



**User Manual for Visually  
Impaired for Operating  
Digital Rupee by Union  
Bank of India Mobile  
App with Screen Reader  
Support  
Version 1.0**



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# User Manual for Visually Impaired for Operating the Digital Rupee by Union Bank of India Mobile App with Screen Reader Support

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## 1. Introduction to the Digital Rupee App:

- Central Bank Digital Currency (CBDC): CBDC also known as Digital Rupee in our Country. It is a legal tender issued by Reserve Bank of India and guaranteed by Central Government.
- About the App: The Digital Rupee mobile app by Union Bank of India is designed to function as a secure digital wallet for CBDC transactions. The application is available in both App Store & Play Store by the name of “Digital Rupee by UBI”.
- Features: The app enables both P2P and P2M transactions to send and receive digital payments directly using digital currency, ensuring security, efficiency, and inclusivity.

## 2. App Installation:

Download the app from the Play Store (Android) or App Store (iOS).

- After downloading, double-tap to open the app.
- Allow necessary permissions for full functionality.
- Welcome Screen: Contains:
  - Text: "India's Central Bank Digital Currency"
  - Logo: Union Bank of India (accessible with alt text)
  - Enter Button: double tap on this button to navigate to the next screen which will display the Terms and Conditions screen.
- Terms and Conditions: double-tap on “Accept button” to continue, the accept button is located on the lower right corner of the screen.
- App Features Walkthrough: Swipe to skip or double-tap “Next” through introduction screens, then select “Start Registration.”

## 3. Five-Steps Registration Process:

### Step 1 of 5: SIM Card Verification

- SIM card verification screen displays detected SIM cards. Select your SIM and double-tap “Verify SIM.”
- On the next screen grant permission to send an SMS for authenticating the selected sim's mobile number.

- Voiceover/Talkback will announce, “SIM verification in progress... Please wait.” Once verified, you’ll see a confirmation message: “Your SIM card has been successfully verified.”
- Navigate to Continue and double tap to proceed.

### Step 2 of 5: Authentication

- Double tap Set App PIN to choose your app authentication method, such as PIN, pattern, face ID, fingerprint, or other biometric options.
- Locate the Set App PIN button at the lower part of the screen and double tap to continue.
- Authenticate using your device’s existing PIN, pattern, biometric, or Face ID.

### Step 3 of 5: Wallet Profile Setup

- Enter your name, which will be verified with KYC records on subsequent screens.
- Double tap Continue to proceed to the Wallet Profile setup.
- Wallet Type: Choose the type of wallet, check the tick box, and double-tap "Continue. Button".

### Step 4 of 5: Wallet PIN Setup

- Set a 6digit wallet PIN. The numeric keypad displays the Delete button on the left side of “0” and Submit on the right.
- On Android, vibration feedback confirms each digit. On iOS, the number is repeated for confirmation.
- Once the PIN is entered, press Submit, reenter the PIN to confirm, and press Submit again.
- Upon successful setup, you’ll see: “Your wallet PIN has been set successfully.” Double tap Continue to proceed to the KYC screen.

### Step 5 of 5: KYC Process

- Link Bank Account: Select the radio button for Link UBI Account, Full KYC Wallet, then double tap Continue to fetch accounts associated with your mobile number.

- Select your account if multiple accounts are listed. After selecting, navigate to Select this Bank Account and double tap to proceed to debit card authentication.
- Enter the last 6 digits of your Debit/ATM card and card expiry date (MM/YY format). Activate Submit on the right side of “0.”
- Once the expiry date is entered, press Submit to complete authentication.

The registration process is now complete, and you’ll be directed to the app dashboard and now you are ready to start using the Digital Rupee app.

#### 4. App Home Screen:

The screen is divided into three main tabs, located at the bottom of the screen. Use gestures to navigate between these sections.

- Profile Tab: This section displays your profile information, including your profile picture and the QR code associated with your wallet. It also offers options to reset your transaction PIN, view transaction history, and access accessibility support.
- Home Tab: This is the central dashboard of the app, where you can send, collect, load, and redeem the digital rupee. It also displays recent transactions, giving you a quick overview of your wallet activity.
- History Tab: This section provides a detailed transaction history, along with options to search and filter transactions by various parameters for easy reference.

#### 5. Navigating the Dashboard/Home Screen Elements:

The following elements are accessible via screen reader swipe or touch gestures:

- By default, the focus is on the Home tab.
- Bottom Navigation Tabs: Includes Profile, Home, and History tabs for easy navigation.
- Profile Button: Opens profile settings.
- Log Out Button: Logs you out of the app.
- Current Balance: Displays your available Digital Rupee balance.
- View Wallet: Opens the wallet screen, showing the count of digital notes/coins.
- Quick Transaction Options: Provides options for Send, Collect, Load, and Redeem transactions.
- Auto Load Wallet: Toggle switch to enable or disable automatic wallet loading.

- People & Recent Transactions: Displays recent contacts and transaction details.
- QR Code Button: Opens the QR code scanner for quick transactions.

## 6. Accessibility Tips for Screen Reader user:

For screen reader users, accessibility hints are provided in the app to make navigation and completing certain tasks easier. To view the accessibility options on the app, go to the Profile page and select the Accessibility item. Here are some tips to use the app with assistive technology.

### Talkback Navigation and Operation Tips:

- Add or Deduct Notes/Coins: Swipe up with two fingers to add and down to deduct.
- Navigating Denominations: Swipe left or right with two fingers to view different denominations.
- Transaction Adjustments: Use two-finger swipes up/down on a focused note/coin to adjust the amount.
- Feedback Mechanisms: Vibration and audio clues confirm actions like PIN entry and transaction success. After PIN entry Activate keypad Submit button which is on the right side of “0”.

### Voiceover Navigation and Operation Tips:

- Adding/Deducting Notes or Coins: To add or deduct notes or coins, navigate to the desired section in the app and select the Notes/Coins button.
- After selecting this option, the available denominations will appear on the screen.
- Use the following gestures to navigate through the denominations:
  - One-finger swipe right: Move to the next note or coin.
  - One-finger swipe left: Move to the previous note or coin.
  - Once the desired denomination is highlighted, double-tap to select it.
  - To add the selected denomination, use a one-finger swipe up gesture.
  - To deduct the selected denomination, use a one-finger swipe down gesture. (Note: You must select a denomination first before adding or deducting it).
- Sending and Loading Money: The Amount field is fully editable, allowing you to type in the amount you wish to send or load.

- **Vibration and Audio Feedback:** The app provides vibration and audio cues for actions like adding or deducting notes/coins and for successful transactions, enhancing accessibility and ease of use.

## 7. Loading Digital Rupees

Ensure registration is complete before loading digital rupees:

- Open the app, then double-tap "Load" on the dashboard.
- Enter the amount or select denominations by swiping up/down to adjust.
- Double-tap "Load Digital Rupee."
- Confirm account selection and Double-tap "Load Digital Rupee" again to complete.
- On success, your balance will reflect the loaded amount, which is also visible in transaction history.

## 8. Sending Payments (Person-to-Person Transactions)

Steps for sending digital rupees:

- From the dashboard, double-tap "Send."
- Select the beneficiary by phone number/contact or QR code. (Note: The recipient must be registered with the Digital Rupee app.)
- Verify the contact and enter the amount or select denominations.
- Double-tap "Send Digital Rupee" to proceed, then confirm by entering your wallet PIN.
- A receipt with the transaction ID appears on the success screen, with options to share it. The notes/coins equivalent will be credited to the recipient.

## 9 Redeeming Digital Rupees

Redeem digital rupees from your wallet back to your linked bank account:

- On the dashboard, Double-tap "Redeem."
- Select denominations by swiping up/down to adjust.
- Double-tap "Redeem Digital Rupee."
- Confirm the redemption, enter your wallet PIN, and the amount will be credited to your bank account.
- Your wallet balance and transaction history will reflect the redeemed amount.

## 10. Understanding the Your Wallet Screen

- Access your wallet by tapping “View Wallet” on the dashboard.
- The wallet screen displays total notes/coins based on the balance.
- Navigate denominations using two-finger swipes, with screen reader guidance for each note/coin count.
- The bottom of the screen shows your current balance, QR scan, and payment options.

## 11. Collecting Payments

To collect digital rupees:

- Double-tap "Collect" on the dashboard to open the QR screen.
- Enter the amount and Double-tap "Generate QR" to create a QR code for the entered amount.
- The QR code can be shared directly from this screen.

## 12. FAQs and Contact Us

- For FAQs Visit <https://www.unionbankofindia.co.in/english/union-bank-of-india-digital-rupee.aspx>
- For assistance, contact support via toll-free number: 1800 2222 44 or email: [digitalrupeesupport@unionbankofindia.bank](mailto:digitalrupeesupport@unionbankofindia.bank)
- Digital accessibility support for customers with disabilities: [unionaccess@unionbankofindia.bank](mailto:unionaccess@unionbankofindia.bank)

End of Manual

