

Welcome to Our Mobile Banking Services

The Surat District Co-Op. Bank Ltd.

MOBILE BANKING SERVICE

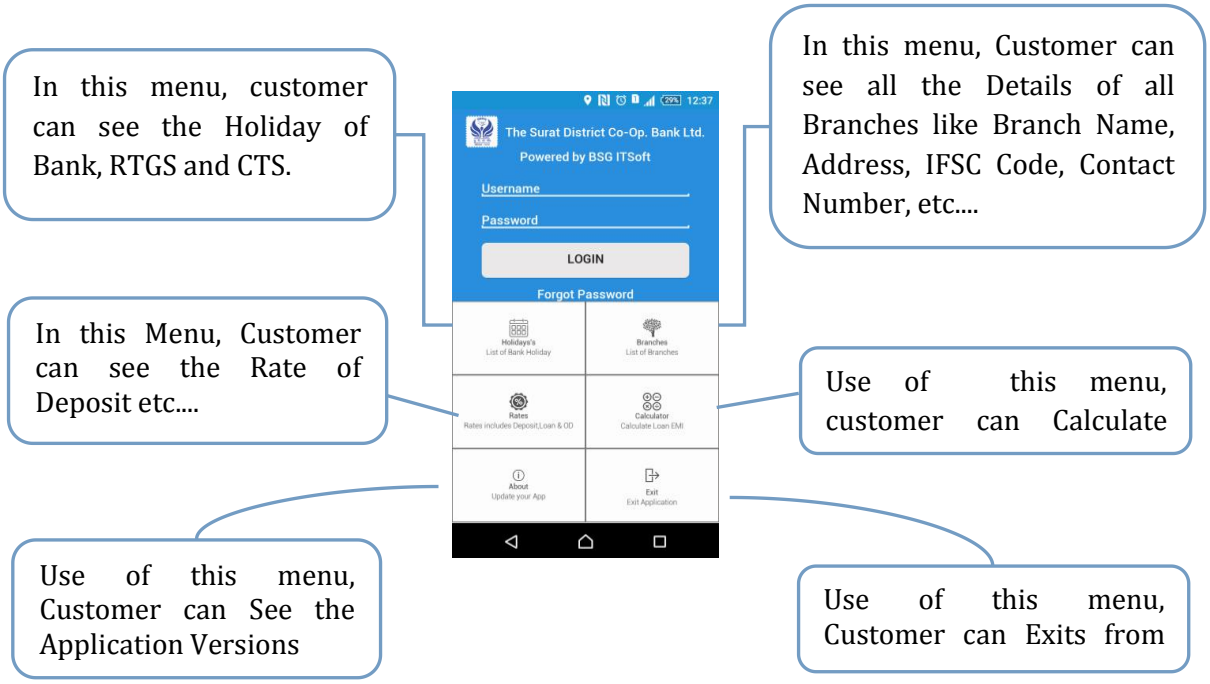
Mobile Banking is new banking service.
Mobile banking service provides following features for customers:

1) Through this service, customer can send/receive money to own or another customer's accounts of our bank using mobile phones. [This service available 24 x 7 x 365 days a year with no holidays without any transaction limit.]
2) Customer can send money to other bank's customer through NEFT channel. This service available within 9:00 A.M. to 4:00 P.M. in working days with the transaction limit of Rs. 50,000/- per day and having the maximum per transaction limit of Rs. 25,000/-.
3) With this, customers can check last five transactions of own account, generate mini statement, view account statement of require time duration (i.e. ePassBook) on mobile.
4) Customer can receive money from other banks using IMPS service. At presently, bank enrolls as beneficiary. Bank having Mobile Banking license and in coming days bank will going to start Remittance service, at that time our customers can send money to other bank's customer using this Mobile Banking service.
5) With this, user manual of Mobile Banking application which is downloading on mobile, described as under:

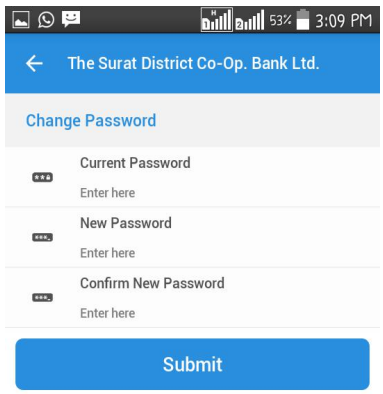
❖ Mobile Banking Registration Process:

This is the first screen, after downloading Mobile Banking application on mobile.

On this screen, customer entered User ID and Password which is received by SMS and click on Login Button.



**** Note: Customer can access above features without login into mobile banking application.**



After login into the Application First time or Password reset, This screen is displayed. In this Screen, Customer can change password.

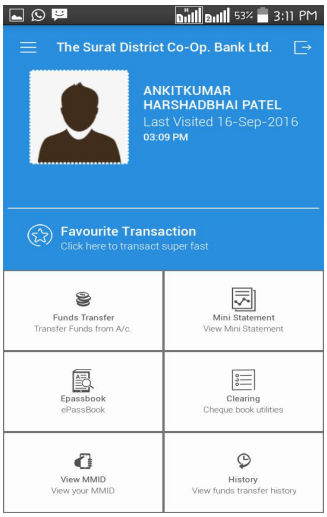
- After click on Submit button customer can Logout automatically and it's again asking for Login. Customer can Login with new Password. Password must be minimum 8 character alphanumeric, using atleast one capital letter, atleast one special character and atleast one numeric.

❖ Welcome Screen

After Login the Application, below screen is display. In this screen different different menus are display like Fund Transfer, Mini Statement, e-passbook, Clearing, etc..., Customer can see the details related his/her account.

1. Fund Transfer
Use of this menu, customer can transfer the fund.

2. Mini Statement
Use of this menu, customer can view last 10 transactions.

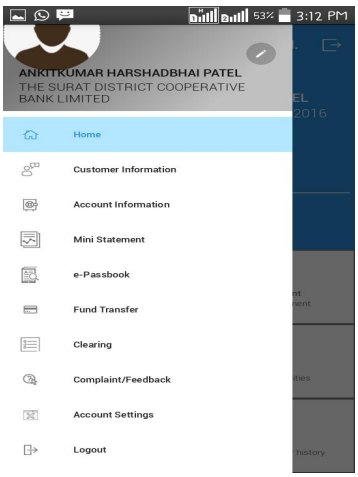


3. E-passbook
View statement of account for particular time duration.

4. Clearing
Check the status of the cheque.

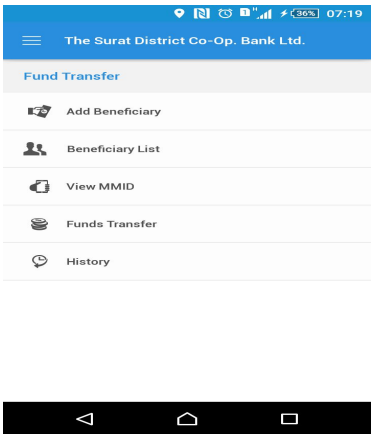
6. View MMID
Customer can view own MMID

5. History
Customer can view Funds Transfer History



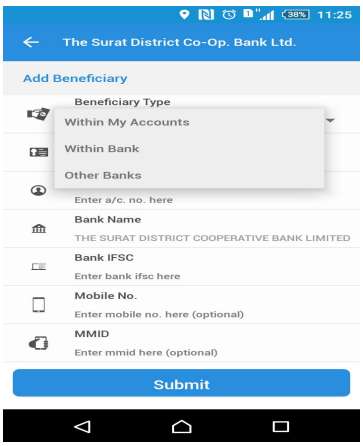
- **Customer Information :** Customer can see his/her own Information like name, address, Customer Number, KYC Status, Mobile Number, email address, etc..
- **Account Information :** Customer can see his/her selected Account information like Name, Account Type, Balance, Branch Name, Branch Address, IFSC Code, Joint Holder Name etc..
- **Mini Statement :** Customer can view last 10 transaction and current balance of selected Account and edit the remarks for particular transaction
- **e-passbook :** Customer can view the passbook of particular Account
- **Fund Transfer :** Customer can transfer the fund Within Bank own A/c, Within Bank other A/c, Other Bank account Through NEFT.
- **Clearing :** Check the status of the Inward & Outward cheques.
- **Complaint/feedback :** Customer can write any feedback/complaint of Account Opening, Cash Deposit, Loan & Advances and Demand Draft etc.
- **Account Setting :** Customer can change Application Password
- **Logout :** Logout From Application.

1. Fund Transfer



Fund transfer option containing following options:

1) Add Beneficiary
2) Beneficiary List
3) View MMID
4) Fund Transfer
5) History

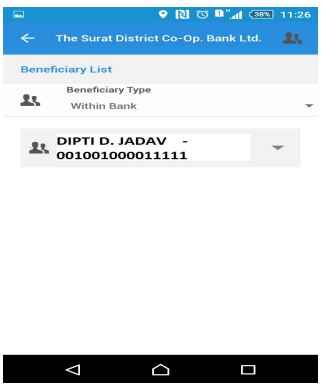


1) Add Beneficiary

From the first option customer should add beneficiary before using fund transfer for within Bank and NEFT Transfer.

Here within My Account no need to add beneficiary.

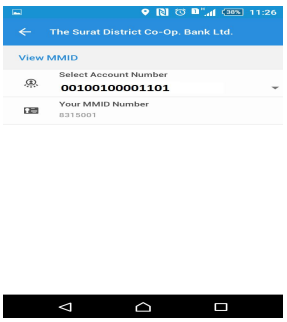
Note: The customer should enter OTP which received when the beneficiary will be added. Also customer gets an alert message when beneficiary added successfully.



2) Beneficiary List:

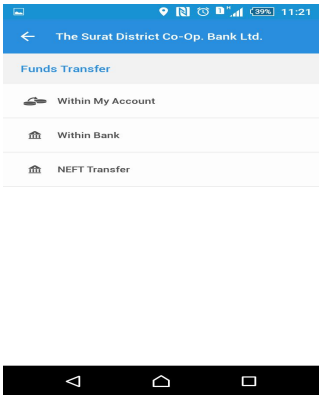
After adding beneficiary, customer can view beneficiary list from this menu.

Note: Addition of beneficiary shown after 3 minutes.



3) View MMID

In this menu customer can view MMID details of their own accounts connected with customer ID.

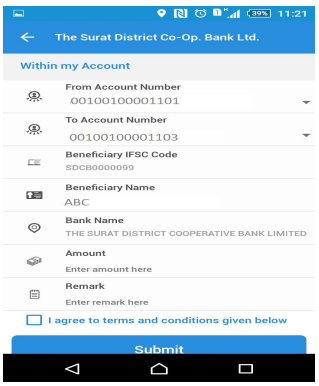


4) Fund Transfer

Fund transfer containing three main options:

1) Within My Account
2) Within Bank
3) NEFT Transfer

Note:Customer get OTP for confirmation of transactions. Customer should use this OTP to complete the transaction.

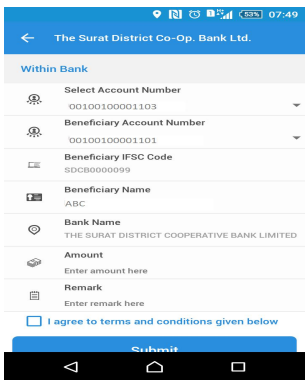


4.1 Within My Account:

Here customer can transfer money from his/her own account to another his/her own account within bank.

For this customer can transfer money within own accounts of bank without any transaction limit.

Enter all required details and checked “I agree” box then give submit for fund transfer.

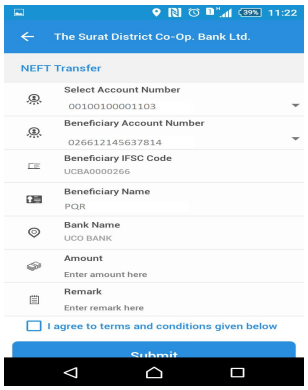
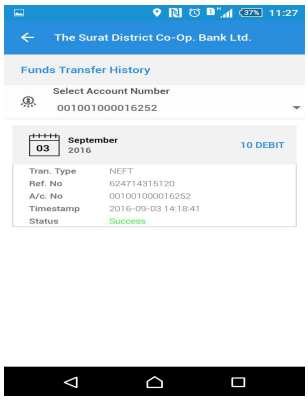
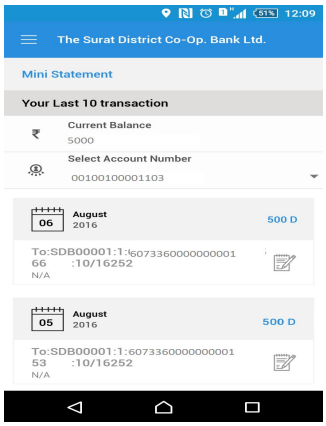


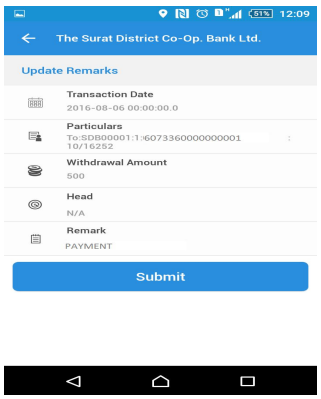
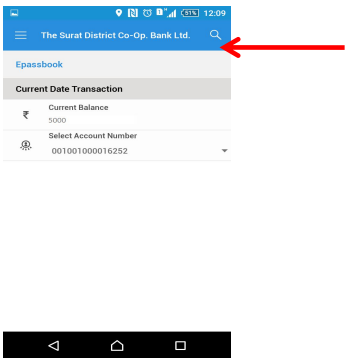
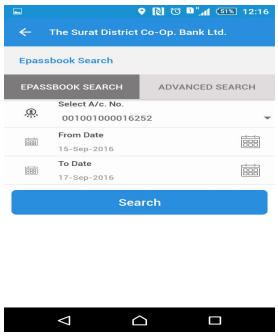
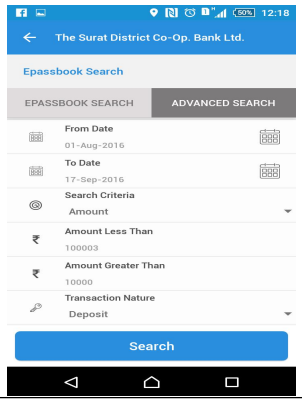
4.2 Within Bank

Here customer can transfer money from other customer account within bank.

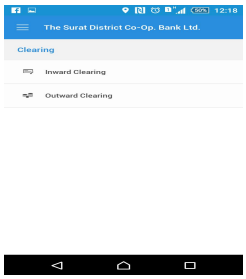
Before using this option customer should add beneficiary from “ADD BENEFICIARY” option.

For this customer can transfer money within other customers accounts of bank without any transaction limit.

	Enter all required details and checked “I agree” box then give submit for fund transfer.
	**4.3 NEFT TRANSFER** Using this customer can transfer money using NEFT channel to other bank customers. Before using this option customer should add beneficiary with other bank option. Enter all required details and checked “I agree” box then give submit for fund transfer.
	**5.History** This shows fund transfer history which was performed through Mobile banking application.
2. Mini Statement	
	Here customer can view last 10 transactions of Selected account and Customer can view transaction details.

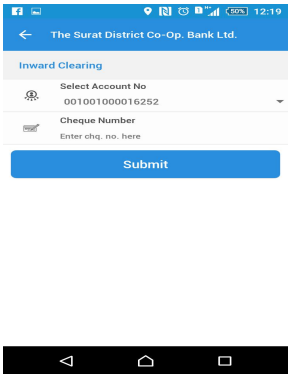
	When customer select particular statement from mini statement, customer can add remark for personal record.
3. E Passbook	
	Customer can check own account statement for particular time duration Here on clicking of search symbol, customer get searching option as describe below.
	Here two options are displayed, EPassbook Search & Advance Search. For EPassbook Search provide date detail for which statement required and perform search.
	To perform advance search customer need to use ADVANCE SEARCH option. Provide all necessary details (date, amount range, transaction type - Deposit or withdrawal)

4. Clearing

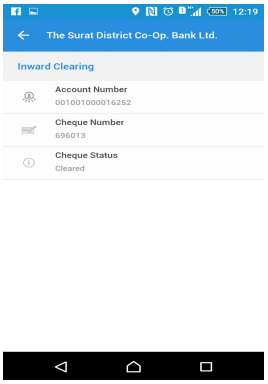


Customer can query for Inward and outward cheque.

1

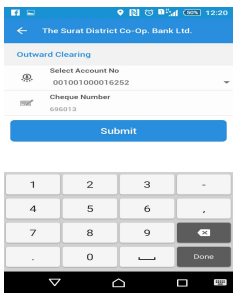


2



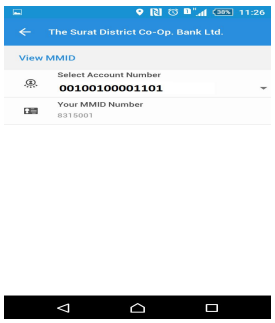
As shown in first image when customer enters Cheque number for inward clearing and submit it, as per second image it will show cheque status detail.

1



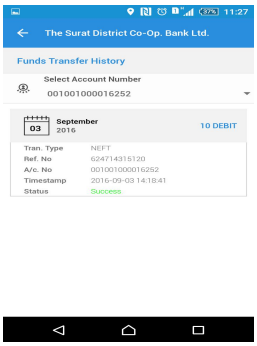
As shown in first image when customer enters Cheque number for outward clearing and submit it, as per second image it will show cheque status detail.

5. View MMID



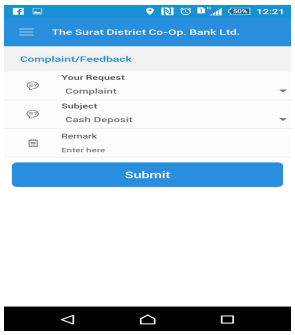
From this option, Customer can view MMID for own account.

6. History



Customer can view history of performed transaction.

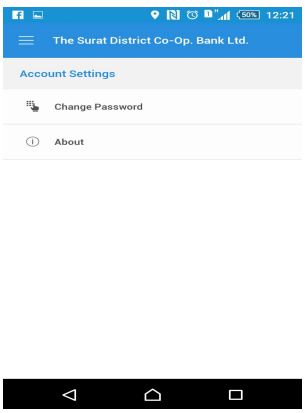
7. Complaint/feedback :



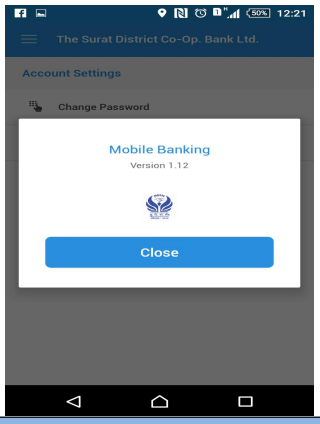
From here, Customer can write any Complaint/feedback.

8. Account Setting : Customer can change Application Password

1



2



1. As per first image customer can change password for mobile banking application.

2. As per second image customer can view application version detail.

9. Logout: Customer can log out from the mobile banking application.

Thank You