ATM – POLICY

ATMs (Automated Teller Machine) are an extension of branch network, to establish superior customer service with reduced cost. ATM provides the basic functionality of cash withdrawals and account balance enquiries, third Party Fund Transfer (Card to card & card to A/c), PIN Change etc.

1. Bank follows following Types of ATM deployment Model:

A. **CAPEX Model**: Ownership of machinery and Site (with bank’s clause) will remain with the Bank.

B. **OPEX Model: Initiated by the Bank**: - Deployment of ATMs/CDs on Transaction Pricing Model (Outsourced) with end-to-end solution. Ownership of machinery and Site (with bank’s clause) will remain with the vendor.

C. **CPP Model: Initiated as per Ministry of Finance (MOF) Direction**: - Department of Financial Services (DFS), GOI decided to augment the ATM network in all PSU Banks & RRBs through Centralised Procurement Process (CPP) where per transaction rates to be paid to the selected vendors.

2. **Micro ATMs:-**

Micro ATMs will allow customers to perform basic financial transactions using their Aadhaar number and their biometric/OTP as identity proof (along with a Bank Identification Number for inter-bank transactions). The micro ATM will support the following financial transactions:

- ✔️ Deposit
- ✔️ Withdrawal
- ✔️ Funds transfer
- ✔️ Balance enquiry

The Cash Dispenser/ATMs/Micro ATMs will have screens in English, Hindi and the regional language.

Security arrangements at ATM premises will be followed as per the guidelines of Bank’s “Security policy”. In case of CDs/ATMs deployed through OPEX / CPP, deployment of guards shall be at the discretion of the vendor as asset does not belong to the bank.

3. **Storage of Journal Print (JP) Log**: Journal print outs will be available for at least 3 months with base branch.

4. **DVR / CCTV camera footage / images**: The captured footage/images of DVR/CCTV camera shall be available for 3 months.

5. **ATM Facilities to persons with disabilities**: Bank will provide ramps with all existing ATMs / future ATMs so that wheel chair users / persons with disabilities can easily access them. However, in cases where it is impracticable to provide such ramp facilities, reasons shall be recorded and displayed in
branches or ATMs concerned. Bank shall make all new ATMs installed as
talking ATMs with Braille keypads.

6. **Acquiring Policy:** The Bank will acquire both Debit Cards & Credit Card on the
ATMs. Bank may become issuer & acquirer of Visa / RuPay / Mastercard /
Maestro /Amex/Diner’s club/ Discover Financial Services (DFS) transactions.

7. **ATM Network Sharing Policy:** Bank is member of National Financial switch
(NFS) managed by National Payment Corporation of India (NPCI). If any other
network is introduced Bank may opt as per business requirement.

8. **On-Us ATM Transactions & Services at UCO Bank ATMs:** First time users of UCO
Bank Debit Card is required to change PIN of their choice at any UCO Bank
ATMs.

9. ** Facilities in ATM/CD**
   a) Cash Withdrawal
   b) Fast Cash
   c) Balance Inquiry
   d) PIN Change
   e) Mini-Statement
   f) Transfers
   g) Payment of Direct Tax
   h) Registration/De-Registration for Mobile Banking
   i) Adhaar Number Seeding
   j) PMJDY Overdraft facility

10. **Remote-On-Us (Issuer transactions) ATM Transactions:** The Bank will offer these
minimum Not-On-Us ATM Transactions in case of shared networks:
   a) Cash Withdrawal
      1. The Per-Day withdrawal limit will be Rs.25, 000/- for all cards except
         Gold, Platinum & Signature Debit Cards.
      2. The maximum allowable single withdrawal will be Rs. 10,000/- at
         other bank ATMs which may vary as mutually decided amongst
         the members of the shared network.
   
   b) Balance Inquiry
   c) PIN Change
   d) Mini Statement
   e) Card to card fund transfer (Subject to the certification by other bank for
      the service on NFS network).
   f) Mobile Banking registration (Subject to the certification by other bank for
      the service on NFS network).

11. **Not-On-Us (Acquirer transactions) ATM Transactions**
    The Bank will offer these minimum Not-On-Us ATM Transactions in case of
    shared networks:
    a) Cash Withdrawal
       1. The transactions will be on-line to the customer's savings account,
          Current A/c or Over Draft Account (Staff).
2. The Per-Day withdrawal limit will be as per the card issuing bank.

3. The maximum allowable single withdrawal will be Rs. 10,000/- at UCO Bank ATMs which may vary as mutually decided amongst the members of the shared network.

b) Balance Inquiry
c) PIN Change
d) Mini Statement
e) Card to card fund transfer (Subject to the certification by other bank for the service on NFS network).
f) Mobile Banking registration (Subject to the certification by other bank for the service on NFS network).

12. Policy for redressal of Customer Complaints

Customer should lodge representation/ queries/ complaints, either at the card issuing branch or at the customer care centre.

<table>
<thead>
<tr>
<th>Nature of Complaint</th>
<th>Handling Mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card lost / stolen / damaged / stuck in the machine</td>
<td>Branch / customer should contact Bank’s Customer Care / Call Centre through toll free nos. / email.</td>
</tr>
<tr>
<td>Amount debited from account but money not dispensed</td>
<td>Complaint pertaining to UCO Bank customers to be accepted through prescribed format at Branch, other bank customers to be advised to route their complaint through their card issuing bank branch.</td>
</tr>
<tr>
<td>Partial amount dispensed</td>
<td>Complaint pertaining to UCO Bank customers to be accepted through prescribed format at Branch, other bank customers to be advised to route their complaint through their card issuing bank branch.</td>
</tr>
<tr>
<td>Disputes regarding operations / service charges</td>
<td>Branch / Bank’s Customer Care / Call Centre will handle such complaint.</td>
</tr>
<tr>
<td>Complaint related to issuance of cards/ renewals/ duplicate cards, PIN Mailer,</td>
<td>Complaint to be lodged at Branch / Customer Care / Call Centre.</td>
</tr>
</tbody>
</table>

*****End of Document****