

FREQUENTLY ASKED QUESTIONS (FAQ'S)

PRODUCT – MOBILE BANKING



Common Frequently Asked Questions for Customer Circulation

About the Service

Q. What is Mobile Banking?

A. Mobile Banking is a banking application that allows customers to bank anytime anywhere through mobile phone. Customer can access banking information and make transactions from their account like Fund transfer within Bank, Mobile/DTH/Data Card recharge, IMPS, NEFT, Bill Payment, etc.

Q. How to download the Mobile Banking application?

A. Mobile banking application can be downloaded from respective play stores:

- Android – Google Play store
- IOS – App store
- Windows – Windows store

Q. How can I identify Bank of Baroda, Vijaya & Dena Bank mobile banking application?

A. You can identify Bank of Baroda, Vijaya & Dena Bank mobile banking application by their names, which are given below –

Bank of Baroda	- Baroda M-Connect Plus
Vijaya Bank	- Vijaya Bank V Mobile
Dena Bank	- Dena Mobile Banking App

You can download these application from respective Play Store at free of cost.

Q. Which phones / platforms are supported by these Mobile Banking Applications?

A. Presently, Baroda M-Connect Plus and Vijaya Bank Mobile application supports Android, IOS and Windows Mobile phones and Dena Mobile Banking App supports Android and IOS platform.

Q. Can I access these mobile banking applications from my computer?

A. No, presently mobile banking applications are available only through mobile application and is not accessible from your computer.

Q. Do I Need Mobile Internet for downloading and using the application?

A. Yes, you need a basic mobile internet/GPRS to download these applications. You will need to have an active mobile Internet service to be able to use these Applications and its features.

Q. How much does it cost to use these Mobile Banking Applications?

A. These mobile banking applications can be downloaded for free. The Mobile App uses mobile internet data and messaging that will incur charges based on your telecom provider's data and messaging plan.

Q. Do I need to register for making transactions using mobile banking?

A. Yes, you need to register on mobile banking application and link your bank accounts before performing transactions

Q. Is it mandatory to have an Account with Bank of Baroda, Dena Bank and Vijay Bank to use the respective mobile banking application of the Banks?

A. Yes, a person who is having an account with Bank of Baroda can only operate Baroda M-Connect Plus. Similarly, a Vijaya Bank and Dena Bank customer can operate mobile banking of the respective bank.

Q. What are the requirements for using Mobile Banking?

A. While registering for mobile banking application, please ensure you have following:

- An android/IOS phone with internet services (Windows phone for Baroda M-Connect Plus and Vijaya Bank Mobile)
- An operative bank account eligible for mobile banking (Saving / Current account having mode of operation Self, Either or Survivor or Sole Proprietor) including NRE / NRO for Bank of Baroda and Vijaya Bank.
- The mobile number should be registered with the bank account.
- Active debit card linked to the account for registration through ATM and application.

Q. Can I use these mobile banking applications when I am travelling abroad?

A. All these mobile banking application have been enabled for use in India as well as aboard / overseas (roaming facility on same number will be enabled).

Q. How can I register for mobile banking?

A. Registration can be done via below channels:

- Self-Registration using Debit card credentials (option provided in the application itself). This option is available for Bank of Baroda (Android Only) and Dena Bank customers.
- Internet Banking (Bank of Baroda)
- ATM using Debit Card (Bank of Baroda, Vijaya Bank)
- Branch

Q. How to set Login PIN?

A. You can set Login PIN of your choice in the below format –

- | | |
|----------------|--------------------------|
| Bank of Baroda | - 4 digit Login PIN |
| Dena Bank | - Alphanumeric Login PIN |
| Vijaya Bank | - 4 digit Login PIN |

Q. What is MPIN and how to set it?

A. MPIN is a second factor authentication i.e. transaction password which is require to authorize financial and non-financial transactions. Default MPIN (Bank of Baroda & Vijaya Bank) is sent to customer through SMS which is required to be changed at the time of activating the application on the device. For Dena Bank MPIN is set at the time of activation.

Q. Why am I not able to activate mobile banking despite entering valid debit card details?

A. Please contact your branch, the card might not be linked to your account.

Q. How many Bank Accounts can I add to my Profile?

A. In Bank of Baroda M-Connect Plus and Dena Bank Mobile app, all accounts linked to your customer ID are available in your profile. For Vijaya Bank Mobile app, you can link 6 Bank accounts.

Q. What is IMPS ?

A. IMPS (Immediate Payment Service) is an Instant fund transfer service introduced by NPCI which provides 24X7 instant fund transfer facility, to bank as well as to non-bank (through RBI authorized PPIs) customers across India. IMPS transactions can be sent and received at any time and any day. There are no timing or holiday restrictions on IMPS remittances.

Q. All my accounts are not visible. Why?

A. The reason may be:

- You are not having account in the eligible scheme i.e. Saving, Current and OD
- The mode of operation is not Self / Either or Survivor or Sole Proprietor.
- Account is Dormant / Non-KYC.

Q. What if I enter the login password / MPIN wrong for more than 3 attempts?

A. Account will be blocked. Please regenerate MPIN.

Q. How can I transfer funds to any Bank Account?

A. The different channels for transferring funds are:

- ✓ NEFT (Account number + IFSC)
- ✓ IMPS
 - Account number + IFSC
 - Mobile number + MMID

Q. What is MMID?

A. Mobile Money Identifier (MMID) is a seven digits random number issued by the bank upon registration. Remitter (customer who wants to send money) and Beneficiary (customer who wants to receive the money) should have this MMID for doing this interbank funds transfer.

Q. Can I put a stop payment request for funds transferred through mobile banking app?

A. No, once the payment is initiated, it cannot be stopped.

Q. Does the customer need to register a beneficiary before transferring funds through mobile banking? What details of beneficiary will be required?

A. Funds can be transferred with or without beneficiary registration.

Q. Does the beneficiary also have to register for mobile banking for receiving funds?

A. No.

Q. What are the limits for Fund transfer?

A.

Bank of Baroda - Txn-Transaction, Min-Minimum, Max-Maximum, Amt-Amount

Services	No. of Txn in a day	Min amt	Max amt per txn	Max amt per day	Per Week	Per Month
Cash on Mobile	20	100	5000	5000	10,000	25,000
Fund Transfer - Self-linked		5	Un-limited	Un-limited	Un-limited	Un-limited
Fund Transfer - Third Party		5	50000	1,00,000	2,00,000	5,00,000
Fund Transfer - IMPS/NEFT		5	50000	1,00,000	2,00,000	5,00,000

Services	No. of Txn in a day	Min amt	Max amt per txn	Max amt per day	Per Week	Per Month
Bill Pay & Recharge Quick Bill Pay Registered Bill Pay Scan to Pay Tonetag		5	25,000	50,000	1,00,000	2,50,000
BOBFIN (Bobcards) Credit Card Payment		5	50,000	1,00,000	1,00,000	2,50,000
Fixed Deposit		1000	Un-limited	Un-limited	Un-limited	Un-limited
Recurring Deposit		1000	Un-limited	Un-limited	Un-limited	Un-limited

Vijaya Bank - The mobile banking limit is 5 transactions per day with 50000 limit for Fund transfer for within Bank and IMPS Payments. In case of MNEFT, the limit is 20000.

Dena Bank – Per day Limit 1,00,000.

Q. Is there are any charges for using any service of mobile banking?

A. Customer will be charged for NEFT and IMPS services as per charges given in the last page of FAQs.

Q. How long does it take for the remittance to get credited into the beneficiary account number?

A. As facility is based on IMPS the funds should be credited into the beneficiary account immediately. NEFT transactions are credited as per the batch settlement process of RBI.

Q. How I will come to know that my account is debited and funds have been credited in the beneficiary's account?

A. The remitting bank sends a confirmation SMS of Success/Failure to customer about the transaction initiated by you.

Q. How does a beneficiary come to know of funds being credited to his / her banks account?

A. The beneficiary bank sends a confirmation SMS of Success to the beneficiary customer informing him / her of the credit in the account.

Q. When can I use the funds received through mobile banking application?

A. You can use the funds immediately on receipt of credit in the account. The funds received through mobile banking are good funds and can be used immediately upon credit.

Q. Can I transfer money abroad using mobile banking application?

A. No.

Q. Where can I see all my past transactions?

A. You can see your past transactions under 'Transaction History' available in the Application.

Q. How can I De-register from mobile banking application App and If De-registered is there an option to Re-register?

A. You can de-register by placing request with branch. You need to proceed with fresh registration, if once de-registered.

Q. Will these mobile banking Applications have a similar appearance on all phones?

A. The appearance of these mobile banking applications may differ slightly on different phones, however, its functions and operations will remain the same, irrespective of the mobile handset being used.

Fund Transfer / Bill Payment:

Q. What if the Fund transfer transaction gets failed or transfer is made to incorrect account?

A. You need to recheck all the beneficiary details while making any transaction. In case, if any such error occurs, you can raise complaint by lodging complaint through SPGRS portal.

In case of failed transaction, amount will be refunded to the account generally within 3 working days.

Q. What if the Recharge or Bill payment transaction gets failed or recharge is made to incorrect mobile?

A. You need to recheck all the beneficiary details while making any transaction.

In case of failed transactions of Recharge money will be refunded to account generally on T+1 basis (T is date of transaction) and for Bill payment T+5 basis (T is date of transaction).

Q. If the transaction is not completed will I get the money back? When?

A. Yes, In case for any reason, technical or business, the transaction is not completed the reversal of the remitter's funds will happen immediately. In case if such a transaction becomes a subject to reconciliation wherein the fate of transaction is not determined immediately, the reversal of funds will happen generally in 3 working days.

Q. What if the status of IMPS transaction shows "Timed Out" in the application?

A. 'Timed Out' transaction means it will be either credited to beneficiary customer on "T+1 (Transaction date + 1) working day basis" or will be reversed to your account on "T+2 (transaction date + 2) working days basis".

Security Features:

Q. How can I protect my mobile banking application?

A. Mobile banking application is equipped with security features (Login PIN & MPIN) which allows you to protect your app from misuse. Also, please ensure you select a PIN that is strong enough which is known only to you and do not note down or share your passwords. It is also good practice to change your passwords periodically. Further, please make sure you have successfully logged out your application after using it to minimize unauthorized access.

Q. How secure is my personal information?

A. Nothing is stored on the mobile phone. We encrypt personal information using industry-standard encryption technology.

Q. If I change my Handset / SIM will I be required to register again or can I carry the same virtual address?

A. In case of change in Handset / SIM, the application will validate your mobile number and OTP and after detecting device / SIM change will prompt to enter the existing login PIN / MPIN to activate the application on new device / SIM.

Q. How safe is doing transactions with mobile banking app?

A. Mobile banking application is secured as it works on two factor authentication (2FA).

Q. What happens if my mobile phone is being used by other person or is lost ?

A. In such a scenario, do not worry. The app authenticates your identity through mobile number. In case of theft, get your mobile number blocked through your service provider. In addition, PIN would be required both for logging into the application and authorizing transaction. So the possibility of security breach is minimized. As a practice, never disclose your PIN to anyone.

Customer Support:

Q. Any Helpdesk or Customer Support number where I can get more information about the mobile banking applications?

A.

Bank of Baroda –

- Website - www.bankofbaroda.co.in
- Contact Centre Number - 1800 102 4455 / 1800 2584455
- Complaint Lodging - <https://smepaisa.bankofbaroda.co.in/onlinecomplaint/>

Vijay Bank –

- Website - www.vijayabank.com
- Contact Centre Number - 080-25011509
- Complaint Lodging - <https://www.vijayabank.com/spgrs/CustomerComplaints.aspx>

Dena Bank –

- Website - www.denabank.com
- Contact Centre Number - 18002336427
- Complaint Lodging - <https://crm.denabank.co.in/CustomerComplaint/>

Do's	Don'ts
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“Do's and Don'ts for Safe and Secure Banking

Immediately report lost / stolen Mobile / Debit Card to Bank's Contact Centre for blocking of mobile banking / Debit Card.	Never share the Confidential information like Debit Card number, Expiry Date, OTP to any one by any means
Immediately report unauthorised transaction to Bank's Contact Centre for blocking of compromised channel	Never transfer funds without validation of recipient, as funds once transferred cannot be reversed
Verify transaction alert received via SMS and report unauthorised transaction immediately	Never download any suspicious App or share the App code
If needed, find the Contact details of any E-commerce site / insurance / Bank's Branch / Contact Centre Number from the Official Website of the respective E-commerce site / insurance / Banks etc.	Never get the Contact details from any Search Engine it might be the manipulated Mobile number of the fraudster.

Guidelines for front line staff:

- If a Bank of Baroda customer visits and Vijaya Bank Branch or Dena Bank Branch and vice versa, then front line staff at Branch should guide the customer on the application part.
- Post amalgamation 01.04.2019, mobile banking applications of the three banks will continue to work.
- If an erstwhile Vijaya or Dena Bank customer wants to use Mobile Banking of Bank of Baroda, ask the customer to continue using the earlier application only as this application is also a part of BOB.
- Till the CBS of all three banks is integrated as one system, three applications of the banks will continue to be functional to service the customers.
- Branch to guide the customer to lodge complaint at the following links (SPGRS):
 - BOB: <https://smepaisa.bankofbaroda.co.in/onlinecomplaint/>
 - Vijaya: <https://www.vijayabank.com/spgrs/CustomerComplaints.aspx>
 - Dena: <https://crm.denabank.co.in/CustomerComplaint/>

Charges with effect from 01.04.2019 for the AMALGAMATED ENTITY

NEFT

Transaction amount slab	Charges
Up to Rs.10,000/-	Rs.2/- + GST
Rs.10,001/- to Rs.1,00,000/-	Rs.4/- + GST
Rs.1,00,001/- to Rs.2,00,000/-	Rs.14/- + GST
Above Rs.2,00,000/-	Rs.20/- + GST

IMPS

Transaction amount slab	Charges
Rs.1/- to Rs.1000/-	Rs. 1.5 + GST
Rs.1001/- to Rs.25,000/-	Rs. 5/- + GST

Rs.25,001/- to Rs.2,00,000/-	Rs. 15/- + GST
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