

## Instructions Book for Visually Impaired Users - Union Bank Voice Assistant through Alexa

Steps for registration and linking of bank account using screen reader Talkback on Android phone and VoiceOver on iPhone.

### Index

S. No	Topic	Page No
1	<a href="#">Union Bank Voice Assistant (UVA) - Key Highlights</a>	2
2	<a href="#">Prerequisite</a>	2
3	<a href="#">On Boarding Steps for Android OS with Talkback Screen Reader</a>	2
4	<a href="#">On Boarding Steps for iOS with VoiceOver Screen Reader</a>	3
5	<a href="#">Steps on Account Linking and Authorization</a>	4
6	<a href="#">Using UVA Banking Service</a>	5
7	<a href="#">Example of Voice Banking Work Flow</a>	6
8	<a href="#">Session Time</a>	6
9	<a href="#">Forgot Voice PIN</a>	6
10	<a href="#">Unlinking Your Linked Account</a>	7

## 1. Union Bank Voice Assistant (UVA) - Key Highlights

- Union Bank Voice Assistant (UVA) is an innovative way for customers to access banking services seamlessly through voice commands.
- UVA is now available for customers through Alexa channel.
- Services currently available under UVA include:
  - Balance Enquiry.
  - Transaction History/Mini Statement.
- UVA provides customers information about latest schemes and offers launched by the bank.
- Languages available - English.
- More banking services like Cheque Book Request, Cheque Status, Locker Rent Due, Account Statement, Block Debit Card, Unblock Debit Card, FAQ's and Credit Card Bill Due will shortly be rolled out to customers.
- Voice banking provides a convenient and accessible way to manage financial accounts, especially for those with mobility or visual impairments without the need to visit a physical bank branch.

## 2. Prerequisite

Before proceeding for registration process, please **ensure that your debit card is enabled for E-Commerce transactions.**

## 3. On Boarding Steps for Android OS with Talkback Screen Reader

1. To enable the Union Bank of India UVA Skill, user needs to open the Alexa App on his/her personal device.
2. Search for "Union Bank of India UVA" under "Skills & Games" under the option 'More' available on app's home screen. To reach to 'More' option, use swipe navigation till you hear Tab, More. This option is located at the bottom right of the screen.
3. Once user hears Skills & games, double tap to activate the option. On the screen Discover Alexa Search page will open. On this page now navigate to Search by keyword or skill name. Screen reader says Editing, edit box. Type here Union Bank of India. Go to Search button.
4. From the suggestions list, double tap on the option 'Union Bank of India UVA, Alexa, Launch Union Bank, Business & Finance'
5. Alexa app to show Union Bank of India UVA page with information regard to skill with text headings as what's new? Start by Saying, about, feedback, etc. You may read out the page to get details about the skill.

6. This screen has options Launch or 'Enable to Use' button. Just below this button option there is text line as "Account Linking Required".
7. To enable the UVA Skill, user will be prompted to link Union Bank of India Account to the UVA Skill through an on boarding process. Double tap on button Launch or Enable to Use.
8. Now let's go through the steps to link Union Bank of India account. User will now be directed to Union Bank of India hosted log-in page - [vbot.unionbankofindia.co.in](http://vbot.unionbankofindia.co.in)
9. App will display a page with Union bank of India logo ,few guidelines and necessary tabs .
- 10.This page has Terms and Conditions. It contains few definitions about Application, registration procedure and few regulatory norms. User will get a pop up to download a pdf file..
11. You may get a prompt to open file in your phone's PDF reader app. After opening and reading terms and conditions user need to go back to the opened app with URL as [vbot.unionbankofindia.co.in](http://vbot.unionbankofindia.co.in)
12. Use phone's open apps navigation button which will be at the bottom of the screen to bring back your focus on Alexa app. Then double tap / click on Get Started button.
- 13.Next page is for Registration. This page has following form elements. Enter your Bank Registered mobile no. Edit box to enter10 digit mobile number. Send OTP button. Type your registered mobile number and click on "Send OTP" button.
- 14.Next page is of OTP Validation. This page has following form elements. One time password is sent to customer's registered mobile number. Form field Edit box, OTP. Enter the 6 digits OTP received through SMS and click on Submit button.
- 15.Further steps are mentioned under the heading 'Steps on Account Linking and Authorization'.

#### 4. On Boarding Steps for iOS with VoiceOver Screen Reader

1. Open the Alexa App on your iPhone, by default, app's home tab will be displayed. You focus will be in the options, displayed in the home tab.
2. Now navigate to the tab list which is there in the lower part of the screen, list of 5 tabs will be displayed, use the gesture to navigate to the 'more tab' which is the last tab in the series of tab pages displayed.
3. Alternatively use the gesture four finger single tap to navigate to the last item on the screen, which is 'more tab'.
4. Once the more tab gains the focus, tap on the upper part of the screen and use navigation gestures to navigate to skills and games, double tap here to navigate to the next screen.

5. Now on this page navigate to the top of the screen. Voiceover will announce “Back Button.” Use the gesture to navigate to the Search button and double tap to open search dialog box.
6. In the edit field “Key word or the skill name” type “Union Bank of India” and invoke the search button which is located at the lower right part of the screen.
7. Use gesture to navigate to the next item and navigate to “Union Bank of India, UVA, Business and Finance” option and double tap to Manage the skill.
8. On this page navigate to the launch button and double tap on it a new web page will open in the Alexa app.
9. Use the navigation gesture to navigate to the Terms and Conditions link and double tap to open the same.
10. Read the Terms and Conditions and navigate to the back button which is located in lower left part of the screen and activate the same.
11. Navigate to the checkbox “I have read Terms and Conditions” and check the same by double tapping on the checkbox. Now navigate to the “Get started” button.
12. Next page with an edit field to Enter Mobile Number will be displayed, enter the mobile number registered with the bank in this edit field and navigate to the generate One-Time Password button.
13. On the next page enter the One-Time Password received and navigate to the Validate button. On the next screen choose Your Account to register.
14. Further steps are mentioned under the heading ‘Steps on Account Linking and Authorization’.

## 5. Steps on Account Linking and Authorization

1. Next step is Account Selection - Select your account from the drop-down list and click on “Submit” button.
2. Next step is Debit Card authorization - Select your debit card number from the list from the form Select Debit Card details. Form elements are Enter CVV, Enter and Expiry date in the format: MMY. Click on Submit button to go to next page.
3. Next step is Setup Voice PIN - After successful authorization of user’s debit card. Next user is prompted to create a 4-digit voice PIN which will be an authentication pin that will be set by Customer during this one-time account linking process. Enter PIN edit. Confirm PIN edit.
4. Read Note section on this page which has following information.

To reset your pin you will have to delink and relink your UBI account.  
We recommend not setting your voice pin similar to or same as your ATM pin.  
we recommend not to share your voice pin, if your voice pin is overheard by someone, it can lead to misuse on your Alexa device linked to union bank account for features like balance enquiry, account details, etc.

**Note:** This “Voice PIN” will be asked while using Union Bank of India’s voice banking services for authentication. Customers can also reset the PIN by re-initiating the on boarding.

5. Click on “Submit” button.
6. Next step is Authorization Required Page - Click on “Authorize” button.
7. Next is Message Page displaying Union Bank of India UVA has been successfully linked. What to do next? Try saying Alexa, Open Union Bank. Close this window to return to the Alexa app skills page

Now on boarding and Linking Customer’s Account to UVA is complete.

## 6. Using UVA Banking Service

On linking of Customer’s Union Bank of India Account to the UVA Skill, Customer will be able to start availing the Facility through the UVA Skill and will be able to do Voice Banking.

- Start by saying “Alexa start/open/launch Union Bank”.
- 6 digit Mobile SMS OTP verification will take place.
- Voice out the OTP received on your registered mobile number. E.g. in your mobile you get OTP as 123456, and then speak out “Alexa 123456” when she prompts for the mobile OTP.
  - Voice out the service you wish to use. Example “Balance enquiry” or “Transaction history”.

4 Digit Voice PIN verification will take place.

User will have to now verify by voicing out his/her Voice PIN

Please note whenever Customer wants to use UVA skills on Alexa and providing of such Voice PIN will begin an authenticated session for Customer’s use

On successful Voice OTP authentication, Alexa to provide you spoken information.

## 7. Example of Voice Banking Work Flow

User - Start union bank

Alexa - Please share the OTP sent to your registered mobile number. You may receive it in a few seconds. Please say Alexa and then voice out the OTP. Note that OTP session is valid for 7 minutes. In case you haven’t received OTP, please wait for a while.

Alexa - Hmm, I am waiting for the OTP. I am waiting for the OTP. I am waiting for the OTP.

On reception of 6 digit OTP on your mobile, voice out OTP

User - Alexa, 123456

Alexa - Hi, I am UVA, union bank of India's voice Assistant. Please say help to know the list of services. To avail the services please voice out by saying balance inquiry or transactions history. How may I assist you today?

User - Balance inquiry

Alexa - Please share your 4 digit voice PIN

- User - 1234
- Alexa - Your voice pin is verified. Your xxx account number ending with xx has Rs. xxx followed by bank's promotional message.

## 8. Voice PIN

Please note voice PIN prompt is available for approx 15 Seconds only. If Customer does not interact with the UVA Skill for duration of 15 seconds, Customer's authenticated session will expire and Customer needs to invoke the UVA Skill again.

Customer needs to voice out voice PIN for availing any service in UVA skill.

## 9. Session Time

Please note that the valid session starts post successful authentication of OTP. The session lasts for 7 minutes. Customers will be asked to enter the new OTP again once the 7 minutes session is completed.

## 10. Forgot Voice PIN

- If Customer does not remember his Voice PIN, then the Customer should use the feature "Forgot Voice PIN".
- The below Activity will be shown on the Alexa Home page
- Customer can re-link his linked Union Bank of India account in accordance with "Linking Customer's Account" section.

- If Customer voices out his Voice PIN incorrectly for 3 times, his Union Bank of India Account will be unlinked from the UVA Skill. Again, customer has to re-link his Union Bank of India account.  
**Note:** Customer's Account details including Debit card details are not visible to or shared with Amazon.

## 11. Unlinking Your Linked Account

- Customer can, at any time, unlink his Linked Account by disabling the UVA Skill.
- To disable the UVA Skill, Customer shall open the Alexa app on his personal device, search for "UVA" under "Skills" in the menu, select the Union Bank of India UVA" skill to display the following page.
- Then select "DISABLE SKILL".
- Customer can re-link his unlinked Union Bank of India account in accordance with "Linking Customer's Account" section.

Prepared by - Team Union Access

Preparation Date -16-03-2023

---End of Manual---