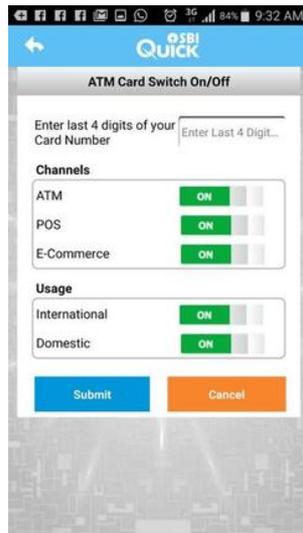


## Wider use of SBI app might have helped

Vinson Kurian



*Could the bank have done more to popularise SBI Quick?*

Thiruvananthapuram, October 21:

State Bank of India (SBI) could have given a much better account of itself in the ATM fraud episode had it used its internal resources more effectively.

A bank insider said SBI merely needed to communicate with customers about options available within the system so that they can guard themselves against likely fraud.

The simplest would be to use the SBI Quick app that would switch off the functionalities that a customer does not need to engage at any point of time. As the screenshots show, all that the customer needs to enter is the last four digits of the card number to use the 'ATM card switch on/off' facility.

It gives the option to switch off the various channels available — ATM, point-of-sale (POS) terminals, e-commerce, international, and domestic — and switch them on when required.

SBI Quick is a self-care app available to all bank customers. But the bank has not effectively promoted this facility, the source said.

At State Bank of Travancore (SBT), an associate bank, the customer has the option of accessing a small video displayed on a Facebook page to know how to go about ensuring the safety of ATM cards. "Most of these options are available on the net banking site. But we've put the video in order to educate the customer in a much more graphical fashion and in a manner easy to comprehend," a bank source said.

SBT has since widely circulated the message across the network. The impending merger of the bank with parent SBI may have forced a lag in institutionalising fresh initiatives in ATM security across the State Bank Group. But this is getting addressed, and will be duly settled to satisfaction, the source said.

(This article was published on October 21, 2016)

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