

THE KALUPUR COMM. CO. OP BANK LTD.

Welcome to Mobile Banking Service of The Kalupur Commercial Co Op Bank. With Mobile banking services enjoy easy, fast and round the clock banking at the palm of your hand. The service is available on all Android, iOS/Apple, Windows and Blackberry smart phones.

Our customers can enable this service by following these five easy steps:

Step 1: If you are an existing bank customer – kindly fill in the Mobile Banking form with relevant details and submit the same to your nearest branch. For new customers, elect to enable mobile banking services on your account opening form itself.

Step2: Upon verification of your form* (which may take up to 48 business hours), you will receive an SMS on your registered mobile number requesting you to download the mobile application.

Step 3: Download & Install the Mobile banking application from your device's app store-For Android Devices – Google Play Store, For Apple/iOS devices – Apple Appstore, for Windows Devices – Windows Marketplace and for Blackberry Devices – Blackberry store.

Step 4 : New User Registration – Complete the new user registration from the bank's mobile app on your phone which takes two minutes or less. For more details look at our FAQ section below that guides with screen shots.

Step 5: Start enjoying mobile banking services.

*If the information submitted on the mobile banking form is incomplete or incorrect, it may delay enablement of the service.

Frequently Asked Questions (FAQ's) On Mobile Banking:

⤴ **How can I register for the application?**

Kindly visit the branch and fill up the application form. Kindly make a note to quote your right mobile number in the form, all the communications will be sent to this mobile number.

⤴ **How can I download the application?**

You can directly go to respective application store (Google Play Store, Apple App Store, Windows Store or Blackberry World) and download the application.



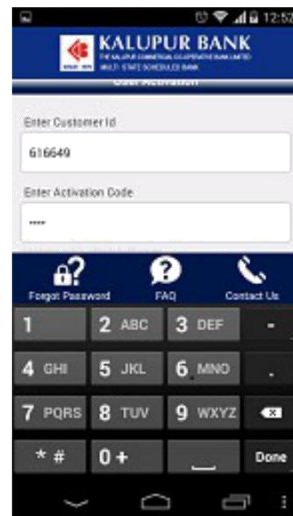
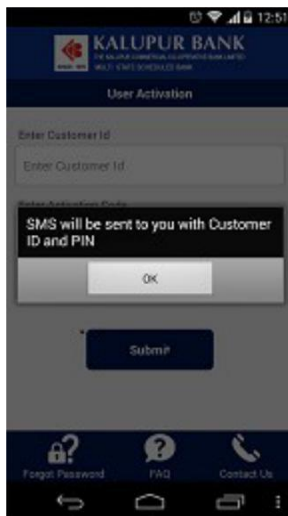
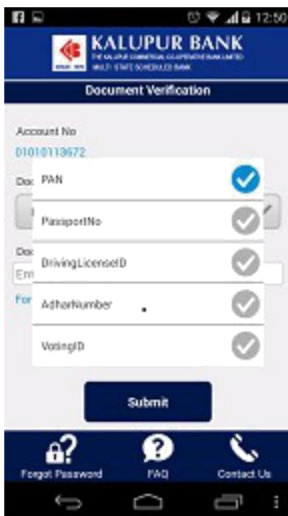
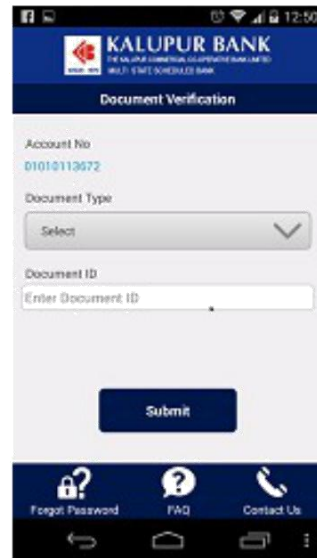
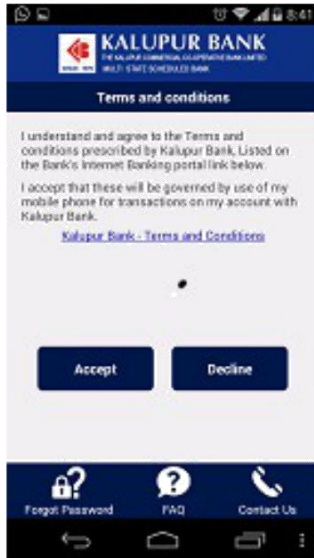
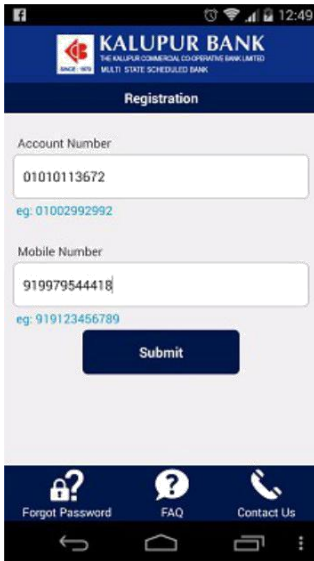
✧ **Which are the handsets that support the application?**

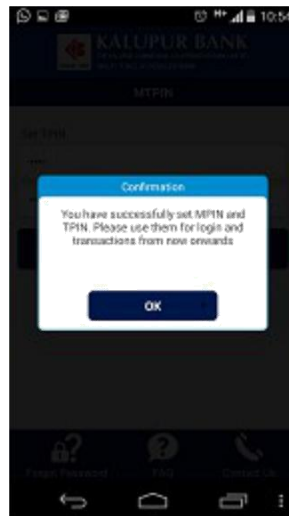
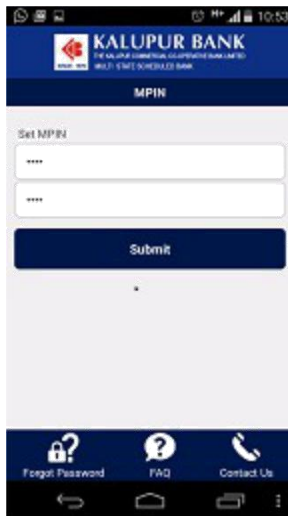
A smart phone, tablet or iPad with iOS (version 4.3 onwards), Android (version 2.2.3 onwards), Windows (version 8.0 onwards) or Blackberry (version 5.0 onwards) and any wireless data connection services (Wi-Fi, 2G / 3G / 4G mobile data service).

✧ **How to do I complete Registration and Activation of the application?**

After downloading the application click on "**New user Registration**". Click Accept T&C. Enter your operative a/c no and registered mobile number. If entered data is incorrect than the activation code will be sent to such mobile number, that is registered with the bank.

Once you receive the activation code via SMS ,enter the same & select the KYC document given by you at the time of account opening and verify the same. Set your MPIN and MTPIN. Both the PINs should be numeric only. To be safer always keep two different PINs and do not share it with anyone.





⤴ **What are the facilities offered in this application?**

1. Check balances of your Savings & Current Accounts.
2. View Mini Statement.
3. Transfer funds: Self fund Transfer, Intra Bank Fund Transfer, Inter Bank Fund Transfer-NEFT, Inter Bank Fund Transfer-IMPS.

In Banking-> my accounts you can see your all accounts view balances and can see mini statement.



⤴ **When Can I Transfer the Fund?**

You can transfer funds 24x7 and instantly through IMPS.

^ **To which accounts I can transfer the Fund?**

You can transfer the fund to your own accounts, Intra Bank accounts, Inter Bank accounts (NEFT) and inter Bank accounts via IMPS. You have to add beneficiary for Intra/Inter Bank accounts fund transfer and endorse the beneficiary in the application prior to funds remittance.

^ **How can I Add beneficiary?**

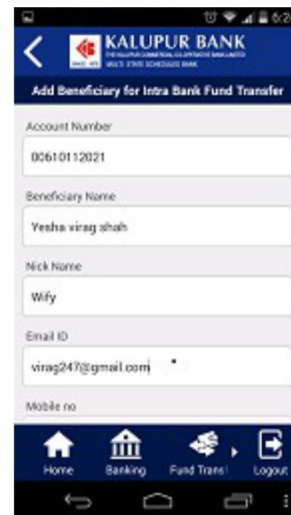
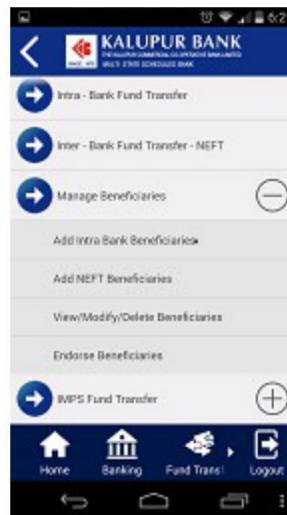
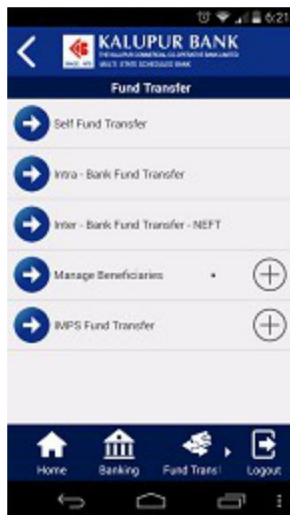
First you have to go to fund transfer tab, in that you have to select manage Beneficiaries, where you will get an option for Add Intra bank/ NEFT Beneficiaries.

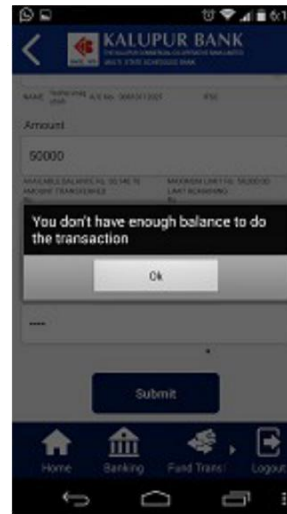
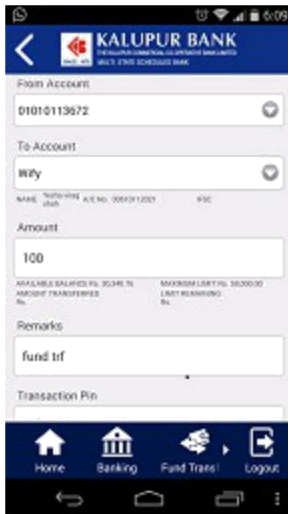
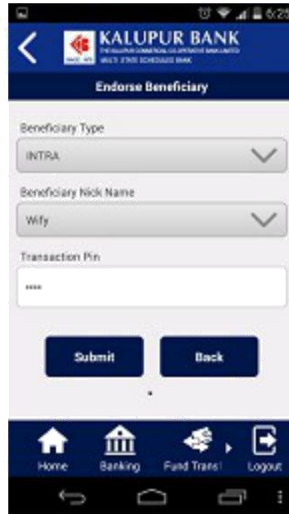
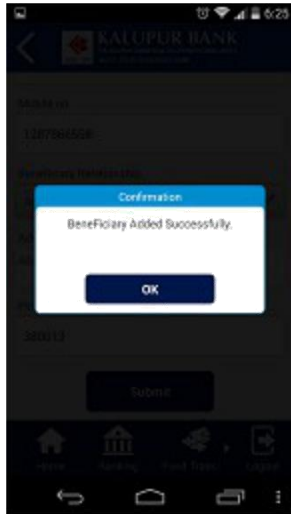
You can select the respective field and fill the required details e.g. Name , account number of beneficiary etc.

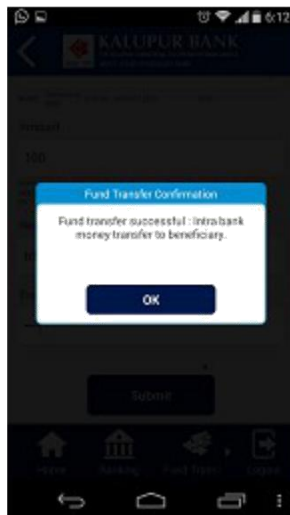
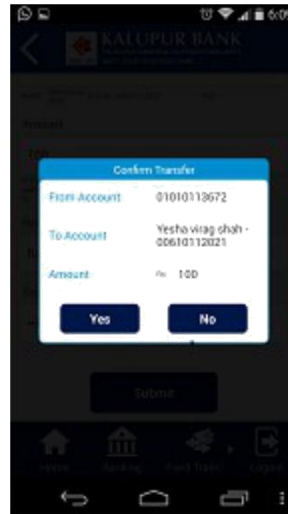
You can also View/Modify/Delete Beneficiaries after adding the same. To activate the same it needs to be Endorsed (Authorize). Once beneficiary is endorsed you will get a message that it will be activated in 2hours. After expiry of such time line you will be able to make fund transfer. You will only do this once for each beneficiary that you will need to add.

For funds transfer you have to select the mode of transfer i.e self/ intra or inter bank. After selection you have to enter beneficiary name , amount, remarks etc. It is to be noted here that all fields are mandatory here, so fill all the fields. Kindly give your MTPIN for completing transaction.

You have to enter correct MTPIN. **You cannot enter amount more than the available balance in your account for remittance.**







You can also transfer the fund via IMPS by providing 1) MMID & Mobile no. of beneficiary in P2P fund transfer and 2) IFSC code & Account No of beneficiary in P2A.

• **Can I Transfer the funds to a person to whom I had not added as Beneficiary?**

No, you can't transfer funds to someone without adding him as a beneficiary.

✧ **What is the maximum limit for fund transfer?**

1. Intra Bank : Default limit for Intra Bank Fund Transfer is Rs.50,000/-, Customer can define own account limit as per requirement.
2. IMPS : Rs. 1,00,000/- (one lakh Only).

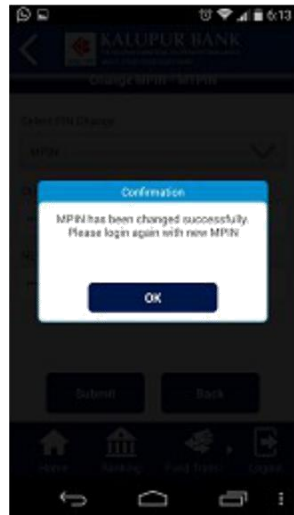
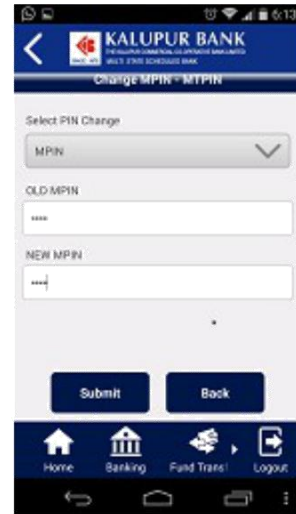
⤴ **Can I check the transaction entered via the application?**

Yes, you can see the same in view mini statement tab. You can see there the RRN no i.e. transaction reference no along with the remarks entered by you at the time making of transactions, customer will also receive SMS for said transaction on the registered mobile number.



⤴ **Can I change my MPIN or MTPIN?**

Yes you can change your PINs via VAS tab->Change PIN. It is to be noted here that you cannot set last three PIN as new PIN. You have to enter old value and new value.



⚡ **What if I forgot my PIN?**

Click on forget PIN and you will have to re-register.

⚡ **Can I operate more than one account from 1 user?**

Yes, at the time of filling the form you can mention your additional accounts where you are joint holder with E or S operation. So, that it can be displayed in my accounts tab.

⚡ **Can I use the application from other than my phone or device?**

Yes, for the same you have to register as a new user for each and every phone / device from which you intend to operate the application. Kindly make a note that activation code will be sent on the registered number mentioned in the form only. System will ask your MPIN for successful registration.

**⚠ It is to be noted that once you register on other device,
your registration with original device will be deactivated.**

User has to follow registration process to use the application on original device.

In future Bank will add new features and will require you to update/upgrade the mobile banking application on your phone/device.

If you have any further queries or questions your foot prints or voice calls are always welcome.