

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: [sbioabengalcircle@gmail.com](mailto:sbioabengalcircle@gmail.com)  
[www.sbioabengal.com](http://www.sbioabengal.com)

Circular No. 113B/2021

Date : 26.07.2021

To All Members (Please Circulate)

### ALERT SERIES - 3

## HOW TO RESPOND TO ANY INCIDENT OF ALLEGED FRAUDULENT DIGITAL TRANSACTION (ATM/YONO/YONO Lite/INB/IMPS/UPI/PG/POS)

Comrades,

We are deeply concerned about the several incidences of alleged frauds that have surfaced in our Circle and these prompted us to think about starting issuance of circulars on important topics under "Alert Series" to safeguard interest of our members as well as our esteemed institution and customers. Moreover, the need is felt to increase awareness among our members on relative preventive and risk-mitigating measures as many of the frauds/ irregularities have been perpetrated /committed due to sheer negligence, ignorance, and casual approach of our members and customers.

In this third edition of "Alert Series" we have taken up different aspects of Digital Transactions as it has been observed with great concern that many frauds have been reported, during this challenging time, in this area.

The undernoted functionalities with check list, involving Digital Transactions, are appended for Quick Response and Actions to be taken to resolve and assist our customers against recent frauds, for ready reference:

**When a customer reports fraudulent transaction in his/ her account perpetrated through different digital modes:**

#### **QUICK RESPONSE:**

- i. Ask the customer to revert the SMSs received as per the instructions given therein.
- ii. Apply hold in the account to avoid further debit transactions.
- iii. Note the lien in TDR/STDRs also, as fraudster may create overdraft on STDR and debit respective OD A/cs.
- iv. Obtain a detailed application from the customer describing the modus operandi of the fraud and details of credentials shared.
- v. Check the mobile no. in CBS, it should be correct. If it has been changed, again change it with correct one.
- vi. Identify mode of unauthorized transaction (ATM/Yono/Yono Lite/ INB/ IMPS/ UPI/ PG/ POS).
- vii. Lodge the complaint in CRM-CMS under "UNAUTHORISED TRANSACTION" category for Chargeback and Case ID should be advised to customer (**Annexure VI & VII**).
- viii. As per the case, Block Debit Card / INB / UPI (**Annexure II**).

#### **ACTION:**

- a) Police Intimation / FIR (especially in case of Transaction Value is Rs.50,000/- or more) to be taken from customer as this is mandatory to claim Insurance. (Annexure V)
- b) Advise the Customer as per the remarks provided by CMD department, Mumbai in CRM-CMS Case ID.
- c) If Third Party transfer (money transferred in SBI Account), note a lien of Rs. 99,99,99,999/- in respective credit A/cs.
- d) If Merchant transaction, mail to support email of respective merchant for blocking of funds and benefits. Email addresses can be searched from Google, however, some of the email ids known to us are given in Annexure - VIII.
- e) If UPI / IMPS / NEFT / RTGS transaction, please email to respective bank for blocking of funds and benefits.
- f) If ATM transaction, mail to CCTV nodal officer for CCTV footage at [cctv.lhokol@sbi.co.in](mailto:cctv.lhokol@sbi.co.in) copy to [agmsnp.kol@sbi.co.in](mailto:agmsnp.kol@sbi.co.in) on the same date of receipt of ATM complaint.
- g) If "debit card payment gateway transactions" or "PoS" transaction, mail to [cardoperations@sbi.co.in](mailto:cardoperations@sbi.co.in) for transaction details.

**Shubhajyoti Chattopadhyay**  
**General Secretary**  
**Mobile : 9434551152**

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- h) For OTP log (Debit Card) mail to [pgsupport@billdesk.com](mailto:pgsupport@billdesk.com) and [sbiacsotp@billdesk.com](mailto:sbiacsotp@billdesk.com)
- i) Download SMS delivery log from Bulk SMS site <https://bulksms.shub.sbi.co.in:8443/#/auth/login> Login with ADS ID password.
- j) For full SMS log mail to [bulksms\\_pe2@sbi.co.in](mailto:bulksms_pe2@sbi.co.in)
- k) Preserve all the communications, logs, and reports, as these may be asked by investigating agency/ BO/ IO/ Controllers.

**ANNEXURE - I ( Transaction Enquiry Links )**

1. **IMPS:** <https://mobilityretail.sbi/sbumis/impsSearch.htm?loginFlag=preLogin>
2. **UPI :** <https://10.189.38.59/UPIAdminDashboard/getDashBoard>  
(Only 49 days old UPI transactions can be viewed)
3. **INB (Merchant):** <https://inbintranet.onlinesbi.com---Merchant Banking --- Branch Login --- Reports---Query by Txn Reference No>
4. **INB (Fund Transfer) :** <https://inbintranet.onlinesbi.com -- Personal Banking --Branch Login -- Reports --- Query by Txn Reference No>
5. **Debit Card Transactions:** <https://atmialerts.sbi:7002/ialerts/>
6. **SMS LOG:** <https://bulksms.shub.sbi.co.in:8443/#/auth/login>

**ANNEXURE – II**

**1. Disabling UPI services**

**Branch Interface** (Maker-Checker Concept): CBS → App Section → UPI → UPI Disable/Re-enable UPI

**Contact Centre:** Customer to call on 1800112211 / 18004253800 → Requests for Disabling UPI services → Customer Provides information sought for viz. registered Mobile no/Account No → UPI services are disabled for the account/s

**BHIM SBI Pay app** (Disabling): Log in BHIM SBI Pay → hamburger menu (three dots) → Disable UPI Services → Select Account

**CRCF (Customer Request Complaint Form):** [www.bank.sbi.com](http://www.bank.sbi.com) or [bank.sbi](http://bank.sbi) → Complaints and compliments → Customer request and complaint form

**INB:** Internet Banking → My Account and Profile → Profile → Disable/Re-enable Account for UPI (Customer enabled)

**Yono Lite:** Yono Lite Main Screen → UPI → Enable/Disable UPI (customer enabled)

**2. Disabling INB services**

**INB Interface** (Maker-Checker Concept): <https://inbintranet.onlinesbi.com> → Branch Login → Request → Deactivate INB Facility → Approve from INB Authorizer

Customer can also lock INB through <https://www.onlinesbi.com> → Personal Banking YONO → Login Page → Lock Access

**3. Disabling Debit Card services**

**CBS -** (Maker-Checker Concept): CBS → App Section → Debit Card → Blocking

**ANNEXURE – III ( Non EMV ATM of other Bank, Liability of acquirer Bank )**

- Non EMV ATM of other Bank is checked through : ATM i-alert
- "<https://atmialerts.sbi:7002/ialerts>" → Logs → Input Account No. and date → EMV txn tab → Terminal cap
- Branch to immediately lodge the complaint in CRM-CMS under "unauthorized txn" category with Annexure A & B.
- **Annexure-A (Customer Consent Letter) & Annexure-B (Issuer Declaration Form) are to be mandatorily uploaded in Case ID of CRM-CMS portal ( e-Circular no : NBG/NBG/AC-NBG-ATM/9/2019 dated 29<sup>th</sup> October, 2019 (Tuesday).**
- Police complaint /FIR/Online complaint to cyber cell of police to be obtained from cardholder and mandatorily to be submitted by branch in CMS if the chargebacks claim is above ₹ 50,000/- per card.
- The timeline for raising chargeback with acquirer bank is 60 days from the next days of transactions.
- Complaint will get resolved in CRM-CMS.

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**ANNEXURE IV - SOP CIRCULARS**

A case is to be dealt as per SOP, if CRM-CMS case ID closes with remark "to be dealt as per SOP".

A customer should be in **possession** of a valid SBI Debit card for ATM SOP.

SOP is not to be filled in cases where fraud happened due to customer's negligence, where he/ she has shared the payment credentials, or they were compromised due to his/her negligence.

Mode of Txn	SOP Circular No
INB/IMPS/Yono Lite	R&DB/DB&NB/DP-INB/6/2020 – 21 Date: (Wed) 17 Mar 2021
UPI	R&DB/ DB&NB/DP-UPI/2/2021-22 Date: (Thu) 19 May 2021
YONO	R&DB/S&DB-YONO/14/2020 – 21 Date: (Thu) 3 Sep 2020
PoS/E-Comm/ATM (off-us)	R&DB/P&SP-DEBITCARD/1/2019 – 20 Date:(Thu) 19 Mar 2020
EMV LIABILITY SHIFT	NBG/NBG/AC-NBG-ATM/9/2019-20 Date: (Tue) 29 Oct 2019

**ANNEXURE - V ( INSURANCE )**

**Insurance Cover on Debit Card and Other Electronic Transactions**

Circular No.: R&DB/P&SP-DEBITCARD/2/2021 – 22 Date: Mon 5 Apr 2021

Bank has obtained the Insurance policy to cover the claims received and paid by the Bank for the fraudulent transactions happening through the below mentioned channels:

Debit Cards
Prepaid Cards
Foreign Travel Cards
YONO
Retail Internet Banking
Corporate Internet Banking (Saral)
Corporate Internet Banking (Vyapar)
Corporate Internet Banking (Vistar)
SBI YONO Lite (State Bank Anywhere) (Personal)
State Bank Anywhere (Saral)
State Bank Anywhere (Vyapar)

**Insurance Claim reporting timeline:**

The policy would pay only for those claims when:

- |   |
|---|
| a) Cardholder reports to Bank within 15 days from the date of transaction and   |
| b) Bank reports to Insurance Broker/Company and submits claim related documentation <b>within 120 days</b> from date of intimation by customer to Bank. |

**ANNEXURE – VI ( CRM –CMS )**

All the new customer complaints should mandatorily be lodged in CRM-CMS.

Unauthorized Transaction Complaints should be lodged under "**UNAUTHORISED TRANSACTION**" category only.

**There may be multiple fraudulent transactions from multiple modes.**

**Case ID is to be created for each transaction.**

Category	Sub Category
ATM UNAUTHORISED TRANSACTION	TRANSACTION NOT DONE BY THE CUSTOMER/DEBIT CARD HOLDER
BHIM SBI PAY (UPI)	TRANSACTION NOT DONE BY THE CUSTOMER
BILL PAYMENTS	TRANSACTION NOT DONE BY THE CUSTOMER
MOBILE BANKING ANYWHERE UNAUTHORISED TRANSACTION	IMPS TRANSACTION NOT DONE BY THE CUSTOMER
PAYMENT/TRANSFERS	TRANSACTION NOT DONE BY THE PG UNAUTHORISED
TRANSACTION	CUSTOMER/ DEBIT CARD HOLDER
POS UNAUTHORISED TRANSACTION	TRANSACTION NOT DONE BY THE CUSTOMER

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Category	Sub Category
PREPAID CARD UNAUTHORISED TXN	-PAYMENT GATEWAY TRANSACTION NOT DONE BY THE CUSTOMER -POS TRANSACTION NOT DONE BY THE CUSTOMER
BILL PAYMENTS	TRANSACTION NOT DONE BY THE CUSTOMER
RETAIL INB UNAUTHORISED TXN	TRANSACTION NOT DONE BY THE CUSTOMER IMPS TRANSACTION NOT DONE BY THE CUSTOMER
PAYMENT/TRANSFERS	TRANSACTION NOT DONE BY THE CUSTOMER TRANSACTION NOT DONE BY CUSTOMER - BILL
YONO UNAUTHORISED TRANSACTIONS	PAYMENT : TRANSACTION NOT DONE BY CUSTOMER – FUND TRANSFER : TRANSACTION NOT DONE BY CUSTOMER – IRCTC

**ANNEXURE - VII ( Step by Step Case Creation in CRM-CMS (example for Case ID creation for Unauthorised Transaction on Other Bank Non EMV ATM )**

CRM -- Quick Links -- Customer 360 Advanced Search -- Feed Customer Account Number (search) -- New Window will display in that Bottom. Please click the New Case -- CMS -- Account Number Selection (Click fetch and select)-- Category (Unauthorized txn) \*\*\* -- Subcategory (ATM Unauthorized txn) -- Sub Category (Transaction not done by the customer) -- Customer Data- CBS (Click Fetch and Select) -- Find Cards (Click fetch and select Card) -- Transaction Date (select & click Next)-- After Customer Validation (click next) -- Search and Fetch ATM Transaction Details (Click Fetch and Select) -- Save and Proceed -- Finally, you will get a 8 Digit CRM Case id

Now, again go to CRM Home page **to upload Annexure A & B**

Cases -- Search by 8 Digit CRM Case ID -- Case will display -- Click on Blue Icon on Right Side -- Click on Attachments. Attach New Document -- Now attach duly filled **Annexure A & B, both.**

FIR is mandatory to be uploaded if total transaction amount exceed Rs. 50000/- --Save

\*\*\* Select the appropriate category as per annexure VI

**For reporting issues in CRM application:**

Raise a ticket through Service Desk under **CRM** Category (or)

Call CRM Support Desk at **+91-22-27570063/64** (or)

Write to **support.crm@sbi.co.in**

(Mention **Service Desk Request Number, Branch Name, PF ID** and **contact number**)

**ANNEXURE VIII – ( Merchant email id )**

**Email id:**

Razorpay Support : <a href="mailto:rzt05py08emsp@razorpay.com">rzt05py08emsp@razorpay.com</a>
Paytm Security : <a href="mailto:security@paytm.com">security@paytm.com</a> / <a href="mailto:cybercell@paytmbank.com">cybercell@paytmbank.com</a>
PAYU CMS : <a href="mailto:payu.cms@sbi.co.in">payu.cms@sbi.co.in</a>
PayU Chargeback : <a href="mailto:payu.chargeback@payu.in">payu.chargeback@payu.in</a>
Bill Desk pgsupport : <a href="mailto:pgsupport@billdesk.com">pgsupport@billdesk.com</a>
INGENICO : <a href="mailto:pgsupport.ind@ingenico.com">pgsupport.ind@ingenico.com</a>
There are so many merchants, their email id can be searched at respective web-sites.

Comrades, we, as banker, undertake great responsibility towards protecting the interest of the depositors as well as various other stakeholders. Let us understand the laid down systems and procedures to redress and protect our stakeholders against irregular/fraudulent activities which invite both financial and reputational loss to the Bank. So, the undersigned earnestly request you to acquaint yourselves with your role manual and discharge your responsibility within the ambit of Bank's systems and procedures not only to keep intact your own interest but also to safeguard the interest of our valued customers as well as our great institution.

**With revolutionary greetings,**



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(General Secretary)

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