

# U-Token Mobile App User Manual for Screen Reader Users

Manual version 1.0

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## 1. Preparation Notes

- This user manual is prepared considering access of mobile app by screen reader users.
- App is enhanced for accessibility by the bank as part of its accessibility commitment.
- Details of various screens and operations are furnished in this manual for ease of access for users.
- The features and menus covered in this manual are as of September 2022 for mobile app version 3.0.

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## 2. About Union Access

Bank aspires to render user-centric, usable, & universally accessible digital banking that allows access by all. Bank is taking significant measures and responsiveness towards the needs of its customers with intent of being inclusive in delivering services. In keeping with the above philosophy bank has set up a dedicated resource cell 'Union Access'. The project Union Access work towards improving accessibility of digital banking offerings of the bank. The project is contributing in the areas of financial and digital inclusion, awareness, testing, documentation, accessible e-content and innovation.

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### 3. About U-Token

- Bank has introduced a mobile app U-Token as an alternative to OTP received through SMS.
- By registering in this app, both Retail and Corporate users can generate OTP on the U-Token app.
- U-Token is an easy to use two factor authentication solution. Simply we may say it a mobile received OTP SMS replacement.
- This app is available in Play Store for Android users and App Store for iOS users.
- Customer can generate a token number through U-Token App and use that token number to authorize the internet banking transaction instead of SMS OTP.
- Customer can reset/enable transaction password In Internet Banking through U-Token.

### 4. Accessibility Features Enhanced in the U-Token App

- U-Token App is fully operable with gestures navigation with screen reader program used by visually impaired person to access mobile for both IOS and Android platforms.
- All buttons and elements in the app are properly labeled for screen reader to speak out.
- All forms are properly navigable and operable with screen reader.
- Logical focus order is set with screen reader navigation and also selected tab state is informed to screen reader in the app.
- The code generated is informed to screen reader user without navigating and focusing on the code in the app.
- New / changed code after 60 seconds is also informed to screen reader user automatically when focus is on the code generated page.
- Time remaining is informed properly with added narration for screen reader users.

- U-Token Mobile app for accessibility with screen readers for both Android and iOS platforms is tested with assistive technologies users.

## 5. U-Token Uses

- As U-Token app generated code is an alternative to SMS based OTP, while using internet banking portal whenever user need to authenticate with OTP his/her transaction U-Token code need to be used. Few usage examples are:
  - To generate transaction password for corporate users - replacement of SMS OTP.
  - To generate transaction password for retail users - replacement of SMS OTP.
  - Customer can reset/enable transaction password In Internet Banking through U-Token.

## 6. Registration and Enabling U-Token for first time user

First follow Step 1 in internet banking, then register on mobile app and then complete Step 2 in internet banking. Once these processes completed a user is ready for usage of U-Token facility.

### 6.1 Registration of U-Token on internet banking portal

#### Log in to internet banking.

- Go to Password Management navigation main menu.
- Go to list menu U-Token.
- Go for sub menu step 1 - U-Token Registration.
- A web form with heading text as New request will be displayed.
- Mobile number - auto populated on the page.
- Email id- auto populated on the page.
- Customer id- auto populated on the page.
- Then press enter key on Continue button.

## Preview and Confirm

- OTP page will appear. User to enter OTP as received on Mobile number. Then press enter on “Confirm” to complete the registration.

## Summary

### 6.2 Registration of U-Token on Mobile App

- After registering U-Token on internet banking portal follow below steps on your mobile phone
- Visit Play store/App store to download and install the U-Token app.
- After installation U-Token app, register in U-Token App.
- Enter user ID for Retail user and Corporate ID for Corporate user,
- Select Channel Type,
- Enter a new 6 digit M-PIN ((This is used for logging in to U-Token))
- Press enter on submit button.
- Enter SMS OTP received on MOBILE number.
- After entering valid OTP. App will show message “Congratulations” you have successfully registered for mobile token service. Please login.

### 6.3 Enable U-Token on Internet Banking Portal

#### Log in to internet banking.

- Go to Password management navigation main menu.
- Go to list menu U-Token.
- Go for sub menu Step 2 - Enable U-Token.
- Web form is displayed with options.
- Radio buttons Enable Mobi/U-Token.
- Select YES radio button and press enter key on Continue button.
- OTP page will appear. Users have to enter the OTP as received on their Mobile number.
- Press enter key on Confirm button to complete the operation.

- Message will be displayed on the screen “U-Token has been successfully enabled.

## 7. Non-Debit Card Holders – Steps for Registration

Non-Debit card holders may follow these steps to generate transaction password in Internet banking.

**Step 1:** Login to Internet Banking, Go To Password Management > U-Token Registration. Complete the steps as mentioned in the section 6.1.

**Step 2:** Download U-Token app in mobile & Register in the app. Complete the steps as mentioned in the section 6.2.

**Step 3:** Login to Internet Banking, Go To Password Management > Enable U-Token. Complete the steps as mentioned in the section 6.3.

**Step 4:** Once U-Token is enabled, Go To Password Management > Generate Transaction Password.

**Step 5:** Once Transaction Password is set, Go To Password Management > Enable Transaction Password.

**Do not** perform Step 3 without performing Step 1.

## 8. List of U-Token Screens and Screen Elements

U-Token App is accessible and usable with screen readers talkback or voiceover on mobile platforms android and IOS respectively. So user will need to use standard way of gesture navigation or explore by touch to complete the operations. Providing below:

### 8.1. Log in Screen.

- New user? Register here button.
- Retail / corporate tabs.
- Enter your user id.
- Enter your m-PIN.
- Hide/show m-PIN button.
- Forgot m-PIN link.

- Login to continue button.
- How to register?
- App version info.

## 8.2. Log in Screen with Default User ID auto populated.

- Back button.
- Text U-Token.
- Text - User Name.
- Enter your m-Pin edit.
- hide or show m-Pin button.
- Submit button.

## 8.3. Registration Screen.

- Personal details.
- Net banking User ID edit box.
- Select User Type - drop down list.
- Enter new six digit m-PIN password edit.
- Re-enter new six digit m-PIN in password edit.
- Submit button.
- Already registered? Login here link.
- How to register? Pop up with instructions.

## 8.4. Forgot m-PIN Screen.

- Your user id edit.
- Channel type drop down.
- Generate OTP button.
- Enter OTP edit.
- Enter new six digit m-PIN password edit.
- Re-enter new six digit m-Pin password edit.
- Submit button.
- Change M-PIN Screen.

- Current M-PIN.
- New six digit M-PIN password edit.
- Re-enter new six digit M-PIN password edit.
- Submit button.

### 8.5. Code Generated Screen.

- Logout.
- User information.
- Last logged in info.
- Offline (on / off) - enabling offline ON will allow app to work without internet connectivity.
- U-Token code.
- Time remaining.
- Counter in seconds.
- Progress announcement.
- Code refresh after 60 seconds.
- Sync button - for syncing of the app with the server.
- Copy button- to copy the generated U-Token code.

### 8.6. How to Register? Pop up.

- Information on registrations steps are provided in textual format.
- Close button to close the popup.

### 8.7. Messages or Errors.

- Appears on top of the app e.g. invalid m-PIN or please enter all the details. Just press Ok button (double tap) to close the message or error.

## 9. How to Disabled U-Token?

### Log in to internet banking.

- Go to Password management navigation main menu.



- Go to list menu U-Token.
- Go to sub menu Step 2 Enable U-Token.
- Web form showing Step 1 tab will appear on the screen.

**Step 1 - New Request Enable U-Token.**

- Enable Mobi Token radio buttons YES or NO.
- Continue Button.

**Step 2 - Preview and Confirm.**

- OTP page will appear. User to enter OTP as received on Mobile number. Then click on “Confirm” to complete the registration.

**Step 3 - Summary.**

**10. U-Token Contact.**

[u-token.support@unionbankofindia.bank](mailto:u-token.support@unionbankofindia.bank)

**11. Concluding**

Union Bank of India is incrementally improving on digital banking accessibility experience. In this direction first step of maximum accessibility is attained for U-Token mobile app. It is work in progress for accessibility enhancement. Bank welcome users feedback. To reach bank’s accessibility project please write to email id [unionaccess@unionbankofindia.bank](mailto:unionaccess@unionbankofindia.bank)

**End of User Manual.**

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