



UNION BANK OF INDIA
HANDBOOK ON TRULY ACCESSIBLE
SAMPURNA ATM

3rd Edition, July 2013

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FOREWORD

Date: 31/07/2013



Dear Friends,

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

The first edition of the accessible manual on Talking ATM showcased the bank's diversifying approach in making available various formats of the manual. We received appreciation from the DAISY Forum of India (DFI), an umbrella body of over 96 organizations from India, on our adoption of DAISY standards and spreading information on the use of Talking ATM.

This 3rd edition of the Talking ATM manual is more comprehensive. The key feature of this hand book is instructions on Wincor-AGS Talking ATM, Diebold Talking ATM along with NCR ATM model. Our bank launched NCR Talking ATM in June 2012, while the Diebold Talking ATM was launched in December 2012 and Wincor-AGS Talking ATM model in July 2013. This manual includes specific as well as generic information on these ATM models.

We are publishing this Handbook for visually challenged individuals in 3 accessible formats:

- Electronic Braille format,

- DAISY Digital Talking Book format and
- Accessible PDF format.

The DAISY book was read by a professional human reader and it made a pleasant listening experience. The DAISY book is now available in two languages (English and Hindi) in full text full audio format. Just as the 1st and 2nd edition, the 3rd edition will also be free of cost. The accessible manuals in all formats can be downloaded from the Union Bank's website: http://www.unionbankofindia.co.in/personal_TalkingATMs.aspx

The Bank's approach on accessibility is holistic. Our aim is to bring out a manual in multiple accessible formats to educate the visually challenged individuals on Talking ATM usage and to sensitize the society towards inclusion of persons with disabilities in the mainstream. Through this initiative we are promoting accessibility in the banking sector in particular and in the financial sector on the whole

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

With best wishes,

D. Sarkar

CHAIRMAN & MANAGING DIRECTOR

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

The instructions listed below, are written to guide the visually challenged individuals to understand the Talking ATM and its usage better.

Since ATMs are manufactured by different companies (NCR, Diebold Wincor, etc.), there will be minor changes in the position of the keys, directions of use. Instructions in this book are presented considering Union Bank of India's three ATM models with talking functionality, i.e. NCR SelfServe 22e, Diebold D422 and Wincor-AGS PC280. In the coming future, we will also add more models of NCR, Diebold, Wincor-AGS and other ATM manufacturers, supporting complete voice guidance. We are presenting instructions in this book in a generic manner, so that they can be applicable to any ATM model supporting talking functionality. Wherever necessary, we have given specific instructions related to a particular model.



Images of NCR ATM MODEL SelfServe22e, Diebold ATM MODEL D 422 and Wincor-AGS ATM MODEL PC280 respectively.

WHAT IS A TALKING ATM?

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

INSTRUCTIONS FOR FIRST TIME USER

- When you are using the ATM, stand in front of the machine to be able to cover the ATM screen, keypad and cash dispenser. This is important for security.
- The ATM's layout is such that the screen, keypad and cash dispenser slot are all in one vertical line. The ATM's CRT screen is on the top, at your waist height is the keypad, and just above your knee height is the cash dispenser slot.
- Do not rush during your first Talking ATM transaction.
- To enable talking mode, it is necessary to plug in your headphone into the ATM's audio jack.
- You can perform all your ATM transactions just by using the ATM keypad. In general, during Talking ATM operation, there is 'NO' need to use function display keys which are available on both sides of the ATM screen.
- Talking ATM operation and commands are available in Interactive Voice Response(IVR) format. Options can be selected using keypad numbers and other keys.
- For easy access of keypad, first locate keypad number '5' which has a raised dot.
- ATM Keypad is a standard telephone matrix keypad. You will find additional function keys on the right side of number keys 3, 6 and 9 and also raised symbol or tactile shapes on them. These keys also have different prominent colors.
- There is a Beep sound for each press of both, keypad number and function keys.

- Very carefully listen to the complete audio messages and prompts.
- Voice guidance is provided through quality Text-To-Speech voices.
- At the beginning, you can choose your preferred language - English or Hindi.
- You can adjust the volume of the ATM TTS voice.
- You can hide or display the ATM screens. This is an important secrecy feature available with the Talking ATM.
- Listen to the audio orientation message which is available at the start of the ATM operation.
- Please understand and learn the right way to insert the ATM card.
- Learn how to use a dip type ATM card. Hold your card correctly and push it completely into the ATM card insertion slot and then wait for 2-3 seconds and then remove it back.
- Accuracy of input is very important. Be attentive while using ATM. e.g. Enter the correct ATM PIN and correct withdrawal amount. Withdrawal amount accepted by any ATM is in multiple of 100s.
- Before using a Talking ATM, make up your mind on a transaction you wish to do e.g. The amount that you wish to withdraw and remember your ATM PIN.
- As a first time user of Talking ATM, you can perform balance enquiry transaction which will provide familiarity and confidence in the talking ATM usage.
- Be calm and alert. You can surely complete your first Talking ATM transaction just within a couple of minutes. In the future, with familiarity, you can complete your transactions much faster.

GUIDANCE ON TALKING ATM

HEADPHONE RECOMMENDED FOR USAGE ON TALKING ATM

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



HOW TO FIND HEADPHONE JACK ON ATM

For NCR ATM model

- Audio jack is available in vertical position on the ATM face below the card slot. It is around your waist height to the right hand side of the ATM and there is a raised headphone symbol just next to the jack on left side and a hardware volume control push button on the right side.



For Diebold ATM model

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



For Wincor-AGS ATM model

- Audio jack is available in vertical position on the ATM face next to cash dispenser slot. It is above your knee height to the right hand side of the ATM. A hardware volume control push button is placed just top of the audio jack.



VOLUME CONTROL

In the talking mode, at the start up you get an option to adjust volume through keypad keys.

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

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

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

In case of Wincor-AGS Talking ATM you can use the volume control push button anytime during the operation, which is located on ATM face

just above audio jack. This is a special hardware button available on Wincor-AGS model.

BRaille LABELS

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

Braille labels are in Braille contractions.

Following Braille labels are available.

For NCR Braille labels are -

- Card
- Cash
- Receipt

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

For Diebold Braille labels are -

- Card Reader
- Cash Dispenser
- Receipt

Note - You can locate all three parts i.e. card insertion slot, cash dispenser and receipt printer below their Braille labels

For Wincor-AGS Braille labels are -

- Card
- Cash
- Advice Slip

Note - You can locate all three parts i.e. card insertion slot, cash dispenser and receipt printer below their Braille labels

ATM KEYPAD

Total 16 keys are present on ATM keypad.

Numeric Keys 0 to 9 -

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

Use of Numeric Keys -

- To select options
- To enter PIN
- To enter amount

Keypad Function Keys -

There are four function keys. All are at the right side of number keys. Mostly three function keys are used namely Clear, Cancel and Enter. These keys are having unique identification like raised symbol and color.

Use of Function Keys –

These keys have a unique identification like raised symbol and color.

CLEAR key -

CLEAR key has a raised symbol. This symbol varies as per the ATM vendor e.g. In case of NCR, it is a small vertical raised line, in case of Diebold, it is a small horizontal raised line and in case of

Wincor-AGS, it is a raised left arrow tactile symbol. Yellow Color is used as a standard indication for this key.

Use CLEAR key if you have made any mistake while entering the ATM PIN or cash withdrawal amount. Pressing CLEAR key once will erase all the information provided to the machine. Once data is cleared, you can enter new data. It will not delete single characters for each press like a backspace key in a Computer but one key press clears the whole Information provided.

CANCEL key -

CANCEL key has a raised cross symbol. Red Color is used as a standard indication for this key CANCEL key can be used any time during the ATM operation to terminate the current ATM operation or transaction. Remember that once you press the Cancel key you need to wait for some time as the cancellation and reset back to the welcome screen will take some time. Approximately 15-20 seconds. The CANCEL key is used only if the user needs to cancel the operation. In the normal ATM operation there is no need to use the Cancel key. You will need to remove and re-insert the headphone plug to restart talking mode.

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

ENTER key -

ENTER key' has a 'raised circle symbol'. Green Color is a standard indication for this key.

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

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

CLEAR, CANCEL and ENTER are at the right side of number keys 3, 6 and 9 respectively.



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

CANCEL, CLEAR and ENTER are at the right side of number keys 3, 6 and 9 respectively.



In case of Wincor-AGS, ATM function keys sequence is as below,

CANCEL and CORRECTION or CLEAR keys are at the right side of number keys 3 and 6 respectively. ACCEPT or ENTER key is at the right bottom corner of the keypad. Function Key which is right side of number key 9 is not used.



ATM CARD SLOT

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

- In case of NCR ATM model, card slot location is on the right side above the ATM audio jack.
- In case of Diebold ATM model, card slot location is below the ATM screen at the bottom right of the screen.
- In case of Wincor-AGS ATM model, card slot location is below the ATM screen at the bottom right of the screen.
- Card slot has prominent light indicator which blinks. This is a useful provision for low vision users, as the blinking light will draw your attention

A TYPICAL ATM CARD

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

HOW TO HOLD AND INSERT ATM CARD

The Card will be read by the ATM only if it is inserted in the right direction. An individual can get familiar by feeling the ATM card in order to insert it in the right direction into the card slot. Clues can be tactile e.g. slightly raised numbers or characters or some distinct mark on your card. You can feel the numbers or symbols which are raised or embossed and remember their direction while inserting your card in the card slot. You need to hold your card flat, parallel to floor i.e. short edge of card at card slot side and longer edges to left and right sides. Also remember magnetic strip of the card is always positioned at the rear end when you insert it and bank name/logo is on the top face. You must orient yourself with the card prior to its use.

HOW TO USE ATM CARD

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

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

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

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

ATM PIN

PIN is your secret code for your ATM card.

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

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

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

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

PIN entered is shown on the screen in symbols of X X X X for digits. This will be shown only if you are using “Show Display” option.

Please note in case of Wincor-AGS ATM, key echo feature is present. So it will beep as well as prompt as * * * *.

DESCRIPTION OF CASH DISPENSER

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

RECEIPT

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

TEXT TO SPEECH (TTS)

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



FRONT FACE IMAGE OF NCR ATM SELF SERVE 22E



FRONT FACE IMAGE OF DIEBOLD ATM D422



FRONT FACE IMAGE OF WINCOR-AGS ATM PC280

TIPS ON TALKING ATM TRANSACTIONS

Presently the following 3 transactions are offered on the ATM when you are using talking mode either with English or Hindi language.

- Balance Enquiry
- Cash Withdrawal
- PIN Change

BALANCE ENQUIRY TRANSACTION

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

CASH WITHDRAWAL TRANSACTION

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

In case of NCR ATM whole amount is spoken. e.g. for Rs 1200, while entering amount, spoken audio will be '1', '12', '120' and '1200'. You can make corrections by using Clear key, if you wish to, after listening to the amount entered. Press Enter key to proceed after entering the amount.

In case of Diebold ATM each digit pressed is read out along with the whole amount. e.g. for Rs 1200, in the process of entering the amount, spoken audio will be '1' - one, '2' - twelve, '0' - one hundred and twenty, '0' - One Thousand Two Hundred. You can make changes by using the Clear key, if you wish to, after listening to the amount entered. Press Enter key to proceed after entering the amount.

In case of Wincor-AGS ATM each digit pressed is spoken e.g. for Rs 1200, while entering amount, spoken audio will be '1', '2', '0', '0'. Press Enter key to proceed after entering amount. In Wincor-AGS Talking ATM the whole amount will be read only in the next screen which is a confirmation screen. For correction, you need to Press 1 and for confirmation, you can Press 2.

- Listen to the various sounds of the ATM machine. When cash is dispensed you can hear series of sounds as cash is rolled and counted and finally it comes out of the cash dispenser.

- Remember cash is partly held by the cash dispenser. So you need to pull it out gently and properly. Make sure you grip all the notes and not just a few.

- A beeping sound will give an alert intimating the presence of the notes.

- It is very important to pull out cash in time.

- After cash is dispensed, receipt will come out of the receipt printer, only if, you have asked for it. So keep your hand over the receipt printer slot. Audio cues of receipt printing can be heard.

- At the end a "Thank You" message voice prompt will confirm that the transaction is completed.

PIN CHANGE TRANSACTION

- PIN change transaction allows you to change your current ATM PIN.
- Next option will be to enter new PIN and re-enter new PIN.
- You will receive a confirmation message from ATM; you have successfully changed your PIN.
- Remember you need to press 'Enter key' to proceed after entering PIN.
- You can use Clear key to erase data if you have made any mistake while entering PIN.
- Receipt will come out as an acknowledgment for successful PIN change transaction.

ADDITIONAL TIPS ON ATM OPERATION

RESTARTING ATM OPERATION

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

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

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

ERRORS DURING ATM OPERATION

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

Few e.g. of ATM error messages are

- 'This ATM is out of service'.
- 'This ATM is currently being serviced. We regret inconvenience caused'.
- 'Invalid transaction',
- 'Sorry, Temporarily unable to dispense cash', etc.

Few errors will occur due to wrong inputs by the user, or improper option selected, etc. during transactions and others will be for dysfunctional ATM.

QUICK MODE OF OPERATION IN TALKING ATM

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

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

This mode of operation bypasses initial choices of language selection, volume control, hide or display screen and ATM layout orientation message.

Only those who are well-familiar with the Talking ATM usage can directly start their ATM operation after inserting the headphone plug into the ATM audio jack and then by inserting the card. In case of Wincor-AGS you will listen to “Choose Language” audio prompt and Press 3 to start Quick Mode of Operation prompt. So Press 3 and then insert your card.

Quick Mode of Operation will save your transaction time.

ATM ACCESS LOCK

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

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

LOW VISION ACCESSIBILITY

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

PHYSICAL ACCESSIBILITY

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

SAFETY TIPS FOR TALKING ATM USERS

- Make sure you have closed the ATM room door.
- Use talking ATM safely and securely.
- Listen to voice guidance only through headphone and choose blank out screen option at the start to protect your privacy.
- While entering your PIN, please cover ATM keypad with your other hand
- Do not keep your card anywhere on the surface of ATM machine or elsewhere. Always secure it in your hand or pocket or purse. Safety of your ATM card is very important.
- Ensure cash is picked up in time and secure it immediately. Count cash in a safe place.
- Use Cancel key in case you feel you are confused about the current transaction process and then start a fresh.
- You will hear time out beeps if you take very long time to enter the input. Press key option according to the audio prompt to have more time.
- You can register your mobile number with the bank for receiving SMS alerts every time you use your card.
- It is recommended that you memorize the ATM PIN. Do not divulge the PIN number to anyone. If you have reasons to suspect that someone may have accessed your PIN, change your PIN immediately using ATM or IVR system.
- Please keep a separate note of your Card Number and Account Number in a readily accessible place.
- Immediately notify the Union Bank's 24x7 Contact Center regarding the loss of card on the Toll Free Number - 1800 22 22 44.

FOR MORE HELP

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

In case of ATM related complaints like ATM not functional, incorrect dispensed of amount, card related issues, etc.

call our 24x7 helpline number: 1800 22 22 44.

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3rd Edition of Talking ATM handbook ends here.

Prepared and Developed by Union Bank of India.

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