# Mobile Banking Installation & Registration procedure

Various processes involved in M Banking:

1. The customer should submit the filled application form to the branch.

2. Branch should send the duly filled application form to our Information Technology Department after confirming the correctness.

3. The backend process will be initiated by our Information Technology Department and once the particulars provided are correct one SMS will be send to the customer Mobile, for having registered the Mobile Banking.

4. With in 7 working days MPIN will be dispatched to the customer's registered address through SPEED post.

5. After receiving the same the customer has to send SMS "**Download**" (not case sensitive without quotes) to 9282112225

6. Customer will receive a one time activation code & download link (URL) through SMS .
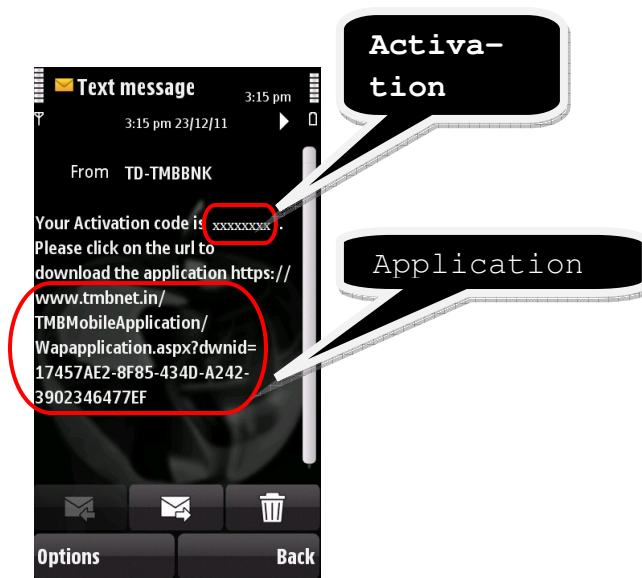
7. The activation code is Alpha numeric with 8 characters. The first five & last character in alpha with UPPER case & the sixth, seventh in numeric.

8. The customer should note down the one time activation code and they should open the link (URL) (through option "Open Link" or by double click which may differ for different hand set models).
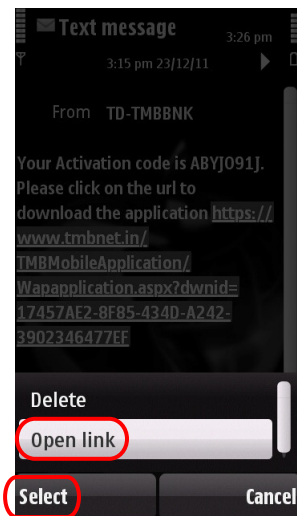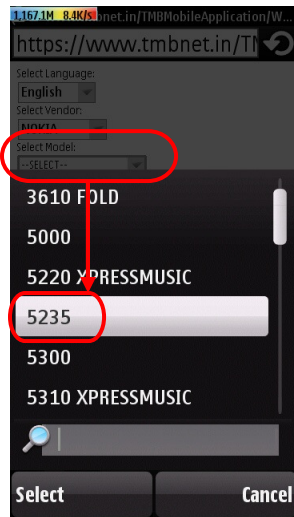
9. Customer should select the language and select submit button (Now only English language option is available)
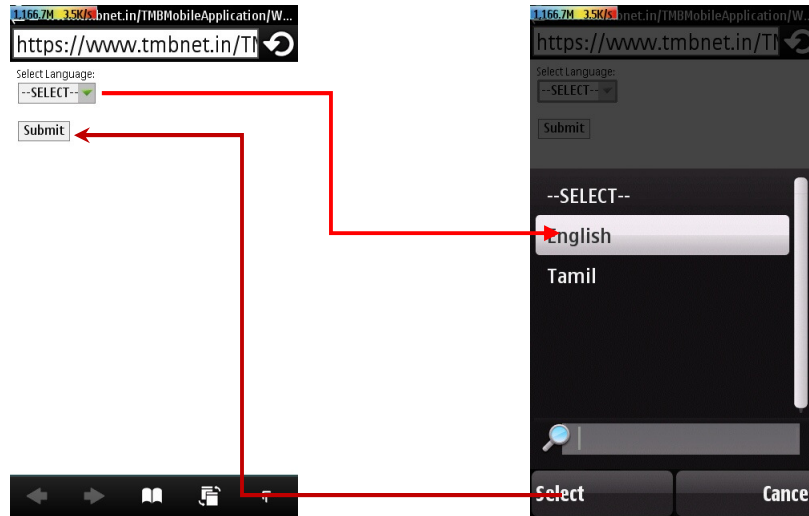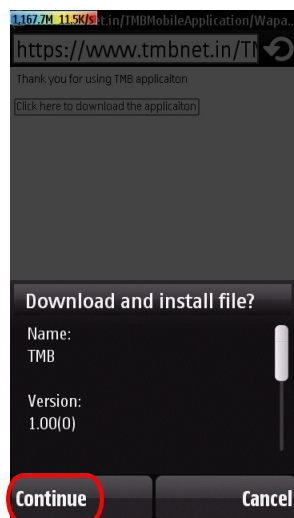

10. Customer should select the vendor (Manufacturer of the Mobile handset), press select and then submit.
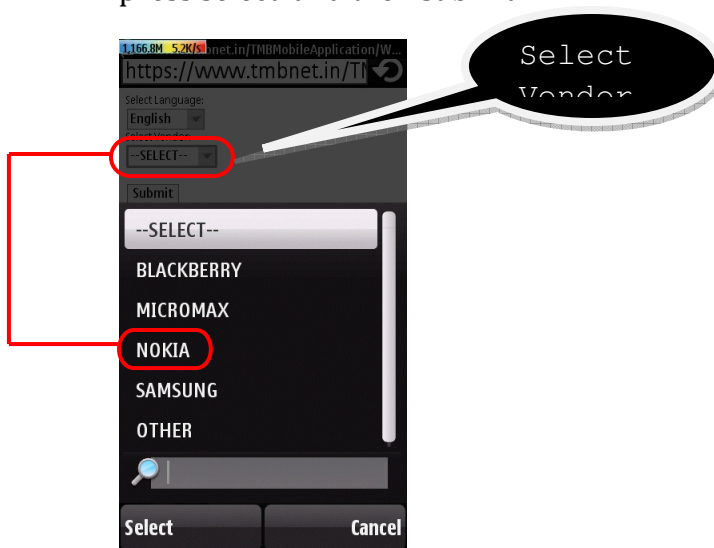
11. Customer should select the model number of the hand set and then submit.
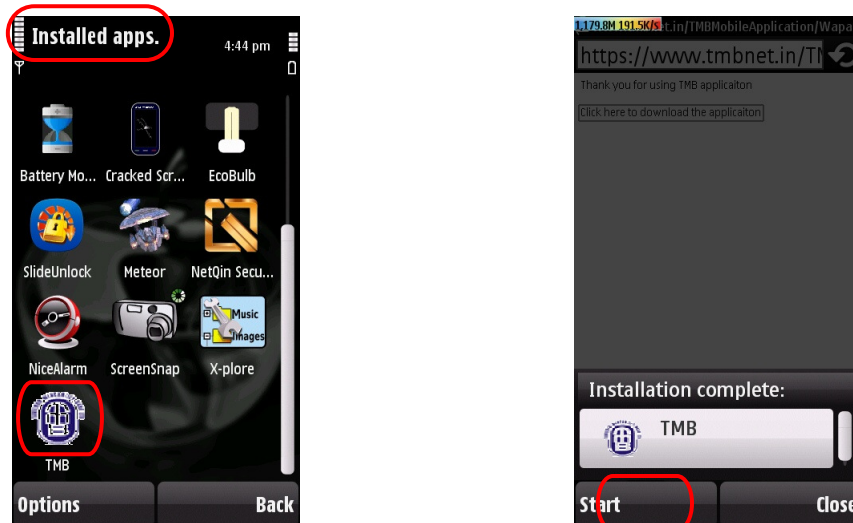

12. On completion of the above process one notification will be displayed as "**Download and install file**", select 'continue'.

13. Customer should select the installation path (if there is more than one storage(Phone memory & Micro SD memory card) is available in the handset it is preferable to install in the phone memory).
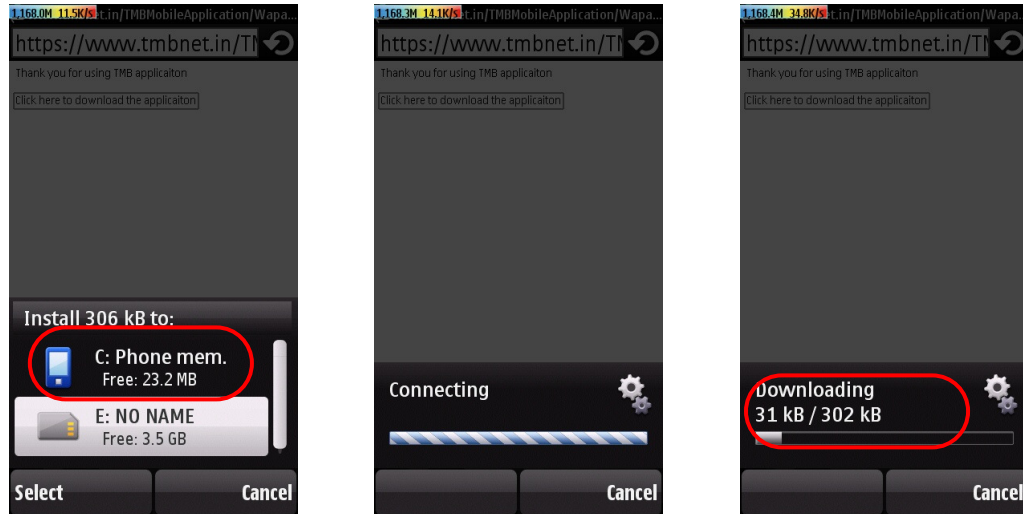

14. The system will install the M Banking application software in the handset and after completion the system will display the message as "Installation Complete" with our LOGO and two options will be available as "start" and "close". Customer should select start option. The application will be stored either in the path of Installed applications or in the Games folder.
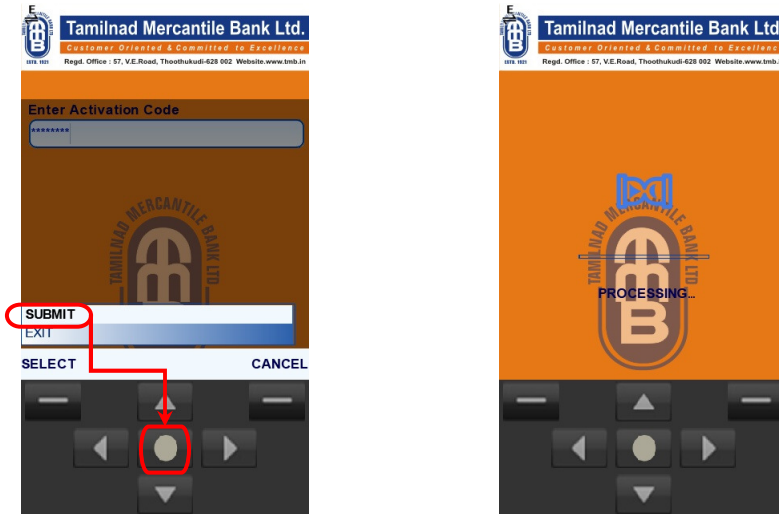
15. The application will check for GPRS and will prompt the message "Check" & "Exit" and the customer should choose Check option.
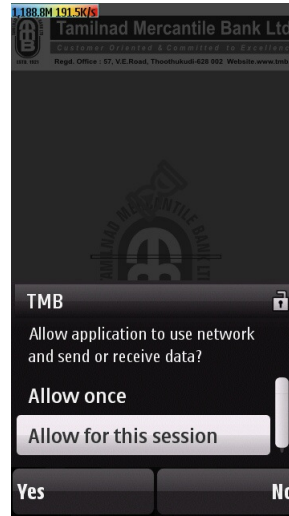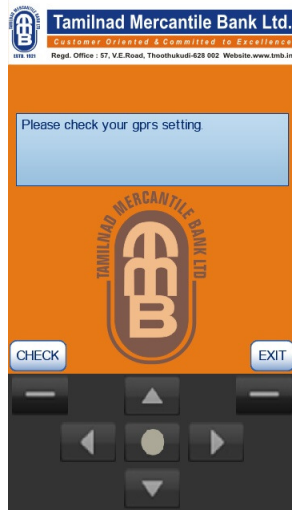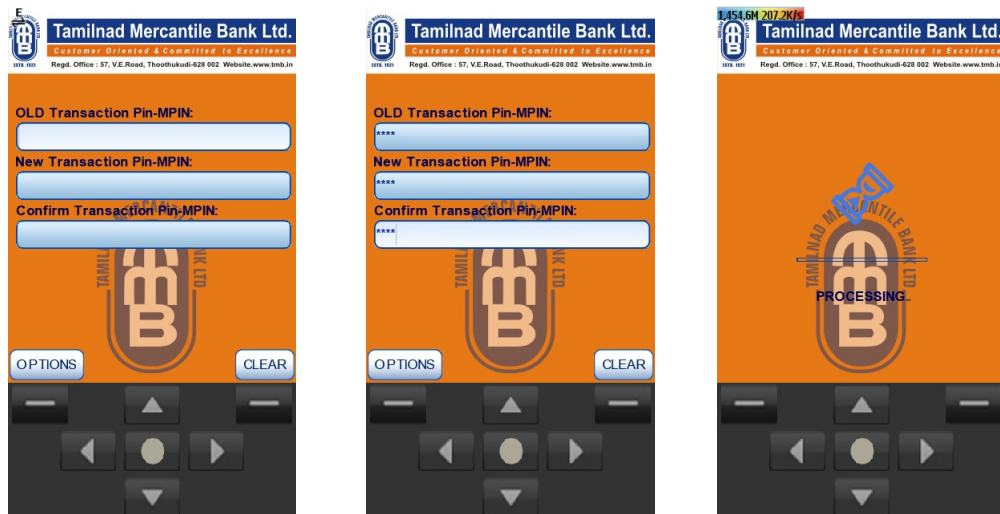

16. On successful completion of the above process   user should enter the activation code which was sent along with the down load URL:
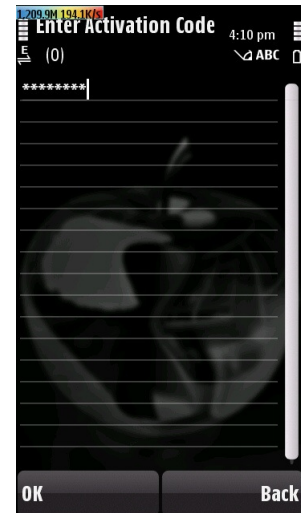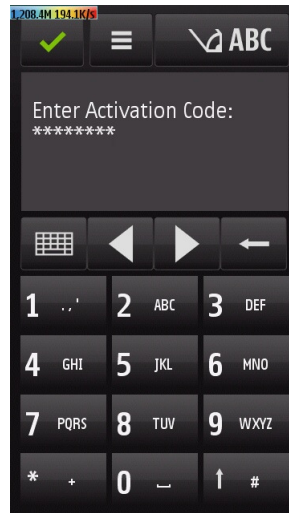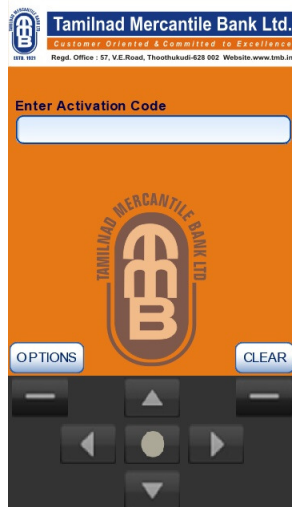
17. Customer should select the option - SUBMIT.

18. After successful login the system will prompt for MPIN change where the customer should give old MPIN and new MPIN.


MPIN must contain only Numerical Character with four digit length.

19. After successful change of the MPIN the user should choose the Login Password and the same has to be confirmed by the user for the second time
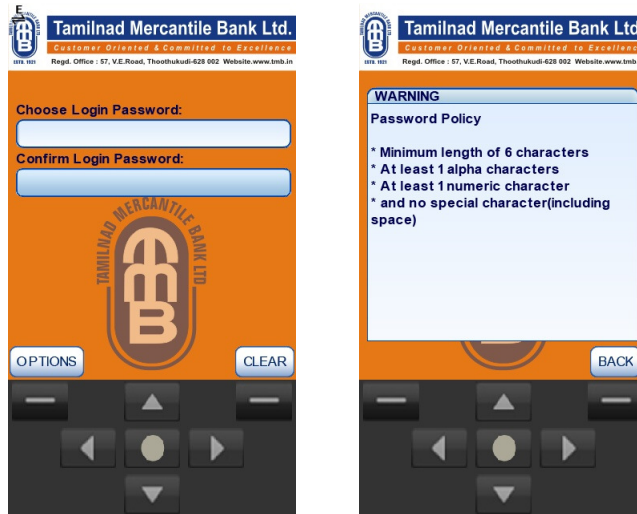
20. The login password should be in minimum of 6 characters length. It should contain at least 1 alpha character and at least 1 numeric character and no special character [including space] is not allowed.

21. After successful modification the system will go to the login screen.
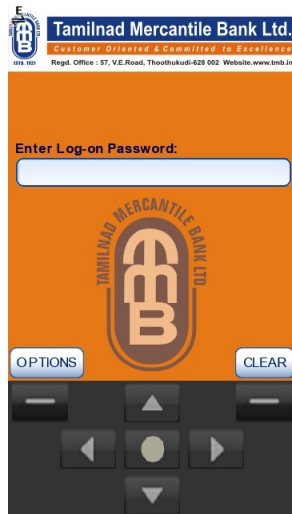
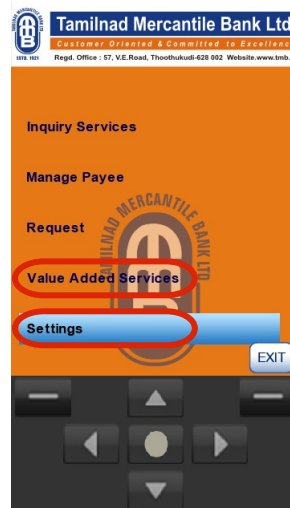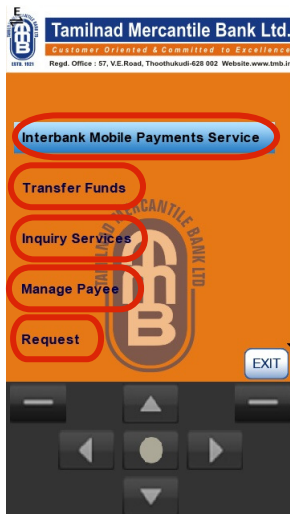22. Then the customer has to login with the newly created password.

OPERATIONAL PROCEDURES

After successful login user will get the following menu options

> Interbank Mobile Payments Service. (IMPS)

> Transfer Funds.

> Inquiry Services.

> Manage Payee.

> Request.

> Value Added Services.

> Settings.

The screen shots for the above service are as below:

Interbank Mobile Payments Service. (IMPS)

Inter Bank Mobile Payments Service [IMPS] is a service where funds transferred to any bank through MMID, at any time(within country). Customer should send SMS as MMID to 9282112225 to get MMID. Money will be transferred instantly to a person if we know the MMID and mobile number of the person. Confirmation will be sent to both the receiver and sender. MMID stands for Mobile Money Identifier. MMID is a 7 digit unique code issued to the account holder for availing IMPS service as a beneficiary. A customer will have different MMID's for different accounts and all these can be linked to a single mobile number. The customer will get MMID separately for each account if he availed IMPS for more than one account. Transaction limit fixed now is Rs.50,000/-
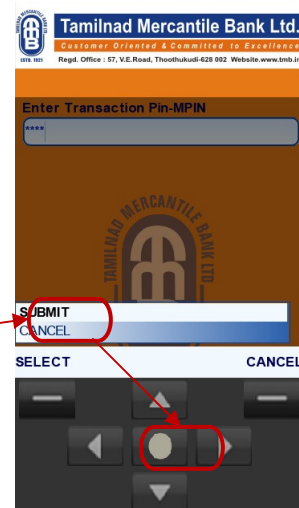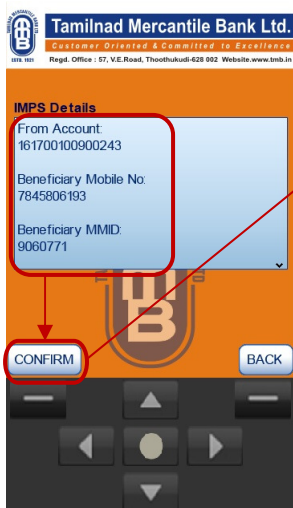
a.   Select the menu Interbank Mobile Payments Service as below :
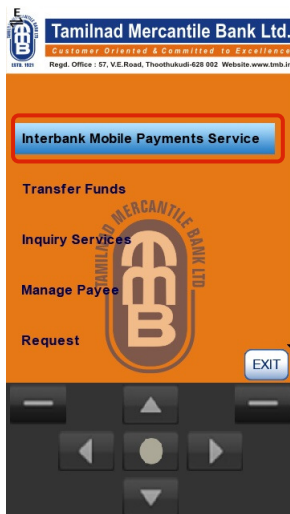
b. To send funds through IMPS select the account number, fill the beneficiary mobile number, beneficiary MMID and fill the amount to be transferred. Select 'Transfer' and then 'ok'
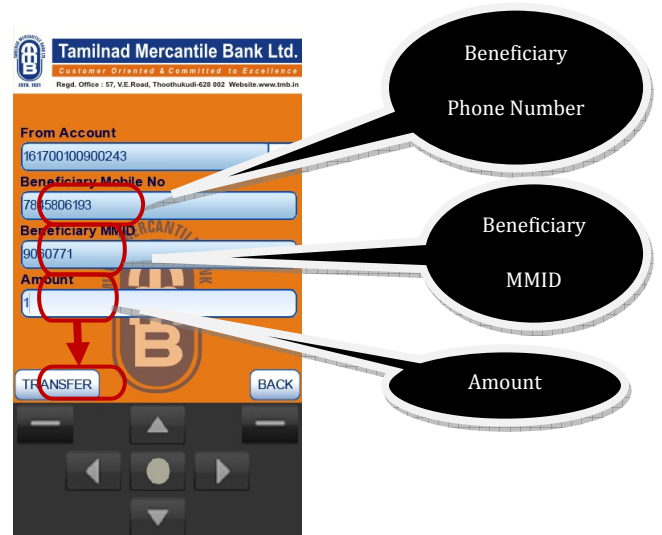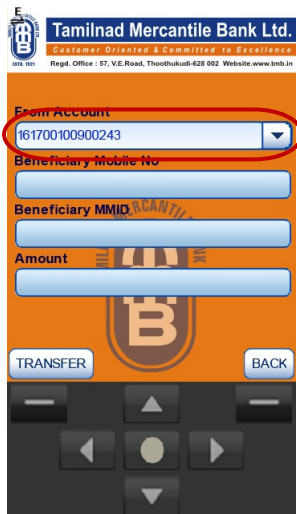
c. IMPS details will be displayed, check the same and select 'confirm' then enter the MPIN number and select 'submit'.

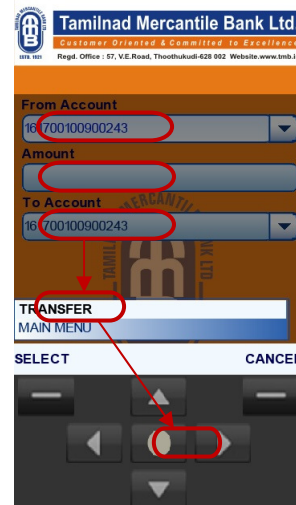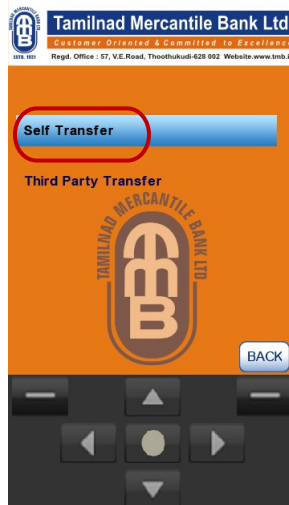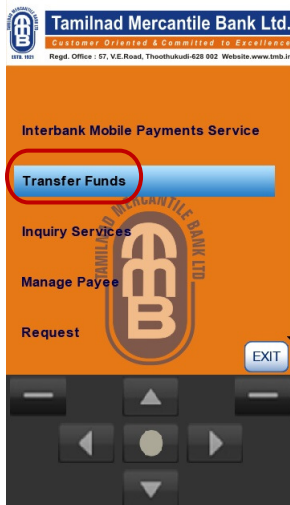d. Mobile application will display the IMPS Result and one SMS will be delivered to both user and the Beneficiary.
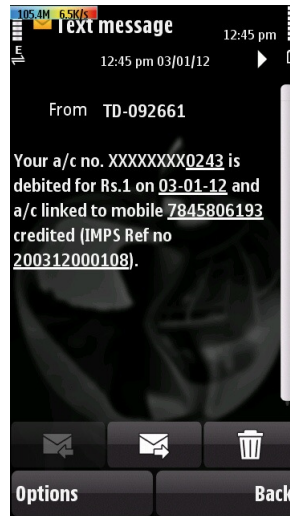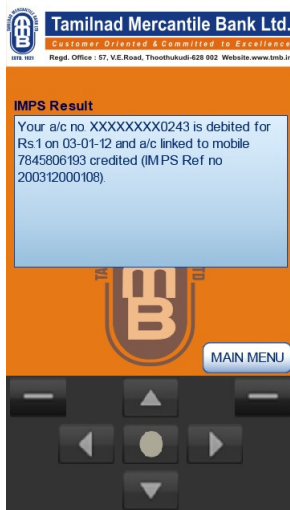
FUNDS TRANSFER

Transfer funds option contains two sub-options as Self Transfer & Third Party transfer.
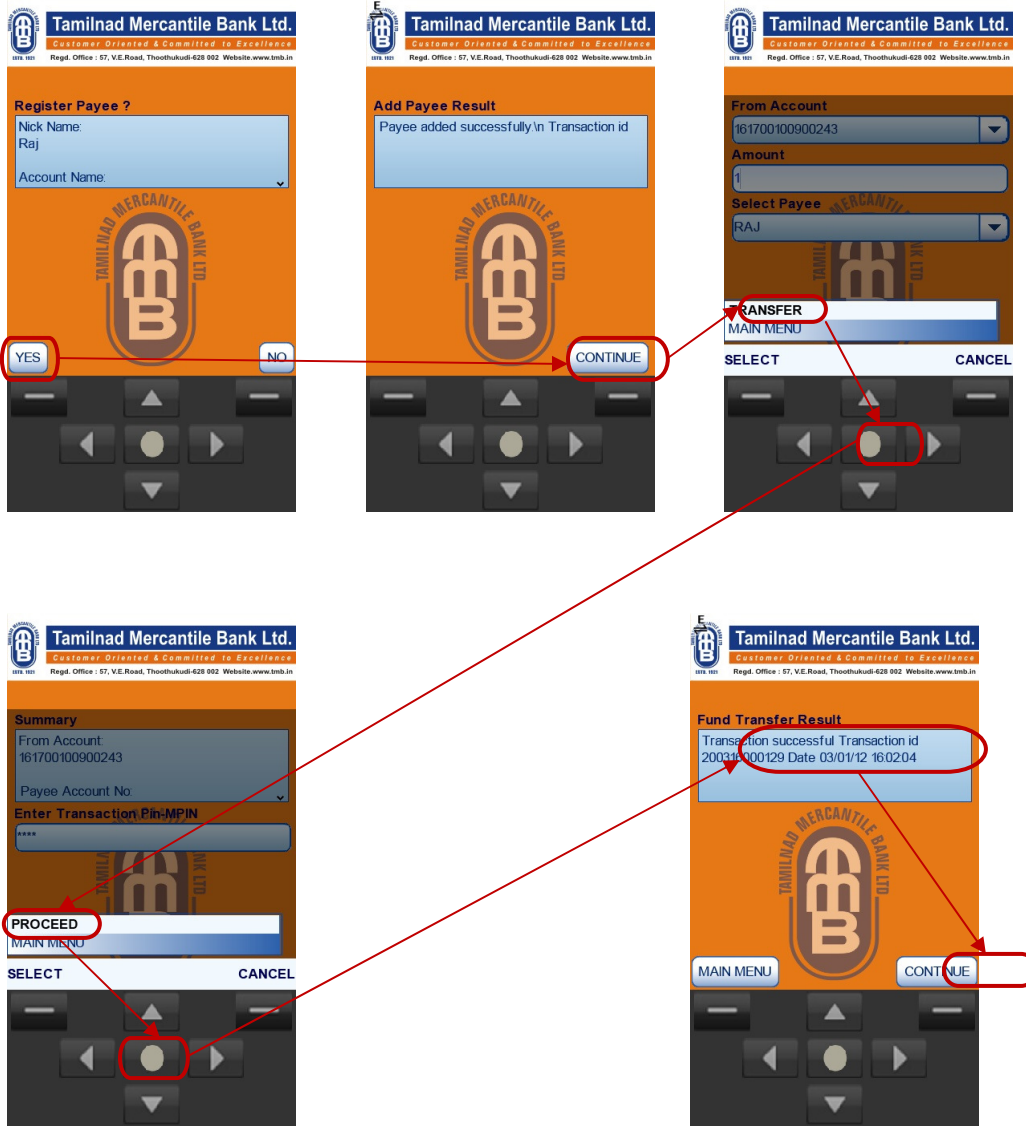
SELF TRANSFER:

In self transfer user can transfer funds in between (his own) registered accounts.

THIRD PARTY TRANSFER

For Third Party transfer user should add payee by selecting Manage Payee in the main Menu
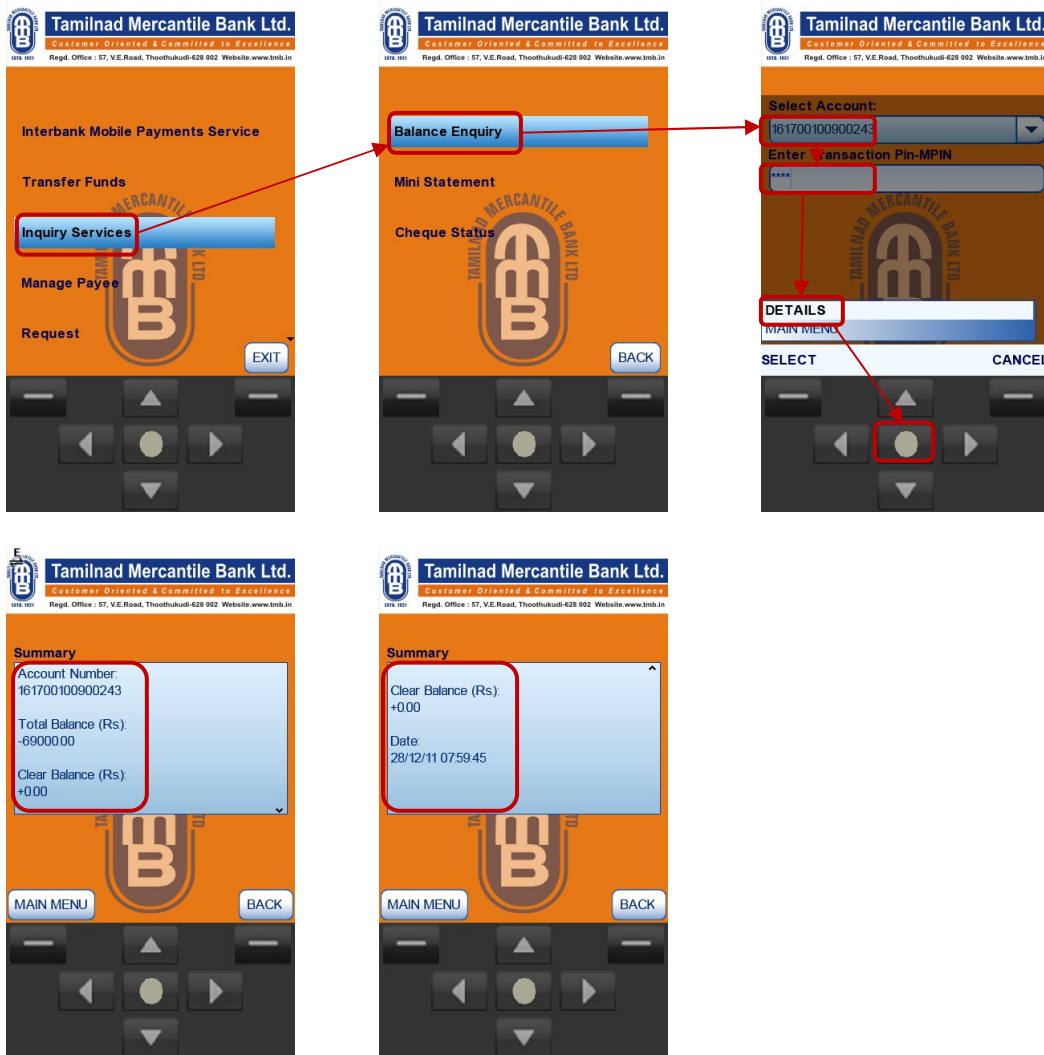
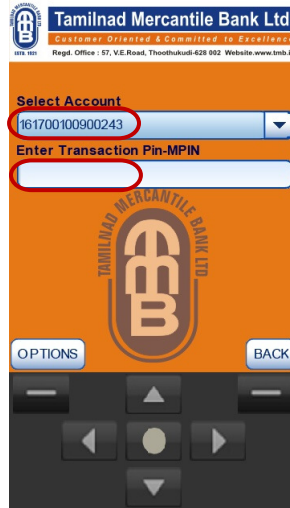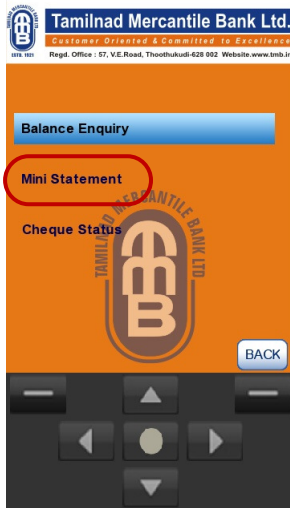Present transaction limit for funds transfer is Rs.50,000/-

INQUIRY SERVICES

Inquiry service can be used for Balance Enquiry, Mini Statement, and Cheque Satus
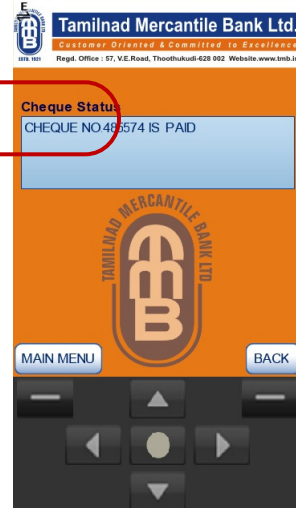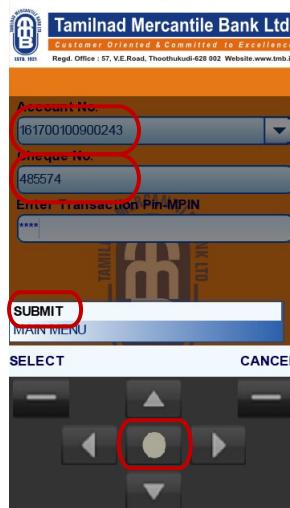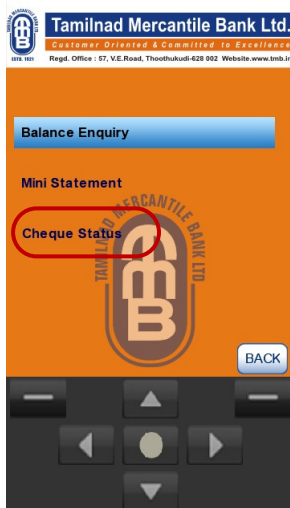
BALANCE ENQUIRY

MINI STATEMENT

By using this option user can view last six transactions taken place in the linked account.

CHEQUE STATUS

By using this option user can view the status of a cheque, whether that cheque has been passed or not :

REQUEST

Through this menu user can give cheque book request, where the same will be intimated to the branch through Email.
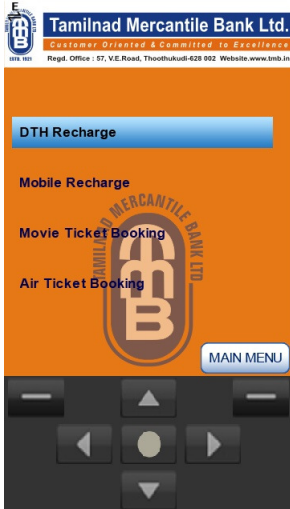

Value Added Services

At present the following value added services can be enjoyed by the M Banking customers:

1. DTH Recharge

2. Mobile Recharge

3. Movie Ticket Booking

   Following value added services will be added shortly:

1. Air ticket booking

2. Bus ticket booking

3. Train ticket booking

SETTINGS

In the settings menu the following services will be available:

a. Change Login Password.

b. Change Transaction Pin   -   MPIN

c. De-Registration.