

The Chief General Manager
State Bank of India
Local Head Office
All Circles

NBG/NBG-INB-INB/2013-14/3

07.08.2013

Dear Sir,

**Internet Banking (INB) facility for Visually Challenged (VC)
Provision of Transaction Rights and access to <https://www.onlinesbi.com>**

A visually challenged customer is presently given access on <https://www.onlinesbi.com/sbivc.html> site, a dedicated site for VC customers which provides limited transaction facilities like enquiry, statement of accounts, bill payment and transfer between own accounts. VC customers have been complaining about the inconvenience faced by them as they cannot use the functionalities available in our regular INB site <https://www.onlinesbi.com>.

2. RBI's circular No. DBOD No. Leg.BC.18/09.07.006/2011-12 dated July 1, 2011 inter-alia, states that "the Banks to provide all the Banking facilities to the visually challenged persons without any discrimination". During technical feasibility study, it was learnt that many visually challenged customers are using screen reading softwares like JAWS, NVDA etc. on their PCs and mobiles and they can easily access the OTP which will be sent on their registered mobile number. It was, therefore, possible to provide transaction rights to visually challenged customers on our normal site <https://www.onlinesbi.com>, after necessary development involving tab sequencing and tagging (in place of graphics or images) as also addition of

a dead man switch facility which enables a VC customer to lock the access to his account on perceiving threat of shoulder surfing etc. Our regular INB site has since been made compatible for use by VC customers.

3. The following benefits will accrue to the bank and the visually challenged customers on granting transaction rights:-

- Compliance of RBI directives and order passed by the Court of Chief Commissioner for persons with disabilities.
- It will also make INB services non-discriminatory for the VC customers.
- Visually Challenged customers will be able to use various features available in the regular site (e.g. funds transfer to third party beneficiary, making e-TDR/e-STDR/e-RD etc.)

4. The process flow for granting access to visually challenged customers on regular site with view or limited / full Transaction rights is furnished in Annexure-A.

5. The existing VC customers who had been given access rights on the dedicated site for VC customers will now be able to login on our regular INB site which consists of all the facilities as provided to normal customers. If the VC customer wants to avail full transaction rights, he has to apply to the branch for change of rights. As the separate VC site would no longer be needed, it has been decided to close it after 31.10.2013. In addition, necessary announcement will be made in the VC site regarding closure of the site from 01.11.2013.

Yours faithfully,

General Manager (Alternate Channels)

Annexure-A

Process flow for granting access to visually challenged customers on regular site with view/ limited / full Transaction rights

- The visually challenged customer will apply to the Branch using the prescribed Registration Form (Annexure-B) and 'Terms of Service: OnlineSBI' (Annexure-C).
- The mobile number furnished by the visually challenged will be registered in CBS and INB for receiving OTPs.
- If a VC customer or a Partially Visually Challenged customer requests the branch to issue normal PPK instead of Braille PPK, the same should be provided as per the request for the following reasons:
 - In case of partial VC customer who cannot read Braille but can read document after scanning it through magnifier glass or screen reading software installed on his mobile or computer, the Branch can give the normal PPK if requested by the customer. As the partially VC customer will be available at the branch, the branch functionary can decide whether he should be considered as VC customer or normal customer considering the fact that he requests for normal PPK and is able to read the contents thereof. In the latter case, "Map Kit to Visually Challenged" in branch interface is not necessary.
 - Some of the Fully VC customers may not be acquainted with the Braille language and request for normal PPK. The normal PPK as per his request should be provided to him after mapping it under 'INB for VC' in branch interface. No additional undertaking is required to be obtained (directive by the Chief Commissioner of persons with disabilities). The clauses "that the transaction executed over 'OnlineSBI' under my username and password will be binding on me" and "transaction executed through valid session will be construed by SBI to have emanated from the registered customer and will be

binding on him/her" in the Registration Form and ' Terms of Service: OnlineSBI' respectively, will protect the Bank's interests.

— If a VC customer opts for Braille PPK, after verification of details, the branch will relay the request to INB Department, GITC vide Annexure-D on (Fax No. 022-27563478) for issuing "Braille Pre Printed Kit". The INB officer depending upon the request of the customer for Braille PPK or Normal PPK, will perform the following activities in the Branch INB interface (192.168.25.52)

- After logging into Branch INB interface, INB officer should go to PPKits> Map kit to Visually Challenged (Blind).
- Input the Braille/NormalKit No. and CIF No.
- Submit the request.
- Confirm the details in the next screen.
- A message for successful mapping of the Kit to CIF No. will appear.

— If the mapping in Branch INB interface is successful, then the following step for registration in CBS should be followed on the same day. In case of any error message in branch interface, the Kit must not be registered in CBS.

— In screen No. 67108, the branch will select the mode of delivery of username and password invariably as 01- hand delivery.

— As is being done for all accounts requiring INB transaction facility, the branch has to remove the posting restrictions both at customer level and accounts level before giving limited/full transaction rights to the customer,.

— The Branch to give rights (view/limited transaction/transaction) in CBSscreen No.007082 as per the request submitted by the customer.

— Branches need to complete both the processes of mapping Kit in Branch INB interface and registration in CBS to provide INB facility to VC customers. The VC customer can be advised to login after one EOD.

— The facility of Deadman's switch* available on INB site for VC customers will also be available for VC customers in the Bank's regular site. However the MIVKB (Multilingual Image Based Virtual Key Board) will not be available for VC customers.

* The Internet Banking website for VC customer is specially equipped with Deadman's switch security feature, which allows the VC customers to lock their whole application by pressing **ALT + 0** at any unavoidable circumstances or if they are overpowered. Once this feature is invoked by the VC customer, he/she will not be able to login to the website till it is unblocked by the branch through **Request > Reactivate Username** in Branch INB interface.

— If a VC customer opts for Normal PPK, the INB officer will issue the PPK in CBS and give the access rights, as done in case of normal customers.

(Transaction rights to transfer funds within own CIF, e-TDR, e-STDR and e-RD)**

Provisions contained in the “Terms of service document” (Annexure: C) of “OnlineSBI” have been read out to me by _____, one of the witnesses and having understood the meaning and implications of the same, I accept them. I agree that the transactions executed over OnlineSBI under my Username and Password will be binding on me. I shall not disclose my login credentials to a third person. I further state that I have installed the screen reading software to hear the contents of the site in my computer system and mobile handset.

I hereby also declare that two witnesses mentioned below are known to me and I express faith in them.

Date:

Customer’s Signature

Witness #1

Witness # 2

Name:

Name:

Address:

Address:

Signature:

Signature:

Annexure–C

Terms of service: OnlineSBI

General Information:

1. You should log-in to www.onlinesbi.com.
2. **Screen Reading Software should be installed by you in your computer system and mobile handset to hear the contents of the site, as the same is not provided by the Bank.**
3. You should register for availing internet banking services with the branch where you maintain the account.
4. If you maintain accounts at more than one branch, you need to register at each branch separately, if your customer number is different.
5. Normally Internet Banking services will be open to the customer only after he acknowledges the receipt of password.
6. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
7. In a joint account, all account holders are entitled to register, as users of 'www.onlinesbi.com' and transactions would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to single or Joint "E or S" accounts only).
8. All accounts at the branch whether or not listed in the registration form, will be available on the 'www.onlinesbi.com'. However the applicant has the option to selectively view/transact the accounts on the 'www.onlinesbi.com'.

Security:

1. The Branch where the customer maintains his account will assign:
 - a) Username &
 - b) Password
2. The Username and Password given by the branch must be replaced by Username and Password of customer's choice at the time of first log-on. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The 'OnlineSBI' service is VERISIGN certified which indicates, that it is a secure site. It means that
 - You are dealing with SBI at that moment.
 - The two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.

These together with access control methods designed on the site would afford a high level of security to the transactions you conduct.
4. You are welcome to access 'www.onlinesbi.com' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
5. There is no way to retrieve a password from the system. Therefore if a customer forgets his password, he must approach the branch for a new password.

Bank's terms:

1. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the branch.
2. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The features provided in the web-site (www.onlinesbi.com) may be altered by Bank any time.
4. The Internet Banking services from 'www.onlinesbi.com' cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.
5. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
6. The Bank reserves the right to modify the services offered or the Terms of services of Internet Banking ('www.onlinesbi.com'). The changes will be notified to the customers through a notification on the Site.

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by SBI to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the 'www.onlinesbi.com' through any unlawful means.

Dos' & Don'ts':

1. The customer should keep his/her username and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for OnlineSBI services. As a precaution a password that is in generic in nature, guessable or inferable or personal data such as name, address, telephone number, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

Dated:

Customer's Signature

(Name: _____)

Annexure –D

(On Branch letter head)

The Dy. General Manager (Internet Banking),
State Bank of India,
Global I. T. Centre,
Sector 13,
CBD, Belapur,
NAVI MUMBAI.

No.
Dated

Dear Sir,

INTERNET BANKING FOR VISUALLY CHALLENGED CUSTOMER
BRAILLE PRE PRINTED KIT

We have received a request from Mr./Ms./Mrs. _____ A/c
No. _____, a visually challenged customer of the branch, to provide Internet
Banking facility. Registration form and other documents as per e-circular have been obtained
and verified. Please send a Braille pre-printed kit for enabling Internet Banking facility to the
Customer.

Yours faithfully,

BRANCH MANAGER