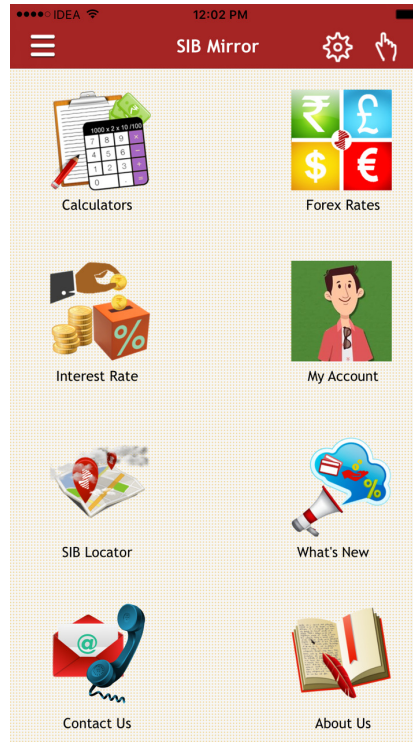


SIB Mirror - Features in detail

The screenshot of the SIB Mirror main menu



1. My Account

This menu will allow you to view all your operative account statements and to do instant IMPS fund transfer etc. This menu has innovative features like

a. Pattern Lock as application password

b. Shake to Know Balance

It is an innovative feature that was developed in-house. You could view the balance of all accounts including your deposits, loans in which the mobile number is updated. The user just needs to shake his phone to avail this.

c. Shake to Transfer

You could transfer funds to pre-added beneficiaries with a simple shake. This will make you feel that it is that much easy to transfer funds. For availing this, you should be activated for SIB M-Pay.

d. Social Money- Fund transfer using QR code via WhatsApp etc.

How to access " My Account"

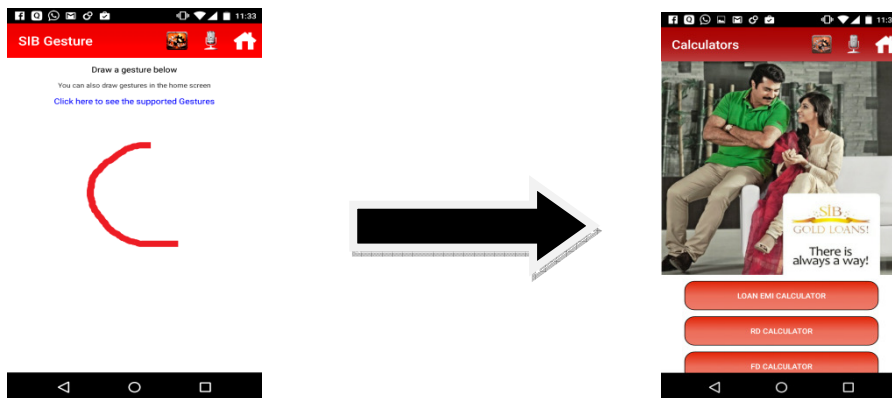
In order to activate the My Account menu in the application, you need to register your account with the application. This can be done by doing following steps,

1. You need to enter your registered mobile number and last five digits of any of your account number. On submitting, four digit OTP will be sent to your registered mobile number.
2. You may use this OTP in the application to activate the menu.
3. Once the OTP is entered and verified, you will be asked to create a pattern as your application lock. You will be asked to draw the pattern twice to save it as his application password.
4. Once the pattern is saved, the menu will be activated.

2. Gesture Support

This feature identifies the patterns that we draw on the home screen or the screen that opens up on selecting the gesture option and opens the menu that starts with the same letter that we drew. E.g. If you types "C" in gesture field, it will redirect to "Calculators" window (Currently available in Android, iOS).

On the other hand, if you draw "b" in the home screen, you will be asked to draw his lock pattern. Once it is drawn, balance of all your accounts will be displayed.



Other features:

1. E-Statement

Under this menu, you will be able to see balance and statement of all the accounts linked to your mobile number.

2. Fund Transfer

If you are a SIB M-Pay activated customer, then you can do IMPS fund transfer. You can make either a fresh transfer using the “Transfer Now” option or an “Easy transfer” after saving the beneficiary details as “Favorites”. SMS charges applicable.

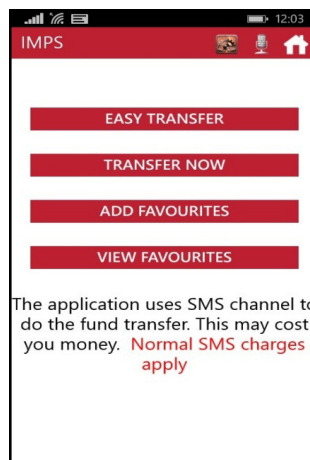
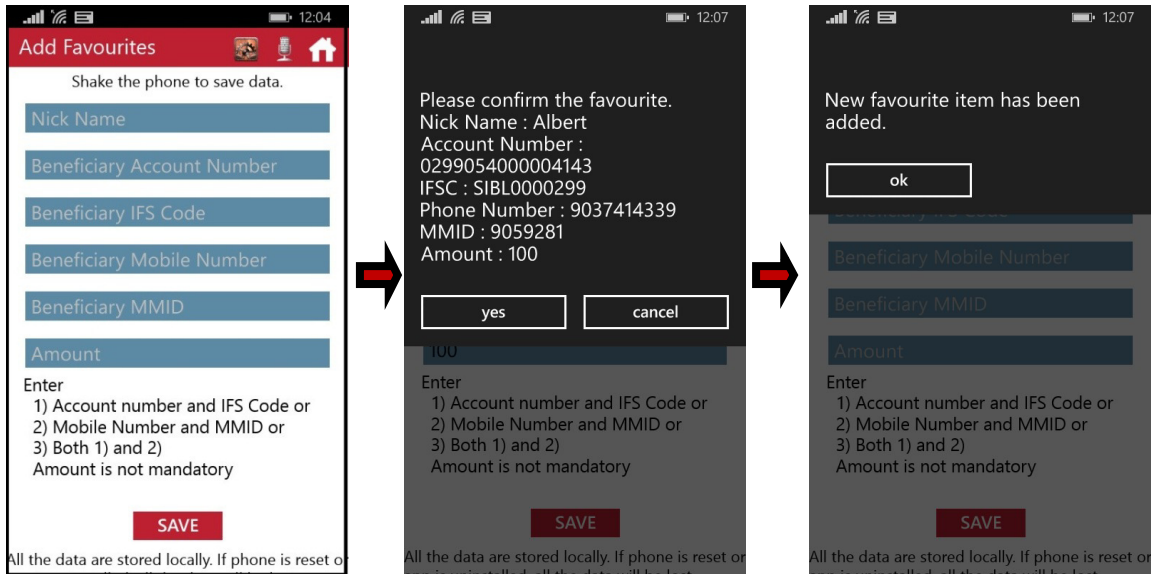


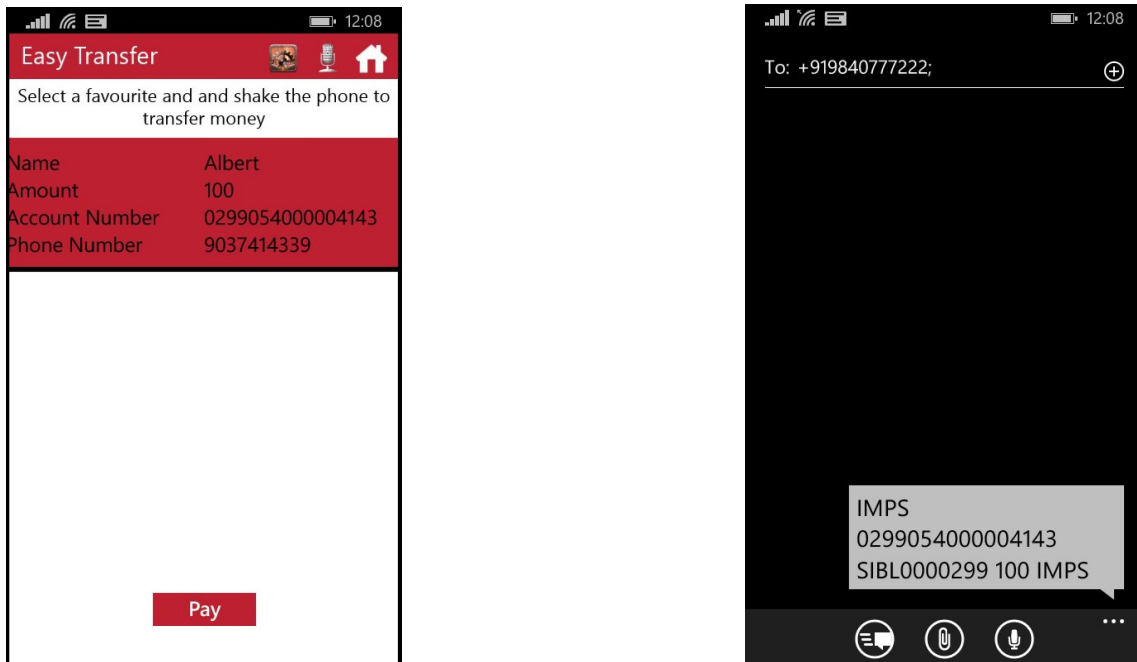
Image 1-Main Menu

To transfer using “Easy Transfer”

Step1: Select “Add Favourites” and **shake the phone** to save the data.



Step 2: Select “Easy Transfer” option from the Main menu.



Step 3: Select a Favourite and shake the phone to transfer money. On shaking the phone, you will receive an IVR call in which Mpin has to be entered to complete the transaction.

3.Recharge (Mobile / DTH)

You must be a M-Pay activated customer to recharge prepaid mobile and DTH through this option. You can use this option even without Internet Connectivity as the Application uses SMS-IVR channel. SIB M-Pay's four digit MPIN should be entered a when it ask for Mpin in the IVR call. Charges applicable for SMS to be borne by the customer as per the your telecom service provider. The daily transaction limit including fund transfer and recharge is Rs.50,000/-.

You can save favorites under this menu in the same way as it is in the fund transfer menu. DTH/ Recharge can also be done using similar fashion.

4.Social Money

This menu will be the initial step towards fund transfer/payments through Social Networking in SIB Mirror. Here we have implemented QR codes to do payments. This menu is intended for **fund transfer within SIB Mirror**. There are two sub menus in Social Money,

1. Receive Money
2. Send Money

a)Receive Money

If you need to collect money from someone else, you may use this option in SIB Mirror. The intended beneficiary selects your account to which the amount have to be credited and enter the amount & remarks,. A QR code will be generated which can be send to the person from whom you want to recieve money. This QR can be either shared using any messaging/social media application in the phonelike WhatsApp/Gmail etc or the QR code generated can be scanned by the sender using the SIB Mirror in his device directly. The data in QR code is encrypted and it can be read only through SIB Mirror.

b)Send Money

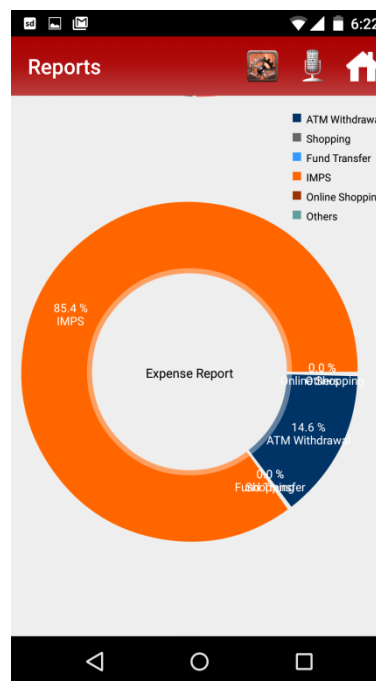
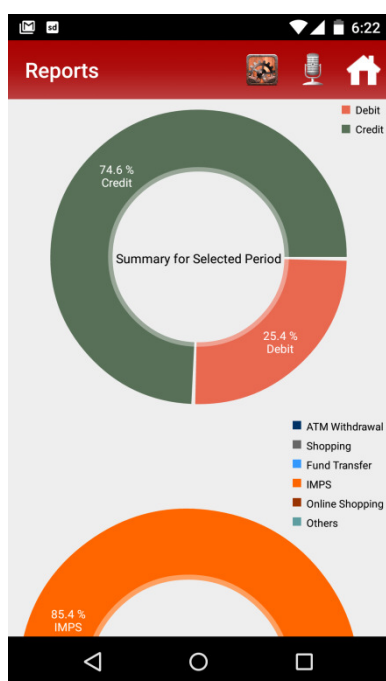
There are two ways to send money under this menu. After selecting the send money option, the sender can either scan the QR code directly using camera or select the QR code from the gallery (QR codes shared using social media/message will be saved here) of the phone. If sender selects first option he has to scan the QR and then, all fields will be auto populated. If the sender chooses to reads the QR code from the gallery of the phone, the data will be decrypted and all fields will be auto populated. As an additional security check, once the QR is read from gallery, we validate the account number using a backend service and the app displays the account name of the beneficiary. If the fund transfer is acceptable, the sender can proceed by selecting the debit account number .

5. Graphs

In the E-statement option, graphical reports of the credits to your account and your expenses can be viewed. This will help you to manage your expenses.

Two graphs are included in this feature: 1. Summary for selected period 2. Expense Report.

1. **Summary for selected period:** This graph contains the summary of total credit and debit happened in the account for a requested period. On clicking on the Credit/ Debit part of the graph, you could view the amount of transaction.
2. **Expense report:** This graph contain report of the account based on type of transaction- ATM withdrawal, Shopping, Fund Transfer, IMPS, Online Shopping, Others. On clicking on the specific part of the graph, you could view the amount of transaction under that type.



6. SIB Locator

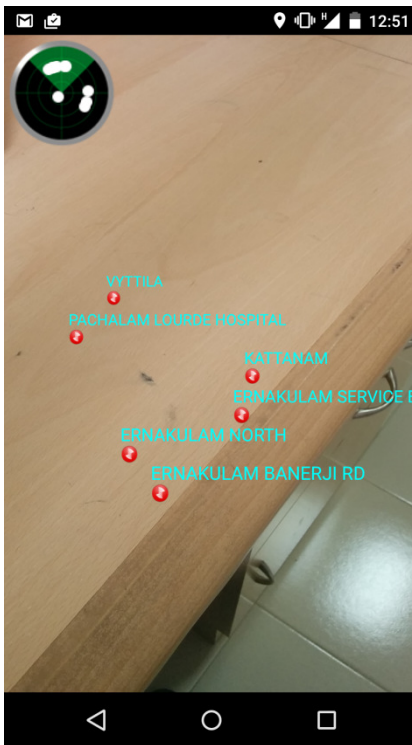
Augmented Reality

SIB have leveraged the Augmented Reality concept and incorporated it under Branch/ATM Locator menu of SIB Mirror. A new button is added in the screen where ATM/Branches are listed named "Augmented Reality". If you click in this button, the phone's camera will open

up and location of the Branches/ATMs will be plotted in the screen. Plotting will be done on the base of distance and direction of the Branch/ATM from the current position of the user.

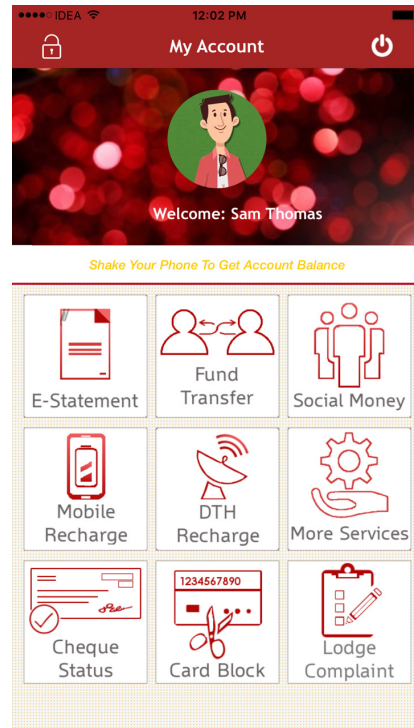
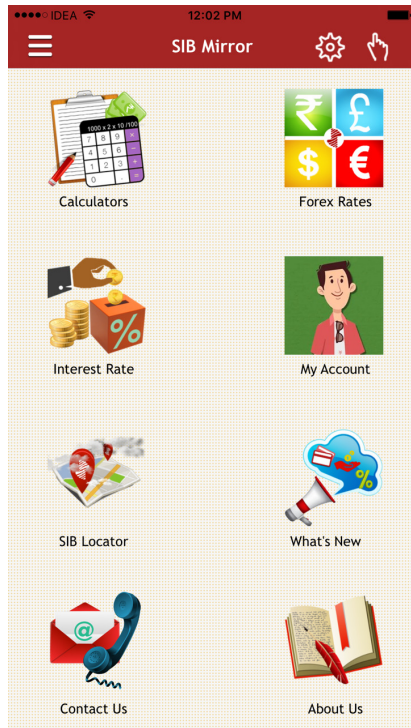
For example: If you are standing in front of Ernakulam Market road branch facing the branch, the Augmented Reality option will show the branches towards north (Vytilla, Kattanam etc..., likewise it will show the branches towards each direction.

This feature is developed using a technology called Augmented Reality.



7. Personalized UI

The My Account icon can be now personalized with your photo as the icon image. Also you could set the background wallpaper of your wish (Background image setting feature is enabled only in Android). The "My Account" screen will have a personalized greeting for you like "HI NAME". You could also set the image in the "Settings" option.



8. Cheque Status

Through this feature, you can view the status of cheques in clearing both outward and inward through this App. Using this option in “My Account” menu, you will be able to check the present status of any cheque issued by you. In addition, you may enter the Cheque number, select the respective account, and click on “Get Status” button to get the status of that particular cheque. The app will return the status of the cheque.

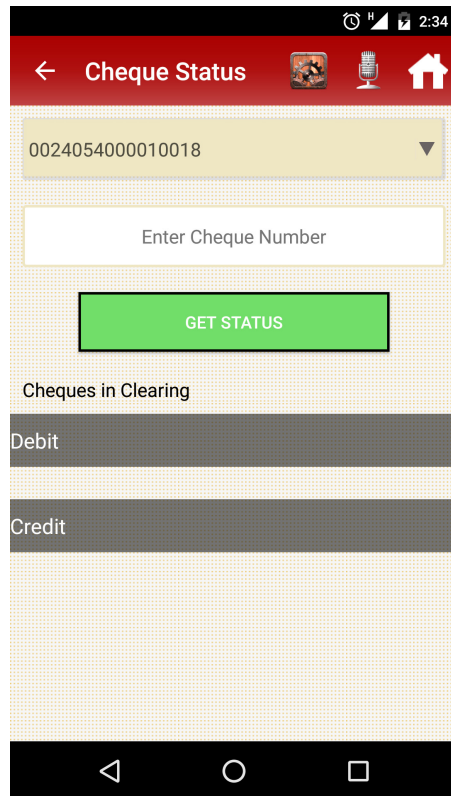
Following are the statuses displayed by the App,

- | | |
|--------------------------------|--------------|
| a. Issued But Not Acknowledged | b. Passed |
| c. Unused | d. Stopped |
| e. Cautioned | f. Destroyed |
| g. Returned | h. Paid |
| i. Invalid Status | |

- **Cheques in Clearing:** Here all cheques in clearing linked to your given account on that date will be displayed in a tabular column. There will be a bifurcation of the inward and outward cheques and the details will be displayed accordingly.

This is a very useful feature for all type of customers whereby they will be able to get all details of cheques in clearing as well as details of a particular cheque issued, thus avoiding the need to contact the branches.

NO MORE CALLS to know cheque status...



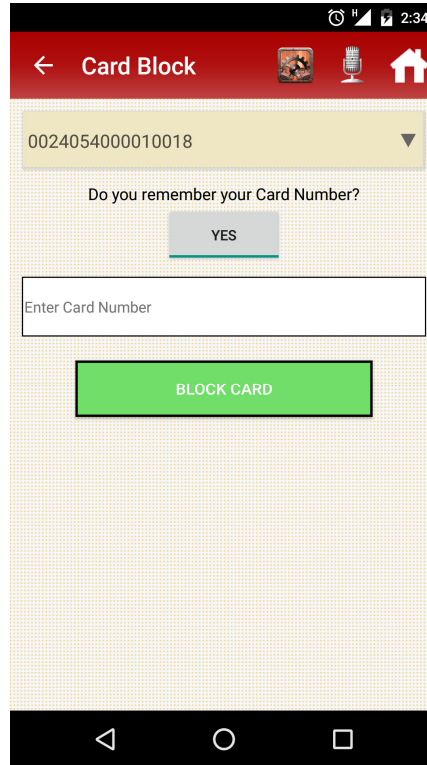
9. ATM Card Block

This is another sub menu under “My Account” menu. If you wish to block your ATM card, you can call this function to do the same. There are following ways in which he can do it.

1. If you remember your ATM card number, you can enter it and select its respective account. That particular card will be blocked after verification.
2. If you do not remember the card number but knows the card type like VISA, MASTERCARD etc, you can select the card type and account number. All the selected type of card linked to the account will be blocked.

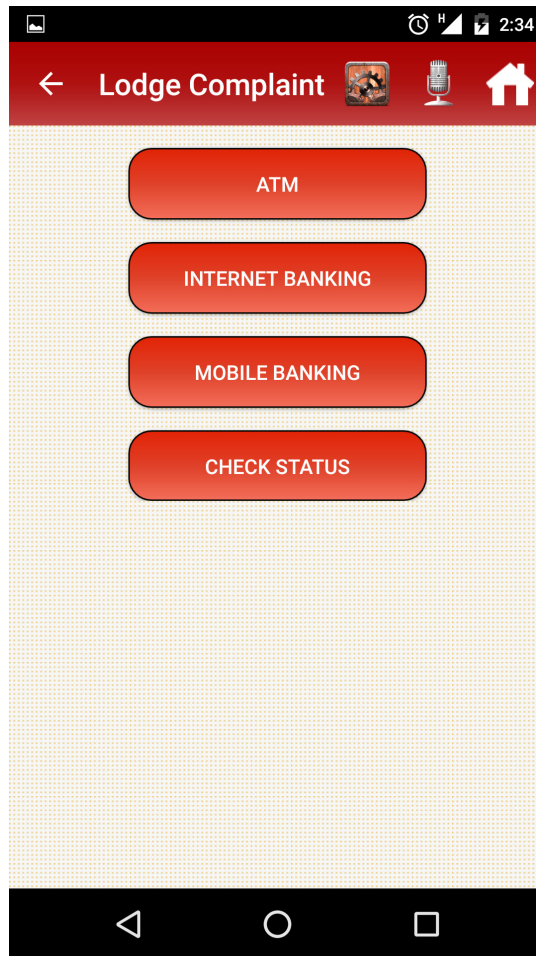
3. If user does not remember both, he just have to select the account and all cards linked to the account will be blocked.

As an additional security measure, an OTP will be sent to the registered mobile before confirming the blocking. You will have to enter this OTP in confirmation page and only after the validation of OTP; the respective cards will be blocked.



10. Grievance Module

A new sub menu named “Lodge complaint” is added in “My Account” menu, which will help you to register complaints related to ATM, Internet Banking and Mobile Banking. You can view the status of the complaint at any point of time in this module.



11. Enhanced Contact Us option

As an enhancement to the Contact Us feature, we are providing a “Feedback” option where in you can give suggestion/feedback about the bank and our products.

12. Touch ID for iPhone

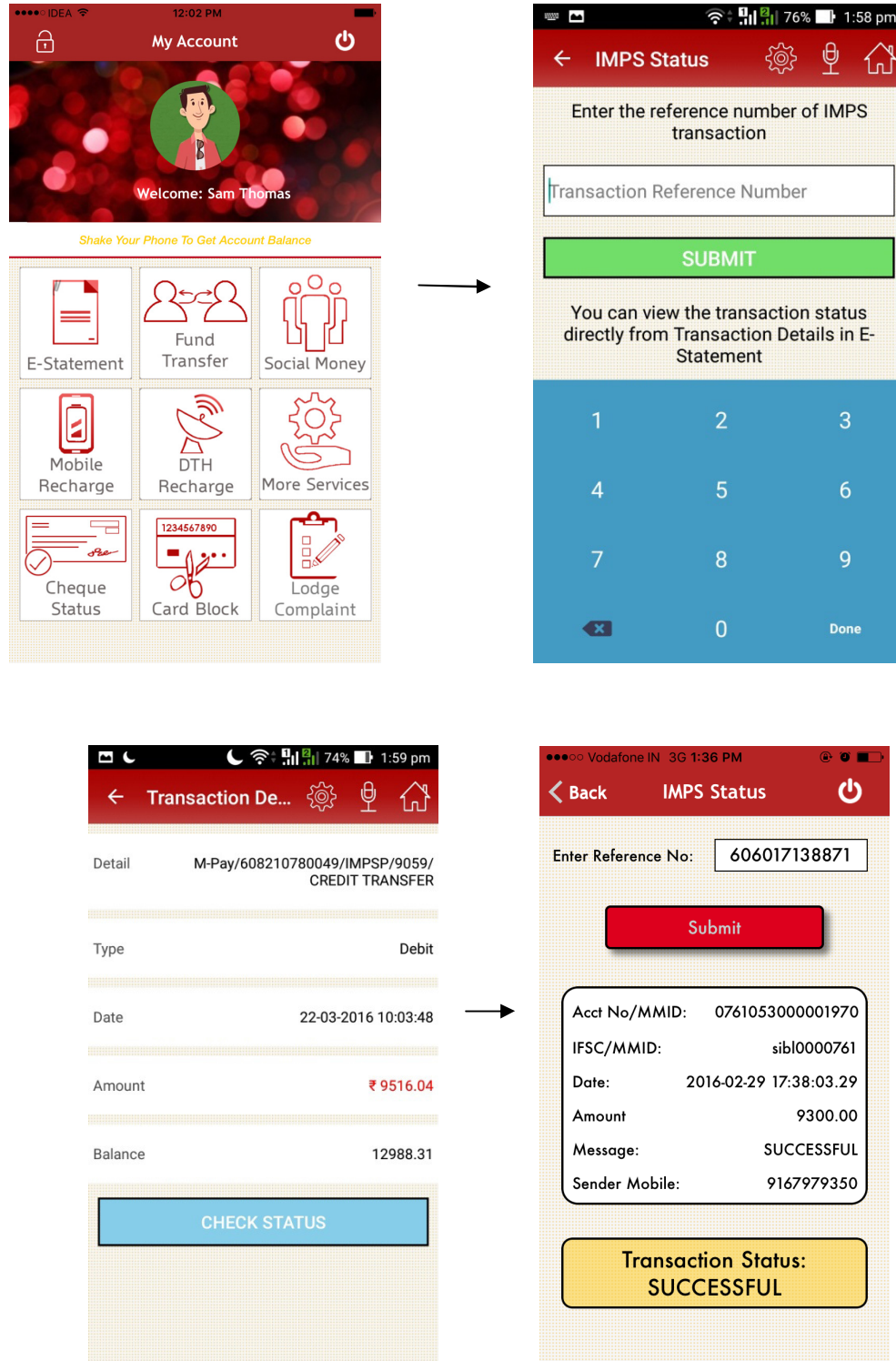
Apple iPhone is having a default authentication feature, which will allow the login to the device using the touch id. We have implemented the same feature in SIB Mirror to log in to "My Account". This is will increase the easiness and security to the application.

13.IMPS Transaction Status

If you have done a transaction using IMPS (Mobile banking) and want to know the status of the transaction, this feature will help you to track the status of the IMPS fund transfer transactions from your accounts in two different ways.

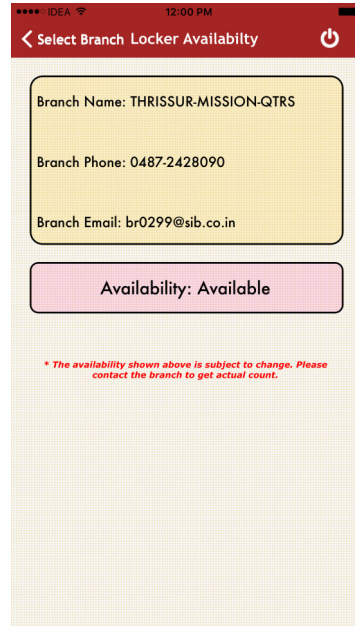
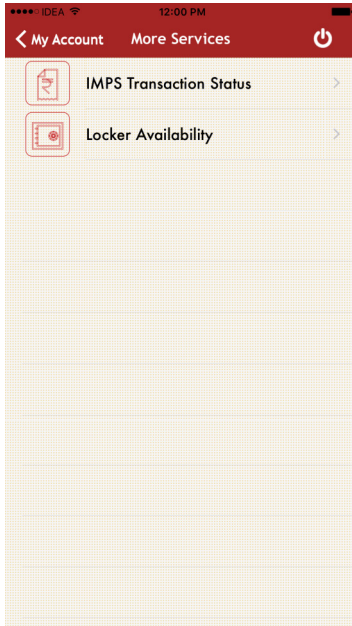
- a. In the new menu " More services" under My Account, you need to enter the transaction reference number on selecting "IMPS transaction status" and you will get the status of transaction.

- b. In the E-statement option, if the transaction is M-Pay fund transfer transaction a "Check Status" button will be enabled. On clicking the button, you can view the status and details of the transaction.



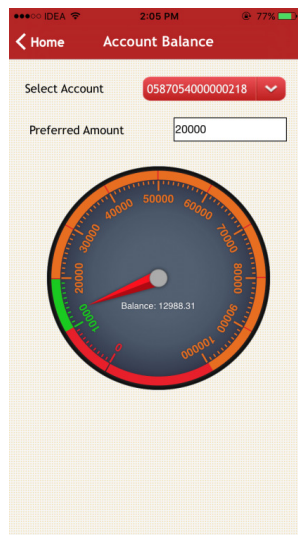
14. Locker availability

You will be able to view the locker availability in the branches in the desired locations using Locker Availability feature. You can select their state, district, and nearby branches using the drop down button. Available lockers in that branch, contact number and the email id will be displayed under this feature.



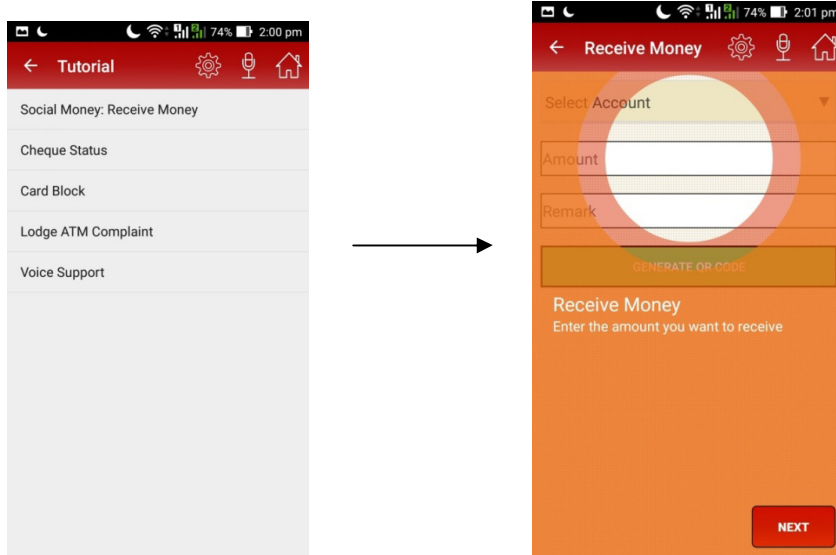
15. Balance Speedometer

Balance of each account of the user will be plotted against a speedometer. You can set a preferred balance here (Eg. Rs. 1000)and compare the actual balance with it.



16. Tutorial (will be available in Android platform only)

Under settings, a new functionality is added. This will show guided tutorial of different functionalities available in the app.



17. Enable/Disable background service (will be available in Android platform only)

If you do not prefer daily notification on Forex rates updates to their mobile. In such cases, you can disable the background service using the option available in "Settings" menu
