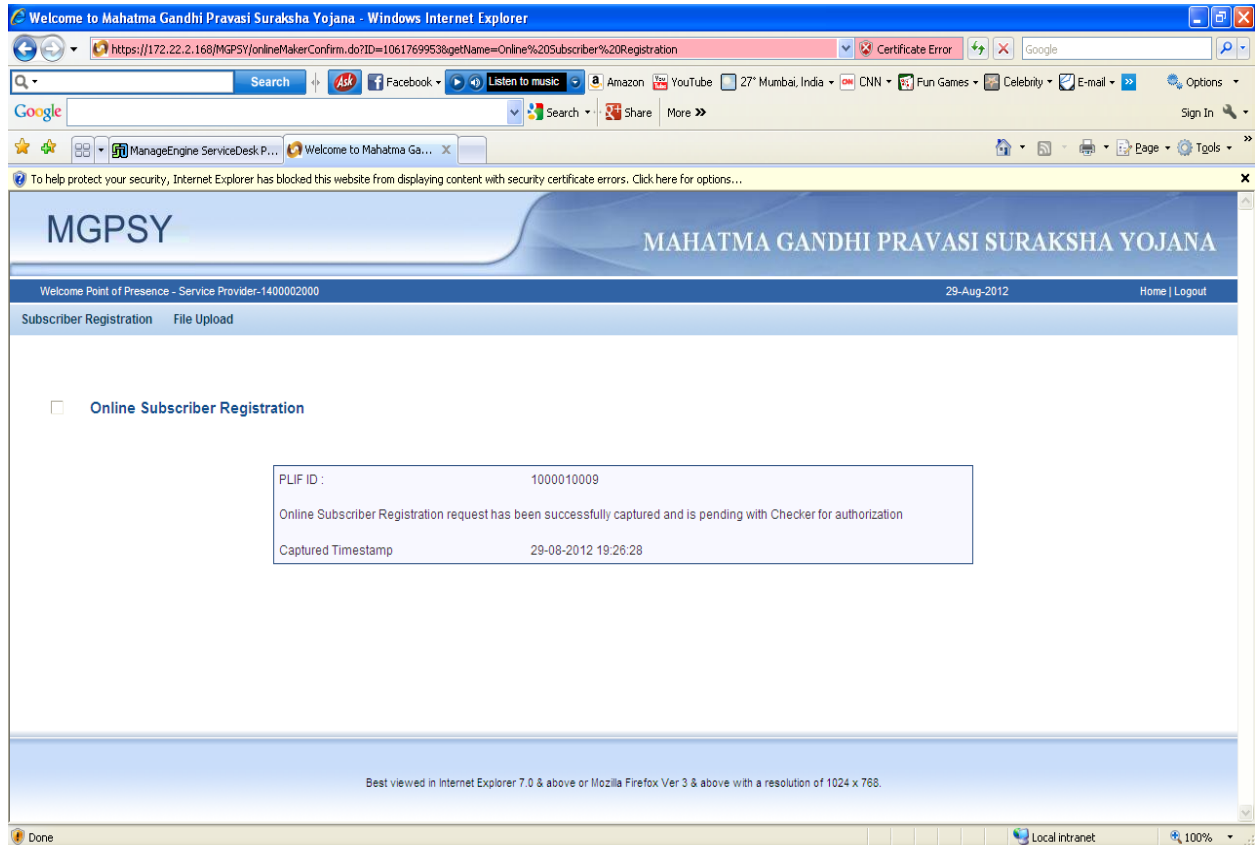
✓ The photo and signature uploaded are correct

Submit

Local intranet 100%

After the photograph and signature are uploaded, the box in the bottom-left corner needs to be checked. The submit button will appear and the data needs to be saved by clicking on the same. System will provide a view of all the data captured in all the tabs. Users are advised to re check the data and then click “Confirm”. Once confirmed, the following screen will appear.

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4. Checker activity

The user IDs provided to the service providers have equal rights, but the ID used by the maker cannot authorise the entry. After login, the user selects the menu “Online Registration Verification” under “Subscriber Registration”.



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In the Core Details tab, checker needs to re-enter the date of birth and click on “Validate”. The details entered by maker and checker needs to match. Otherwise, system will display an error and show the value entered by the maker. If maker has made the wrong entry, it needs to send back to the maker for modification. Else, the correct value needs to be entered by the checker. This acts as a control measure.

Name : SUMIT NALGE

Aggregator Reg No. 8000112

Core Details

Subscriber's Initials / Title	Shri	Middle Name		Last Name	NALGE
First Name	SUMIT	Father's Middle Name		Father's Last Name	
Father's First Name	ANAND	Date of Birth by maker	11/07/1978	Date of Birth By Checker	11/07/1978
Gender	Male				Marital Unmarried Status
PAN Verification Flag	No	KYC Verification Flag	Yes	Folio No.	-
Address of Employer *	MUMBAI	Passport Number	S782345834	Aadhaar UID Number	
Policy No.	-	Identification Mark of Subscriber		Name of Employer in Overseas	
State of Health of Applicant	Good	PAN		Enrollment Date / Activation - Date	

KYC Document Details

Address Proof	Rent Receipt
Date of Birth Proof	Voter's Identity Card
Identity Proof	Property Tax Assessment Order

Next to Contact Details >>

Checker needs to go through all the tabs using the link at the bottom right of the page to authorise the entry.

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The screenshot shows a web browser window titled "Welcome to Mahatma Gandhi Pravasi Suraksha Yojana - Windows Internet Explorer". The address bar shows a URL starting with "https://172.22.2.168/MGPSY/olsubRegCheckerSearchAction.do?ID=1349595421&getName=Online%20Subscriber%20Verification&ackId=1000010009". The page displays a form for subscriber registration with the following fields:

- Subscriber Name: QWAS
- Preview Photo: A black box labeled "Photo" with "PHOTO" below it.
- Preview Signature: A white box labeled "Signa" with "SIGNATURE" below it.
- Remarks: A text area with a red circle around the "I certify" checkbox.
- Buttons: "Submit" and "Back to Search".

A "Select Signer Certificate" dialog box is open, showing a table of certificates:

Issued To	Issued By	Serial No	Expiration Date	Issuer Det
PARBAT SING R...	mtnTrustLine Cla...	39bdc	Sat Sep 29 18:14:...	CN=mtnTrustL...
Sinha Amit	TCS sub-CA for T...	240aaa61...	Mon May 05 12:1...	CN=TCS sub-C...

The dialog box also includes a "View Certificate" button and "OK" and "Cancel" buttons.

Once the “Submit” button is clicked, the DSC details will pop up. The same needs to be selected and the user then needs to click “OK”.

The screenshot shows the MGPSY online subscriber registration confirmation screen. The header displays "MGPSY" and "MAHATMA GANDHI PRAVASI SURAKSHA YOJANA". The page includes a navigation bar with "Subscriber Registration" and "File Upload" links. The main content area shows the following information:

- PLIF ID: 1000010009
- Online Subscriber Registration request has been Authorized
- Captured Timestamp: 29-08-2012 19:36:54

The footer of the page states: "Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 x 768."

Once authorisation is complete, the screen shown above will appear.

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5. Generation of Registration Forms, Acknowledgement and PLIF (MGPSY) Card

The user (maker or checker) can then go to “Online Registration Request Status” to view and print the forms and MGPSY Card.

The screenshot shows the MGPSY website interface. The header includes the MGPSY logo and the text "MAHATMA GANDHI PRAVASI SURAKSHA YOJANA". Below the header, there is a navigation bar with "Welcome Point of Presence-130021907", the date "13-Jul-2012", and links for "Home" and "Logout". The main content area is titled "Subscriber Registration" and contains a section for "Online Subscriber Registration". This section includes a form with fields for "PLIF No." (1000002900), "Capture Date - From" (dd/mm/yyyy), and "Capture Date - To" (dd/mm/yyyy). Below the form are "Submit" and "Reset" buttons. At the bottom, there is a table with the following data:

PLIF No.	PLIF No. Generation Date	Captured Date	Subscriber Name	Date of Birth	Status	View Form	Reason of Rejection	
1000002900	10/07/2012	-	NAVENDU	01/07/1986	Verified	View Form	-	View History

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PLIF No.	1000010009
Subscriber Name	QWAS
UTI Form	View & Print
LIC Form	View & Print
Swavalamban Form	View & Print
MGPSY Form	View & Print
KYC Form	View & Print
Acknowledgement Receipt	View & Print
ECS / SI Form	View & Print
PLIF CARD	View & Print

While all the forms are printed in white A4 size paper, PLIF (MGPSY) card is printed in a customised stationary provided by MOIA. Two copies of MGPSY form and three copies of SI and ECS forms are printed. All other documents are printed once.

Handling of forms and PLIF (MGPSY) Card

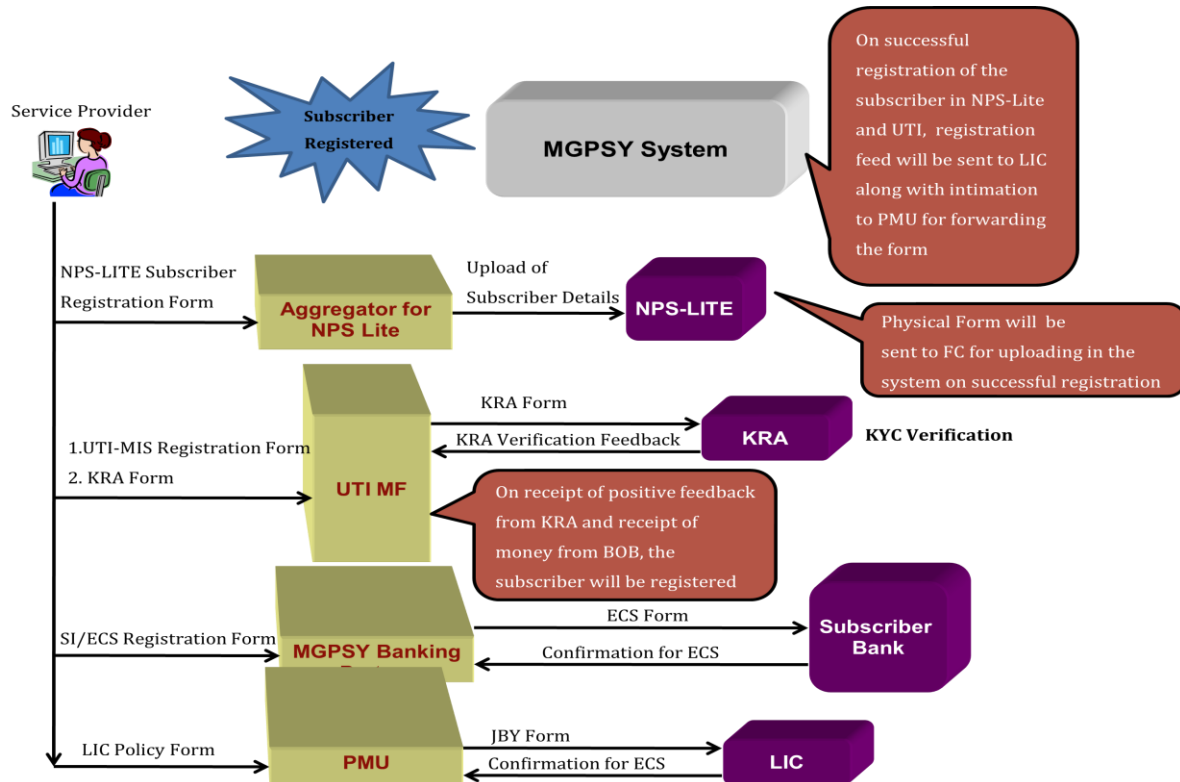
All the forms are signed by the subscriber. Photo needs to be attached in Swavalamban Form, KYC form and LIC form. The PLIF (MGPSY) card needs to be laminated. The acknowledgement receipt, one copy of the MGPSY form and the PLIF (MGPSY) card are then handed over to the subscribers.

All the registration forms (including the KYC form) need to be despatched to the Service Provider nodal office for further delivery to respective scheme partners. One copy of the MGPSY form and one copy of the SI / ECS form will be retained by the service provider. This SI/ ECS form will be then sent to UTI. Other two copies of SI / ECS forms need to be sent to the designated bank branch for necessary action. It is

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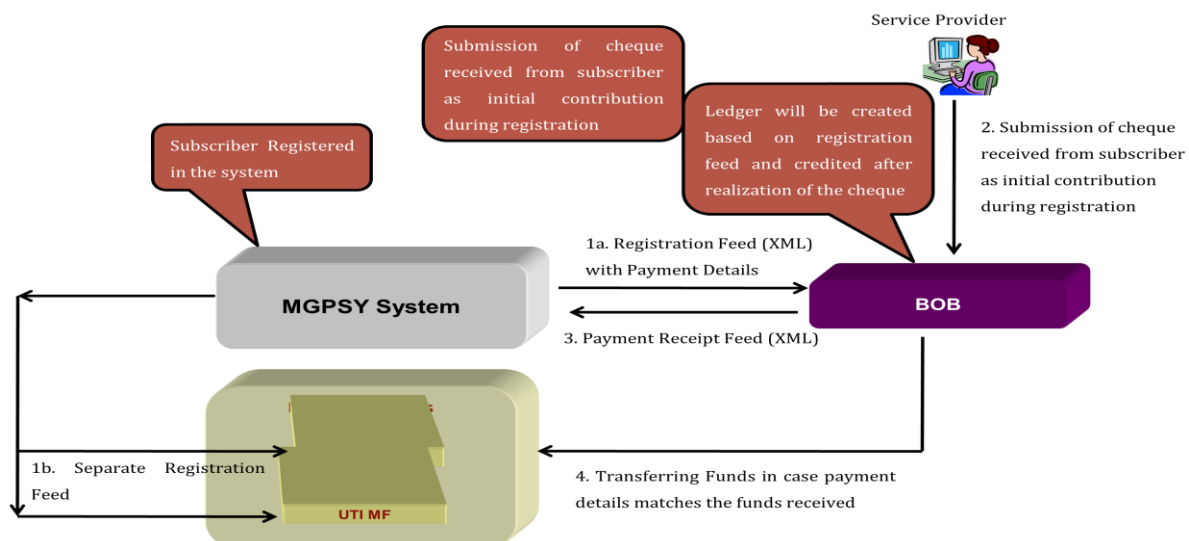
advisable for the nodal office to keep all the signed form in the form of soft copy (scanned) and stored at a central location

The flow of forms is depicted in the following diagram:



6. Initial Contribution

Post registration, the flow of money for contribution is depicted by the diagram given below.



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BOB as a banker to the MGPSY Pilot shall follow the above process.

7. Minimum System Configurations

MGPSY integrated platform is a thin client application. Thus users would be able to access the system through Internet Browser. Users are authenticated based on Digital Signature Certificate (DSC).

To access the system, a DSC-based user is expected to have standard desktop machine with the following minimum configuration.

Parameter	Value
Hardware	CPU: Intel Pentium IV (1 GHz and above) RAM: Min 512 MB HDD: 1.5 gigabytes (GB) of available space on the hard disk.
Operating System	Windows XP SP3
Browsers	Internet Explorer ver 7.0 or above
Java Runtime Environment	1.6 update 29 or above (only 32 bit)
USB for storing user's private key (Digital Signature certificate)	Aladdin eToken (72k & 64k), SafeNet I key, Gemalto (Dot net), Starkey
Proxy Settings	Allow applets to download on to the machine
USB Drivers	SAC v8.1 drivers to access both Aladdin eToken and SafeNet

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	iKey 2032 (details are listed below)
Internet Connection	56.6 Kbps

Internet Browser Settings

Parameter	Value
SSL Encryption - Cipher Strength	SSL Encryption - Cipher Strength
SSL / TLS version	SSL 3.0 / TLS 1.0
Java Enabling	Java Should be enabled
Java Scripting and Cookies	Enabled
Accessibility	"Ignore color on web pages," "Ignore font style on web pages," "Ignore font sizes on web pages." should not be checked (v)
Security Level	i) Medium-High ii) Allow script-initiated windows without size or position constraints

Steps to install SAC v8.1 drivers on the system

1. Uninstall the existing drivers, if any, on the system. Follow the steps below to uninstall the existing drivers.

Windows XP:

- A. Go to Start,
- B. Control Panel,
- C. Add or Remove Programs,
- D. Look for the name "SafeNet" and Remove/Uninstall the drivers,
- E. Look for the name "iKey" and Remove/Uninstall the drivers,

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- F. Look for the name “CIP Utilities” and Remove/Uninstall the drivers.
- G. Once successfully done, reboot the system.

Windows 7:

- A. Go to Start,
- B. Control Panel,
- C. Programs and Features,
- D. Look for the name “SafeNet” and Right click on the name, select Remove/Uninstall.
- E. Look for the name “iKey” and Right click on the name, select Remove/Uninstall,
- F. Look for the name “CIP Utilities” and Right click on the name, select Remove/Uninstall.
- G. Once successfully done, reboot the system.

2. After successful reboot of the machine, install SAC v8.1 drivers using the option “BSec compatible” mode.

-----X-----