

Sl.No.: 764/2017 – 18

Circular No.: NBG/AC-NBG-GCC/1/2017 – 18 Date: Wed 4 Oct 2017

Rtail Internet Banking (RINB) SMS Alert & Notification to RINB User for Invalid Attempts Standard Operating Procedure (SOP)

Currently, the following message is being displayed to the customer on the login page after each erroneous attempt to enter login password; ***“Invalid username or Password. You are left with 2/1 more attempt(s). Please note***

that your access will be locked for the day after 3 failed attempts”.

2. Further, the following SMS alert is also sent to the user after two failed login

attempts cautioning him about the remaining attempt; ***“Invalid Net Banking Password. You are left with 1 more attempt. Please note that your username will be locked for the day after 3 erroneous attempts”***.

3. In this connection, Branches are getting queries/emails from customers expressing their concern on receipt of the above SMS alert for erroneous attempt when a customer has not actually attempted to login. ITCMS department on receipt of the email, are providing customer information about the attempt to login i.e. IP address/location, time, etc.

4. In order to create a formal procedure for addressing/dealing with such emails/complaints/queries at various levels, it has been decided by the competent authority to issue the SOP for guidance of operating functionaries.

Sl.No. : 779/2017 - 18

Circular No.: NBG/PBU/LIMA-FORMS/21/2017 – 18 Date: Sat 7 Oct 2017

MOBILE WALLET: STATE BANK BUDDY BUDDY WITH ACCOUNT OPENING.

Presently there is no provision on the Savings bank Account Opening Form to obtain consent from the customers for State Bank Buddy registration. To increase the awareness of SBI Buddy among customers, a check off box has been included in the revised SB account opening form (will be uploaded shortly) for obtaining the consent or otherwise for registration to State Bank Buddy. Once the account is approved, all demographic details of the customer being transferred to Buddy data base from CBS server.

2. Till such time the revised SB account opening form is put into use, the consent may be obtained by way of a rubber stamp affixed on the account opening form on the following lines

3. “Registration for SBI Buddy required “ YES NO”

Sl.No.: 787/2017 - 18

Circular No.: IT/GLOBALIT-PE2/19/2017 – 18 Date: Mon 9 Oct 2017

Enterprise Mobility Management Solution

With the advent of mobile computing technologies, the use of Smartphone and tablets by the banking employees has sky-rocketed. With the aim of capitalizing on this technological advancement to embrace the needs of our employees, Bank has set up an Enterprise Mobility Management (EMM) infrastructure. Bank has decided to deploy “AirWatch” solution of VMware which also provides platform for “Work From Anywhere” facility to Staff. Bank has launched the Enterprise Mobility Solution on 8th March 2017 to facilitate Bring Your Own Device (BYOD) through the SBI Workspace where our employees will have access to work-related data such as corporate email, documents, intranet websites and SBI applications (SBIS On The Go, SBI Aspirations, SBI TB Sales, AGRI LITE, Geo Locator, mLMS etc.) on their mobile devices. The IT department will have segregated control over the device to manage and secure only the corporate data stored on the mobile devices. Going forward Cross-Sell, Marketing, CRM, Social Media Management, Settlement & Reconciliation, Complaints Management applications would be enabled to make the life simpler and increase employee productivity multi-fold.

Sl.No.: 818/2017 - 18

Circular No.: NBG/NBG-INB-RINB/6/2017 – 18 Date: Fri 13 Oct 2017

Retail Internet Banking (RINB) SMS Alert & Notification to RINB User for Invalid Attempts Standard Operating Procedure (SOP)

Currently, the following message is being displayed to the customer on the login page after each erroneous attempt to enter login password;

“Invalid username or Password. You are left with 2/1 more attempt(s). Please note that your access will be locked for the day after 3 failed attempts”.

2. Further, the following SMS alert is also sent to the user after two failed login attempts cautioning him about the remaining attempt; ***“Invalid Net Banking Password. You are left with 1 more attempt. Please note that your username will be locked for the day after 3 erroneous attempts”.***

3. In this connection, Branches are getting queries/emails from customers expressing their concern on receipt of the above SMS alert for erroneous attempt when a customer has not actually attempted to login. ITCMS department on receipt of the email, are providing customer information about the attempt to login i.e. IP address/location, time, etc.

4. In order to create a formal procedure for addressing/dealing with such emails/complaints/queries at various levels, it has been decided by the competent authority to issue the following SOP for guidance of operating functionaries.

Sl. No.: 836/2017 – 18

Circular No.: CS&NB/CS&NB-DBNB/25/2017 – 18 Date: Wed 18 Oct 2017

NPCI Product Immediate Payment Services (IMPS)

Revision in Customer Service Charges

IMPS mode of transferring funds was launched by NPCI in 2010 providing users robust and real time facility to transfer funds instantly. The facility is provided by NPCI through its existing NFS (National Financial Switch) switch.

2. Using IMPS channel, funds can be transferred in two ways:

Person 2 Account (P2A) – By providing beneficiary's Account no. and IFS code

Person 2 Person (P2P) – By providing beneficiary's registered Mobile no. and MMID (Mobile Money Identifier)

3. IMPS facility is available across various channels and can be initiated by the ways as mentioned in the circular.

Sl.No.: 849/2017 - 18

Circular No.: CS&NB/CS^NB-MAB/26/2017 – 18 Date: Mon 23 Oct 2017

MERCHANT ACQUIRING BUSINESS: RECOVERY OF PoS RENTALS FROM MERCHANTS

Our Bank has installed 6.42 lakh+ terminals as on 30.09.2017 and continues to be the top acquirer in terms of number of terminals. All the terminals are deployed at Merchant locations on rental model and MAB Ops, GITC recovers terminal rentals from the merchant accounts on monthly basis. It has been observed that in large number of cases, the Bank has not been able to recover the monthly rentals mainly due to insufficient balance in merchant accounts.

02. In view of large amount of unrecovered rental, a need has been felt to re-look into our SOP and strengthen our rent recovery mechanism. Accordingly, the competent authority has approved the revised SOP for rent recovery (Annexure-A).

Sl.No.: 853/2017 - 18

Circular No.: CS&NB/CS^NB-MAB/27/2017 – 18 Date: Tue 24 Oct 2017

MERCHANT ACQUIRING BUSINESS (MAB): PoS MACHINES IN DEFENCE, CENTRAL/STATE POLICE CANTEENS CONCESSION IN PoS RELATED CHARGES AND MERCHANT DISCOUNT RATE (MDR)

We refer to e-Circular no. CS & NB/CS & NB-MAB/15/2016-17 dated 11th November 2016 wherein MDR and PoS related Charges were completely waived on PoS terminals installed in Defence, Central and State Police CSD Canteens. The waiver was valid up to 30.09.2017.

02. Since then, the number of PoS terminals installed in canteens and CASA deposit in accounts linked to these terminals have grown substantially. Accordingly, the Bank has decided to extend waiver of MDR and PoS related charges for a further period of three years w.e.f. 01.10.2017 subject to yearly review.

Sl.No.: 860/2017 - 18

Circular No.: R&DB/CS&NB-LOTUS/28/2017 – 18 Date: Fri 27 Oct 2017

YONO (Project Lotus Initiative)

Please refer to our e-circular, Cir. No. CS&NB/CS&NB-LOTUS/13/2017-18 dated 01st July, 2017. We have recently invited staff members to test the beta version of the application. The application released is named 'YONO'.

2. 'YONO' - You Only Need One, India's first full service digital platform is designed to facilitate banking and lifestyle needs of customers. The application is available on Android and iPhone mobile phones as 'YONO by SBI' and on web for access on desktops/notebooks/PADs with URL: 'yonosbi.com'. Information on the application and training material are available through e-Learning and through user manuals/SOPs on SBI Times. The e-Circulars for each product/journey/operating model are being issued separately, which may please be referred to.

3. Please bring the contents of this circular to the knowledge of all officials / staff members working in all branches / offices under your control for effective roll out of the new delivery process.

Sl.No.: 873/2017 - 18

Circular No.: R&DB/CS&NB-LOTUS/29/2017 – 18 Date: Mon 30 Oct 2017

YONO (Project Lotus Initiative)

DIGITAL BANK FEATURES

Digital channels are increasingly gaining prominence by customers across all sectors. Banks are coming up with their mobile apps providing banking facilities to their customers on the go. Through 'YONO' (You Only Need One), we are offering

cutting digital experience leveraging innovation, predictive analytics for unique customer experience.

Our processes/customer journeys are being relooked and number of clicks/journey time reduced drastically. We are simplifying communication with customers on app and eliminating jargons. Through 'YONO', we are offering unique Omni channel (web, mobiles & tablets) experience to customers.

2. As part of digital initiatives of the Bank, digitization of core processes / products are envisaged under Digital Banking platform. This will help reduce manual intervention, go paperless and provide superior and seamless customer experience. Under 'YONO', the existing processes pertaining to the Bank have been studied and improvements made in terms of customer experience, along with look and feel of the app/web portal, without compromising with risks and compliance. Existing as well as new customers are welcome on 'YONO' app.

Sl.No.: 874/2017 - 18

Circular No.: R&DB/CS&NB-LOTUS/29/2017 – 18 Date: Mon 30 Oct 2017

YONO (Project Lotus Initiative)
REGISTRATION & SUPPORT

'YONO' – You Only Need One, India's first full service digital platform designed to facilitate banking and lifestyle needs of SBI customers. 'YONO' is an Omni channel application available on web, tablets and mobile (smartphones) for existing SBI customers and potential/new customers. Through 'YONO', we are offering cutting digital experience leveraging innovation, predictive analytics for unique customer experience. Our processes/customer journeys are being relooked and number of clicks/journey time reduced drastically. We are simplifying communication with customers with enhanced customer experience.

'YONO' mobile app is available on Android and iOS. The web version for desktops/notebooks/tablets can be accessed on www.yonosbi.com.

Sl.No.: 875/2017 - 18

Circular No.: R&DB/CS&NB-LOTUS/31/2017 – 18 Date: Mon 30 Oct 2017

"YONO" (Project Lotus Initiative)
ONLINE MARKETPLACE (OMP)

YONO (You Only Need One) is a major digital initiative of the Bank and would be available as an omnichannel application. Apart from the digital banking products and services, the application will provide Online Marketplace which will be a single touch point for SBI Customers to access wide range of "Beyond Banking" products from multiple B2C e-Commerce merchant partners. This will include online purchase of retail, travel, daily, fashion and lifestyle needs as well as availing various online

services.

Online Marketplace will also provide personalized offers to the users. It will be a B2C platform where the number of merchants will be ramped up over a period of time.

2. Details of the Online Marketplace are placed in Annexure and the SOP is uploaded on SBI Times.

3. Please arrange to bring the contents of the circular to the attention of operating Units/branches under your control.

For details please refer related circular
