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सूचना परिपत्र / **Information Circular:** 102954 2026 दिनांक /**Date 10-09-2026**

समस्त शाखाएँ / **All Offices / Branches,**

विषय/ Subject: Introduction of Smart Lock & Kill Switch Security Features

Highlights

1. **Smart Lock provides customers with the facility to temporarily lock or unlock selected digital channels directly from Union ease.**

2. **Kill Switch is designed as an emergency response mechanism for suspected fraud or account compromise scenarios leading to block of all digital debit transactions.**

3. **BLOCK/UNBLOCK Debit of Digital Transactions (DCHBLK menu)- Provides a single control to stop all digital debit transactions.**

1. **Background:**

With the increasing incidence of digital frauds, account compromise attempts, phishing attacks, unauthorized UPI transactions, and card-related frauds, there is a growing need to empower customers with self-service security controls that can be activated instantly during suspicious situations.

To strengthen the Bank's digital security framework and provide customers with enhanced control over their digital banking channels, the Smart Lock functionality has been made available through the Mobile Banking application and Kill Switch is available through Mobile Banking application Union ease and at the branches. These features are aligned with the objective of improving customer protection, minimizing financial losses arising from digital frauds, and enabling rapid response mechanisms in case of suspected account compromise.

2. **Product /Journey details:** Under the proposed enhancement, the following two features are being introduced:

- **Smart Lock (Temporary Channel Lock/Unlock):** Smart Lock provides customers with the ability to temporarily lock or unlock selected digital channels directly from the Mobile Banking application. The following channels are covered:

    i. Mobile Banking
    ii. Internet Banking
    iii. UPI

iv. Debit Card
v. Credit Card

✓ **Key Features of the functionality:**

i. Customers can lock/unlock channel-specific locks post-login to Mobile Banking Union ease.
ii. Upon Locking, the selected channel is temporarily locked.
iii. The customer can reverse the lock/unlock through the Mobile Banking application Union ease as per the convenience at any time.

- **Kill Switch (Permanent High-Security Controls):** Kill Switch is designed as an emergency response mechanism for suspected fraud or account compromise scenarios. Unlike Smart Lock, activation of Kill Switch results in:

i. **Permanent block of digital Debits** i.e. Debits through Operative Accounts available under the retail CIF which is linked to Union ease are blocked. The transactions from the below channels will be blocked
   a. Internet Banking
   b. Mobile Banking
   c. UPI
   d. ATM
   e. POS
   f. AEPS
   g. BNA
   h. ICCW

***Accounts available under the retail CIF which is linked to Union ease will be impacted by the Kill Switch activated through the Union ease App.**

ii. **Hot listing of all active credit cards:** All the credit cards linked to the CIF of the user will be hot listed once kill switch is activated.

In case of Hot listed Credit Cards, a new request is to be submitted by customer for replacement of Credit Cards

The proposed functionalities will enhance customer protection against digital fraud by providing immediate control over digital banking channels, reducing potential losses, strengthening customer confidence, supporting regulatory expectations, and reinforcing the Bank's fraud risk management and digital security framework.

3. **Process flow:** The process flow is as under:

3.1. **Smart Lock (Temporary Controls)** allows temporary locking/unlocking of specific channels.

3.1.1 Enable Smart Lock

a) Log in to the Union ease App using Login PIN and navigate to My Profile > Smart Lock.

b) Select the channel(s) you want to lock, or click Select All to lock all available channels, including:

- Mobile Banking
- UPI
- Internet Banking
- Debit Card
- Credit Card

TPIN/OTP is not required for enabling Smart Lock functionality.

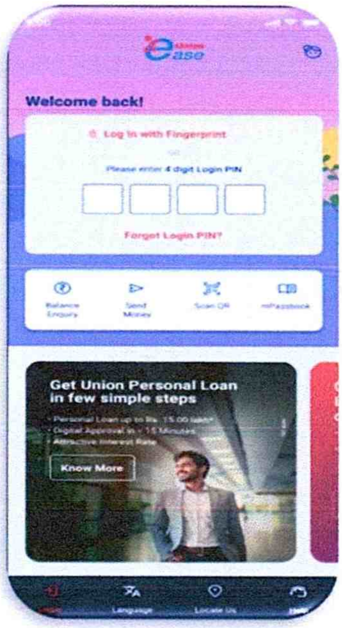
c) An acknowledgment message will be displayed, including:

- Request status (successfully processed)
- Timestamp of the request
- Details of the locked channel(s)

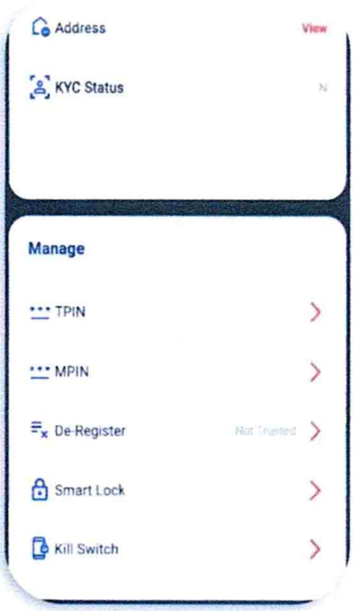
d) After the confirmation message is displayed, the customer will be automatically logged out of the Union Ease App after 10 seconds if Mobile Banking is selected as one of the channels to be locked. A Logout button will also be displayed, enabling the customer to exit the application immediately. However, if Mobile Banking is not selected for locking and only other channels are locked, the customer will remain logged in and will not be automatically logged out after enabling Smart Lock.

e) Once the Smart Lock is enabled, SMS and Email notification will be sent to the customer confirming the activation of the Smart Lock.

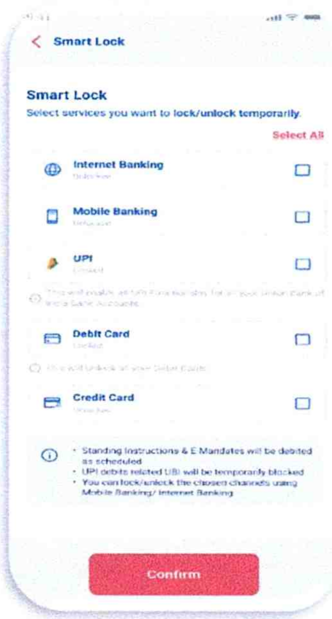
Smart Lock - Process Flow



Enter Login PIN

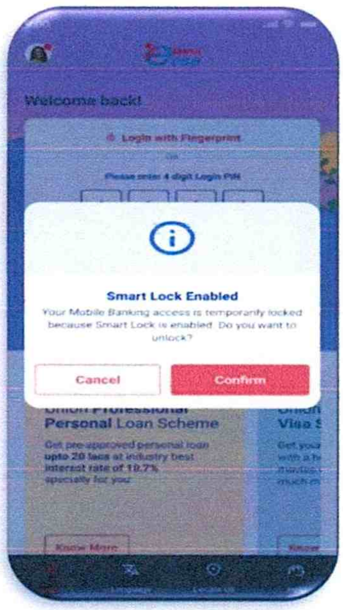


Click on My Profile



Smart Lock screen

Smart Lock Success



Post Login Pop-up

3.1.2 Disable Smart Lock

- To disable Smart Lock in the Union ease App, log in to the application & enter Login PIN.
- After entering the Login PIN, a pop-up message will appear stating ***"Smart Lock Enabled. Your Mobile Banking access is temporarily locked because Smart Lock is enabled. Do you want to unlock?"***
- If the customer wishes to disable Smart Lock, they should click Confirm and proceed with the unlock process.
- TPIN/OTP is not required for disabling Smart Lock functionality.
- Upon confirmation, Smart Lock will be disabled, and access to Mobile Banking will be restored.
- If the customer does not wish to disable Smart Lock, they should click Cancel on the pop-up screen.

3.2 Kill Switch (High-Security Emergency Controls): Unlike temporary locks, the Kill Switch will permanently block digital services and customer will have to visit branch to enable the same. The facility to enable Kill Switch is currently available through Mobile Banking app Union ease and at the branches. Facility to disable Kill Switch is available only through the branches.

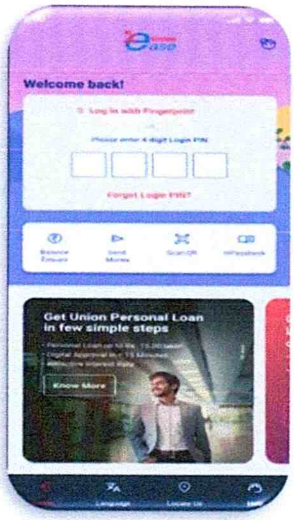
3.2.1 Activating Kill Switch through Union ease: Steps to be followed for enabling Kill switch through Union ease:

a) Log in to the Union ease App and navigate to My Profile > Kill Switch.
b) On selecting Kill Switch, an information page will be displayed highlighting the following:
   - Activating Kill Switch will permanently block all digital debit transactions across all accounts linked to the customer's Retail CIF ID.
   - Activating Kill Switch will permanently block all active Credit Cards.
c) To activate the Kill Switch, click the Proceed button.
d) A confirmation pop-up will be displayed with the message "Activating Kill Switch will permanently block Digital Debit across all your accounts and block all active Credit Cards. This action cannot be reversed through the app. To restore these services, visit your branch. Do you wish to proceed?"
e) On the confirmation pop-up:
   - Click Confirm to continue with the Kill Switch activation.
   - Click Cancel to exit the process without making any changes.
f) After clicking on Confirm button, authenticate the request by entering the Transaction PIN.
g) Upon successful authentication, a confirmation screen will be displayed containing:
   - Kill Switch has been activated successfully

- Customer Name
- CIF ID
- Date and Time of activation

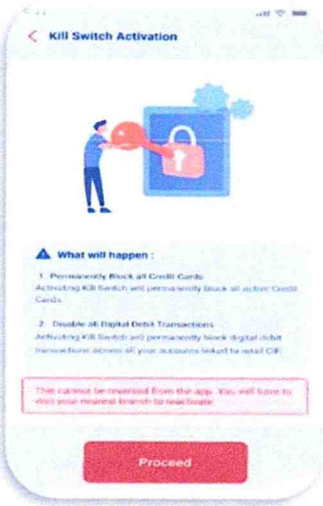
h) Once the Kill Switch is successfully activated, an SMS and Email notification will be sent to the customer confirming the activation.

<u>Kill Switch - Process Flow</u>



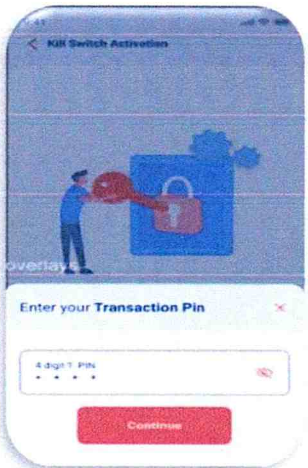
Enter Login PIN

Click on My Profile

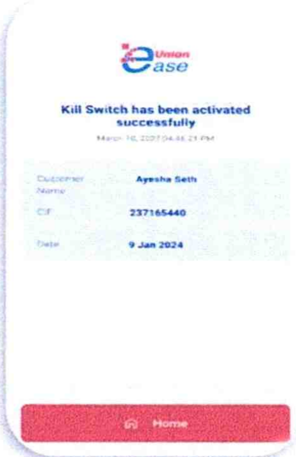


Kill Switch screen

Kill Switch



TPIN



Kill Switch Success

3.2.2 Activating Kill Switch at Branches:

DCHBLK (Block/Unblock Digital Channels) is a Finacle menu that enables branch staff to block or unblock all digital channels linked to a customer's CIF, mobile number, or account through a single action, eliminating the need to block each channel individually. The facility allows disabling debit of digital transactions through channels such as Internet Banking, Mobile Banking, UPI, Debit Card, and other digital services in cases of suspected fraud, cyber incidents, security concerns, or upon customer request.

The menu provides a centralized and efficient mechanism to safeguard customer accounts while ensuring operational convenience. ECS mandates and Standing Instructions remain unaffected by activating Kill Switch, thereby avoiding disruption to essential recurring transactions. Additionally, an SMS notification is automatically sent to the customer upon successful verification and completion of the blocking or unblocking process.

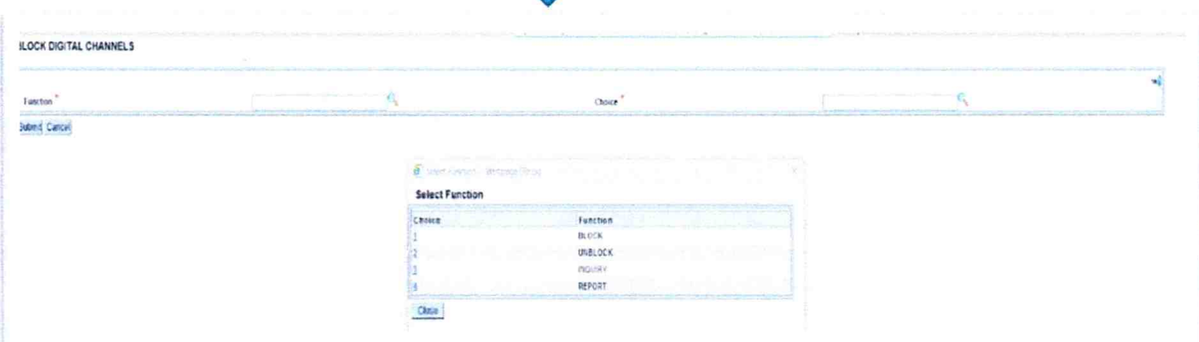
<u>Key Benefits of DCHBLK menu</u>

- Single menu option to block debit of digital transactions linked to a CIF/Mobile/Account.
- Provides a single control to stop all digital debit transactions.
- Improves response time during security-related incidents.
- Enhances customer account protection and operational efficiency.

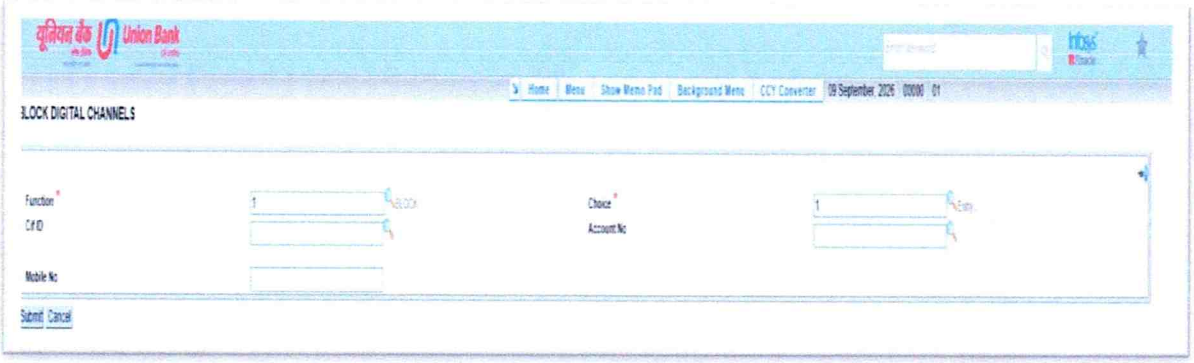
The Navigation, screenshots and FAQs are enclosed along with.

➢ **BLOCK DIGITAL CHANNELS:**

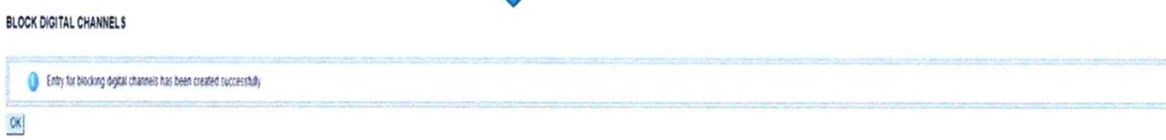
Step:1: Invoke DCHBLK and enter Function 1 to block Digital Channels



Step:2: Fill the required details and submit



Step:3: After entering the details, submit to Block and to be verified.



➢ UNBLOCK DIGITAL CHANNELS:

Step:1: Invoke DCHBLK and enter Function 2 to unblock Digital Channels

Step:2: After entering the details, submit to Unblock and to be verified

3.3 Other Important points for Smart Lock & Kill Switch through Union ease:

a. Security Control Features and Authentication Requirements

S No.	Control Feature	Operational Action	Authentication Step required?
1	Smart Lock	Lock/Unlock	No. Pop up confirmation only
2	Kill Switch	Operative Account Digital Debit block and Credit card permanent block	Yes. Transaction PIN (TPIN) required.

b. SMS and email notifications (where available in CBS) will be automatically triggered to users for every Smart Lock and Kill Switch action performed by them.

c. In case of Smart Lock, Standing Instructions & E-mandates will be debited as per schedule & UPI debits related to Union Bank of India will be temporarily locked.

d. Smart Lock & Kill Switch feature will be accessible through the Profile section, thereby simplifying navigation and improving customer convenience.

Branches/Offices are requested to take careful note of the above and take diligent action to encourage and promote use of new features amongst Bank's valuable customers.

(कबीर भट्टाचार्य/ Kabir Bhattacharya)
मुख्य महाप्रबंधक एवं वर्टिकल प्रमुख
Chief General Manager & Vertical Head

Frequently Asked Questions (FAQs) - Smart Lock

1. What is Smart Lock?

Smart Lock is a security feature available in the Union ease application that allows customers to temporarily lock or unlock selected digital banking channels whenever required.

2. Which channels can be locked/unlocked using Smart Lock?

You can lock or unlock the following channels:

- Mobile Banking
- Internet Banking
- UPI
- Debit Card
- Credit Card

4. Why should I use Smart Lock?

Smart Lock helps enhance the security of your banking channels by allowing you to temporarily lock channels that are not in use, thereby reducing the risk of unauthorized transactions or access.

4. How can I access the Smart Lock feature?

- Log in to the Union ease application.
- Navigate to My Profile section & click on Smart Lock.
- Select the desired channel.
- Choose Lock or Unlock as required.

5. Can I lock only specific channels instead of all channels?

Yes. Smart Lock allows you to selectively lock or unlock individual channels as per your requirement.

6. Will I receive a confirmation before locking or unlocking a channel?

Yes. A confirmation pop-up will be displayed before the lock or unlock request is processed.

7. What happens when I lock a channel?

Once a channel is locked, the selected channel is temporarily locked and cannot be used until it is unlocked through the Union ease application.

8. Can I unlock a channel whenever I want?

Yes. You can unlock any previously locked channel at any time through the Union ease application, post successful login.

9. Does Smart Lock permanently block the selected channel?

No. Smart Lock is a temporary control feature. You can reverse the lock by unlocking the channel whenever required through Union ease.

10. Will locking UPI stop all UPI transactions?

Yes. When the UPI channel is locked, UPI-related transactions and services linked to the account will be temporarily locked until the channel is unlocked.

11. What happens if I lock my Debit Card?

Once the Debit Card channel is locked, card-based transactions through the debit card will be temporarily restricted until you unlock the channel.

12. What happens if I lock my Credit Card?

When the Credit Card channel is locked, credit card usage as configured under Smart Lock will be temporarily restricted until the channel is unlocked.

13. What happens if I lock Internet Banking?

You will not be able to access or perform transactions through Internet Banking until the channel is unlocked.

14. What happens if I lock Mobile Banking?

The Mobile Banking channel will be temporarily locked. To regain access, you may need to unlock the channel by login to Union ease app.

15. Are there any charges for using Smart Lock?

No. Smart Lock is provided as a customer convenience and security feature through the Union ease application. No charges are applicable for using this feature.

16. Will I receive any notification after locking or unlocking a channel?

Yes. Customers will receive appropriate SMS & Email for successful lock or unlock actions.

17. Is Smart Lock available 24x7?

Yes. The Smart Lock feature is available round the clock through the Union ease application.

18. Can I lock multiple channels at the same time?

Yes. You can lock or unlock multiple channels individually as per your security and usage requirements.

19. Is Smart Lock secure?

Yes. Smart Lock can be accessed only after authentication through successful login in the Union ease application, ensuring that customers have control over their banking channels.

20. What should I do if I change my mobile device or if my registered device is lost, stolen, or damaged and earlier Smart Lock was active on the old device?

If customer changes his mobile handset or if the registered device is lost, stolen, or damaged, he/she must install the Union Ease application on the new device. Since the application uses device binding, the new device will not match the previously registered device. Therefore, customer will be required to complete a Branch-assisted Multi-Factor Authentication (MFA) process. Customer can approach the base branch for generating a Branch Token, which must be entered in the Union ease MFA flow to complete authentication on the new device.

21. What should I do if I forget my Login PIN and my Smart Lock is active?

If customer forgets the Login PIN of the Union Ease application, and then selects the Forgot Login PIN option available on the login screen, then for security reasons, Login PIN reset cannot be completed through debit card if the Smart lock functionality is enabled. The use of this feature will require Branch-assisted authentication where customer can approach base branch to complete a Branch-assisted Multi-Factor Authentication (MFA) process. Customer can request the base branch for generating a Branch Token, which must be entered in the Union ease MFA flow registration flow to complete reset Login PIN process.

22. I have multiple debit cards. Can I selectively lock any one debit card and continue using the other debit cards?

No. Smart Lock cannot be applied selectively to individual debit cards. Once activated, all debit cards linked to the account will be locked, and none of them can be used for transactions until the lock is removed. For disabling selective debit card, user can navigate to Manage Debit Card option under Debit Card section.

23. I have multiple credit cards. Can I selectively apply Smart Lock to only one of my credit cards?

No. Smart Lock cannot be applied selectively to a specific credit card. Once activated, all credit cards associated with the customer will be locked. To block a selective credit card, user can navigate to Manage Credit Card section option under Credit Card section.

Frequently Asked Questions (FAQs) - Kill Switch

1. What is the Kill Switch feature?

Kill Switch is a high-security emergency feature available in the Union ease application that enables customers to immediately block digital debit transactions through operative accounts and hotlist active credit cards in case of suspected fraud, unauthorized access, or account compromise.

2. How is Kill Switch different from Smart Lock?

Smart Lock temporarily locks selected channels and can be enabled or disabled by the customer at any time through Union ease application. Kill Switch is an emergency security control that:

- Permanently blocks digital debit transactions through operative accounts.
- Hotlists active credit cards.
- Requires branch intervention to restore operative accounts.
- Requires reissuance for replacement of hot listed credit cards.

3. When should I use the Kill Switch feature?

You should use the Kill Switch feature in situations such as:

- Suspected fraud or unauthorized transactions.
- Suspected compromise of banking credentials.
- Any emergency where immediate protection of your account is required.

4. How can I activate the Kill Switch?

- Log in to the Union ease application.
- Navigate to My Profile section & click on Kill Switch.
- Review the impact of activation.
- Confirm the request through the confirmation screen.

5. Will I receive a confirmation before activating Kill Switch?

Yes. A confirmation popup/message will be displayed before the Kill Switch is activated to ensure that the action is intentional.

6. What happens when I activate the Kill Switch?

Upon activation:

- Digital debit transactions through operative accounts are blocked and can be unblocked only through branch. i.e. debits through Operative Accounts linked with the retail CIF of the user where CIF is primary. The transactions from the below channels will be blocked
  - Internet Banking

- Mobile Banking
- UPI
- ATM
- POS
- AEPS
- BNA
- ICCW

- All active credit cards are hot listed.

Immediate protection is applied to prevent further suspect digital transactions.

7. What transactions are impacted when Kill Switch is activated?

Digital debit transactions linked to operative accounts will be blocked. Customers will not be able to perform digital debit transactions until the restriction is removed after visiting branch. Customer will be able to Log-in to the Union ease application but no financial transactions are permitted.

8. What happens to my credit cards after Kill Switch activation?

All active credit cards linked under the Kill Switch framework will be hot listed to prevent further usage.

9. Can I deactivate the Kill Switch through the Mobile Banking application?

No. Kill Switch cannot be deactivated through the Mobile Banking application.

10. How can I restore digital debit transactions on my operative account?

To remove the block on operative accounts, you must visit branch.

11. How can I reactivate my hot listed credit card?

Hot listed credit cards cannot be reactivated. You will need to submit a request for reissuance of a replacement credit card.

12. Will I receive a new credit card after hot listing?

Yes. Customers may request a replacement credit card as per the Bank's existing credit card replacement process and applicable terms.

13. Is Kill Switch reversible?

The restrictions applied through Kill Switch are not customer-reversible through the app. Restoration requires branch intervention for operative accounts and replacement of hot listed credit cards.

14. Will I receive notifications after activating the Kill Switch?

Yes. Appropriate confirmation and alert notifications will be sent upon successful activation of the Kill Switch.

15. Are there any charges for activating the Kill Switch?

There are no charges for activating the Kill Switch feature. However, normal charges, if any, applicable for replacement of credit cards may be levied as per the Bank's prevailing guidelines.

16. Can I activate the Kill Switch at any time?

Yes. The Kill Switch feature is available 24x7 through the Union Ease Mobile Banking application, subject to system availability.

17. What should I do after activating the Kill Switch?

You should:

- Visit branch for restoration of operative accounts when appropriate.
- Apply for replacement of hot listed credit cards if required.

18. Can I activate Kill Switch even if no fraud has occurred?

Yes. Customers may activate the feature whenever they reasonably suspect risk to their account, credentials, device, or banking channels. However, reversal of Kill Switch can be done only at the branch.

19. What are the benefits of the Kill Switch feature?

The Kill Switch feature helps:

- Protect customers against digital fraud and unauthorized transactions.
- Provide immediate control during emergency situations.
- Reduce potential financial losses.
- Strengthen confidence in digital banking services.
- Support customer-driven security controls.
- Enhance the Bank's fraud risk management framework.

20. What should I do if I activated the Kill Switch accidentally?

If you have activated the Kill Switch unintentionally:

- Visit branch for restoration of operative account functionality.
- Submit a request for replacement of any hot listed credit card, if required.

21. Who should I contact for assistance regarding Kill Switch?

For any assistance related to Kill Switch activation, restoration of operative accounts, or replacement of credit cards, please visit Branch.

22. Will I be able to Log-in to the application post activating Kill Switch in Union ease?

Yes, post activation of the Kill Switch option, customer will be able to login to the Union ease but all financial transactions will be restricted and all linked operative accounts will be greyed out with "Kill Switch Active" display.

23. I have multiple credit cards. Can I selectively apply Kill Switch to only one of my credit cards?

No. Smart Lock cannot be applied selectively to a specific credit card. Once activated, all credit cards associated with the customer will be hot listed.