Frequently Asked Questions on Mobile Banking Services

1. What is Mobile Banking?

Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments etc. via a mobile device such as a mobile /cell phone.

2. Can I avail PSB Mobile Banking Services?

Yes, PSB Mobile Banking Services are available to all the Retail customers of Bank.

3. Why I should apply for PSB Mobile Banking Services?

Mobile Banking facilitates the customers for availment of banking services round the clock with the help of mobile telecommunication devices. Customers can access bank accounts i.e. can check account balance, transfer funds, make bill payments etc through their mobile handset.

4. Are there any pre requisites for availing PSB Mobile Banking Services?

You need to have account with the Bank, a valid mobile connection and handset supporting the services.

5. Do I need to register with particular Service Provider to use Mobile Banking Services?

No, the PSB Mobile Banking Services are accessible through presently available Service Providers.

6. How can I register for PSB Mobile Banking Services?

You can register for the Mobile Banking Services by submitting request on the required application form at any Bank branch.

7. How can I download the application on my handset?

Android, Windows & IPhone users can download the app from Play store or from the link received on message.

8. What are the services offered through PSB Mobile Banking Srevices?

Browser based and Application based:
- a. Balance enquiry
- b. Account Mini Statement
- c. IMPS(Immediate Payment Service)
- d. NEFT (fund transfer)
- e. Cheque book request
- f. Stop cheque
- g. Mobile Recharge
- h. DTH Recharge
- i. bill payments
- j. pin change facility
- k. enable/disable transaction facility

USSD- (Unstructured Supplementary Services Data)
- i. View Balance
- ii. Account Details
- iii. Mini Statement
- iv. transfer of funds
- v. Third Party Transfer of funds
- vi. Changing Pins

9. Can anyone else login using the application that is installed on my mobile?

The application does not allow other user to login without your credentials.

10. I get an invalid pin error?

Please check for typing error in Pin field.

11. I get account blocked /deactivated error?

This error is shown when the password has been entered wrongly for a number of times (3), Please ensure that you have typed your password correctly.

12. I get service not available error?

This could be an issue to GPRS settings. Please choose an appropriate plan for GPRS connectivity.

13. When I try to enter to mPin or enter amount for transfer, I can't enter any numbers, only letters. Why?

Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad

14. What happens if I lose my mobile device?

Please contact the concerned branch immediately and get the Mobile Banking Service De-registered.

Regarding the application that is stored in the mobile:

In case of Browser based Mobile Banking – *no information is stored and therefore no problems*

In case of Application based Mobile Banking– *It is not possible to read the information that is stored on mobile without the credentials*.

15. I have changed my mobile number. Should I update bank?

Yes. Please contact the concerned branch.

16. What charges are levied for using SMS Banking?

Bank does not levy any charges, however please consult your service provider for the data plan and charges.

17. What happens if I lose the communication signal during a transaction?

When you launch your application (when there is good signal) you can verify if your last transaction was successful or not by doing an balance /mini statement inquiry.

18. I have a CDMA phone, Can I use mobile banking?

Yes. Whether GSM or CDMA, if your mobile device has the pre-requisites as mentioned in point 4, you can use mobile banking.

19. Will I will be able to use the services while on roaming?

Yes, you will be able to use the services on national roaming.

20. Are the transactions done on mobile phone secure?

Yes. In thick client SMS, both outgoing and incoming messages are encrypted. And in thick client GPRS, SSL protocol is used to secure the connection.

21. Are there any additional security precautions I should take?

- Do not reveal password(s over phone, mail etc to any person including Bank.
- The passwords can be changed as frequently as you wish. Please change your password(s) before the passwords get expired or when the system prompts you to do so.
- Do not click on website links/attachments in unknown/suspicious emails. These links may take you to replica of banks website and ask for keying in your user id and password(s).
- Bank will never send any e-mail requesting to provide userid/password and other sensitive information.

22. What happens if my application hangs/or my mobile is switched off when I'm midway through my transaction?

Switch off your mobile and restart the application. And check the transactions made through balance /mini statement Inquiry service.

23. What should I do when I'm trying to download a newer version of mobile app in mobile, while older version of it is still present?

Either one of the below options should be performed if the older version of application is still present in the mobile.

• Delete the older app
• An alert message saying "Do you want to keep the existing application data" with "yes and no options" message will be displayed. User should select "No" and then continue the downloading process.

24. What if I get an SMS or a call while performing a transaction?

User can answer the call/check the message and then continue the banking operation.

25. Whether my service request process is offline or online?

It is Offline.

26. How much memory is required in my mobile for downloading the application?

200-250 KB memory space is required in the mobile for running the Mobile banking application successfully.

27. What is Application PIN?

Application pin is a secure pin which is used to login in the mobile banking app.

28. What is MPIN?

MPIN is a secure pin which is used to validate the user in addition to the Mobile banking password. It is used to perform all the transaction in the app except payment or fund transfer. E.g. Balance enquiry , beneficiary registration , view details etc.

29. What is TPIN?
TPIN is a secure pin which is used for fund transfer & payment.

30. How many characters should Application ,Mpin & Tpin have?

All PINs should have 4 characters. It should be numeric.

31. Can I change the PINs ?
Yes. Once the user is logged into the mobile banking, he would be able to change the PIN through My Set Up "Change PIN" service & from login screen with option reset password.

32. I forget my pins ?
Contact the branch for reissue.

33. App is showing account blocked /deactivated?
It is due to wrong typing of pins for more than 3 attempts. Account get activated automatically after 24 hrs. In case of issue , please contact the branch.

34.   Why is the connection to PSB Mobile Banking sometimes slow?

The internet connection speed of mobile handsets varies depending on different factors such as network coverage, service provider, location, connection type and handset model.

35.   Can I access to both Internet Banking and Mobile Banking at the same time?

Yes. Internet banking and mobile banking are different Channels. Hence you can access both simultaneously.

36.   How should I install the application?

Android, Windows & IPhone users can download the app from Play store or from the link received on message.

37.   How should I uninstall the application?

Go to the settings option of your mobile and uninstall the applicaion.

38.   I have deleted the application by mistake. What should I do?

Android, Windows & IPhone users can download the app from Play store.

39.   Can I do transactions through my Mobile?

Yes

40.   How many transactions can I do in a day?

There is a limit of maximum 10 number of transactions in day & transaction amount per day limit is Rs 50,000.

41.   How much time it takes to complete the transaction on Mobile?

Ideally transaction can be completed within 5-10 secs for Application and Browser based and 20-30 sec for USSD flavor. But it depends upon GPRS connectivity of your service provider.

42.   What is the maximum amount that I can transfer in a day?

Presently, limit is set as Rs 50,000/- per day per customer.

43.   Can I stop the transaction initiated through Mobile?

The transactions through Mobile Banking Services happen instantaneously i.e. in real time and there is no option for stopping, reversing or recalling the same.

44.   DO I have to register every time for transferring funds?

Only one time registration is required for transferring funds. However, you can do IMPS without registering the beneficiary.

45.   Will I get a receipt for my transactions done through PSB mobile Banking?

No receipt will be generated but only success/failure message will be displayed on screen. The customers using SMS flavor will get SMS for transaction.

46.   Can I do Inter-bank funds transfer through Mobile?

 Yes, Inter-bank transfers can be done. You may also use IMPS option for Inter-bank transfers.

47.   Can I make payments towards shopping, ticketing etc using Mobile?

Presently mobile payments services are not available. These will be introduced afterwards.

48.   Can I stop a cheque through PSB Mobile Banking Services?

Yes, I can stop cheque through PSB Mobile Banking.

For more details regarding the same call our 24*7 helpline number 1800-419-8300.