



User Manual for Accessing Union Bank of India Internet Banking Portal with Keyboard and Screen Reader

(Version 1.0)

October 2022



UNION BANK OF INDIA

UNION BANK BHAVAN, 239, VIDHAN BHAVAN MARG, NARIMAN POINT, MUMBAI 400 021

Table of Contents

Sections	Page No.
1. Preparation Notes	4
2. About Union Access	4
3. About Union Bank of India's Internet Banking Digital Channel	4
4. Particulars about the Union Bank of India's Internet Banking Channel	5
5. Recently Added Few Features	5
6. Objectives for Preparing Special User Manual for Visually Impaired Users	5
7. Important Tips for Visually Impaired Screen Reader Users	6
8. Don'ts for Users	9
9. Understanding Important Terms in Internet Banking Portal	9
10. Internet Banking Website Address	9
11. Self-User Creation	10
11.1 Self-User Creation Web Form Fields	11
11.2 Steps for Self-User creation with screen reader	12
12. Retail login - Logging In Steps	13
13. Overview of Post Logged in Screen	14
13.1 My Profile	15
13.2 Settings	15
13.3 Preferences	16
13.4 Logout	16
14. Dashboard	17
15. Working with Links under Navigation Region	18
16. Accounts Navigation Menu - Operations Steps with Screen Reader	19
16.1 Operative accounts	19
16.2 Balance Inquiry with Screen Reader	20
16.3 Provisional Home Loan Certificate	20
16.4 Downloading Statements	21
16.5 Exporting the Mini Statement	22
16.6 Downloading the Detailed Account Statement	22
17. Transactions Navigation Menu - Operations Steps with Screen Reader	23
17.1 Fund Transfer to Own Accounts	23
17.2 Fund Transfer to Other Union Bank of India Account	24
17.3 Fund Transfer to Other Bank Accounts	24
17.4 Fund Transfer IMPS - Person to Account	25
18. Transaction Navigation Menu - Beneficiary Management	26

19. Online Deposits navigation menu - Operations Steps with Screen Reader	27
19.1 Opening a Fixed Deposit	27
20. General Services Navigation Menu - Operations Steps with Screen Reader	28
20.1 Cheque Positive Pay	28
21. Cards Card Services Navigation Menu - Operations Steps With Screen Reader	29
21.1 Credit Cards - Pay to Own UBI credit cards	29
21.2 Debit Cards - Block ATM	29
21.3 Debit Cards - Debit Card Controller	29
22. Form 15G/15H	30
23. Password Management - U-Token Registration	32
24. Setting Personalize Limits	33
25. Feedback from User	33
26. Login Page Other links	34
26.1 Login page link - Forgot/Create Passwords	34
26.2 Login page link - Enable Disable User via OTP	36
26.3 Login page link - Know Your User ID	37
27. Resources	37
28. Concluding	38
29. Further references	38
Annexure - List of Main Navigation Menus and Nested Menus	39

1. Preparation Notes

- Welcome to User Manual for Accessing Union Bank of India Internet Banking Portal with Keyboard and Screen Reader. This is an industry first user manual written and published for target users who are persons with visual disabilities.
- The manual contains the steps to access the Internet banking service with keyboard, the steps listed in this document are illustrated to accomplish the tasks with keyboard navigation.
- The document also lists out the detailed tips and tricks for efficiently completing the transactions using assistive technology (Screen readers).
- The steps stated in the document can be best replicated in following environment. Chrome browser and JAWS or Microsoft Edge browser and JAWS. The version of JAWS 2022 has been used while drafting the document.
- The section “Important Tips for Visually Impaired Screen Reader Users” in this manual will be very useful for visually impaired users.
- The features and menus covered in this manual are as of September 2022.
- Added an annexure - List of Main Navigation Menus and Nested Menus providing user complete list of menus and sub menus at one place.

Prepared by - Union Access, DIT, CO
Last update Date - 29-10-2022

2. About Union Access

Bank aspires to render user-centric and & universally accessible digital banking that allows access to all. Bank is undertaking several measures to address the needs of different customers segment and aspires to follow inclusive practices while delivering services. To accomplish the underlying objectives bank has set up accessibility enhancement dedicated resource cell ‘Union Access’ at the Department of Information Technology. The project Union Access intents to enhance 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 in the digital banking space.

Email : unionaccess@unionbankofindia.bank

3. About Union Bank of India’s Internet Banking Digital Channel

- Union Bank of India launched internet banking service in the year 2005.
- Internet banking is an electronic payment system which enables the customers to make various transactions such as payments for goods and services, inter/intra bank fund transfer, pay taxes instantly, utility bill payments, shopping, investment etc. safely and securely. Customer can also view their various accounts at any time.

- Bank' internet banking channel is engaging both retail and corporate customers in digital banking using Finacle eBanking Application (FEBA) with many customers centric features.
- Internet banking is one of the digital banking channels which offer bouquet of services and it is evolving day by day with the emerging banking technologies.
- Bank has enabled wide range of customer centric features and functionalities through internet banking.

4. Particulars about the Union Bank of India's Internet Banking channel

- Internet Banking works on customer ID.
- All accounts attached to the customer id will get linked to user's e-banking profile.
- Retail internet banking is provided to Individual & proprietor.
- Corporate internet banking is provided to Club/Society/Trust/Institution/Private Limited/Public Limited/Partnership.
- Internet Banking consists of two passwords like login password and transaction password.
- Also added layer of 2FA and 3FA security by means of OTP or token or challenge questions or security questions.
- Customer must at least login once in a year to keep net banking profile active.
- Internet banking passwords gets locked after 4 wrong attempts.

5. Recently Added Features

- Transaction through Cash credit account.
- Online User Enable / Disable
- Loan Interest certificate for Home and Education loan account
- Interest Certificate For Deposit Accounts
- Add Nominee Online
- Debit Card Controller
- Ease of Retail Self Sign In Journey
- GSTN seeding
- Online Form 15G/15H
- Positive Pay System
- Re-KYC
- Union Virtual Assistance

6. Objectives for Preparing Special User Manual for Visually Impaired Users

1. Manual will help users in learning internet banking web portal operations with screen reader to complete the key banking transactions.
2. Manual illustrates steps in detail and tips to use screen reader efficiently with internet banking portal.

3. Screen orientation is provided for available options for quick navigation and completion of transactions with ease.
4. Documented all the available menus and submenus to easily reach with keyboard commands.
5. steps in details and illustrative information about form elements is given for various important features.
6. 6 Various forms that get displayed while transacting have been explained for ease of usage and understanding.
7. Manual provides tips to use custom controls on forms and html elements.
8. This document will also empower staff members to canvass and promote internet banking amongst target customers.

7. Important Tips for Visually Impaired Screen Reader Users

Following information on navigating and operating different HTML elements is very important to understand and practice for a visually impaired user of internet banking portal to gain proficiency in usage. User can JAWS help topics which contains listings of all commands JAWS provides for use in HTML documents.

HTML Links

By tabbing through keyboard user can access webpage links or use link list dialog using screen reader keystroke. For JAWS keystroke is insert + F7.

HTML Headings

Use screen reader keystroke for listing heading on the currently opened webpage. HTML headings are provided for better navigation and organizing content. For JAWS keystroke is insert + F6.

Use of Quick Keyboard Keys in HTML

Use screen reader JAWS single letter keys to jump to HTML elements e. g. , H for heading, F for form field, E for edit boxes, R for Region, etc. Please refer JAWS help Navigation Quick Keys for HTML. It is faster and easier to move around on a web page and anywhere else with virtual cursor is active mode.

Region Navigation

Post logged in user can quickly navigate by using letter R for regions like banner region, navigation region and main region to access key elements on the internet banking portal.

Forms Navigation

- Internet banking portal has HTML forms to be filled by the user to complete the transactions.
- Forms are having mainly edit combo boxes to select the drop-down list options.
- A basic structure in internet banking site is completion of steps e. g. Step 1, Step 2 and Step 3 to complete the operation. These are page tabs. Once user completes

inputting data for Step 1, continue button will take user to Step 2 screen and then Step 3.

- All buttons on the site are accessible using form navigation or using JAWS screen Reader single letter keystroke for button “B” in virtual mode.

Errors Handling

When error occurred during submission of the form or in case of wrongly filled data or in case of missing field data, error appears on the top of the screen just below navigation menus. Screen reader user to use JAWS quick navigation key to read the error i.e. , press key “G” to move the focus to a link graphic. JAWS will be you have one error message alternatively JAWS also inform dynamic changes on the webpage i.e.; it reads error line automatically.

CAPTCHA

CAPTCHAs available on the bank’s internet banking site are of textual logical type which are accessible for screen reader users

Post logged in region / landmark navigation

- Press R keyboard key reputedly, you will hear
- Banner region, navigation region and main region

Post logged in Navigation region links

- This is one of the important navigations to be learned by a keyboard and screen reader user. In this manual detail steps are provided in the following sections.
- Post successful logging in to internet banking user to press tab key for visiting different elements on the page. User will hear navigation main region. Alternatively, user may use JAWS quick navigation key R for region / landmarks navigation.
- Use tab key to navigation and press enter to activate drop down menus list for focused navigation main menu.
- Now use tab key to navigate through opened list menus.
- All list menus are having sub menus so press enter key to open the sub menu.
- Press enter key to activate the desired menu option.
- Alternate method to navigate through navigation region links is using JAWS keystroke Control + Insert + Enter activate the focused menu option.
- Screen reader user to hear about the nested levels of navigation drop down links i.e., nested level 1 or nested level 2, etc. and total number of menus-sub menus in the opened list.
- User will learn in detail in the section ‘Working with links Under Navigation Region’.

Same Page links

- Understand controls like same page links available on internet banking portal.
- Same page link Search right arrow link.
- Same page link Actions link - link which opens a popup on the same page with sub links.

- Same page link View Statement right arrow link.

Edit Combo list (drop down list) - a custom control

- This is frequently used element in FEBA internet banking portal.
- Edit combo or drop-down list is a custom type control having edit box and show all items button adjacent to it. Screen reader focus first goes to edit box and pressing of tab key focus moves to show all items button. If we open forms list dialog by pressing JAWS keystroke Insert + F5, we see two entries this type of edit combo box.
- For effective navigation in this control by a screen reader user requires to first delete preexisting value in the edit box. Then use to press either up or down arrow key to select the desire value from the drop-down list. Another tip is typing your desire option directly in the edit box once you are aware of the available drop-down list options.
- In most of the cases default value in drop down list default value is 'Select'.

Search link

- You will come across a Search link which has given heading level 3.
- JAWS read it as "Search right underline arrow heading level 3". link graphic
- It is actually a filter option when you press enter on this link, a drop-down pop up with form controls appear on the screen.
- An examples Statement period selection where Search link is given.
- This is a Search or filter transactions option with fields from and to date, transaction type, etc.
- At the bottom of the search form there are two buttons as 'Clear' and 'search'.
- Once you open Search link, fill in the filtering/search data as per your requirement and press enter on search button for the search result which will be displayed on the page.

Date Entry

- In the portal date enter format is DD/MM/YYYY can be entered manually or using calendar control. Tip for JAWS user to enter it manually in a correct format as above. Please take care to enter date in the right format with slash symbol.

Session Timeout Warning

- 5 minutes is the default session duration.
- User get a session timeout alert message 30 seconds before session expire time.
- Once message appears focus moves in the dialogue box.
- Important thing for a screen reader user to know that they need to use alt + tab key to access opened windows and messages. Press alt + tab key to access message session timeout.
- In case you get session expire alert message box where you have a button "Continue", invoking the button will keep the session active.
- In case your session expires, you get message box where you have a button "Go to login page".

- In case if your session expires, you have to re-login to continue working.

8. Don'ts for Users

- Not to press browser back page button that will result in session expire.
- Right click / application menu key will not work while you are logged into internet banking pages.
- Your Internet Banking session may get expired in following cases:
 - You might have used Back/Forward/Refresh button of your Browser.
 - You might have double-clicked a button.
 - You might have kept the browser window idle for a long time.
 - You might have opened another session or logged in from another window.
 - You are accessing the application URL from a saved or static page.

9. Understanding Important Terms available in the Internet Banking Portal

- 1) **U-Token** - An app-based feature of U-Token as an alternative/substitute to SMS OTP in Internet Banking. The app can be utilized by both Retail and Corporate users for generation of app-based OTP in lieu of SMS OTP.
- 2) **2 Factor Authentication (2FA)** - Username and password Token or SMS OTP or Security Questions.
- 3) **3 Factor Authentication (3FA) as Challenge Questions** - This is additional operational workflow for step up authentication. Questions are based on the rules set in the solution. In a live scenario as per solution rules if met, customer shall be required to provide answer to the challenge question posed by the solution. Challenge question can be reset. Post logged in navigate to Settings - Security button. On the page visit link Challenge Question (3FA).
- 4) **Favorites** - Post logged in user get favorite options on the portal as “select your favorite activity combo box”. User can add currently navigated page to the favorites.
- 5) **Zip Code** - It is a postal code.
- 6) **IMPS** - Immediate Payment Service by NPCI
- 7) **P2A** - Person to Account using IMPS
- 8) **P2P** - Person to person using IMPS
- 9) **SCSS** - Senior Citizen Savings Scheme

10)SSA - Sukanya Samridhi Account

11)ASBA - Application Supported by Blocked Amount.

10. Internet Banking Website Address

Union Bank of India Internet Banking portal URL is - <https://www.unionbankonline.co.in/>

Enter this URL in your browser's address bar and hit enter to open the web page. On this page you will find important links as:

1. Retail user login
2. Corporate user login
3. Self-user creation
4. Forgot / reset password

11. Self-User Creation

Process to register and activate Internet Banking for the first-time user is using Self-User Creation. The internet banking needs to be registered and activated before the customer starts using the service.

Following details required for completion of registration form

For View Only Facility - account number, date of birth / PAN, CAPTCHA and received OTP on user provided mobile number to the bank.

For Transaction plus View Facility - account number, date of birth / PAN, CAPTCHA, Debit card number, Debit card Pin and received OTP on user provided mobile number to the bank.

Please select link self-user creation from the home page.

Next screen will have following radio button options

Select Online Registration Mode - Transaction Facility for Retail users with Debit Card.

Text on the page as - User Id will be created online and services can be accessed after 2 working days.

Continue button.

Select Online Registration Mode- View Facility for Retail users without Debit Card.

Text on the page as Your Internet Banking User Id will be created online and services (with view only) can be accessed after 2 working days.

Continue button.

Five must requirements for self-User Creation.

1. Internet Banking User ID, ATM Card number, ATM pin (If proceeding with ATM card).

2. Account number should be linked with the ATM Card (If proceeding with ATM card).
3. DOB and PAN should be present for the account at branch.
4. Your Mobile number should be present for the account at branch.
5. Your E-mail should be present for the account at branch.

*Update the above Detail at branch, if not present.

Security Note:

1. Bank will never ask ID/passwords via Email/SMS/phone.
2. Do not respond to fraudulent Email/SMS/calls.
3. Always access this page from our bank website.
4. Do not share your personal/financial Details.

11.1 Self-User Creation Web Form Fields

Form is having following fields.

User Details:

Account Number* edit box.

Enter either Date of Birth or PAN Number(One of the two is mandatory)*. Please take a note it is OR i.e. , either DOB or PAN. Edit box.

Date of Birth (dd/mm/yyyy) - may be typed in the format dd/mm/yyyy. Please add symbol slash or use calendar control to select date.

PAN Number - edit box.

Answer the CAPTCHA question in the Verification Code: edit box.

Continue button.

Debit Card Details Page:

ATM card number.

ATM pin.

Enter details of any 1 out of last 5 transactions for the account specified.

Transaction amount.

Transaction type.

Facility type view and transaction or view only radio buttons.

Check box I understand and agree to the terms of use of the bank.

Back and continue button.

User Authentication Details :

One time password (OTP).

OTP has been generated and sent to your registered mobile number xxxx

Regenerate code and continue button.

User Access Credentials:

Set your access credentials.

User ID is displayed.

Set internet log in password.

Set transaction password.
Cancel, reset and continue buttons.

Confirmation screen:

Password is changed successfully.
Go to login page button

11.2 Steps for Self-User creation with screen reader

1. Visit www.unionbankonline.co.in in your chosen browser.
2. Bring up the link list dialogue box by pressing Insert plus f7 and navigate to the self-user creation link and press enter.
3. The screen displayed will have two radio buttons
 - a. Select Online Registration Mode Transaction Facility - Retail users with Debit Card.
 - b. View Facility - Retail users without Debit Card. *User Id will be created online and services can be accessed after 2 working days
4. Press tab to navigate to the continue button. Continue button and activate the same to navigate to the next screen. .
5. The Screen displayed will have following form fields;
 - a. Account number Edit box
 - b. PAN Card Number Edit box
 - c. Date of birth, edit box, (in DD/MM/YYYY format)
 - d. answer the validation code, edit box
 - e. Navigate to submit button and activate the same to proceed to the second page of registration.
6. Second Page will seek following information;
 - a. ATM card number edit box
 - b. ATM CARD PIN Edit box
 - c. Transaction amount (any one of last five transactions), edit box
 - d. Select type of transaction, (Debit/Credit,) Combo box.
 - e. Select facility type (view only /view and transaction), check boxes
 - f. Click Terms and conditions, check box and navigate to the submit button.
 - g. Invoking the submit button will display the next page where the user needs to enter the one-time password.
7. Look for the edit box where OTP needs to be entered.
8. After entering the OTP navigate to the continue button using tab key and invoke the same by enter/space bar.
9. Once the customer clicks on continue, user Id is displayed. The customer is prompted to enter password. System will ask for login password if he opts for view only facility. Login & transaction password are to be entered separately for view and transaction

- facility. Password should be alphanumeric with special character and at least one uppercase and one lower case letter with minimum 8 and maximum 16 characters.
10. The page displayed will have following form fields;
 - a. Two check boxes for log in password and transaction password, ensure both the check boxes are checked.
 - b. Two edit fields for enter the login password and confirm login password
 - c. two edit fields for entering the transaction password and confirm transaction password.
 11. Enter the details in above edit fields and navigate to the continue button. To complete the process.

Follow similar steps in case you wish to opt for view only facility for Self-User Creation (Retail User for View Facility).

Important Security Note:

1. Bank will never ask ID/passwords via Email/SMS/phone
2. Do not respond to fraudulent Email/SMS/calls.
3. Always access this page from our bank website.
4. Do not share your personal/financial Details.

12. Retail login - Logging In Steps

In previous section of this document the steps for registering for the internet banking service have been explained at length, now this section of the document will take you through the journey of log in process.

1. Visit www.unionbankonline.co.in and screen reader will announce the title of the page as “Home - Union Bank. ” If the title is the same as mentioned above then you are on the right page.
2. Bring up the link list dialogue box by pressing Insert Plus F7 and navigate to the link “Retail user login. ”
3. A page titled “Union Bank of India - Internet Banking Login” will be displayed with following information;
 - a. All-India Toll-Free Numbers to get in touch with the customer care service.
 - b. User ID, an edit field to enter the internet banking user ID.
 - c. Password, AN edit field to enter the log in password.
 - d. Verification, an edit field to enter the logical CAPTCHA value.
 - e. Log in button, a button to login to the internet banking service.
 - f. Start in, edit combo, to select the module in which you wish to start your session.
 - g. Customer Alert, an important message for cyber security for all users.

4. Enter the user ID in the User ID edit box, press tab enter the password in the password edit box and press down arrow, screen reader will announce “VERIFICATION*? Followed by a logical mathematical question.

5. Press the tab key twice and the cursor will land in an edit field with label “Verification*,” enter the answer of the logical question displayed above and press tab to navigate to the log in button and press enter to log in to the internet banking service.

Choosing the module to start the internet banking session

As you are aware that internet banking portal offers various services as illustrated in the previous section of this document, option to directly open few of the modules is provided on the login page as well, to leverage this functionality follow below mentioned steps.

1. When your focus is on the login button, press the letter “E” to navigate to the edit combo with a label “Default”.
2. Following options are available in the start in edit combo which is read as Default by the screen reader:
 - a. Operative Account
 - b. Add within Bank Beneficiary
 - c. Demat
 - d. Dashboard
 - e. Register for ASBA
 - f. General Services
 - g. Personalize Limits
3. By default, the selected option is Dashboard, to change the module name, delete the existing text and press up and down arrow to choose the desired option.
4. Once you have selected the start in default module form the list turn off the forms mode and press up arrow to navigate to the log in button.

13. Overview of Post Logged in Screen

The layout of the post logged in home screen depends on what user selects while logging in in the combo list option “Start in,” if we presume that the option in the edit combo is not changed and default option that is Dashboard is selected then the screen layout is illustrated below.

1. The title of the page will be “Union Bank of India - Dashboard,” This page contains 22 links. There are 3 regions, there is 1 heading, and there are 5 form fields.
2. Press the letter “R” to navigate between 3 regions;
 - a. Welcome region, this region contains the links to access user profile, settings and logout link.

- b. Navigation region This section of the page contains the Mega menus links, which also has sub links, that we will be discussing the later part of this document.
- c. Main region: this is the region which contains the Dashboard, this region will change with the change in the modules being accessed.

13.1 My Profile

On pressing enter on my profile or user profile link the pop-up page has following options:

Session time out - displays time counter of the current logged session.

Prevent session timeout button - click on this to reset session time out to 5 minutes.

Last logged in details.

Time of last invalid login attempt.

13.2 Settings

On pressing enter on settings link the pop-up page has three buttons personal settings, security settings and preferences.

Personal setting button

On pressing enter on personal settings button the page displayed has following options:

Personal Settings:

My personal details

View / update address

Other contact information

My contact details

Security settings button

On pressing enter on security settings button the page has following options:

Change password, update channel login ID, Change 2FA mode, challenge question (2FA)

Change Passwords

Password Policy

Passwords must meet the following requirements.

1. The Password cannot consist of all the characters as are in your Username. For e. g. If your user name is "BOB" than your password can't be "BOBBY".
2. Password should mandatorily contain at least a digit, letter and special character.
3. Spaces are not allowed in between password.
4. The password should contain a minimum of 8 characters and maximum of 14 characters.
5. Your new password can't be same as any of your previous 3 passwords(s).

I want to Change*combo drop down

Login Password text

Old Password*

New Password*
Retype New Password*
Transaction Password text
Old Password*
New Password*
Retype New Password*
Enter your credentials to confirm the transaction text
Confirmation Details
Transaction Password.
Submit button.

Update Channel Login ID

To update your user id / login id.
Update link to go to update page.

Change 2FA Mode

Change secondary authentication mode.
Select options.
None, one time password or security question answer mode.

Challenge Questions (3FA)

To change your security / challenge questions.
Need to provide transaction password and OTP to complete the change.

13.3 Preferences

On pressing enter on preferences button the page has following options:

Set preferences.
Update account preferences.
Set favourite accounts.

13.4 Logout

- On the home page post logged in or anytime during the navigation open JAWS Link list by pressing insert plus f7 key
- Navigate to the log out button by pressing down arrow key and press enter.
- A dialogue box will be displayed on the screen, press Ctrl plus End key to navigate to the end of the page and press up arrow twice screen reader will announce following message “Application Signoff. Are you sure you wish to logout this session?”
- Press down arrow to navigate to following buttons “Cancel, Logout”, to log out press enter on the logout button.
- Once the logout process is completed a page with following message will be displayed “Logout Successful. For security reasons, please exit your browser”
- It is an important advice to users to always properly log out of the session of internet banking before leaving website or after finishing your desired transactions.

14. Dashboard

- As we have explained the layout of the post log in screen and logout process in the previous section of this document, one of the main components on the screen is dashboard, lets understand this interesting feature of the internet banking.
- Dashboards are designed to provide a quick glance of the information pertaining to accounts maintained across different schemes on assets and liabilities product lines. To check the dashboard, log in to internet banking service and press the letter “T” for table navigation and read the details arranged in the table. If there is no dashboard the screen reader will announce there are no tables on this page.

Adding Dashboard

Let’s see an illustration of adding a Dashboard, follow the below mentioned steps to access the dashboard library.

After logging in press, the letter “H” to navigate to the Dashboard heading and press down arrow to navigate to the link “Personalize Dashboard”

A new page will be displayed with following dash board widget library

- Account Details: Displays accounts details
- Password Alerts: Displays Alerts related to Login password, Transaction password to user
- My Transactions: Displays events on a calendar
- Transaction Shortcuts: Displays quick links related to transaction to user and lets him navigate to appropriate link
- Notifications: Displays Alerts related to Login password, Transaction password to user
- Deposit Accounts: Displays Deposit Accounts List
- Customer Relationship Summary: Displays a summary of the various types of accounts linked to the User.
- Loan Accounts: Displays Loan Accounts List.
- Branch Wise Summary: Displays Dashboard Branch Wise Summary
- Accounts Summary Widget: Displays the Account Summary view.
- My Accounts Widget: Displays the My Accounts View.
- Operative Accounts: Displays Operative Accounts List
- Customer ID wise Summary: Displays a summary of all the accounts held by various Customer IDs linked to the User

To add the dashboard widget to the dashboard section on the internet banking home page select the checkbox corresponding to the widget by pressing the spacebar.

Once all related checkboxes are checked navigate to the “Add Button” and press spacebar to activate the button.

Once the widget is added screen reader will announce the following alert “The widget is added successfully. Widget: [“Name of the dashboard added”].

How to Delete or Reset Dashboards?

User can reset the dashboards and start a fresh by customizing the dashboard section.

To delete/reset the dashboard section;

Log in to internet banking and after logged in look for the “Restore dashboard” button and press space bar.

A dialog box with following message will be displayed;

<https://www.unionbankonline.co.in/> says dialog

Are you sure you want to Reset?

OK Button

Cancel Button

Press spacebar on OK button and following message will be displayed In the dashboard section “The dashboard is restored successfully”.

15. Working with Links under Navigation Region

So far, we have covered the basics of internet banking like understanding the services offered, how to register for the service, logging into the internet banking and overview of the log in page. Now gradually we will explore the different functionalities offered. Before we go to the various features, it is important to understand the screen reader tips to navigate in the links offered in the navigation region, we will explore this with an example.

1. Once we are logged into the internet banking service press the letter “R” to navigate to the “Navigation region” and press tab key. Screen reader will announce “List of 13 items”.
2. These are the 13 navigation menu options. Keep pressing tab to go through the navigation region main links.
3. Following links or menu list will be displayed under accounts main menu. Operative Accounts, Deposit Accounts, Loan Accounts, Account Summary, Tax Deducted at Source, Combined Statement, Balance Certificate, Add Nominee Details Interest Certificate, PPF Accounts, Atal Pension Yojana, Pension Pay Slip, Sukanya Samridhi Account, e-SCSS, Mandates.
4. Let’s see below example of navigating through Accounts navigation main menu.
5. Once your focus is on Accounts link, press enter key, this will open Accounts main menu drop down menu nested 1 list, again press tab or the down arrow key to move your focus to the first list menu i.e., Balance & Transaction info, press enter key to open sub menu for Balance & Transaction Info, press tab to move your focus to the first sub menu which is a nested 2 list.
6. Alternatively, user can also use down arrow and tab keyboard navigation to access navigation main menus, list menus and sub menus. User may get different spoken feedback from screen reader.

16. Accounts Navigation Menu - Operations Steps with Screen Reader

16.1 Operative accounts

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on Accounts main menu. Press enter key to open the drop-down list menus.

Use tab key to select first menu list option - Balance & Transaction Info.

Press enter key to open submenu for Balance & Transaction.

Press tab to move focus to first submenu Operative Account and press enter.

Opened page has following elements:

- Operative Accounts List
- Search filter link
- Search filter has following form fields
- Account nickname edit
- Account number edit
- Account type default
- No. of rows select
- Account currency INR
- Clear , search button
- On the page you get your Operative Accounts List in a tabular format with columns as
- Account Number, Account Type, Status, Balance

In the table for account row, you have a link as “Actions”. When you open this link, you get popup with following sub links options under actions:

- Account Statement
- View Nominee Details
- Inquire on Lien
- View Flexi-Fixed Deposit Links
- View or Stop Issued Cheques
- View Clearing Instruments
- Inquire on Temporary Overdraft
- View Mini Statement
- View Closed Operative Accounts

User can also download your operative accounts in the formats as PDF, XLS, and Text using Download Details As - combo box Ok button.

16.2 Balance Inquiry with Screen Reader

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on Accounts main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - Balance & Transaction Info.

Press enter key to open submenu for Balance & Transaction.

Press tab to move focus to fist submenu Operative Account and press enter.

Navigate by screen reader quick navigation key “H” for headings to “My Operative Accounts”. User down arrow to reach to a table which displays following information:

- Account Number
- Account Type
- Status
- Balance
- Use table navigation keys to navigate in the table.
- The account numbers are presented as links and activating the same will display details regard to account as below:
 - General details as: Name, branch, Address, mobile number, account type, account open date, MICR code, IFSC code, etc.
 - Balance details as: Available balance, lien balance, last 10 transactions.

16.3 Provisional Home Loan Certificate

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on Accounts main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - Interest Certificate.

Press enter key to open submenu for Interest Certificate.

Press tab to move focus to fist submenu Provisional Home Loan certificate and press enter.

Opened page has following elements:

- Select Account to view the interest certificate
- Search Criteria as text heading
- Account Number edit
- Select combo box
- Financial year combo edit box
- Submit button
- Download Details As: format option, default is PDF
- OK button.

16.4 Downloading Statements

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on Accounts main menu. Press enter key to open the drop-down list menus.

Use tab key to select first menu list option - Balance & Transaction Info.

Press enter key to open submenu for Balance & Transaction.

Press tab to move focus to submenu Loan Account and press enter.

Opened page has following elements:

My Loans

Note: Click on Account Number to get Additional Details.

Search link

Account no. link

Actions

Account statement

View payment schedule

Click on account statement

Account details

General details

Balance details

Payment details

Loan redraw details

More details link

Search transaction link has a pop up account

date from dd/mm/yyyy and date to

or

transaction for combo

or

last n transaction edit having select option radio button

Amount Type

Amount From

Instrument ID from

Clear button

Search button

The date range must not exceed the limit. Date range: 366 days.

e. g. date as from 15/09/2021 to 14/09/2022

click on search button

Choose statement - select combo ok button

Last 14 days

Last 30 days

Last 7 days

Go to download as combo box select pdf, click on ok button.

PDF file get downloaded to your PCs download folder e. g. LnTransactionHistoryUX3_PDF15-09-2022. pdf

16.5 Exporting the Mini Statement

TO export the statement, navigate to the edit box “Download as” and activate the forms mode option.

Delete the pre-existing value “Select” from the edit box using keyboard delete key.

Now use up or down arrow key to select the desired download format option.

Press tab key to navigate to the “Go” button and press enter to activate the same, the statement will be downloaded to the “download folder” in your PC.

16.6 Downloading the Detailed Account Statement

On the same page navigate to the link “View statement Right Arrow” and press enter.

A pop-up form with following fields will be displayed.

Account: The account number can be selected form this edit filed, if you have multiple accounts.

Select transaction period by date range, Radio button, this is a default selected radio button if you wish to retrieve the statement for a particular period. Enter date details as Date From, (enter the dd/MM/yyyy format)

Date to, (enter the dd/MM/yyyy format)

Other radio button is “Transaction for fix period”. Select this radio button to download the statement for particular periods. From drop down list last 7 days, last 1 month, last 2 months and today select your desire period.

Next drop down is for Sorting Order as ascending or descending.

Next drop down is for amount type as credit or debit.

You also have filter options as amount.

Next edit is for amount from

Next edit is for amount to

Press tab key to navigate to the Search button and hit enter key.

The statement will be displayed on the screen, please note that on one page only few transactions are shown. For viewing the other transactions navigate to the next button and activate the same.

To export the statement, navigate to the edit box “select download format edit” and activate the forms mode option.

Delete the pre-existing value “Select” from the edit box using keyboard delete key.

Now use down arrow key to select the desired download format option.

Press tab key to navigate to the “Go” button and press enter to activate the same, the statement will be downloaded to the “download folder” in your PC.

17. Transactions Navigation Menu - Operations Steps with Screen Reader

Transaction menu is the most important and frequently used menu for fund transfer. Under Internet banking portal user has several options available for fund transfer transactions. We will explore 2-3 such options here.

17.1 Fund Transfer to Own Accounts

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Transactions** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Fund Transfer & Payments**.

Press enter key to open submenu for **Fund Transfer & Payments**.

Press tab to move focus to first submenu **Fund Transfer to Own Accounts** and press enter.

Fund transfer involves 3 steps;

Entering the details

Confirming the details

Summary

Entering the details

After log in press down arrow to navigate to transactions and press insert plus control plus enter to expand the sub menu.

Using up and down arrow keys navigate to the option Fund transfer to own accounts and press enter.

A new page will load, press the letter “H” to navigate to the form “Funds Transfer To Own Account” press the tab key to access the form. Fields.

Transaction Reference Name, edit box, keep it blank.

Frequency Type, Select the desired value default value is once

Transaction Date (dd/MM/yyyy), edit box, you can enter the future date as well.

Pay From Account, select the desired account from which the amount is to be debited.

My Accounts in Home Bank, select the account to which fund is to be transferred to

Remarks, type in the desired remarks and press tab key to navigate to the “Continue button”.

Confirming the details

Press the letter “H” to navigate to the heading “Confirm the following details before submission”.

Read the details with arrow keys and navigate to the edit field where one time password needs to be entered, enter the OTP and navigate to “Confirm payment button”.

17.2 Fund Transfer to Other Union Bank of India Account

This option provides fund transfer facility to the bank accounts within Union bank accounts and funds are transferred instantly. For using this facility, the beneficiary needs to be registered in advance by using the “Beneficiary Management” module. The steps to transfer funds are illustrated below.

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Transactions** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Fund Transfer & Payments**.

Press enter key to open submenu for **Fund Transfer & Payments**.

Press tab to move to submenu **Fund Transfer to other UBI Accounts** and press enter.

Opened page has following elements:

Transaction Reference Name

Frequency Type: you can choose to keep it blank

Transaction Date enter the date in (dd/MM/yyyy), format.

Pay From Account: Select the account from which you wish to make the payment.

Personal Payees: Select the Payee registered in the “Beneficiary Management” module, list of payees will be displayed in the edit combo.

Amount: enter the transaction amount

Network: Select the network (RTGS/NEFT) depending on the transaction amount or the user’s choice.

Remarks, type in the desired remarks and press tab key to navigate to the “Continue button”.

Confirming the details

Press the letter “H” to navigate to the heading “Confirm the following details before submission”.

Read the details with arrow keys and navigate to the edit field where transaction password needs to be entered.

After entering the transaction password press the tab key to navigate to the One-time password field and type in the OTP received on the mobile. and navigate to “Confirm payment button”.

17.3 Fund Transfer to Other Bank Accounts.

This option provides fund transfer facility to the bank accounts outside Union Bank through NEFT and RTGS mode of payment. For using this facility, the beneficiary needs to be registered in advance using the “Beneficiary Management” module. The steps to transfer funds are illustrated below.

After successful logging into internet banking, navigate to navigation region main menus.

When your focus is on **Transactions** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Fund Transfer & Payments**.

Press enter key to open submenu for **Fund Transfer & Payments**.

Press tab to move focus to first submenu **Fund Transfer to Other Accounts** and press enter.

Opened page has following elements:

Transaction Reference Name

Frequency Type: you can choose to keep it blank

Transaction Date enter the date in (dd/MM/yyyy), format.

Pay From Account: Select the account from which you wish to make the payment.

Personal Payees: Select the Payee registered in the “Beneficiary Management” module, list of payees will be displayed in the edit combo.

Amount: enter the transaction amount

Network: Select the network (RTGS/NEFT) depending on the transaction amount or the user’s choice.

Remarks, type in the desired remarks and press tab key to navigate to the “Continue button”.

Confirming the details

Press the letter “H” to navigate to the heading “Confirm the following details before submission”.

Read the details with arrow keys and navigate to the edit field where one time password needs to be entered, enter the OTP and navigate to “Confirm payment button”.

17.4 Fund Transfer IMPS - Person to Account

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Transactions** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Immediate Payment (24*7)**.

Press enter key to open submenu for **Immediate Payment (24*7)**.

Press tab to move focus to first submenu **IMPS - Person to Account** and press enter.

A form will be displayed with following details.

Step 1: Payment Details

Create New Transaction heading text.

Set Payment Date & frequency heading text.

Transaction Reference Name: edit.

Transaction Date (dd/MM/yyyy)* auto populated today’s date

Make a Payment from heading text.

Pay From Account*

Account holder name (INR)- account no. Auto populated

Available Balance : INR current balance displayed

Make a Payment to heading text.

Personal Payees: drop down list

Amount in INR edit

Amount in words auto updating as per entered amount in numeric.

Network and Other Details heading text.

Remark edit.

Continue button

Add new entry button

Reset button

Step 2 - Confirm the following details before submission

General Transaction Details:

Amount & Frequency Details:

Back to edit button

Enter your credentials to confirm the transaction

Confirmation Details

Transaction password edit

OTP edit

Re-generate OTP

Confirm payment button

Step 3 - Payment Summary

Confirmation message - The transaction with reference ID xxx is processed successfully.

Payment details

General Transaction Details:

Amount & Frequency Details:

Download Details As combo box

Make another payment button

18. Transaction Navigation Menu - Beneficiary Management

18.1 Add Within Bank Beneficiary

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Transactions** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Beneficiary Management**.

Press enter key to open submenu for **Beneficiary Management**.

Press tab to move focus to fist submenu **Add within Bank Beneficiary** and press enter.

A form will be displayed with following details:

Press the letter "H" to navigate to "Add beneficiary " heading and use the tab key to access the form with following fields.

Name, enter the beneficiary name.

Nickname: enter the nick name for reference.

Account Number: enter the beneficiary account number.

Confirm account number: re-enter the account number.

Use the tab key to navigate to the continue button. And press enter to navigate to the next page.

Preview Confirmation Details

Confirm the following details before submission

Beneficiary Details: Name, Nickname, Maximum Limit Amount:

Account Details, Account Number, Account Currency, Account Type

This page contains 3 edit boxes;

Remarks, enter the desired remarks

Transaction password, enter the internet banking transaction password

One time password, Enter the OTP received on the mobile and navigate to the “Confirm details” button.

The page also provides an option to re-generate One time password, and a button is present on the page and can be used to re-generate the OTP.

19. Deposit Online Deposits Navigation Menu - Operations Steps with Screen Reader

19.1 Opening a Fixed Deposit

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Online Deposits** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option -**Deposits**.

Press enter key to open submenu for **Deposits**.

Press tab to move focus to first submenu **Fixed Deposit Opening** and press enter.

A form will be displayed with following details:

The process is divided in three steps

Step 1: New Request Details

Follow below mentioned steps to open a fixed deposit.

After log in, navigate to the “Link online deposit” and press insert plus enter to open the sub menu.

Press down arrow to navigate to the FD opening link and press enter.

Use letter “H” to navigate to the heading “New request. ”

Press down arrow to navigate to the following form fields.

Deposit Amount in Rupee Only, edit field enter the amount of deposit.

Deposit Duration, edit box, and enter number of months.

Days, edit box, enter the number of days.

PAN Number, edit box, enter your PAN number.

Debit account select the account to be debited.

Scheme code select the desired scheme.

Nominee details, two radio buttons are provided (Yes/No) select the desired option and press tab key to navigate to the next edit box.

If you have opted for nominee as yes. Add following form details.

Nominee Name, edit box, in this edit box enter the name of the nominee.

Relationship select the relationship with the nominee.

Address, enter the address of the nominee, press the tab key and navigate to the subsequent fields, city, State, ZIP code, country.

Press tab key to navigate to the radio button, “is nominee minor?” select the desired radio option and press tab key to navigate to the next edit field, Date of birth, enter the date of birth of the nominee.

Once the form is filled navigate to the Button, “Submit online” and press enter.

Step 2: Preview and Confirm

On this page, the details filled in the form on previous screen will be displayed for confirmation. Read the details carefully.

After reading the details. Navigate to the edit field, “Transaction password” and enter the transaction password and navigate to the submit button.

Step 3: Summary

On this page the details of the fixed deposit will be displayed.

20. General Services Navigation Menu - Operations Steps with Screen Reader

20.1 Cheque Positive Pay

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **General Services** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Cheque Positive Pay System**.

Press enter key to open submenu for **Cheque Positive Pay System**.

Press tab to move focus to fist submenu **Cheque Positive Pay System** and press enter.

A form will be displayed with following details:

Customer Cheque Number Registration heading text.

Step 1: Cheque Details

Enter Cheque details text.

Drawee account number:

Cheque Serial Number:

Cheque Issue Date (DD/MM/YYYY):

Amount: Zero Rupee Only

Transaction Code:

Drawee Bank Name:

Drawee Branch Routing Number (MICR Code):

Payee Name:

Short Account Number:

Continue button.

Step 2: Authentication

Step 3: Summary

21. Cards Card Services Navigation Menu - Operations Steps With Screen Reader

21.1 Credit Cards - Pay to Own UBI credit cards

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Card Services** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Credit Card**.

Press enter key to open submenu for **Pay to Own UBI credit cards**.

Press tab to move focus to fist submenu **Pay to Own UBI credit cards** and press enter.

A form will be displayed with following detail:

Registered Credit Cards as heading text.

Table with rows displaying your existing credit cards. Table column headers are Select - Credit Card Number- Credit Card Customer ID - Card Type.

Radio buttons are preceded in the rows to select the credit card for which you wish to pay. You can also press enter on credit card number which is a link to view details.

You are provided with three buttons as pay bill, current statement and past statements.

To pay bill press enter on Pay bill button.

Next page will be a form with 3 steps

Pay Credit Card Bill

Step 1: Credit Card Details

Statement Date:

Total Payment Due:

Minimum Payment Due:

Due Date

Amount:* edit. Enter amount to be paid

Debit Account:* drop down to select account from where amount to be debited.

Step 2: Preview and Confirm

Step 3: Summary

21.2 Debit Cards - Block ATM

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Card Services** main menu. Press enter key to open the drop-down list menus.

Use tab key to select fist menu list option - **Debit Card**.

Press enter key to open submenu for **Debit Card**.

Press tab to move focus to submenu **Block/Unblock debit cards** and press enter.

A form will be displayed with following details.

Heading text as Block Debit Card

Step 1: New Request

Customer id : edit

Card no. drop down list

Continue button.

Step 2: Block Debit Card

Step 3: Summary

21.3 Debit Cards - Debit Card Controller

After successful logging into internet banking, navigate to navigation region main menus. When your focus is on **Card Services** main menu. Press enter key to open the drop-down list menus.

Use tab key to select menu list option - **Debit Card**.

Press enter key to open submenu for **Debit Card**.

Press tab to move focus to submenu **Debit card controller** and press enter.

A form will be displayed with following details:

Step 1: Debit Card(s).

Step 2: Limit Details.

Note: You can set maximum allowed limit upto Rs. 50000 for POS/eCOM/Contactless Domestic & International transactions exclusively. However, the overall consumption limit for these transactions will be capped at Rs. 50000 per day.

ATM Card (Current Status):

Modify Allowed Status: combo box with options as Only Domestic Allowed, only international allowed, both allowed, not allowed.

Maximum withdrawal limit at ATM (Domestic & International each): Rs. 25000

Point of Sale (Current Status):

Modify Allowed Status: combo box with options as Only Domestic Allowed, only international allowed, both allowed, not allowed.

Ecommerce Transaction (Current Status):

Modify Allowed Status: combo box with options as Only Domestic Allowed, only international allowed, both allowed, not allowed.

Contactless (Current Status):

Modify Allowed Status:* Select, drop down combo box

Continue button.

Step 3: Preview & Confirmation

Confirm the following details before submission

Transaction password: edit

OTP : edit

Submit button.

Step 4: Summary

New Summary Limits details are shown.

22. Form 15G/15H

How to submit form 15G/15H?

Log in to internet banking and navigate to “General Services” navigation region main menu.

Press enter to open the list menu of **General services**.

Press tab key to navigate to menu **Form 15G/15H**.

Press enter key to open the sub menu **Submit 15G/15H**.

A form will be displayed with following details

A heading with Submit Form 15G/15H, use the letter “H” to navigate to the heading and press down arrow.

An edit Combo titled “Type of Form” will be present on the screen with following options “Form 15H. ” Select the desired value and press the tab key to navigate to the “Submit button and press enter.

A new page with following details will be displayed.

Title of the page: Union Bank of India - Preview Confirmation

Heading on the page: Submit Form 15G

Name of Assessee: Name of the account holder

PAN of Assessee: Pan Details of the account holder.

City:

State

Whether assessed under Income Tax act 1961:*Yes/No, it’s a radio button, select the required option by using space bar.

Current FY - Tax exemption year: the present financial year will be show.

Estimated income for which declaration is made: will be automatically shown on the basis of fix deposits present in the system.

Estimated total income of the P. Y in which income mentioned in column to be included: it’s an edit field, enter the desired value as per the facts.

Total number of form 15G filled: the count of form 15G/15H is shown by default.

Aggregate amount of income for which form 15G filled: will be shown by default.

Effective Date: date on which the application is submitted, generally it is the current date.

Account Details: the details of fixed deposits, individual account details of fixed deposits are shown as captured by the system as per pre-existing data. The following details are shown in a tabular format;

Account Number

Income Name

Tax Deductible

Interest Amount

Please note: Maximum estimated total income including interest payable by Bank as declared in Form 15G/15H should not exceed.

*Rs. 2,50,000. 00 for residents of India below the age of 60 years (not being a company or firm).

*Rs. 3,00,000. 00 for residents of India between the age of 60 years and 80 years (not being a company or firm).

*Rs. 5,00,000. 00 for senior citizen of India who is 80 years of age or above.
 Once you have verified all the details press tab key to navigate to the continue button and press enter to navigate to the next page.
 Title of the page: Union Bank of India - Preview Confirmation
 Press the letter “H” to navigate to the heading “Submit Form 15G”
 And revalidate the details filled in and shown in the previous screens.
 Also, a declaration will be displayed on this page.
 Enter your credentials to confirm the transaction.
 Navigate to the edit field where user needs to type in the onetime password received on the register mobile Number.
 After entering the OTP press Tab key to navigate to the submit button and invoke the same by pressing enter key.
 The next page will show the confirmation for submission of form 15G/15H.

23. Password Management - U-Token Registration

Navigate to navigation region main menu **Password Management**. Then to list menu **U-Token**. Then to sub menu of U-Token as **Step 1 U-Token Registration**.

In the following sections we have provided brief steps which are available on the page.

Step 1 New Request Details

Token Registration as text on the screen.

Mobile Number: auto filled details

Email Id : auto fill details

Customer ID: auto filled details

Additional Detail heading text.

Remarks

Enter your credentials to confirm the transaction

Confirmation Details

One Time Password*:

OTP has been generated and sent to your registered Mobile Number with reference number xxx.

Continue button

Step 2: Preview and Confirm

* Indicates Mandatory Fields

Delivery Mode Management

Service Type:*

Existing Customize Email Id:*

Disclaimer: OTP over e-mail can be registered only if the E-Mail ID is linked to customer ID at Branch

Enter the one-time password (OTP) sent for email Verification.

Continue button

Step 3 - Summary

* Indicates Mandatory Fields

Confirm the following details before submission

Authentication:

Customer Id:

Existing Email Id:

Corporate Id:

User Id:

Request Date & Time:

OTP (Send over registered Email id):*

Regenerate OTP button

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password*

One Time Password*:

OTP has been generated and sent to your registered Mobile Number with reference number XXX

Submit button.

24. Setting Personalize Limits

Personalization of Transaction Limits

Navigate to Personalize Limits navigation main menu link.

Press enter key. Then press tab key to move focus on first list menu personalize menu.

Press enter key or right arrow to open a sub menu.

Press enter key on sub menu name personalize limit.

In the following sections we have provided elements which are available on the page.

Heading text as - Personalize Limits

Effective Transaction Type, Channel Type, Start Date (Limit can be set for future date only) and End Date for the limit you want to set, and then click on Personalize Limits Button.

Current Limit Amount for the transaction type will be displayed. Customer can reduce this limit for future time period as per start & end date. Click on Continue to proceed.

Enter your Transaction Password and click on Submit to make the changes effective.

The limit is set successfully.

You can view your Personalize Limits by clicking on View Personalized Limits.

25. Feedback from User

User can provide feedback on his/her internet banking experience using main navigation link Feedback post logged into internet banking portal. In the following sections we have provided brief steps which are available on the page.

Navigate to navigation region link Feedback.

In the following sections we have provided elements list which are available on the page.

Heading text as Customer Feedback

User Rating radio buttons as: Excellent Very Good, Good, Average and Below Average buttons.

User Suggestion: edit with maximum characters limit as 200.

Character left: counter.

Submit button.

26. Login Page Other links

In the following sections we have provided brief steps to operate links which are available on the log in page. Considering detailed explanation is already provided to navigation and operate drop down comb box, forms, links, headings, tabs, etc. we are giving available options steps wise to the users for better orientation.

26.1 Login page link - Forgot/Create Passwords

This link is provided on the login page as 'Forgot/Create Passwords'.

Heading text - Set Password

Choose to set Password(s) - User need to select radio button for desired option.

Online reset of Login/Transaction password(s) - Retail users having Debit Card:

Online reset of Login Password - Retail users without Debit card:

Continue button

Online reset of Login/Transaction password(s) - Retail users having Debit Card:

On selecting radio button - Online reset of Login/Transaction password(s) - Retail users having Debit Card next page has following elements:

Heading text as Self Reset of Password

Heading text as User Details

User ID* edit

CAPTCHA question

Answer* edit.

Continue button

Back button.

Note:

1. Internet Banking User ID, ATM Card number, ATM pin (If proceeding with ATM card).
2. ATM Card (If proceeding with ATM card) should be linked to the customer Id.
3. Your Mobile number should be present for the user id.
4. If mobile number not linked, please visit your branch to update.

Security Note:

1. Bank will never ask ID/passwords via Email/SMS/phone
2. Do not respond to Fraudulent Email/SMS/calls.
3. Always access this page from our bank website.
4. Do not share your Personal/financial Details.

5. For any query contact our call Centre -1800 22 22 44

After pressing continue button, next page is having elements as below:

Heading text as Set Password Using Debit Card

For any query contact our call Centre - 1800 22 22 44

Fields Marked with asterisk (*) are mandatory.

Heading text as Debit Card Details

ATM Card Number:* edit

ATM Pin:* edit

Continue button

Back button.

Next screen is for Authentication

Enter the one-time password (OTP) sent for authentication with reference number: [xxx]

One Time Password (OTP)* edit.

OTP has been generated and sent to your registered mobile number xxx.

Regenerate OTP button.

Note: Regenerate OTP button will be enabled after 60 seconds.

Continue button.

Next screen as New Password Set

Change Password

Heading text - Set Your Access Credentials

Tips for choosing your password

1. The Password cannot consist of all the characters as are in your Username. For e. g. If your user name is "BOB" than your password can't be "BOBBY".
2. Password should mandatorily contain at least a digit, letter and special character.
3. Spaces are not allowed in between password.
4. The password should contain a minimum of 8 characters and maximum of 14 characters.
5. Your new password can't be same as any of your previous 3 passwords(s).

Set Internet Login Password- check box

Login Password: edit.

Retype Login Password: edit.

Set Transaction Password - check box

Transaction Password: edit

Retype Transaction Password: edit

Continue button.

Confirmation message - password(s) are changed successfully.

Online reset of Login Password - Retail users without Debit card:

Reset password without debit card - only login password can be reset.

On selecting radio button for Online reset of Login Password - Retail users without Debit card following screens and elements are almost the same steps as above mentioned in the section Online reset of Login/Transaction password(s) - Retail users having Debit Card. Entering basic details and authentication OTP however no fields for ATM card and PIN entry. In this case user get a challenge question. (3 challenge questions set by the user during internet banking registration).

New password set step 3-page elements are:

Change Password

Set Your Access Credentials

Tips for choosing your password

Set Internet Login Password

Login Password:

Retype Login Password:

Continue button

Confirmation message - password is changed successfully.

26.2 Login page link - Enable Disable User via OTP

This link is provided on the login page as 'Enable Disable Login Password via OTP'. In case due to wrong log in password entry for 4 times user gets disabled. So, by using this link, user can do self-enabling. User can also disable his login to internet banking by disabling user.

In the following sections we have provided brief steps which are available on the page.

Step 1 - Enter Details

Navigate to heading text- Please Enter Internet Banking ID details.

Form with below fields:

User Type:* drop down corporate or retails.

If your select corporate here then.

an additional form field as Corporate Id:* edit and User ID:* edit will be displayed.

If you select retail then.

Customer id edit.

Note:-Kindly enter the registered mobile number with country code.

Mobile Number:*

Email ID or Account Number:* edit.

Note:-Kindly enter either registered email Id or Active Account Number.

Heading text - Answer the following question*.

Logical question? Click here to Refresh Question.

Answer:* edit.

Continue button.

Step 2 - OTP authentication.

Please enter OTP sent on your registered mobile number or E-Mail.

Mobile Number:xxx.

Email/Account Number: xxx.

Mobile/E-Mail OTP: edit.

Regenerate OTP button.

Enable button.

Disabled button.

Step 3 - Summary

Submit button.

26.3 Login page link - Know Your User ID

This link is provided on the home page as 'Know Your User ID'. This is helpful for users who have forgotten their internet banking user id.

In the following sections we have provided brief steps which are available on the page.

Heading text as Enter User Details*

Customer ID* edit.

(Kindly enter the mobile number with country code).

Mobile Number:* edit.

(Enter either Email id or Account number)*.

Email ID edit.

OR

Account Number edit.

Logical question. Click here to Refresh Question button.

Answer:* edit box

Continue button.

User Authentication Details step

Enter the one-time password (OTP) sent for authentication with reference number: [xxx]

Enter the One Time Password (OTP) sent to your registered mobile & click on Continue

Enter OTP* edit.

Continue button.

User ID's List.

User ID:- xxx | User Name:- xxx

Go to login page link.

27. Resources

Users may visit other user manuals and demos available on the bank's internet banking portal under section **User Guides and FAQs**.

Users can also refer help documents available with screen reader programs as listed below:

- Common keyboard shortcuts for desktop screen readers.
- Screen readers keyboard shortcuts for forms and HTML.
- JAWS keyboard shortcuts.
- NVDA keyboard shortcuts.

28. Concluding

Screen readers have revolutionized the way persons with visual disabilities access the computers and the internet. Referring to this user manual will help you to have a deep understanding of features of internet banking portal.

Union Bank of India is incrementally improving its internet banking portal experience by screen reader users. In this direction first step of maximum keyboard accessibility is attained. 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.

Please refer annexure in the next section.

29. Further references:

User may refer 'User guides and Frequently Asked Questions (FAQs)' link available on <https://www.unionbankonline.co.in/> for demos and further reading.

Annexure - List of Main Navigation Menus and Nested Menus

Provided below is a list of main navigation menus, drop down list menus under each main navigation menu and sub menus for list menus.

This documented complete menu list will provide visually impaired users a very good overview of all possible operations using Union Bank's internet banking portal.

Navigation main menus- Total 13

1. Dashboard
2. Accounts
3. Transaction
4. ASBA
5. Demat
6. General Services
7. Bill Presentment
8. Online Deposit
9. Insurance
10. Feedback
11. Password Management
12. Card Services
13. Personalise limits

1. Dashboard - Main Navigation Menu

2. Accounts - Main Navigation Menu

Balance & Transaction info - 1st list menu for accounts main navigation menu.

has below listed 8 sub menus

Operative Accounts,
Deposit Accounts,
Loan Accounts,
Account Summary,
Tax Deducted at Source,
Combined Statement,
Balance Certificate,
Add Nominee Details

Interest certificate - 2nd list menu for accounts main navigation menu.

has below listed 3 sub menus

Interest Certificate for Loans,
Interest Certificate for Deposit/Savings,

Provisional Home Loan Certificate,

PPF Accounts - 3rd list menu for accounts main navigation menu.

has below listed 4 sub menus

PPF Account Opening

Link Your PPF Account

Check Linking Status

Statement of Lined Account

Atal Pension Yojana - 4th list menus for accounts main navigation menu.

has below listed 2 sub menus

Enroll for Atal Pension Yojana,

View Atal Pension Account

Pension Pay Slip - 5th list menus for accounts main navigation menu.

has below listed 1 sub menu

View Pay Slip

Sukanya Samridhi Account - 6th list menus for accounts main navigation menu.

has below listed 3 sub menus

SSA Enroll,

SSA Contribution,

SSA Statement

e-SCSS - 7th list menus for accounts main navigation menu.

has below listed 2 sub menus

SCSS Operation,

SCSS View

Mandate - 8th list menus for accounts main navigation menu.

has below listed 1 sub menu

Mandate Inquiry/Cancellation

3. Transactions - Main Navigation Menu

Fund Transfer & Payments - 1st list menus for Transactions Main Navigation Menu

has below listed 7 sub menus,

Fund Transfer to Own Account,

Fund Transfer to Other Bank Account,

Fund Transfer to other UBI Account,

Fund Transfer to Loan Account,

Fund Transfer to PPF Account,

Fund Transfer to NPS Account,

Donation Payments

IMPS- Intermediate Payment (24*7) - 2nd list menus for Transactions Main Navigation Menu

has below listed 3 sub menus

IMPS-Person to account,
IMPS-Person to person,
IMPS Without Beneficiary

Beneficiary Management - 3rd list menus for Transactions Main Navigation Menu

has below listed 7 sub menus

Add Within Bank Beneficiary,
Add Other Bank Beneficiary,
Add IMPS P2P Beneficiary,
Add Loan Account Beneficiary,
Add PPF Beneficiary,
Add NPS beneficiary,
Approve/Modify/Delete Beneficiary

View Transactions - 4th list menus for Transactions Main Navigation Menu

has below listed 4 sub menus

View Recurring Transactions,
View Scheduled Transactions,
View Completed Transactions,
View All Transactions,

Tax Payments - 5th list menus for Transactions Main Navigation Menu

has below listed 6 sub menus

Direct & Indirect Tax Payments,
Direct & Indirect Challans,
State Tax Payments,
State Tax Challans,
View State Tax Transactions,
PCS Payment Summary,

Sovereign Gold Bond - 6th list menus for Transactions Main Navigation Menu

has below listed 3 sub menus

Know Your Investor ID,
Apply for Sovereign Gold Bond,
View Payment History

4. ASBA - Main Navigation Menu

ASBA accounts - 1st list menus for ASBA Main Navigation Menu

has below listed 5 sub menus

Register for ASBA,
Apply for IPO,

Withdrawal/Modify IPO,
View Applied Application After Closure,
Modify/Delete Registered ASBA.

5. Demat - Main Navigation Menu

Demat - 1st list menus for Demat Main Navigation Menu

has below listed 3 sub menus

Open Insta Demat account,
Check Status of Insta Demat Account,
Demat Account Details.

6. General Services - Main Navigation Menu

Services - 1st list menus for General Services Main Navigation Menu

has below listed 3 sub menus

Re-KYC,
Service Requests,
Inquiry Facility*.

Government schemes - 2nd list menus for General Services Main Navigation Menu

has below listed 4 sub menus

Pradhan Mantri Bima Yojana,
LPG Account Linkage,
Aadhaar Account Linkage,
GSTN Registration.

Form 26AS & IT e-Filing - 3rd list menus for General Services Main Navigation Menu

has below listed 2 sub menus

Tax Credit (view Form 26AS),
Income Tax e-Filing.

Form 15G/15H - 4th list menus for General Services Main Navigation Menu

has below listed 1 sub menu.

Submit form 15G/15H.

Digital Signature - 5th list menus for General Services Main Navigation Menu

has below listed 1 sub menu.

Manage your Digital Certificate.

Cheque Positive Pay System - 6th list menus for General Services Main Navigation Menu

has below listed 2 sub menus.

Cheque Positive Pay.
Cheque Positive Pay Limit.

7. Bill Presentment - Main Navigation Menu

No list menu for Bill Presentment Main Navigation Menu.

8. Online Deposit - Main Navigation Menu

Deposits - 1st list menu for Online Deposit Main Navigation Menu.

has below listed 5 sub menus.

Fixed Deposit Opening.

Deposit Calculator.

Recurring Deposit Opening.

Deposit Closure Request.

Deposit Receipt Reprint.

9. Insurance - Main Navigation Menu

LIC - 1st list menu for Insurance Main Navigation Menu

has below listed 3 sub menus

LIC Policy Registration,

LIC Premium Payment,

LIC Payment Inquiry

India First - 2nd list menu for Insurance Main Navigation Menu

has below listed 3 sub menus

View Linked Policies,

Buy Term Insurance,

Pay Premium

10. Feedback - Main Navigation Menu

No list menu for Feedback Main Navigation Menu.

11. Password Management - Main Navigation Menu

U-Token - 1st list menu for Password Management Main Navigation Menu

has below listed 2 sub menus

Step 1 - U Token Registration,

Step 2 - Enable U Token

Password Management - 2nd list menu for Password Management - Main Navigation Menu

has below listed 3 sub menus

Enable Transaction Password,

Disable Transaction Password,

Generate Transaction Password

OTP Management - 3rd list menu for Password Management Main Navigation Menu

has below listed 1 sub menu
Register e-mail OTP

12. Card Services - Main Navigation Menu

Credit cards - 1stlist menu for Card Services Main Navigation Menu

has below listed 7 sub menus

Pay to Own UBI Credit Cards,
Pay to Unregistered UBI Credit Cards,
Generate Credit Card PIN,
Block Credit Card,
Card On/Off,
Credit Card EMI,
Card Controller

Debit card - 2ndlist menu for Card Services Main Navigation Menu

has below listed 3 sub menus

Debit Card Controller,
Block / Unblock debit card,
Debit Card Reissue Request

13. Personalize limits - Main Navigation Menu

Personalize limits 1st list menu for Personalize limits Main Navigation Menu

Personalize limits

Update daily transaction limit - 2ndlist menu for Personalize limits Main Navigation Menu

Update daily transaction limit

End of the manual. Kindly provide your suggestions and feedback to unionaccess@unionbankofindia.bank

---@@@---