VCBL-Mobi App User Guide

On-line Registration for Mobile Banking Facility

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Download the VCBL Mobi App from Google Play store for Android Mobiles & from Apple store for IOS Mobiles and register yourself for VCBL Mobile banking Services, if you are already registered with VCBL Debit Card Services or registered your phone number for SMS Alerts. Otherwise, visit your nearest Branch for Mobile Banking registration along with latest KYC documents & photo.

On-Line Registration /usage of Mobi App by existing customer Process flow

1. Download the VCBL Mobi App from Google Play store/Apple store
2. On clicking the downloaded App, Welcome screen with message "Welcome to Bank" will be displayed
3. If customer is already registered with Mobile Banking services, App will ask the customer to enter the details of MPIN
4. If the Mobile number is not registered for Mobile Banking Services, then a message will be displayed as "You are not registered for IMPS, do you want to register".
5. If the Customer clicks "Yes", then the App will entails the customer for registration using his VCBL Debit Card number
6. Customer is prompted to enter Debit Card number(16 Digits) and valid to date (MM/YY) and click on "Submit"
7. MB App will send the request through MB Service to CBS (Bank) to identify if Debit Card belongs to the registered Mobile number or not.
    - I)   If Debit Card belongs to the registered Mobile number, entire customer details associated are fetched from the CBS in the form of response.(SUCCEESS)
    - II)   If debit card does not belong to the registered Mobile number, then response generated from CBS to MB Service to MB App& message displayed as "Enter Valid Debit Card number"(FAILURE)
    - III)   After successful entering of correct card details, SMS Aggregator sends an SMS to Customer's Mobile No. with the OTP details
    - IV)   On entering the correct OTP details & "Submit" by the customer, another message will be send to customer's Mobile No. with MPIN & TPIN details
    - V)   Customer is then prompted to enter MPIN & TPIN received by SMS
    - VI)   Once, the details were rightly entered & confirmed by Customer, App will allow the Customer to log in to the Application
    - VII)   Immediately, System prompts with new message for changing of MPIN & TPIN
    - VIII) Customer enters new MPIN & TPIN which is 4 digits long as per his choice and also confirms the same.
    - IX)   System prompts Customer with message "Are you sure you want to update the MPIN"
    - X)   If customer clicks "Yes", process continues.
    - XI)   If customer clicks "No" ,then process is cancelled.(FAILURE)

Customer is then prompted by MB App to login with the New MPIN and permits the customer to avail Mobile Banking services

Facilities/Options available under Visakhapatnam Co-op Bank Mobile Banking

- **Balance Inquiry -** Customers can view the effective Available balance of the account.
- **Mini Statement -** Last 10 transactions (both credit and debit legs) in the registered accounts(Both Primary& Linked Accounts)can be viewed using this option

Funds Transfer (For transfer of funds within the Bank)
IMPS –For transfer of funds to other Bank Accounts

Fund transfer to all added beneficiary will be done through this option.

Types

- **Own –** Customer can transfer within his/her own accounts.
- **Within –** Customer can transfer to other Visakhapatnam co-op. Bank account using A/c No.
- **IMPS –** Customer can do IMPS transfer to other banks accounts through this option. Customer can do P2A (Person to account) using account number & IFSC

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Manage Beneficiary – Customer can view all added beneficiary under this option.

- **Add/Delete Beneficiary** option is available to add new beneficiaries or delete the existing beneficiaries. By adding Beneficiary, customer can perform hassle free fund transfers without giving the details of IFSC code &Account number every time

  - Type of beneficiary to be selected. For e.g. Within Bank(Using account number Intra Bank), Other Bank(Using Account Number and IFSC Code)
  - Account Number to be entered and confirmed.
  - IFSC details to be entered in case of other bank beneficiary.