

29.06.2015

ATM Facility for the Visually Impaired Customers

To All Offices

DIGITAL BANKING DIVISION CIRCULAR NO: 42/ 2015

Reg: ATM Facility for the Visually Impaired Customers

RBI has mandated that 1/3rd of all new ATMs should have accessibility features for the blind and low vision users.

In accordance with above guidelines, provision of ATM facility for the Visually Impaired customers was made an integral part of ATM technical specifications in the ATM procurement and rate approval process in the years 2014 and 2015.

The ATM facility for the Visually Impaired customers has since been tested successfully and is ready to be deployed in new ATMs being installed by the three approved ATM vendors namely M/s NCR Corporation India Pvt Ltd, M/s Diebold Systems Pvt Ltd and M/s Lipi Data Systems Ltd; who have been advised to ensure that ATMs installed by them should be ready for usage by the visually impaired card holders from the day one of installation.

The ATM facility for the visually impaired can be availed using the normal debit cards issued by the Bank. It contains specially customized screen flow and voice guidance for the visually impaired customers in English and Hindi languages which is activated by insertion of earphone jack into the slot of the ATM.

All these ATMs equipped with transaction facility for the visually impaired must have Braille stickers near openings for the card reader, cash dispenser, receipt printer etc in addition to the standard keypads with raised markings on the numerical key of “5” and operational keys of “enter”, “cancel” and “clear” for the guidance of the cardholders.

A detailed Functional Overview containing features of the visually impaired enabled ATMs is enclosed as Annexure “A”.

Please ensure that features mentioned above and in the attached Annexure “A” are available and functional in all new ATMs being installed by the vendors.

(R S Kumar)
General Manager

Functional Overview of Voice Guidance Facility in ATMs

ATM Facility for the visually impaired customers is being activated in all the newly installed ATMs by the three ATM vendors namely NCR Corporation India Pvt Ltd, Diebold Systems Pvt Ltd and Lipi Data Systems Ltd.

The facility has been customized with voice guidance and text to speech facility as per IBA guidelines on “ATM Accessibility for the Blind and Low Vision Users”. The screen flow for the visually impaired is activated by insertion of jack into the headphone jack slot of the ATM. The cardholder will then navigate transactions through selecting various options on the keypad and is guided by the voice guidance in English or Hindi. The ATM Keypad is like a standard telephone keypad with four additional keys to the right. It has raised markings on the numerical key “5” and on the other operational keys of “enter”, “cancel” and “clear” for the guidance of the cardholders.

This VG facility can be used by the visually impaired customer using the normal debit cards issued by the Bank. The facility at our ATMs is also available for non-PNB Debit cardholders. For issuance of new cards to the Visually Impaired customers, only a single account should be linked to the Debit Card for voice guidance facility.

A complete voice guided orientation option for the ATM facility is available to the customer for guidance with an option to skip it to go to transaction directly. Customer also has an option to hide the screens while doing transaction.

The transaction flow in the Visual Guidance facility is as under:

1. A customer accesses PNB ATM and inserts the jack of the headphone into the headphone slot of the ATM which initiates voice guidance and screen flow for the visually impaired. It first of all displays the language selection screen.
2. Language selection screen will appear & ATM will advise the customer to enter “1” for English & “2” for Hindi and customer would select the language.
3. To increase or decrease the volume, the next screen asks the customer to press “1” to increase the volume and “2” to decrease the volume. In case no change in volume is required, customer will press “enter” to proceed further.
4. Next screen will provide an option to display or hide the screen. ATM will be advising the customer to Press “1” to hide the screen and press “2” to display the screens.
5. Next ATM screen advises the customer to hear what needs to be done in ATM through ATM Orientation clip by pressing “1” To skip ATM orientation and “2” To hear ATM orientation.
6. Thereafter, ATM advises the customer to enter his/her card.
7. ATM then asks the customer to put PIN for validating the customer’s authenticity.
8. Once the validation is successful ATM advises the customer to choose one of three options from “Withdrawal” or “Balance Enquiry” or “PIN change”.

9. Balance Enquiry:

- 9.1 If customer selects "Balance Enquiry" or "Withdrawal" option, the ATM shows the receipt selection screen.
- 9.2 After authorization of Card and PIN, the primary account is taken by the ATM to complete the transaction.
- 9.3 Transaction will be sent to Bank CBS (Host) from Switch for getting the Balance amount.
- 9.4 After successful response from Bank Host the same will be sent to the ATM with the available details in the transaction reply message as specified by the Vendor.
- 9.5 ATM will communicate (Voice) the balance which is available in the customer's account and close the transaction.

10. Cash Withdrawal: -

- 10.1 For Withdrawal transactions, after the receipt screen, ATM asks the customer to enter the amount.
- 10.2 After entering the desired amount by the customer, ATM will forward the transaction to ATM Switch.
- 10.3 After authorization of Card and PIN, the primary account is taken by the ATM to complete the transaction.
- 10.4 Transaction will be sent to Bank CBS from Switch for debiting the customer account & for providing the remaining balance.
- 10.5 After successful response from Bank Host the same will be sent to the ATM with the available details in the transaction reply message as specified by the Vendor.
- 10.6 ATM communicates to the customer to collect their cash & communicate the balance in customer account
- 10.7 ATM will communicate through voice guidance the completion of the transaction and closes the transaction as per the switch input.

11. PIN Change:

- 11.1 ATM requests the customer to enter his/her New PIN.
- 11.2 ATM again requests the customer to Re-enter his/her New PIN.
- 11.3 Once Customer Re-enters the Pin the transaction will be sent to PNB ATM switch.
- 11.4 After validation of customer's authenticity, Switch sends the successful response to ATM.
- 11.5 On receiving the response message, ATM displays and informs the customer about the success of the transaction.

As per RBI guidelines, Voice Guidance ATMs should be strategically placed in consultation with other banks to ensure that at least one Talking ATM with Braille Keypad is generally available in each locality for catering to the needs of visually impaired persons. Provisions viz. sign-boards, tactile paths etc as laid down under IBA guidelines for visually impaired customers may also be made.