Annexure-B

PIN Generation Process

Channel	Process
YONO YONO O SBI	 Debit Card holders can now generate Green PIN through YONO App by the following process: Customer has to Login to YONO >> Cards >> SBI Debit Card>> My Debit Card Debit Cards linked with Account will be displayed. Select the Debit Card for which PIN to be generated. Select option Set/ Reset ATM PIN from the displayed menu. Enter 4- digits New PIN Confirm New PIN OTP will be delivered in Registered Mobile Number of Customer Enter OTP and Click Next button. Successful PIN generation message will be displayed in App. Customer will also be notified about it through SMS/ e-mail.
	 Login to <u>https://www.onlinesbi.sbi</u> Select e-Services > >Debit Card Services>> ATM cum Debit Card>>ATM PIN generation. Use One Time Password (OTP) or Profile Password for authentication. Select the Account Number to which the Debit Card is linked. Select the Debit Card for which you wish to create / change the PIN. Enter 4 digits of the PIN as per your choice. Confirm PIN and Submit. These 4 digits will be the new PIN.
ATM	 Insert State Bank Debit Card at any State Bank ATM. Select language. Select "Set PIN" option on the ATM screen. Enter 11-digit account number and confirm. OTP generated and sent to Registered Mobile Number (RMN) on successful verification of account number. On receipt of OTP, click on continue to proceed. Enter 4-digit OTP received over SMS in the Screen PIN Entry Screen displayed on successful verification of OTP. Customer enters 4-digit PIN of his/ her choice. Re-enter 4-digit PIN updated Successful PIN generation message shall be sent via SMS to their RMN.

Channel	Process
IVRS	 Cardholder has to call the Bank's Contact Centre (1800 425 3800/ 1800 1122 11/080-26599990) from his/her registered mobile number. Cardholder has to enter last five digits of Card number and last five digit of account number. One Time PIN (OTP) will be sent on registered mobile number. OTP will be valid for 2 days. Cardholder has to create new PIN using OTP at any State Bank ATM (Banking > PIN Change) to carry out further transactions.
GCC	 Customer swipes his ATM / Debit Card on GCC machine, The transaction menu will appear on the machine. Customer needs to select "Green Pin Generation* option and press enter (Green Button) After the selecting the "Green Pin Generation" option, the GCC device will prompt "Enter the Account Number". The customer has to enter his/her account number which Is mapped with his/her ATM card. After entering the account number, the GCC device will prompt "Enter mobile number registered in account". The customer has to enter hIs/her CBS registered mobile number. The ATM Switch will validate card details, account number and mobile number then send successful response to GCC application notifying successful validation of request. Post successful validation, Temporary Pin sent to your mobile number registered in account" will be displayed in Screen. Kindly change your pin within 48 hours" and the receipt would be generated accordingly.
	 Customer will swipe his ATM/ debit card on GCC machine and select menu ATM/ Debit card PIN change through GCC and press enter. Customer will select pin change option and press enter (Green button). The GCC device application would prompt for "Enter Current PIN"., The Customer enters the current pin and press enter (Green button). In case of new ATM Debit card, customer Is to generate Green PIN first which he/she will receive on registered mobile no. In the account as temporary PIN and will use this PIN for first time changing of PIN which Is must before trans acting through new ATM/Debit card. After that, the GCC device application will prompt for "Enter New PIN". The Customer needs to enter the new pin and press enter (Green button), After entering the new pin, the GCC device will prompt for "Confirm New PIN".

Channel	Process
	 The Customer again needs to re-enter the new pin and press enter (Green button). GCC Device application will validate the new pin entered by the Customer. Post successful validation, GCC application would display the successful message at device screen and the receipt would be generated accordingly. After successful change of PIN, an alert message ATM PIN changed successfully" should go to the customer at the mobile no. registered in his/her account.
SBI Quick	 Cardholder can generate PIN using service through SBI Quick App by the following process: Open the SBI Quick App and click on ATM cum Debit Card option>> Generate Green PIN>> Enter last 4 digits of Debit Card & Enter last 4 digits of Account Number One Time PIN (OTP) will be sent on registered mobile number. OTP will be valid for 2 days. Cardholder has to create new PIN using OTP at any State Bank ATM (Banking > PIN Change) to carry out further transactions
SMS	 SMS PIN<space>CCCC<space>AAAA to 567676 from registered mobile number where CCCC is the last four digits of the Debit Card number and AAAA is the last four digits of account number Example: PIN 1540 5987 where "1540" is the last four digits of the Debit Card number and "5987" is the last four digits of account number.</space></space> One Time PIN (OTP) will be sent on registered mobile number. OTP will be valid for 2 days. Cardholder has to create new PIN using OTP at any State Bank ATM (Banking > PIN Change) to carry out further transactions
Branch	CBS>>Post Login >>Apps >>DMS This function is used for Green PIN Generation. Customer Debit Card Green PIN Maker: • User needs to click on Green PIN–Customer Debit Card option . After Clicking on above option, screen will appear. Here user needs to enter, below details,

Channel	Process
	1. Customer Register Mobile Number
	2. Account Number
	 After passing these inputs, click on submit button to Search the Card Number based on Input data. User to select the card in and click on generate OTP button. Click on Generate OTP button to send records for checker approval.
	Customer Debit Card Green PIN Checker Screen:
	Checker clicks on Green PIN–Customer Debit Card to see pending requests for approval.
	After clicking on that option, below screen will appear to checker, where checker could be able to see records pending for approval.
	Click on APPROVE and REJECT button, to approve or reject the request.
	 One Time PIN (OTP) will be sent on registered mobile number. OTP will be valid for 2 days. Cardholder has to create new PIN using OTP at any State Bank ATM (Banking > PIN Change) to carry out further transactions
	PIN reset using Card Reader and PIN Pad device:
Generation of ATM PIN at CSP Outlets RuPay Debit Card	 A menu for resetting the ATM PIN is available under 'Card-based Services' menu in Kiosk Application page. KO will select the option 'Reset Debit Card PIN' under 'Card-based Services' menu. On selecting this option, system will display a caution in the 'Authentication Mode' page and prompt to click confirm to continue the process. The Micro-ATM device connected to the system will prompt to swipe the card and enter new PIN in the Micro-ATM device. After swiping the card and entering new ATM PIN, the system will prompt to enter the 'Agent Transaction Password' in system. After due authentication of transaction password, the system will prompt to capture Fingerprint (FP) of the FI customer whose account is magned to the Debit Card.

Channel	Process
	 On successful validation of FP of the customer against the Account Number, request will be sent to ATM Switch for PIN reset. On successful PIN reset, the success message will be displayed to customer. The customer will be advised to use the new PIN for all card-based transactions henceforth.

Pre-Printed PIN Kits (PPKs) (Ref e-Circular No: CS&NB/CS&NB-DEBITCRD/14/2016-17 dated 25-Oct-2016)

There might be instances where cardholders will face difficulty in generating the PIN/Re-PIN through the above-mentioned channels. To cater to such customers provision has also been made at Branches to issue Pre-printed PIN Kits (PPK). The PPK can be availed by the cardholders at any Branch instantly (i.e., at both home and non-home Branches) over the counter by giving a written request. Due diligence of the cardholder has to be carried out at the Branch where the request is being made. It is emphasized here that PPK must be the last option for generating a PIN and all efforts must be made by the Branches to educate and popularize the "Green PIN" functionality as it is not only eco-friendly but also is a cost effective and time saving initiative. Further, Branches are also advised to maintain the records of the PPK issued to the cardholders including the application form obtained from cardholder for issuance of PPK for future reference as per the extant guidelines. The functionality of issuance of PPK follows the maker and checker principle. Branches have to indent for the PPKs through Branch INB interface. The issuance is a advised to maintain sufficient stock of the PPKs at all times.