

FREQUENTLY ASKED QUESTIONS IN MOBILE BANKING

1. WHO CAN REGISTER FOR CANMOBILE.

Ans: A Canara Bank customer whose mobile number is linked with single customer id and has following account types:

- a. Savings Account.
- b. Current Account with sole proprietorship.

NOTE: Registered mobile number is one which is updated and linked with customer ID of bank account number of the customer in CBS.

2. WHAT IS THE CHANNEL FOR WHICH CANMOBILE OPERATES ON?

Ans: The Application works on GPRS Channel only. Handset must have internet connectivity. Application utilizes SMS only for first time at the time of activation.

3. WHAT IS REGISTRATION PROCEDURE?

Ans: STEP 1:- Getting user ID and MPIN

- a) User can register himself for mobile banking from application by tapping on New Registration Button and then input the Bank's linked mobile number on Registration page.
- b) User can send "CAN REG" to "9266623333" from their Bank's linked mobile number to get user ID and MPIN. This service shall work only to users who has single customer ID linked with Mobile number and are Individual.
- c) User can visit internet banking home page. Under online request, user will get option for mobile banking.
- d) User can visit the branch personally and request for user ID and MPIN by submitting the form.

STEP 2:- Login with User Id and default MPIN and accept Terms & Conditions.

STEP 3:- OTP Validation, using handset.

User need to validate OTP which he received by SMS into the OTP text box for handset validation. The application will auto fetch OTP from message box if it is received successfully, making it convenient to end users.

STEP 4:- Change of MPIN, using handset.

STEP 5:- Verifying changed MPIN through ATM/Branch.

Through ATM: - Insert ATM card into ATM Machine->Main Menu-> Other Services->More->Mobile Banking Activation.

At Branch: - Supervisor login>>Verify teller registration>>User mob no>>Submit.

In the Application: - User shall be requested to insert their ATM card details for validation.

4. FORGOT MPIN?

Ans: If user has forgotten the MPIN he can get the MPIN by tap on forgot MPIN. User has to input user id. User will get a default MPIN. Then follow the above registration process from **STEP 2**.

5. FORGOT USER ID?

Ans: User can get User ID in case he has forgotten by tapping on forgot user id and put his correct mobile number.

6. "SOMEBODY ELSE IS TRYING TO USE MBANKING FOR USER ID: _____ WITH MOBILE NUMBER +91_____ " ?

Ans: This error mostly occurs in dual SIM handsets, when the customer will be trying to access mobile banking from his unregistered mobile number. In dual SIM handset One being master SIM slot and the other one as slave. In these types of handsets, user needs to take out his other SIM, put his mobile banking registered SIM into master slot.

It also happens when some third person is trying to use the credentials of mobile banking of another user.

7. HOW MUCH LONG MPIN I CAN CHOOSE?

Ans: MPIN must be 6 numerical digits. MPIN is Mobile personalized Identification Number to be set by user according to their wish.

8. HOW CAN I ADD MY OWN ACCOUNTS?

Ans: Login into Application-> Funds Transfer-> Manage Self Accounts-> Link New Account

9. WHAT IS THE FAVOURITE BUTTON FOR?

Ans: Favorite button show history of last 10 IMPS transactions. Select any of the transaction to reinitiate the transaction.

10. WHAT IS REGISTER BENEFICIARY?

Ans: Beneficiary is the account, which is supposed to receive amount. Before initiating any transactions, users need to register beneficiary with all details to be reused in future without inserting all details again and again. User can register the beneficiary for Canara Bank account holder only.

11. HOW CAN I TRANSFER FUNDS WITHIN CANARA BANK ACCOUNT?

Ans:

- a) Register beneficiary
- b) Funds Transfer-> Funds Transfer

12. HOW CAN I TRANSFER FUNDS OTHER THAN CANARA BANK ACCOUNT?

Ans: Login into Application->Instant Transfer 24x7. User can avail any of the options available under this as per the details available regarding beneficiary.

13. WHAT IS INSTANT TRANSFER 24x7?

Ans: Instant transfer uses IMPS service for inter/intra-bank funds transfer. Funds Transfer takes place in real time. These services are Immediate Payment System, where in the amount gets credited to beneficiary instantaneously and it works 24x7x365 on IMPS platform of NPCI.

14. WHAT IS FT-MOBILE NUMBER UNDER IMPS?

Ans. FT-Mobile Number is one of the services available under Instant transfer 24x7. This service utilizes beneficiary mobile number and MMID to do the transactions.

15. WHAT IS FT-ACCOUNT NUMBER UNDER IMPS?

Ans: FT-Account Number is one of the services available under Instant transfer 24x7. This service utilizes beneficiary account number and IFSC to do the transactions.

16. HOW CAN I DO A MOBILE TOP-UP?

Ans: Login into Application->M-Commerce->Mobile Top up.

17. HOW CAN I DO A DTH RECHARGE?

Ans: Login into Application->M-Commerce->DTH.

18. HOW CAN I CHANGE MY MPIN?

Ans: Login into Application->Settings->Change MPIN.

19. HOW CAN I DE-REGISTER MOBILE BANKING SERVICES?

Ans: Login into Application->Settings->Deregister.

20. REQUESTING FOR OTP IN DUAL SIM HANDSET?

Ans: In dual sim handsets, there are two slots of sim. One being primary sim slot and the other one as secondary. When user makes a request, many a times the requests comes from non-registered sim as the same might be in the primary slot. In this case, user needs to take out his non-registered sim, put his mobile banking registered sim in primary slot, get OTP validated and then change the MPIN. After getting confirmation message of changed MPIN and activation of Mobile Banking, user can reinsert his other sim, keeping the same slot for registered mobile banking sim.

21. MULTIPLE MPIN RESET PROBLEM?

Ans: The issue comes when you reset your MPIN from WAP channel and do not do a proper logout. When user reset their MPIN over WAP channel and does not logout from the page, next time whenever user opens the same page gets refresh and MPIN again gets reset. Kindly do proper logout first from WAP channel and then close the page from handset to avoid the problem.

22. MONEY GOT DEBITED WHILE TRANSFERING FUNDS OR USING M-COMMERCE FACILITY.

Ans:- In these scenarios, user will be refunded with the amount in T+1 day. In case even after that user didn't receive the amount in their account, they need to send mails to the following mail IDs mentioning details as below:-

Mail:- hoimps@canarabank.com
hosettlement@canarabank.com

Name of user :
Mobile no of user :
Amount transacted :
Date of transaction :
RRN no generated :

23. WHO WILL RESOLVE MY QUERY?

Ans: Toll Free number **1800 425 0018**.

24. WHEN I CHANGE MY HANDSET, WHAT SHALL I DO?

Ans: If user changes their handset, they need to reinstall the application in new handset and login with their user ID and MPIN, and then validate their new handset by setting OTP in application.

25. WHEN I CHANGE MY MOBILE NUMBER WHAT SHALL I DO?

Ans: If user changes the mobile number, they shall update the same in their account in CBS also by visiting their branch/ATM. Once branch updates the new mobile number in CBS, user shall login with user ID and MPIN and start using the application.

26. IF I LOSE MY MOBILE HANDSET, WHETHER ANYONE CAN MISUSE MY MOBILE BANKING. WHAT PRECAUTIONS I HAVE TO TAKE?

Ans: In case user loses their mobile handset, nobody can misuse mobile banking until they know user's user ID and MPIN both. Users shall not share their user ID and MPIN to anybody. The same needs to be kept confidential for self-guarding from fraudsters.

27. WHAT IS GENERATE OTP AND WHEN SHALL I USE IT?

Ans: Generate OTP is an option under IMPS. This OTP can be used for payment to merchant. If user is on the merchant's site and if merchant provides facility of payment through IMPS, user can generate OTP for availing the same. User shall input their user ID and MPIN along with OTP to make payment.

28. WHAT IS GENERATE MMID?

Ans: MMID is Mobile Money Identifier. User whoever wish to avail the IMPS services, shall necessarily have MMID with their account. In case user get an error "Remitter not register for IMPS/ top-up", user shall generate MMID first and then retry for transactions.

29. IF I FORGET MY MMID, HOW CAN I RETRIEVE IT?

Ans: Login into Application->Instant Transfer->Retrieve MMID.

30. WHAT IS CHEQUE STATUS?

Ans: User can now view the status of their cheque issued to third parties. It shall state the status as "Paid", "Due", etc. accordingly.

31. WHAT IS CHEQUE BOOK REQUEST? HOW WILL I RECEIVE MY CHEQUE BOOK?

Ans: User can now request for a new cheque book through canMobile application. The request will be processed on the basis of consumption of current issued cheque book. If current cheque book issued to user is exhausted by two-third, then only the new cheque book will be issued and dispatched to user's updated address in CBS.

32. HOW CAN I RETRIEVE MY OLDER DATA (e.g. beneficiary nicknames, self-nicknames etc.) IN MY NEW APPLICATION?

Ans: User can opt for refresh button on the respective pages of beneficiary maintenance and self-account maintenance to retrieve all older data from the server, without again doing the same job.

33. CAN I HAVE SAME NICKNAMES FOR TWO BENEFICIARIES?

Ans: NO. Users are free to choose the nicknames for their beneficiary, but they shall choose different nicknames for different beneficiary. No two beneficiaries can have same nicknames.