ADMINISTRATIVE TRAINING MANUAL

Documentation on Mobile-Banking

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Introduction

Details include some or all of the following points as applicable to the respective section.

- Purpose of the form – What does the form do?

- Navigation – How to reach the form?

- Screen display reproductions.

- Descriptions of the fields to be entered and their properties - possible field values, where applicable possible non values.

- Dependencies / relationship with other fields / screens

- Values of the drop down

- Possible variations/options pertaining to screen entry

- Examples of typical enquiries - How to read the information displayed on the return screen

Mobile-Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted.

- Transactions through mobile banking may include obtaining account balances and lists of latest transactions and funds transfers between a customer's and other accounts. Some apps also enable copies of statements to be downloaded and sometimes printed at the customer's premises; and some banks charge a fee for mailing hardcopies of bank statements.

- From the bank's point of view, mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking does not handle transactions involving cash, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits.

- Mobile banking differs from mobile payments, which involves the use of a mobile device to pay for goods or services

Steps to follow for using Mobile-Banking on personal Device (Mobile or Tab)

1. Install Mobile Application from relevant App Store.

2. Click on New User Registration Button.

3. Enter your User ID.

4. Choose your registration method.
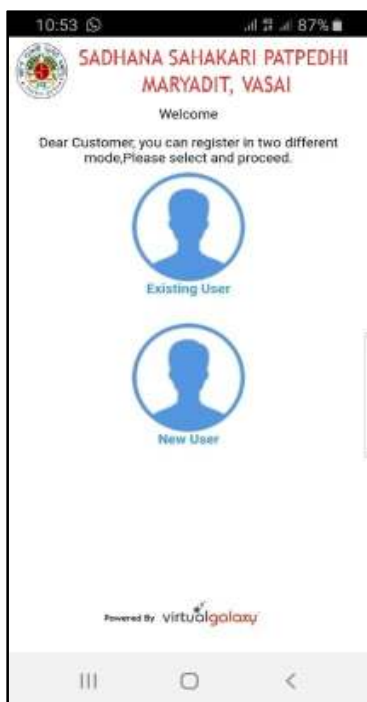
5. Set your MPIN & MTPIN.

Note: -
After installing mobile app on device, it displays two tabs on screen which are given bellow

Existing User

New User

- At the time of registering user should click on given tab.

User should fill required information to register new devise

1. User Code: - Here user has to enter user code which is provided by bank for mobile banking.

2. Mobile No.: - Here user has to enter ten digit valid mobile number which is registered.

3. Birth Date: - Here user has to enter customer valid Date of Birth.

After entering required data on screen OTP pop-up window will appears.

On entering OTP user should click on submit button to insert OTP.
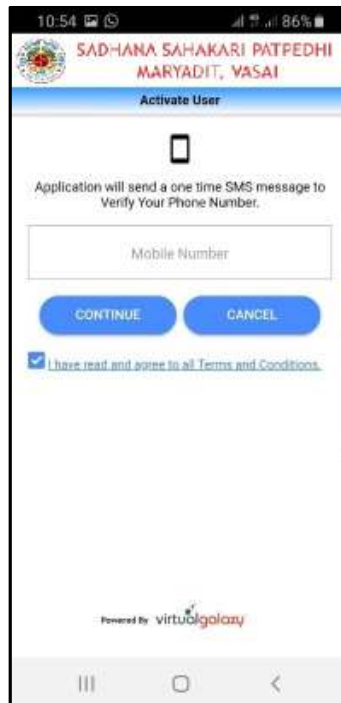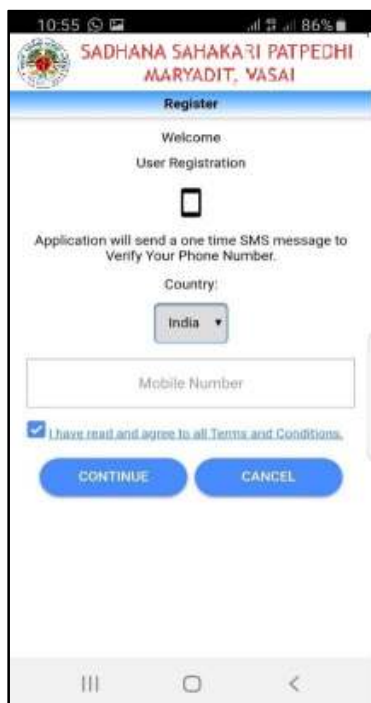
Image:-
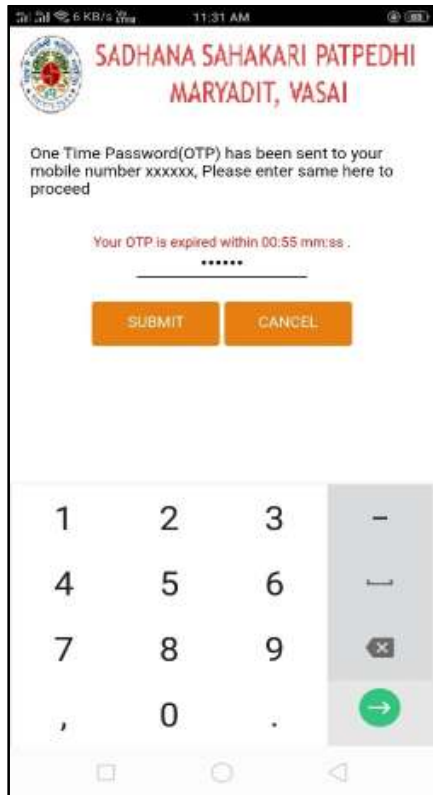
After submitting OTP User has to create MPIN and TPIN.

User should generate four digits MPIN and TPIN for regular login and transaction.

On entering new MPIN user should click on right mark giver on screen.

Same as above for TPIN
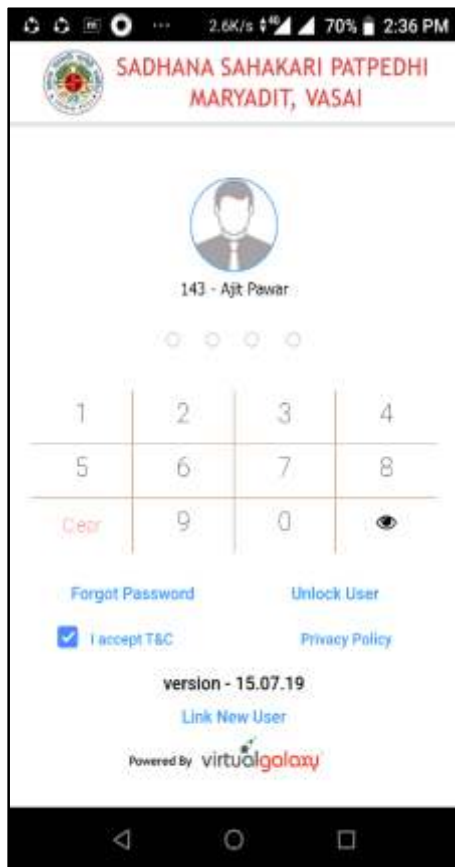
Note: - MPIN and TPIN should be different.

Individual & Corporate Login

If User has both Individual and Corporate user then application will show this type of user option shown in above image.

- • Click on corporate account or individual account to login.

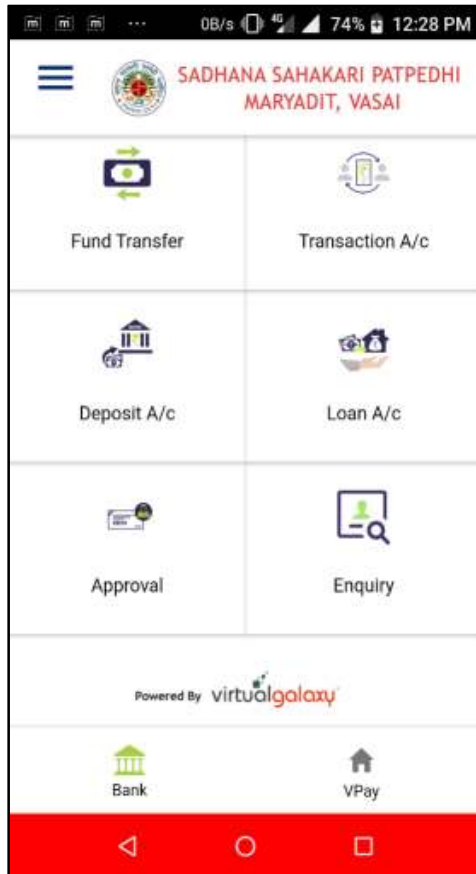This window will display to both users Individual as well as Corporate.

ON generating MPIN & TPIN new login screen will appears.

On this screen there are multiple tabs they are,

1. Forget Password.

2. Unlock User.

3. Link New User.

On entering MPIN new main home screen will appears.

Image: -

There are multiple tabs are given related to mobile banking. They are as follows;

1. TRANSACTION A/C
2. DEPOSIT A/C
3. LOAN A/C
4. FUND TRANSFER
5. ENQUIRY
6. APPROVAL

1. TRANSACTION A/C: - On clicking this tab it shows saving account list which are available for making transaction.


On clicking list of operative account it shows account statement & Mini Statement which are shown below.

On Clicking Minisatement tab it shows statement which shown below.

On clicking A/c statement tab it shows below screen, here user has to enter from date and to date which required by user. After entering date click on show button to show specific required statement.
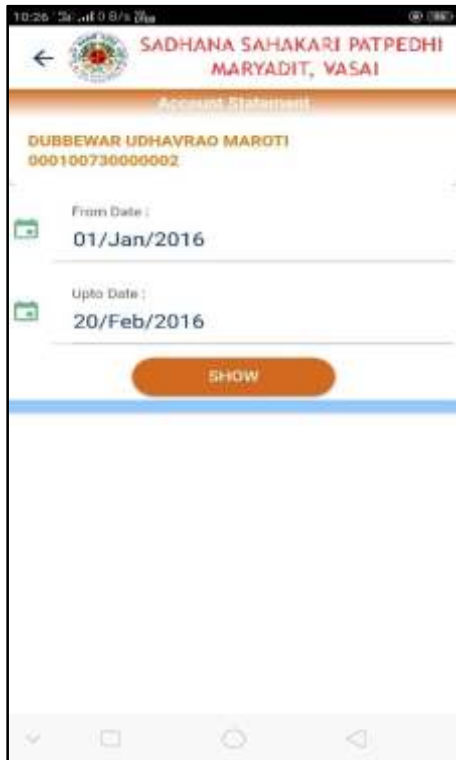
2. DEPOSIT A/C: -

On clicking this tab it shows all Deposit account list which are available for making transaction.

On clicking shown account user will able to view Mini statement and Account statement.

Note: - Same as transaction account

3. LOAN A/C: -

On clicking this tab it shows all loan account list which are available for making transaction.
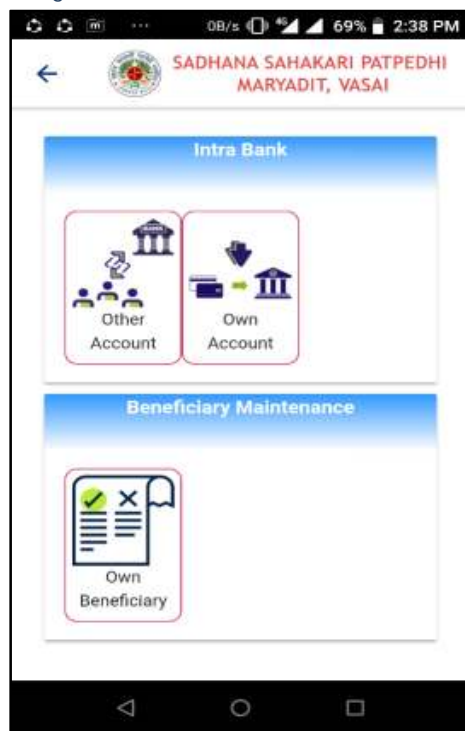
On clicking shown account user will able to view Mini statement and Account statement.

Note: - Same as transaction account

4. FUND TRANSFER: - There are multiple tabs in fund transfer they are: -
   a) Intra Bank
      1. Other Account.
      2. Own Account
   b) BENEFICIARY MAINTENANCE.

Image:

a. OWN ACCOUNT: - Using this tab user will able to transfer fund in personal or own accounts.

| Button Name	Button Explanation
Debit Account No. (From acc.)	Here user has to Select debit account using down arrow given in right side.
Credit Account No. (To acc.)	Here user has to Select credit account using down arrow given in right side.
Enter amount	Here user has to enter amount which first user want to credit in another account.
Remark	Here user has to mention remark / reason to mention why the particular account transferor the purpose.
TPIN	Here user should enter TPIN (Transaction PIN) to make transaction.
Clear	When user want to clear any entry without performing any action then user may use clear.
Submit	When user want to save the transaction entry then he can submit the record by using submit button.

b. OTHER ACCOUNT: - Using this tab user will able to transfer fund in two different accounts other than own accounts.

| Button Name	Button Explanation
Debit Account No. (From acc.)	Here user has to Select own debit account using down arrow given in right side.
Credit Account No. (To acc.)	Here user has to Select credit account using down arrow given in right side.
Enter amount	Here user has to enter amount which first user want to credit in another account.
Remark	Here user has to mention remark / reason to mention why the particular account transferor the purpose.
TPIN	Here user should enter TPIN (Transaction PIN) to make transaction.
Clear	When user want to clear any entry without performing any action then user may use clear.
Submit	When user want to save the transaction entry then he can submit the record by using submit button.

B. BENEFICIARY MAINTENANCE: - Using this tab user will able to add or delete beneficiary.
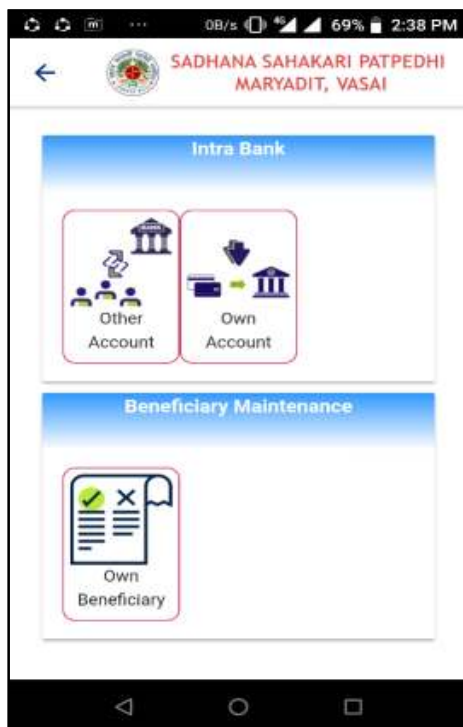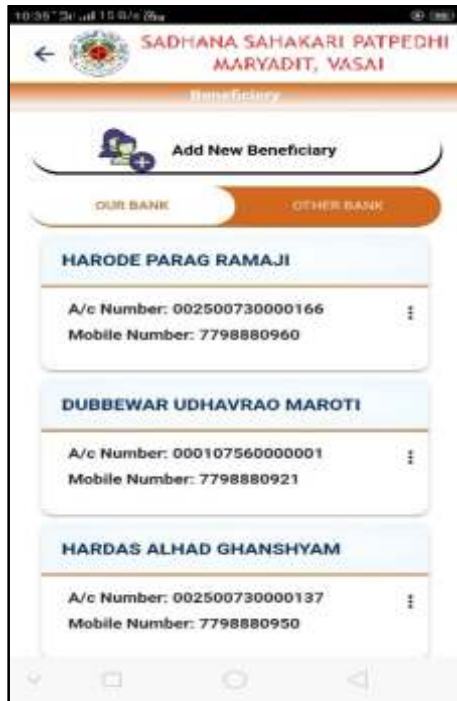
User will able to add beneficiary for own bank and other bank.

Own Bank Image
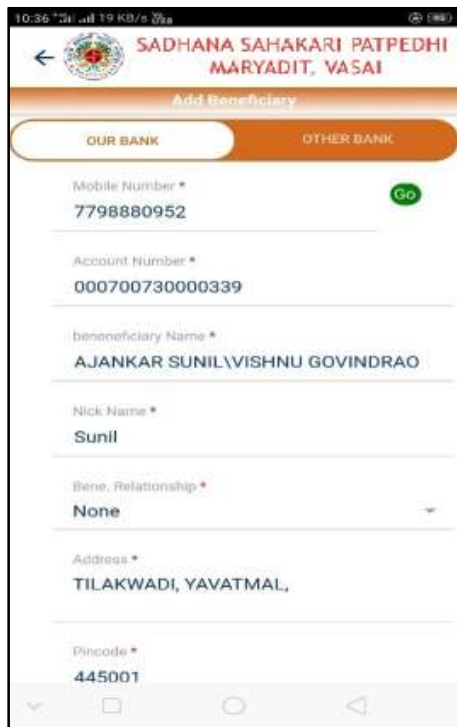
Button Name	Button Explanation
Mobile No.	Here user has to enter ten digit valid mobile number.
Account No.	Here user has to enter fifteen digit account number.
Beneficiary Name	After inserting account number here it will fetch the account holder name.
Nick Name	Here user has to enter nick name.
Beneficiary Relationship	Here user has to enter beneficiary relationship with account holder.
Address	Here user has to enter valid address of beneficiary.
Pin code	Here user has to enter valid pin code.
Transaction Limit	Here user has to enter beneficiary transaction limit. The amount till user will able to make transaction.
TPIN	Here user should enter TPIN (Transaction PIN) to make transaction.
Add	When user want to add the beneficiary then he can submit the record by using add button.
Clear	When user want to clear any entry without performing any action then user may use clear.

Own Bank Image
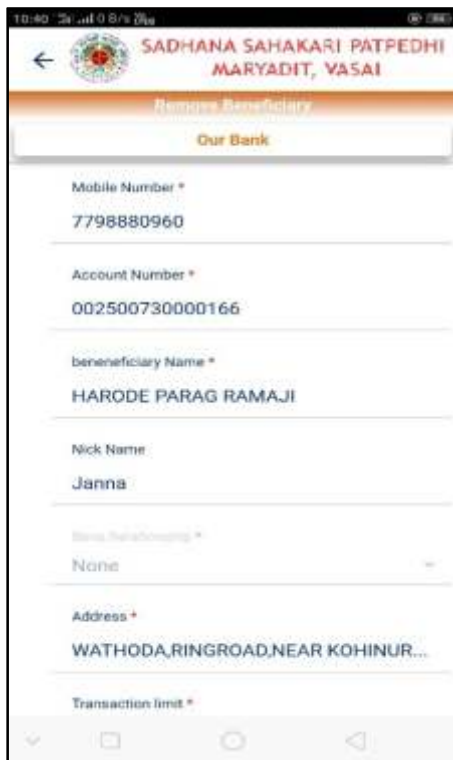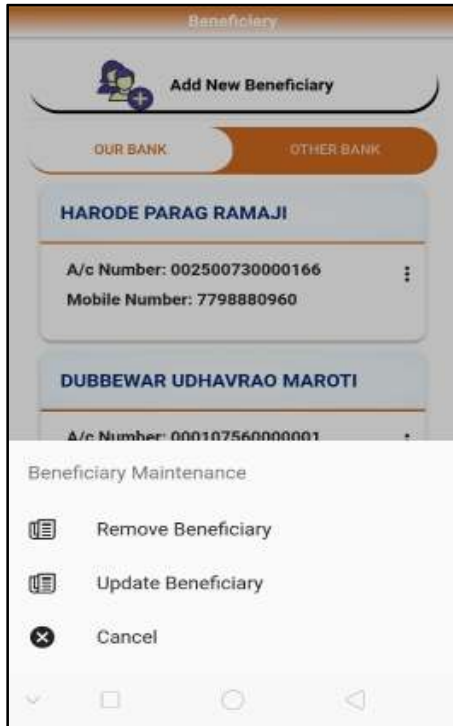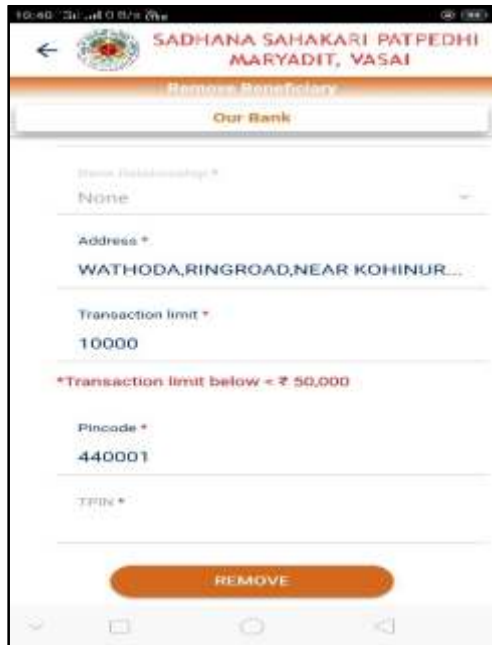
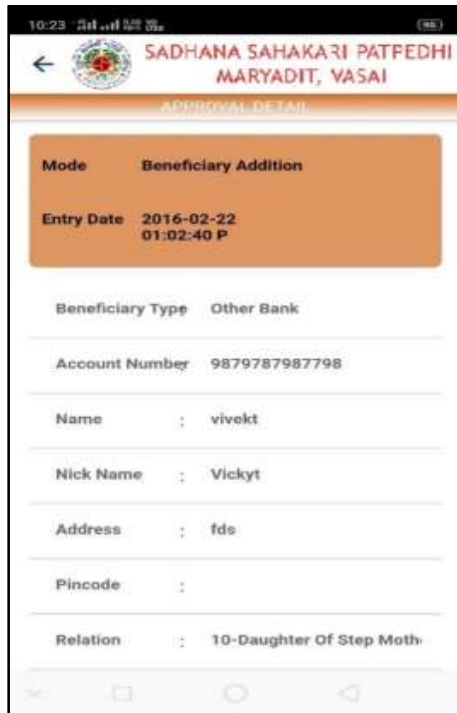| Button Name	Button Explanation
Select Beneficiary	Here user has to select existing beneficiary which user wants to delete.
Account No.	Here user has to enter fifteen digit account number.
Beneficiary Name	After inserting account number here it will fetch the account holder name.
Nick Name	Here user has to enter nick name.
Mobile No.	Here user has to enter ten digit valid mobile number.
Beneficiary Relationship	Here user has to enter beneficiary relationship with account holder. Using down arrow given in right side.
Address	Here user has to enter valid address of beneficiary.
Pin code	Here user has to enter valid pin code.
Transaction Limit	Here user has to enter beneficiary transaction limit. The amount till user will able to make transaction.
TPIN	Here user should enter TPIN (Transaction PIN) to make transaction.
Remove	When user want to Delete the Beneficiary then user can submit the record by using remove button.

6. ENQUIRY: - Using this tab user will able to make enquiry for approx. maturity amount for particular deposit amount and loan instalments for loan amount.

Button Name	Button Explanation
Process	On clicking user will able to proceed lock/Block action.

8. APPROVAL: - Using this tab user will able to approve added or deleted beneficiary request.

On Clicking detail button another window will open. This is shown in second image.

Button Name	Button Explanation
Approve	On clicking approve button user will able to approve related entry.
Reject	On clicking reject button user will able to reject related entry.