

Guidance for enabling Visually Impaired (VI) customers to avail Internet Banking Facility

A visually impaired customer is required to have internet facility and necessary software application for screen reading (text to speech) to avail Internet Banking services

Steps Involved

Visually Impaired Customer without PNB Debit Card:

- 1) Customer need to visit the branch and submit the duly filled application form (with the help of Branch manager/staff) provided by the branch for availing Internet Banking Facility.
- 2) Branch to lodge request for password.
- 3) Password gets punched and is sent to the branch. (normal time 7-10 days)
- 4) Customer to collect the password from branch.
- 5) Branch will handover the printed password to customer and activate the user.
- 6) Visit <https://pnbibanking.in> and click on "Retail Internet Banking".
- 7) Enter "User-id" & "Login Password" to access internet banking services.
- 8) After login, system will ask you to select an "Image" and enter a phrase of your own choice. This will help you to identify that you are using genuine PNB Internet banking website in future.
- 9) Further, system will ask you to select and answer 7 security questions. Click on "I Accept Terms and Condition" and continue.
- 10) You are ready to use Internet Banking.

Visually Impaired Customer with PNB Debit Card:

Steps for registering for internet banking (these steps are common for both internet):

- 1) Visit <https://pnbibanking.in> and click on "Retail Internet Banking".
- 2) Click on the link "**New User**" for new user registration.
- 3) Enter your "**Account Number**" on which you would like to avail internet banking services. Please ensure that provided account number must have debit card linked to it.
- 4) After entering account number, you will be provided with three options-
 - (i) Register for Internet Banking.
 - (ii) Register for Mobile banking.
 - (iii) Register for both- Internet & Mobile Banking. Select the appropriate option and click on "Continue".
- 5) System will generate OTP, which will be delivered to your registered mobile number. Enter the OTP (if the OTP is not used with the stipulated time, it will expire) and continue with the process. Select the Type of facility that you would like to use - "**View only**" or "**View & Transfer**". If you choose "**View Only**" facility, it will not allow you to perform any financial transactions.
- 6) The system will verify the OTP entered by you. After verification of the OTP, the system will ask you to enter your Debit Card credentials- Debit Card number and PIN.
- 7) After successful validation of Debit Card details, system will ask you to set
 - (i) Login password

(ii) Transaction password

System will ask you enter password of your choice. For selecting the category, text box will be provided before respective option (Login & Transaction).

- 8) After setting passwords, message of “You are registered successfully for internet banking. Your user id is _____”. Also, you will receive an “SMS” on your registered mobile number for successful registration in internet banking.

After successful registration, Visit <https://pnbibanking.in> and click on “Retail Internet Banking”.

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