Mobile Pay FAQ - Frequently Asked Questions:

Introduction

This document contains frequently asked questions on mobile banking for the users.

General

Q: 1 What is OBC-mPAY?

(OBC mPAY) is a Mobile Banking Application that facilitates you to do banking transactions through your mobile phone. mPAY services can be initiated using your smartphone with android or IOS operating system.

Q: 2. What are the prerequisites do I need to fulfill before having OBC mPAY service on my mobile?

The prerequisites are as follows:-

- You must be an account holder of Oriental Bank of Commerce to avail mobile banking services and should have registered for OBC mPAY either through ATM, Internet Banking, through your branch or through Self Creation mode by directly downloading Oriental mPAY from app store(Android/IOS).

- You must have internet connection on your phone.

Q: 3 What is the OS Version restriction of OBC-MPay?

- For android users, OBC-MPay will work on android version 4.4 and above.
- For IPhone users, OBC-MPay will work on IOS version 6 and above.

Q: 4 How do I download OBC-MPay app?

- **For Android User:** Go to google play store and search for OBC-MPay or try link:
  https://play.google.com/store/apps/details?id=com.fss.mobilepay.obc&hl=en
  (https://play.google.com/store/apps/details?id=com.fss.mobilepay.obc&hl=en)
- **For IPhone User:** Go to App store and search for OBC-MPay or try link:
  https://itunes.apple.com/in/app/obc-mpay/id1041957037?mt=8 (https://itunes.apple.com/in/app/obc-mpay/id1041957037?mt=8)

Q: 5 How can I login into OBC Mpay app?

You have to enter your customer id (which you can retrieve from Internet Banking or check from Passbook of Oriental Bank of Commerce) and login password (Ateast 3 to 8 Characters with one lower case and one spl. character)for login into OBC MPay app.

Q: 6 What transactions can I currently carry out from my cell phone using the OBC mPAY mobile banking service?

Currently, OBC mPAY provides the following transaction/services:

- Account Balance Enquiry
- Mini Account Statement
- Online Mutual Fund Investment
- Access of all operative accounts of the customer having same customer id and mobile number (registered for SMS alert)
- Intra bank fund transfer (within OBC both Mobile to Mobile and Mobile to beneficiary account.
- Interbank fund transfer through NEFT, IMPS P2A (Person to account) and IMPS P2P(Person to Person).
- ATM and Branch Locator
- Recharge/ Bill payment to various utility.
- Online Fixed Deposit opening/Recurring Deposit opening
- Cheque status inquiry and stop payment
- Passbook or Pass sheet (Downloadable Statement in PDF Format)
- View deposit & loan accounts
- Card Services - There are six options available:
- Card Hot Listing – For blocking the Debit Card
- Green PIN/ Card PIN Reset – Generate or Reset Debit Card PIN
- Update Limit – Modify (Increase or Decrease) the Limit of various channels viz. ATM Cash Withdrawal, POS and E-commerce available on your Debit Card.
- Enable/ Disable Card Channel Usage – Enable or disable the channel usage viz. ATM, POS & E-commerce for your debit card
- Enable/ Disable International transactions – Enable or disable the international transactions facility on your debit card.
- Flight, Hotel & Bus booking through Goibibo.
- Bharat QR functionality within Mobile Banking wherein customer can make payments directly by scanning the Bharat QR at merchants from within the Mobile App.
- A/c Open request, Aadhaar Link , Credit Card request, Insurance service also available.
- UPI Interface provided within mPay app.

Q: 8. How do I register for OBC mPAY service?

You can register for OBC mPAY either through ATM, Internet Banking, through your branch or through Self Creation mode by directly downloading Oriental mPAY through app store.

Q:9 Self sign up using Debit card on OBC Mobile Banking application

- Download the application from Google app store or apple store an install it with permissions.
- Enter your mobile no. and validate the OTP received
- Now you will get the online form for registration
- Enter account no, Last six digits of card no, expiry date, Name, Date of birth or Pan no. for registration.
- You will get success message and MPin on your registered mobile no
- Now change old Mpin and login by entering customer id and login password.

Q:10 Registration through ATMs of Bank-

Customers can visit any ATM of Oriental Bank of Commerce and register themselves using their debit card. The Process of registering for Mobile Banking through ATM is given hereunder-

- Visit the nearest ATM of Oriental Bank of Commerce
- Insert/dip ATM card in the ATM
- Select **Others > Mobile Banking > Registration** option in the ATM Menu
- ATM prompts to enter Mobile number
- Enter 10 digit Mobile number and select **<Confirm>** button
- ATM prompts to re-confirm Mobile number
- Please re-enter the same 10 digit Mobile number and select **<Confirm>** button
- ATM prompts to select the Accounts (only one account is permitted per mobile for Mobile Banking facility).
- ATM prompts to enter ATM Card's PIN. Enter the PIN
- If entered details are valid, ATM displays "Your Mobile Number Registered successfully" and you will get MPin shortly in your message inbox.
- If the details are invalid, ATM Displays "Registration Failure"

After successful registration customers would get an SMS in their registered mobile number containing Mpin for Mobile Banking.

Q: 11 Alternate Procedure for Registration using bank branch:

Customers are required to submit duly filled application form for enabling Mobile Banking services, to their parent branch. After Mpin is being received on your RMN, download the Oriental mPay app from Google Playstore or Apple store.

Q: 12 Alternate Procedure for Registration using internet banking:

Login to Internet banking website and select mobile banking registration from e-Services Tab. Select account no and Mobile No. and then Register.

Q: 13. How much time will it take for completing the registration process?

If you register through internet banking, ATM machine, and Self signup you can access the OBC mPAY mobile banking services instantly.
From branch based, Mobile Banking registration is completed within a stipulated timeframe (as decided by the bank) from the date of submission of your application form.

Installation & Activation Procedure

Q:1. How do I activate the OBC mPAY service?

For New users

You can activate the OBC mPAY mobile banking services by entering your mobile number. Allow various permission for the app to run smoothly. An OTP SMS will be sent to your mobile number for authentication, once OTP is auto retrieved click on submit button. Application will prompt you to change mPIN of your choice. Here Old mPIN is what is received in registration SMS. Once mPIN is set, Please set login password as instructions given in note. Once Login password is set, You will be redirected to login page. In login page please enter your Customer ID and login password which has been set by you. After successful verification, For very first time an OTP SMS will be sent to your mobile number for authentication, once OTP is auto retrieved click on submit button. On OTP is verified, You will be successfully navigating mobile banking home screen from where you can perform mobile banking transactions

For existing users

You can activate the OBC mPAY mobile banking services by entering your mobile number. An OTP SMS will be sent to your mobile number for authentication, once OTP is auto retrieved click on submit button. Application will prompt you to verify your mPIN. Once mPIN is verified, Please set login password as instructions given in note. Once Login password is set, Your will be shown login page. In login page please enter your Customer ID and login password which was set earlier. After successful verification, For very first time an OTP SMS will be sent to your mobile number for authentication, once OTP is auto retrieved click on submit button. On OTP is verified, You will be successfully navigating mobile banking home screen from where you can perform mobile banking transactions

Security

Q: 1. Is OBC mPAY mobile banking safe?

Yes. OBC mPAY mobile banking is safe and secure. It is protected with state-of-the-art security technology. OBC mPAY mobile banking requires a 4-digit mPIN to access your account information and all the mobile banking data saved on your mobile device is encrypted. This ensures that even if the mobile device is lost or stolen, the data stored locally for the mobile banking application is unreadable.

Q: 2. How secured is OBC mPAY services on mobile?

Performing transactions through OBC mPAY is the safest way of performing financial transactions since you do not have to fear of losing your debit card or compromise with your debit card pin details. Further, the transactions done in OBC mPAY are encrypted for impregnable security standards.

Q: 3. What if I lose my OBC mPAY application loaded mobile phone? Whom do I report immediately?

If you lose your mobile phone, you should inform your nearest banking branch about the same. They disable your Mobile Banking facility, immediately, to avoid any further unforeseen financial damage. You can also disable through net banking or mail to mbank@obc.co.in (mbank@obc.co.in) with your account no and mobile no from registered mail id.

Q: 4. What is mPIN?

mPIN is a highly secret four-digit number given by the bank to its respective customers, who have registered for mPAY service. Being an OBC mPAY customer, you must use mPIN for performing any mPAY transaction on your mobile.

Q: 5. Can I change my mPIN?

Yes. You can change your mPIN, any time. Go to your mobile application Main Menu -> setting->Choose Change mPIN -> Enter old mPIN -> Enter new mPIN -> Confirm new mPIN -> Submit. However, while using the OBC mPAY application for the first time, it is mandatory for you to change the default mPIN and set your own mPIN.

Q: 6. Is it necessary to change the default mPIN that is advised by OBC mPAY through SMS?

Yes, it is mandatory. You cannot use OBC mPAY services without first changing the default mPIN to one of your choice.

Q: 7. Can anyone else use my mPAY service?

Not until and unless you reveal your four-digit mPIN (supposed to be kept secret) to anyone; the four-digit mPIN required to log in to the mobile application ensures that only an authorized Bank customer access the mobile application. For security reasons, please do not share your mPIN with anyone. Note: While logging in to the mobile application, if you enter your mPIN incorrectly for three consecutive times, then, by default, the application gets locked automatically.

Q: 8. I have forgotten my MPIN. What do I do?

You can reset your M-pin instantly through net banking or through Mobile Banking application. Alternatively , you can visit your nearest branch and submit form for resetting your mPIN

Q: 9. How many incorrect login attempts result in the Mobile Banking application locking up?

After the third consecutive invalid PIN entry, the mobile banking application will be locked automatically. You can contact your bank authorities to unlock your mPIN or you can reset login password through forget password.

Q: 10. What precautions do I need to take while accessing the Mobile Banking application?

Please follow the below precautions to enjoy a safe and secured mobile banking transaction experience:

1. Please memorize your login Password and mPIN
2. Delete the SMS that contains the pin details in your mobile.

3. After receiving the SMS with default mPIN, immediately log on to the Mobile Banking application and change your default mPIN.
4. Do not ever disclose your Login Password and mPIN to anyone.
5. Change your mPIN at regular intervals for further security.

Q: 11. What if I forgot login password?

In login page, click on forgot password link. Please enter your mPIN and set login password as per given instructions in note

Q: 12. What if I delete the mobile banking application, by accident?

You can simply download the mobile banking application again and activate your mobile banking application.

Transaction Sets & Other Features

Q: 1. Can I view the transactions relating to my account?

Yes, Mini statement allows you to view a summary of your last ten transactions. Apart from that you can view feature wise transaction history of last 30 days.

Q: 2. How can I reset ATM pin using Mobile Banking app?

- Go to left corner sidebar->Select Card services-> Debit card pin generation
- You have to select your account no, last 6 digits of card no, card expiry date, set ATM Pin and confirm the transaction by entering Mpin.

Q: 3. How can I reset Mobile Banking M-pin using Mobile Banking app?

- Go to left corner sidebar->Select Settings-> Forget MPin
- You have to select your account no, last 6 digits of card no, card expiry date and confirm the transaction by entering ATM pin.

Q: 4. How can I Hotlist Debit Card using Mobile Banking app?

- Go to left corner sidebar->Select Settings-> Debit Card Hotlisting
- You have to select your account no, last 6 digits of card no, card expiry date and confirm the transaction by entering Mpin.

Q: 5. How can I link Demat account using Mobile Banking app?

Go to Accounts tab-> Demat account-> Link account-> Enter DP id and client id, then submit. This request will go to backend at depository department and will be processed within 24 hours. After linking, you can view your Demat account details.

Q: 6. How will I get my cheque book if I send the request through mobile banking

The cheque book will be delivered to the address registered with the Bank. If you do not get the cheque book within a timeframe, please contact your branch. For any reason, if your request is rejected, kindly check up with your bank

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Q: 7. How can I issue a stop payment order on an issued check?

- Go to mobile application Dashboard cheque Services-> Stop Cheque. Enter Cheque Number and tap OK
- for confirmation.
- After entering and submitting the valid details, immediately, you will receive a confirmation message for stop payment of the target cheque.

Q: 8. How to check the Status of cheque ?

- Go to mobile application Dashboard cheque Services -> Check Status. Enter Check Number and tap
- OK for confirmation.
- After entering and submitting the valid details, immediately, you will receive the Check Status message.

Q: 9 How do I deregister the OBC mPAY service?

- You need to visit your nearest Bank ATM and choose de-register option from OBC mPAY service or through net-banking e-Service Tab .
- You can deregister though Mobile Banking also by going to left corner sidebar and Select settings-> deregistration.

Q: 10 What type of transactions customer can make through OBC-MPay?

In Fund Transfer Option, there are 7 choices:

- **Own account Fund Transfer:** By selecting accounts from drop down and entering amount. By entering Mpin, you can transfer to Loan account and VPD also.
- **OBC Bank-Mobile:**

► Registered fund transfer (Registering beneficiary by entering his name and mobile no).After addition, you can transfer money by selecting beneficiary from dropdown, entering amount and MPin.

► Quick fund transfer (Entering Beneficiary Mobile No. and amount).You can transfer by entering MPin.

- **OBC Bank-Account:**

► Registered fund transfer (Registering beneficiary by entering his name and account no). After addition, you can transfer money by selecting beneficiary from dropdown, entering amount and MPin.

► Quick fund transfer (Entering Beneficiary Acc No. and amount). You can transfer by entering MPin.

- **Other Bank:**

► Registered fund transfer (Registering beneficiary by entering his name, account no, account type and Payee IFSC code). After addition, you can transfer money by selecting beneficiary from dropdown, entering amount and MPin.

► Quick fund transfer (Name, Entering Beneficiary Acc No., account type, IFSC and amount). You can transfer by entering MPin.

- **IMPS Account:**

► Registered fund transfer (Registering beneficiary by entering his name, account no. and IFSC). After addition, you can transfer money by selecting beneficiary from dropdown, entering amount and MPin.

► Quick fund transfer (Entering Beneficiary account no , IFSC and amount). You can transfer by entering MPin.

- **IMPS Mobile:**

► Registered fund transfer (Registering beneficiary by entering his name, mobile no. and MMID). After addition, you can transfer money by selecting beneficiary from dropdown, entering amount and MPin.

► Quick fund transfer (Entering Beneficiary Mobile No , MMID and amount). You can transfer by entering MPin.

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You can check transaction history of last 30 days also in each type of transfer by clicking on transaction history button.

Q: 11 What are the limits of fund transfer through OBC-MPay?

Amount per transaction per day: Rs. 50000/-
Total amount of fund transfer per day: Rs.100000/
Amount per transaction per day through IMPS: Rs 50000/-
Total amount of fund transfer per day through IMPS: Rs. 100000/-
Minimum amount per transaction: Rs.10/-

Q: 12 How can we open Fixed deposit/Recurring Deposit through OBC-MPay?

- Go to accounts->click on Open New FD at the bottom or term deposit and click on '+' sign
- Tap on Fixed deposit/Recurring Deposit and online form for opening FD will open

- Select the scheme ,time period and deposit amount ,account to be debited
- Click on fetch interest rate button and enter the Nominee details
- Confirm the transaction by entering MPin and your FD will create.

Q: 13. What are self-account(s)?

Self-account(s) are your accounts that have been enabled for Mobile Banking Service.

Q: 14. How can I transfer funds between same bank accounts (internal transfer)? Can I transfer funds to my own accounts linked to different branches?

Yes, you can. For self linked Accounts you just have to select account number where you have to transfer. For other than self transfer within Bank , one can quickly send via Fund transfer within Bank and by clicking on Quick Fund Transfer.

Q: 15. If my account is debited but the beneficiary account does not credit during a transaction?

OBC-MPay provides for real time reversals for technical declines and the amount would be transferred back to the payer account immediately. If not , you can lodge Complaint in Parent OBC branch.

Q: 16. What is NEFT System?

The National Electronic Funds Transfer System (NEFT) is a system designed to transfer funds electronically from your account with us to another account in other Banks anywhere in the country.

Q: 17. NEFT transaction re-credited to same account next day. Why it has not happened?

Please contact your bank branch for the re-credit issue.

Q: 18. Why do I need to register the accounts for sending money?

This is a one-time exercise specifically designed to increase the security of your mobile banking application.

Q: 19. What do you mean by Other Bank account payee? Why do I have to give so many details for registering Other Bank payee?

Other Bank account payee is an account that is maintained by another bank. The funds are transferred to accounts linked with other bank through NEFT or IMPS

Q: 20. What Is IMPS?

The IMPS (Immediate Payment Service) allows customers to send amount to other bank account holders instant and this feature is available 24*7

Q: 21. Why do I need to set up Nicknames?

This is to ensure that you do not have to enter the information every time. You can choose the nickname from the list. Nicknames are used to differentiate your accounts in Mobile Banking. Not only are Nicknames easier to remember - they are also more secure.

Q: 22. What is IFSC code and how can I find IFSC code of a bank branch?

IFSC code is an alphanumeric code a unique identification number given by RBI to identify every bank branch. If you know beneficiary bank branch then you can search IFSC Code

Q:23. How to send money without adding beneficiary?

In case you want to send money immediately without adding beneficiary, you can send through Quick Fund Transfer by just filling few beneficiary details.

Q: 24. How to add your other accounts in operative accounts and Term Deposit Accounts?

There is a tab called manage accounts where you can click and add your other accounts in same customer ID.

Q: 25. How to contact customer care support?

In case of any query or complaint, contact us at mail id: mbank@obc.co.in (mbank@obc.co.in)