



# THE CALICUT CO-OPERATIVE URBAN BANK LTD.

## Frequently Asked Questions

Sr. No.	QUESTION	ANSWER
1	What is Mobile Banking Application ?	Mobile banking application is a service provided by bank that allows its customers to conduct financial transactions remotely using mobile device. It is 24 hour access to view account information, Balance Enquiry, Mini-Statement, Fund transfers, locate branches and receive alerts.
2	How can I download the Mobile Banking App ?	Mobile Banking App can be download through Play Store/App Store.
3	Am I eligible to use Mobile Banking App services of Bank ?	All customers of bank having Savings account are eligible to use mobile banking services and their mobile number must be registered with Bank.
4	How can I register for Mobile Banking App ?	You can register for Mobile Banking App through branch token. To get the Branch token customer has to visit the branch and request for mobile banking registration token, token will be shared with customer on his/her registered mobile number. On Successful registration from the mode of Branch token, you will set 4 Digit Login PIN (MPIN) & 4 Digit Transaction PIN (MTPIN). Never share your MPIN & MTPIN with anyone else.
5	What is MPIN ?	MPIN is a 4 digit login PIN used to log in mobile banking application. This PIN should not be shared with anybody. User would be able to login into the application only if he/she enters the correct MPIN.
6	What is MTPIN ?	MTPIN is a 4 digit transaction PIN, which will be used while doing any fund transfer. User would be able to do successful transactions into the application only if he/she enters the correct MTPIN. This PIN should not be shared with anybody.
7	Will I be able to use the Mobile Banking services while roaming ?	Yes. You will be able to use the service on national as well as international roaming.
8	How many accounts can I see in Mobile Banking App ?	You can see all your accounts linked with your customer id.
9	How safe and secure is the Mobile Banking App ?	Mobile Banking App is a highly secure application, which confirms to regulatory recommended standards.
10	Do I need to know the account number of the beneficiary for fund transfer?	Yes. You need to know the account number of the beneficiary and have to register for the first time.

11	What are the charges for using Mobile Banking App services?	At present, there are no charges to customers for using Mobile Banking App services. Fees and charges for the respective products and services will be applicable
12	What shall I do if I forget and want a new MPIN?	You can reset your MPIN using "Forgot Login PIN" option, to reset the login PIN you need to visit branch to get the branch token.
13	What shall I do if I want to de-register for the mobile banking services?	You can use De-registration option in Hamburger Menu (Side Menu) of app or you may visit branch to request to de-register" your mobile banking services."
14	What is IMPS?	IMPS stands for Immediate Payment Service in India. It is a money transfer mechanism. It is available at all times for use. While National Electronic Fund Transfer (NEFT) and RTGS (Real-time gross settlement) transfer mechanisms are not available on bank off-days and holidays, IMPS is available for 24 x 7. IMPS uses an immediate, real-time, inter-bank fund transfer mechanism enabled through electronic means.
15	What is NEFT?	National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.
16	What different kind of fund transfer can I avail using Mobile Banking application?	You can do the following types of transactions: Transfer to Self Accounts, Transfer to other accounts and Transfer to other Bank accounts using IMPS and NEFT.
17	How can I transfer funds to Other Bank accounts of customers?	Please add beneficiary using Manage Beneficiary option and fill up the required details such as Account number, IFSC Code, Beneficiary name.
18	What happens if I forget to log out or leave my handset idle for a period of time?	As a security measure, Mobile Banking app will automatically log out if you leave your mobile phone idle, your phone will display - Session Expired message
19	When I change my handset, what shall I do?	If user changes their handset, they need to reinstall the application in new handset and validate using Branch token and login with their existing MPIN.
20	When I change my mobile number what shall I do?	If user changes the mobile number, they shall update the same in their account in CBS also by visiting their branch. Once branch updates the new mobile number in CBS, user shall need to validate Branch token and login with existing MPIN and start using the application.