

सुगम 'संपूर्ण' एटीएम उपयोग हेतु पुस्तिका
**Handbook on Truly Accessible
SampUrna ATM**



एक सुगम और बोलता एटीएम
An Accessible and Talking ATM



भारत की निःशक्त जनसंख्या को बैंकिंग सेवाएं सुगमता से उपलब्ध कराने के लिए
यूनियन बैंक ऑफ इंडिया का एक प्रयास

**Union Bank of India's commitment to the Disabled
Population of India for Banking Accessibility**

यूनियन बैंक
ऑफ इंडिया
अच्छे लोग, अच्छा बैंक



Union Bank
of India
Good people to bank with

UNION BANK OF INDIA

HANDBOOK ON TRULY ACCESSIBLE SAMPURNA ATM

FORWARD

Date: 04/04/2013.



Dear Friends,

I am delighted in bringing out the upgraded edition of the instruction manual 'Handbook on Truly Accessible Sampurna ATM'. Union Bank of India has done pioneering work and has set a benchmark in Talking ATMs in India. Union Bank's work is well-recognized and commended by the blind community as well as the Indian Banks Association (IBA).

The first edition of the accessible manual on Talking ATM showcased bank's diversifying approach in making available various accessible formats of the manual. We received appreciation from the DAISY Forum of India (DFI), which is an umbrella body of over 90 organizations from India, on our adoption of DAISY standards and spreading information on the use of Talking ATMs.

This second edition of the Talking ATM manual is more comprehensive. The key feature of this hand book is instructions on Diebold Talking ATM along with NCR ATM model. Our bank launched NCR Talking ATM in June 2012 whereas the Diebold Talking ATM was launched in December 2012. This manual includes specific as well as generic information on both ATM models.

We are publishing this Handbook for the visually challenged persons in 3 accessible formats which are as follows:

- Electronic Braille format,
- DAISY Digital Talking Book format and
- Accessible PDF format.

The DAISY book has been read by a professional human reader which will make a pleasant listening experience. The DAISY book is available in two languages English and Hindi in full text full audio format. Similar to the first edition, we are distributing the second edition free of cost. The accessible manuals in all formats can be downloaded from the union bank's website:

http://www.unionbankofindia.co.in/personal_TalkingATMs.aspx

Union bank's approach on accessibility is holistic one. Our aim to produce manual in multiple accessible formats is to educate visually challenged persons on Talking ATM usage and to sensitize the society towards inclusion of persons with disabilities in the mainstream. Through this initiative we are promoting accessibility in the banking sector in particular and in the financial sector at large.

My sincere thanks to everybody involved in our bank's commitment to serve persons with disabilities.

With best wishes,

D. Sarkar

CHAIRMAN & MANAGING DIRECTOR

INSTRUCTIONS & GUIDANCE FOR USING ACCESSIBLE BILINGUAL TALKING ATM OF UNION BANK OF INDIA

The below given instructions are written to guide visually challenged persons to better understand the Talking ATM and its usage.

Since ATMs are manufactured by different companies (NCR, Diebold, etc.) there will be minor changes in the position of the keys and the directions of use. Instructions in this book are presented considering Union Bank of India's two ATM models with talking functionality which are NCR SelfServe 22e and Diebold D422. In future we will add more models of NCR, Diebold and other ATM manufacturers supporting complete voice guidance.

We are presenting instructions in this book in a generic manner so that these can be applicable to any ATM model supporting talking functionality. Wherever needed we have given specific instructions related to specific model.



Image of NCR ATM MODEL Selfserve22E



Image of Diebold ATM MODEL D 422

WHAT IS A TALKING ATM?

A Talking ATM provides audible instructions so that persons who cannot read an ATM screen can independently use the machine. All audible information is delivered privately through a standard headphone jack on the face of the machine. Talking ATM is not a special ATM machine but it is an inclusive ATM machine which can be used by both sighted persons and by visually challenged persons. Talking ATM 'talks' only when a headphone is connected otherwise it's a standard ATM

INSTRUCTIONS FOR FIRST TIME USER

- When you are using ATM, stand in front of the machine as it covers the ATM screen, keypad and cash dispenser. This is important for your safety and security.
- The ATM's layout is such that the screen, keypad and cash dispenser slot are all in one vertical line. The ATM's CRT screen is on the top, at your waist height is the keypad, and just above your knee height is the cash dispenser slot.
- Do not rush during your first Talking ATM transaction.
- To enable talking mode it is necessary to plug in your headphone into the ATM's audio jack.
- You can perform all your ATM transactions just by using ATM keypad. In general during Talking ATM operation there is 'NO' need to use function display keys which are available on both side of the ATM screen.
- Talking ATM operation and commands are interactive voice response (IVR) type. Options can be chosen with keypad numbers and other keys.
- For easy access of keypad first locate keypad number '5' which has a raised dot.
- ATM Keypad is a standard telephone matrix keypad. Find additional function keys which are at the right side of number keys 3, 6 and 9. Feel raised symbol or tactile shapes on these function keys. These keys also have different prominent colors.
- There is a Beep sound for each press of both, keypad number and function keys.
- Very carefully listen to the complete audio messages and prompts.
- Voice guidance is provided through quality Text-To-Speech voices.

- You can choose your preferred language - English or Hindi.
- You can adjust the volume of the ATM.
- You can hide or display the ATM screens. This is an important secrecy feature available with the Talking ATM.
- Listen to the complete orientation message which is available at the start of the ATM operation.
- Please understand and learn the right way to insert the ATM card.
- Learn how to use a dip type ATM card.
- Accuracy of input is very important so be attentive while using ATM e.g. correct ATM PIN and correct withdrawal amount only in multiple of 100s.
- Before the use of Talking ATM make up your mind on what transaction(s) you wish to do e.g. amount you wish to withdraw and remember your ATM PIN.
- As a first time user of Talking ATM you can perform balance enquiry transaction which will provide familiarity and confidence.
- Be calm and careful. You can surely complete your first Talking ATM transaction just within couple of minutes. In future with familiarity you can transact in a much faster and smooth way.

GUIDANCE ON TALKING ATM

HEADPHONE RECOMMENDED FOR USAGE ON TALKING ATM

- A 3.5 mm universal standard audio jack is provided on ATM face.
- Please use a standard headphone with 3.5 mm connector.
- We do not recommend use of a mobile hands-free type headphone or ear phone as it may not be compatible with ATM terminal audio jack.
- We recommend ATM user to carry a standard headphone or earphone whenever visiting a Talking ATM.



HOW TO FIND HEADPHONE JACK ON ATM

For NCR ATM model

- Audio jack is available in vertical position on the ATM face below the card slot. It is around your waist height to the right

hand side of the ATM and there is a raised headphone symbol just next to the jack.



For Diebold ATM model

- Audio Jack is available in horizontal position on the ATM surface. It is on Left side of the key pad, 2 inches away from the bottom row. There is a raised headphone symbol just next to the jack.



VOLUME CONTROL

During talking mode in the beginning you get option to adjust volume through keypad keys.

Additionally, volume can be controlled anytime through the following options:

In case of NCR you can use the volume control push button anytime during operation located on ATM face just next to the audio jack. This is a separate hardware button on NCR model.

In case of Diebold no separate button is available but you can press a key which is to the left of '0' key on the keypad to control volume anytime during operation.

BRAILLE LABELS

Braille labels are put on the ATM to locate important ATM parts.

Braille labels are in Braille contractions.

Following Braille labels are available.

For NCR Braille labels are -

- Card
- Cash
- Receipt

Note - Card slot and receipt printer parts are above the Braille label but cash dispenser is below its Braille label around 4 inches down.

For Diebold Braille labels are -

- Cash Dispenser
- Card Reader
- Receipt

Note - You can locate all three parts exactly below their Braille labels

ATM KEYPAD

Total 16 keys are present on ATM keypad.

Numeric Keys 0 to 9 -

ATM Keypad is a standard telephone matrix keypad. As per universal design number '5' key on keypad has a raised dot. Number '1' key is diagonally above on the top left side and number '9' key is diagonally below on the bottom right side of number '5' key. On both left and right side of '0' key there are two keys. So there are 3 columns and 4 rows in total just like telephone keypad and there are 12 keys in all.

Use of Numeric Keys -

- To select options
- To enter PIN

- To enter amount

Keypad Function Keys -

There are four function keys in all out of which three function keys are at the right side of number keys 3, 6 and 9. The fourth is a passive key which is the bottom most key in that column.

In case of NCR, ATM function keys sequence is as below.

Clear, Cancel and Enter are at the right side of number keys 3, 6 and 9 respectively.



In case of Diebold, ATM function keys sequence is as below,

Cancel, Clear and Enter are at the right side of number keys 3, 6 and 9 respectively.



Use of Function Keys -

These keys are having unique identification like raised symbol and color.

CLEAR key -

CLEAR key is having a raised vertical symbol. Yellow Color indication is used for this key.

Use Clear key if you have made any mistake while entering the ATM PIN or cash withdrawal amount. Pressing Clear key once will erase all entered data. Once data cleared, you can enter new data. It will not delete single character for each press like backspace key in PC but one key press clears the whole entered data.

CANCEL key -

CANCEL key is having a raised cross symbol. Red Color indication is used for this key.

Cancel key can be used any time during the ATM operation to cancel current ATM operation or transaction. Remember once you press the Cancel key you need to wait for some time as cancelling operation and setting back ATM to welcome screen will take some time. Approximately 15-20 seconds. The Cancel key is used only if the user needs to cancel the operation. In the normal ATM operation there is no need to use the Cancel key. You will need to remove and re-insert the headphone plug to restart talking mode.

One exception is that in case of ATM PIN entry stage you cannot cancel operation by pressing cancel key, if you wish to abort at this stage just wait for the time out of ATM.

ENTER key -

ENTER key', is having a 'raised circle symbol'. Green Color indication is used for this key.

Use this key during the ATM operation to confirm and proceed. E.g. after entering ATM PIN you need to press ENTER key or after entering cash withdrawal amount you need to press ENTER key, etc.

ATM CARD SLOT

ATM models have Dip Card Reader slot. This slot is protruding type and has a horizontally oriented card slit line where you need to insert your card.

- In case of NCR ATM model, card slot location is on the right side above the ATM audio jack.
- In case of Diebold ATM model, card slot location is below the ATM screen at the bottom right of the screen.
- Card slot has prominent light indicator which blinks. This is a useful indication for low vision users as it draws attention due to blinking light.

A TYPICAL ATM CARD -

ATM card is a plastic card. Its size is that of a visiting/business card dimension. Generally the ATM card has the bank name and card number on its top face. Some cards also have embossed account holder name. The Important part of your card is a magnetic strip which is Black in color and is at the rear face of your ATM card. Magnetic tape is a sensitive part of your ATM card which is mainly read by the ATM. You need to take care of your ATM card. Avoid scratching the magnetic strip and do not bend the ATM card.

HOW TO HOLD AND INSERT ATM CARD

The Card will be read by the ATM only if it is inserted in a right direction. An individual can find clues by feeling the ATM card to insert it in the right way into the card slot. Clues can be tactile type e.g. slightly raised numbers or characters or some distinct mark on your card. You can feel the numbers or symbols which are raised or embossed and remember their direction while inserting your card in the card slot. You

need to hold your card flat, parallel to floor i.e. short edge of card at card slot side and longer edges to left and right sides. Also remember magnetic strip of the card is always positioned at the rear face when you insert it and bank name/logo is on the top face. Orient yourself with the card prior to its use.

HOW TO USE ATM CARD

In a dip card reader type slot you need to slide in and out your ATM card.

Hold your card properly in front of the card reader, feel card slot line and then slide in your card completely till it touches the other end, wait for 3-5 seconds and slide out the card. You can use one hand to feel insertion slot and hold the card in other hand. Then insert and remove it correctly.

In case of Talking ATM “Insert your card “audio prompt repeats for few times. If you have not inserted your card correctly you can hear the message as “Sorry cannot Read your card” and the ATM will reset to welcome screen.

It's a key initial step in ATM operation to insert card correctly, so that ATM will read it and will proceed to the next step 'Enter your PIN'.

ATM PIN

PIN is your secret code for your ATM card.

While entering your PIN a beep sound comes for each press of keypad number.

Once you have entered PIN remember you need to press the Enter key to proceed. ATM will prompt for it.

If Wrong PIN is entered, the ATM will allow you to continue to further proceed with your ATM operation but finally it will give an error for wrong PIN entered. With wrong PIN entered you cannot do any transaction.

Keypad numbers 0 to 9 and function keys Clear, Cancel and Enter are not spoken but they will echo a beep sound when pressed.

PIN entered is shown on the screen in symbols X X X X for digits. This will be shown only if you are using show display option.

DESCRIPTION OF CASH DISPENSER

Cash dispenser or money outlet slot is generally above your knee height. It is a rectangle size slot with approximate size of 6 inches wide and 2 inches in height. It has a shutter which opens only when cash is dispensed. Please feel the dispenser area properly while orienting to the ATM parts. The currency notes are dispensed flat and in a stacked manner.

RECEIPT

Receipt is printed in ATM operations like cash withdrawal, PIN change, etc. In case of cash withdrawal you are given an option whether you need a receipt or not. You can collect receipt which will come out from receipt printer slot. Generally ATM print receipt at the end of the transaction.

TEXT TO SPEECH (TTS)

Talking ATMs use text-to-speech (TTS) technology to read aloud text from ATM screens and the orientation message. Good Indian accent TTS voices are used for English and Hindi for the talking functionality of the ATM.



FRONT FACE IMAGE OF NCR ATM SELF SERVE 22E.



FRONT FACE IMAGE OF DIEBOLD ATM D422.

TIPS ON TALKING ATM TRANSACTIONS

Presently the following 3 transactions are offered on the ATM when you are using talking mode in English and Hindi.

- Balance Enquiry
- Cash Withdrawal
- PIN Change

BALANCE ENQUIRY TRANSACTION

- Once you select balance enquiry transaction option and your account type, ATM will read aloud your account balance.
- No receipt print will come out in the balance enquiry transaction.

CASH WITHDRAWAL TRANSACTION

- Familiar yourself in the beginning with the exact location of the cash dispenser which will be slightly above your knee height on the front face of ATM machine.
- Amount entered is in single digits through keypad.
- There is a daily limit for withdrawing cash from your own bank and other banks ATM.
- It is always recommended by banks to break up your total withdrawal amount in smaller lots if you are withdrawing more than Rs. 8,000 at ATM. E.g. in order to withdraw Rs 20,000 you can withdraw it in 3 lots: Rs 7000, Rs 8000 and Rs 5000. So a total of 3 cash withdrawal transactions. Above example is just a suggestive one.

In case of NCR ATM whole amount is spoken. e.g. for Rs 1200, while entering amount, spoken audio will be '1', '12', '120' and '1200'.

In case of Diebold ATM each digit pressed is spoken as well as the whole amount. e.g. for Rs 1200, while entering amount, spoken audio will be '1' - one, '2' - twelve, '0' - one hundred and twenty, '0' - one thousand two hundred.

- Press Enter key to proceed after entering amount.
- Listen to the various sounds of the ATM machine. When cash is dispensed you can hear series of sounds as cash is rolled and counted and finally it comes out of the cash dispenser.
- Remember cash is partly held by the cash dispenser. So you need to pull it out gently and properly. Make sure you grip all the notes and not just a few. A beeping sound will alert to the presence of the notes.
- It is very important to pull out cash in time.
- After cash is dispensed, receipt will come out of the receipt printer, only if, you have asked for it. So keep your hand over the receipt printer slot. Audio cues of receipt printing can be heard.
- At the end thank you message voice prompt to know transaction is completed.

PIN CHANGE TRANSACTION

- PIN change transaction allows you to change your current ATM PIN.
- Next option will be to enter new PIN and re-enter new PIN.
- You will receive a confirmation message from ATM; you have successfully changed your PIN.
- For other banks cards remember you need to press 'Enter key' to proceed after entering PIN.

- You can use Clear key to erase data if you have made any mistake while entering PIN.
- Receipt will come out as an acknowledgment for successful PIN change transaction.

ADDITIONAL TIPS ON ATM OPERATION

RESTARTING ATM OPERATION

Once you complete a transaction the ATM takes approximately 15-20 seconds to reset and gets ready for a fresh transaction.

You should remove the headphone plug once you are done with the ATM transaction.

If you wish to do more transactions, wait for ATM to reset after first transaction. Remember you need to first re-insert the headphone plug to start the ATM Talking mode.

ERRORS DURING ATM OPERATION

You may come across various errors which will be prompted by the Talking ATM. Listen to the error messages carefully.

Few e.g. of ATM error messages are

- 'This ATM is out of service'.
- 'This ATM is currently being serviced. We regret inconvenience caused'.
- 'Invalid transaction', etc.

Few errors will occur due to wrong inputs by the user, or improper option selected, etc. during transactions and others will be for ATM not functional.

QUICK MODE OF OPERATION IN TALKING ATM

First you need to plug in a headphone to enable the ATM talking mode.

You will listen to welcome message and prompt to choose language. Now to quickly perform your ATM transaction, insert your ATM card into the card slot. Default language selection will be English in this quick mode of operation. ATM will go into hidden screen mode and will directly ask you to enter your ATM PIN.

In this mode of operation one can bypass initial choices of language selection, volume control, hide or display screen and orientation message.

Only those who are well-familiar with the Talking ATM usage can directly start their ATM operation after inserting the headphone plug into the ATM audio jack and then by inserting the card. This will save your transaction time. .

ATM ACCESS LOCK

In general, many ATM sites have access lock for the ATM room. Access lock at the ATM door is a safety measure for an ATM room for avoiding unauthorized access. While entering into the ATM room you need to swipe your ATM card to open the access lock to enter. The Lock is mostly placed next to the ATM door handle on the door frame.

While exiting from the ATM room next to the door handle, on a wall a simple electrical switch is provided which you need to press to open the door and exit.

LOW VISION ACCESSIBILITY

Union bank's Talking ATM is developed with accessible screen text for low vision persons. Our ATM screens have very good contrast of white color text on red color background. Screen text font is bold and large. Our ATM screens are clutter free type without any additional background images other than our bank logo in a very light color matching with the screen background.

PHYSICAL ACCESSIBILITY

Along with the Talking feature Union Bank's ATMs which are built with infrastructure accessibility have additional physical accessibility features like ramp, floor guidance, door size, ATM height and reach, floor space, railings, etc.

SAFETY TIPS FOR TALKING ATM USERS

- Do not keep your card anywhere on the surface of ATM machine or elsewhere. Always keep it in your hand or pocket or purse. Safety of your ATM card is very important.
- You can register your mobile number with the bank for receiving SMS alerts every time you use your card.
- It is recommended that you memorize the ATM PIN. Do not divulge the PIN number to anyone. If you have reasons to suspect that someone may have accessed your PIN, change your PIN immediately using ATM or IVR system.
- Please keep a separate note of your card number and account number in a readily accessible place.
- Immediately notify the Union bank's 24x7 Contact Center regarding the loss of card at toll free number 1800222244.

FOR MORE HELP

Please visit our website www.unionbankofindia.co.in to read general ATM FAQs and to know about Union Bank's Talking ATMs locations.

In case of ATM related complaints like ATM not functional, incorrect dispensed of amount, card related issues, etc. call our 24x7 helpline numbers: 1800222244, 022-25751500 or 022-25719600.

=====

End of Handbook

=====