

CanMobile

Frequently Asked Questions

1. What is CanMobile?

CanMobile is mobile banking service provided by Canara Bank. It helps you to do following banking transactions:

- Balance Enquiry of accounts enabled for mobile banking
- Mini statement (last five transactions) of your accounts enabled for mobile banking services
- Fund transfer within the bank from one account to another
- Fund transfer to accounts of other banks using IMPS scheme of NPCI

2. Why should I subscribe to this service?

CanMobile provides you a convenient way to carry out transactions from anywhere, anytime and this service is absolutely free to the Canara Bank customers. However, you have to pay SMS charges to your Cellular Service Providers for sending instructions to the Bank through your mobile phone.

3. What are the key benefits of this service?

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place just by the use of a mobile phone.

4. Who can apply for this service? How do I register for the mobile banking services?

This service is available to all Canara Bank customers having an operative savings bank (Individual) account. Please refer to the process of registration detailed under "Registration Process".

5. What are the accounts that can be linked for Mobile Banking Services? I have accounts in different branches. How do I register for mobile banking services for all these accounts?

If you want to enable your other Savings/Current accounts, please approach the home branch of your primary account. If you have registered at your branch, you can enable up to five Savings accounts for Mobile Banking Service.

6. Is this service available 24x7?

Yes, the service is available round the clock.

7. Are there any charges for this service?

Canara Bank provides this service free of cost to the customers.

However, you have to pay SMS charges to your service providers for sending instructions to the bank through your mobile phone. Please contact your Cellular Service Provider to know the exact cost for premium SMS which may be different for each service provider.

8. Is there a limit on the size of payment I can make?

Yes. There is a daily limit of Rs.50, 000 for the aggregate of funds transfer through Java/GPRS enabled mobile and daily limit of Rs.5,000/- for Non Java/Non GPRS enabled mobile using USSD/SMS.

9. Is this service available overseas?

No it is not available overseas.

10. Do I need to register with a specific service provider to avail this service?

This facility is available across all Cellular service providers.

11. Will there be more services available in mobile banking in the future?

Yes, the future services would involve more m-Commerce transactions like purchase of movie tickets, air/train tickets, etc.

12. How does Mobile Banking Services work?

The Mobile Banking Services works over two modes:

- (i) A Java based application which is downloaded onto your mobile handset. The services are Menu driven and the requests are sent to the Bank using SMS/GPRS facility
- (ii) Over WAP which can be used by customers having any mobile (java/ non java) with GPRS connection. This is also menu driven.
- (iii) The service for non java, non GPRS mobile have been made available over USSD. (Please refer to FAQ for USSD)

13. Can it be used even for accounts under Financial Inclusion?

Yes CanMobile can be used for accounts under Financial Inclusion.

14. Are the transactions done on mobile phone secure?

In the application based service, all messages originating from your mobile phone are Encrypted and travel to our Mobile Banking Server in secured mode. The encryption methodology used is 128 bit AES technology. In the WAP based service, the site is Verisign Certified.

15. What do I do if I lose my mobile phone?

Please contact home branch for de-register. Please do not forget to call your Cellular service provider to block your SIM.

16. Can I access Mobile Banking if I have not registered for Internet Banking?

Yes, It is independent of Internet Banking Services of Canara Bank.

17. What are the basic mobile phone requirements for registering for CanMobile?

- i. The mobile phones should be Java enabled (J2ME) and should have features like Bluetooth or Infrared or USB facility to download the application.
- ii. If the mobile is not Java enabled, Mobile Banking Service can be availed over WAP but the mobile handset should have been enabled for GPRS.
- iii. USSD enabled Mobile

18. How do I know whether my mobile phone has the necessary requirements for Canara Bank Mobile Banking?

- i. For using the Application Based mobile banking services, you need to have a java enabled mobile handset.
- ii. If you have non-java phone with GPRS connection, you can use the mobile banking service over WAP
- iii. If your phone is non java and you do not have GPRS connection, you may use the service available over USSD

19. How much memory space is required to install the mobile banking application?

Only 200 KB of free memory space is required to install this application.

20. How do I setup GPRS for the first time?

Please follow instructions provided by your Mobile service provider.

21. Can I use GPRS for Mobile Banking Service?

Yes, you can if your mobile is enabled for GPRS. After you complete the registration process and your account is activated for mobile banking service, go to Settings > select Change Channel > choose GPRS. You will be prompted to enter your MPIN and confirm it again. You will get a message that mobile banking has been enabled over GPRS.

22. What is user id?

User id is a unique identification factor consisting of 6 alphanumeric characters (3 alphabets followed by 3 numeric combinations).

23. How do I know that no unauthorized payments are made using CanMobile?

With CanMobile you initiate and authorize each and every payment that is made from your account. If you share your phone with another person, make sure you exit from the CanMobile application on your mobile phone. Also do NOT share your User ID / MPIN with anyone.

24. Can I change my M-PIN?

Yes, the MPIN can be changed any time. Go to Settings > Choose Change MPIN > Enter old MPIN > Enter new MPIN > Confirm new MPIN > Submit. However, to use the application for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

25. Is it necessary for the MPIN to be numeric?

No, it is not necessary. The field for entering MPIN is set at numeric by default. You can change it to alpha numeric. Each mobile has different way to change the mode so please check in your mobile handset. You can also use any special characters as MPIN.

26. How many characters should MPIN have?

MPIN should have only 6 characters. It can be numeric/ alpha numeric / special characters / combination of all these. The MPIN is set to be numeric by default. You

can change the numeric mode to alpha numeric mode. The method of changing the mode varies in different handsets. Generally it can be identified by the button which has #.

27. Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

28. After I have installed the application and registered, how do I activate it in order to access my account?

You need to first change the default MPIN that you received over SMS. You have to activate your account at your home branch. You will get a SMS regarding activation of your account.

29. How many users can use this application on a particular mobile phone?

Only one user can register and access his accounts on a particular mobile phone.

30. How do I terminate this service?

You can terminate the service by selecting the option, "De-register" in the Settings Menu of your application. You can also de-register at your home branch.

31. If I don't use the application for a period of time, will I be deactivated by the bank?

Yes, if application is not used for six months, it will be deactivated. To avail the mobile banking service you will need to register afresh.

32. I have got a message that my account has been locked and I have to re-register for Canara Bank Mobile Banking. What do I do?

Your account is locked because wrong MPIN was entered six times. You can now follow the procedure as under:

Open mobile banking application > Settings > Forgot MPIN > you will receive a default MPIN > Change the default MPIN > .

If you register at the branch, you will be activated on the next working day. You can use the same User ID.

33. How do I link accounts?

You have to first register for additional accounts at your branch. Then on the next working day please do the following in the mobile banking application Go to Settings > Manage Self Accounts > Select ADD from Option > Enter the account number of one account and nickname of your choice > enter your MPIN > Confirm. Repeat this for all the accounts including primary account. Please refer to the User manual.

TROUBLESHOOTING & TECHNICAL SUPPORT

34. What happens if my phone gets hung when I am in the midst of a transaction?

Switch off the mobile and switch it on. Login to the application using your User ID.

35. What happens if my phone gets switched off during a transaction?

Switch on the phone and start using the application from the beginning.

36. I can't to find the CANARA BANK Mobile Banking Application.

Please go to MENU section and open Application folder .You will find an icon named CanMobile which contains Mobile Banking Application.

37. I am not getting a response when I click on the application icon on my handset. What do I do?

The application requires a free memory space of 200 KB. Please ensure that free memory is available in your handset before you download the application.

38. Is this service available in other languages?

Currently the service is available only in English.

39. How do I log out of the application?

You can log out of the application by choosing „Exit from the options.

40. I want to download the application afresh. Do I need to remove the current mobile application that is running on my mobile phone?

It depends on your handset. In some handsets the new application will overwrite the existing application after asking you if you want to save the data in the old one. In some other handsets, two applications will exist side by side. In such cases, you will need to delete the first application. You will lose the data that you have entered in the first application and will have to re-enter the data in the new one. Please enter the required details and select „Add Locally from Option button. The information will be saved in your handset and you can continue to use

the services as before.

USING MOBILE BANKING SERVICE OVER WIRELESS APPLICATION PROTOCOL (WAP)

41. What is the difference between mobile banking application based service and WAP based service?

The differences are:

| | Application based service | Service using WAP |
|---|--|---|
| 1 | Mobile Banking application has to be downloaded onto the mobile handset. | No application to be downloaded. |
| 2 | Mobile handset must be java enabled | Can be used over any mobile which has GPRS connection |
| 3 | Can be used over SMS or GPRS | Can be used only over GPRS |

42. How secure is the service over WAP?

The site is secured by Verisign certificate like any other secure site accessed over internet.

43. What is the requirement for using WAP?

You can use any mobile phone provided you have GPRS connection.

44. I have already registered for mobile banking and am using the application based service. I used my User ID over WAP and now when I use the same User ID in my application, I get a message "Transactions over GPRS and SMS not allowed for your account". What is the problem?

The User ID for WAP based service is distinct from the User ID used for application based service. If you use the same User ID that is being used over application based service to transact over WAP, you will be disabled from the application based service. This restriction has been placed for security reasons. You can change over from WAP mode to application based service with the same

User ID by the following procedure:

Main Menu > Settings > Forgot MPIN > send the message. The "Forgot MPIN" option can also be accessed from the main screen while using WAP.

- A default MPIN will be received. Change MPIN.
- Register at branch again.
- The User ID can now be used over application based service.

45. How do I use the mobile banking service over WAP?

The service is menu driven and easy to follow. When you are authenticated with your User ID, MPIN and WAP login id, the main menu will be displayed and you can use any of the facility by following the menu.

CANARA BANK – MOBILE BANKING – FAQ Inter-bank Mobile Payment Service

1. What is Interbank Mobile Payment Service (IMPS)?

Inter-bank Mobile Payment Service is a new facility added to Mobile Banking Service. It facilitates funds transfer to an account of the beneficiary with a participating bank (Any Bank), based on beneficiary's Mobile Number and MMID.

2. What is MMID?

- MMID is a 7 digit number allotted by your Bank for receiving funds through IMPS. The bank will allot MMID when you register your mobile number and account number in which you wish to receive funds.
- If you have more than one account, you will get a separate MMID for each account.
- You have to share your mobile number and MMID with the remitter for receiving funds through IMPS.

3. I wish to send money under IMPS?

- You should be a registered user of Mobile Banking Service of the Bank.
- Get beneficiary's Mobile number and MMID.
- Send money to the beneficiary following the menu options in the mobile banking application. [Funds Transfer>IMPS-Mobile to Mobile Transfer>Payee mobile number>Payee MMID>Amount>Select account to be debited>MPIN>Confirm](#)

4. I wish to receive money under IMPS?

- Register yourself with your Bank for getting MMID.
- Share your mobile number and MMID with the remitter.
- Check the confirmation SMS for credit to your account from the remitter.

5. How do I get MMID? How do I register for Interbank Mobile Payment Service (IMPS)?

To get MMID number, please register yourself at Canara bank as follows:

Select Mobile Registration>Select SMS /Secure Code / IMPS > enter your mobile number > Confirm.

Select Funds Transfer > IMPS > Generate MMID

7 digit MMID number will be sent to you over SMS on the mobile number used for registration.

6. How do I transfer funds through Interbank Mobile Payment Service?

- Open the mobile banking application with user ID
- Select Funds Transfer > Select IMPS -Mobile to Mobile Transfer > enter mobile number of the payee > enter payee MMID (7digits) > enter purpose (optional) > enter amount > select account to be debited. Choose OK.

- Select Funds Transfer > IMPS > M2M Funds Transfer

Beneficiary Mobile No.

Beneficiary MMID No

Purpose (Optional)

Amount to be transferred

Debit from Account (Primary or others)

- Enter MPIN
- Choose confirm and send the request
- Confirmation SMS will be sent both to the customer and beneficiary

7. Why do I need MMID number?

When someone sends you money through IMPS using your mobile number and MMID, your account is identified by the MMID.

8. I have 3 accounts and I want to receive funds in all accounts using my mobile number? What do I have to do?

You have to register each account to get the MMID. The mobile number can be the same for all your accounts.

9. If I have more than one account and I want to register all of them, do I need to give different mobile number for each account?

You can give the same mobile number for all the accounts. The Bank will allot different MMID for each account.

10. What are the charges?

Presently, there are no charges for using the facility.

11. I am using the Mobile Banking Service already. What is the extra benefit for me?

There are two definite benefits-

- i) Funds can be remitted without registering the payee.
- ii) Transfer of funds is in real time even for accounts maintained with other banks

12. What will happen if I enter a wrong MMID?

MMID has 7 digits. The first four digits identify the Bank and the last three digits identify the account.

- i) If the first four digits of MMID are not valid, the transaction will be rejected.
- ii) If the first four digits are valid i.e represent a Bank but not the intended Bank, your account will be debited and then the entry will be reversed.
- iii) If the first four digits are right and the last three digits are wrong, your account will be debited and then the entry will be reversed.

CanMobile Service over USSD (Unstructured Supplementary Service Data)

Frequently Asked Questions

What is USSD?

Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications). It is a capability built into the GSM standard to support transmitting information over the signaling channels of the GSM network. USSD provides session-based communication, enabling a variety of applications.

What is CanMobile over USSD?

CanMobile Mobile Banking facility is provided by Canara bank. The facility over USSD provides Bank's Mobile Banking facility over non java low cost mobile handsets also. This facility helps you to do following banking transactions:

- Balance Enquiry of account enabled for Mobile Banking Service.
- Mini statement (last five transactions) of the account enabled for Mobile Banking Service.
- Fund transfer to accounts (Self and Third party) in Canara Bank

Why should I subscribe to this service?

CanMobile provides a convenient way to carry out transactions from anywhere, anytime and this service is absolutely free to the customers. However, you have to pay SMS / USSD session charges to your service provider. Please contact your Cellular Service Provider to know the exact cost for premium SMS/USSD session which may be different for each service provider.

What are the key benefits of this service?

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place (Anywhere Banking) over his mobile phone.

Is this service available 24x7?

Yes, the service is available round the clock.

Are there any charges for this service?

No, Canara bank provides this service free of cost at present. However, you have to pay SMS/USSD charges to your service providers. Please contact your Cellular Service

Provider to know the exact cost for premium SMS/USSD session which may be different for each service provider.

Is there a limit on the size of payment I can make?

Yes. There is a daily limit of Rs.5, 000 for the aggregate of funds transfer per user.

Is this service available overseas?

No it is not available overseas.

Do I need to register with a specific service provider to avail this service?

This facility is presently available over Uninor

Will there be more services available in Mobile banking in the future?

Yes. The Bank may come up with more functionality in future.

How does Mobile Banking Service work?

The Mobile Banking Service works over three modes: (i) a Java based application which is downloaded and installed onto your mobile handset. The services are Menu driven and the requests are sent to the Bank using SMS/ GPRS facility (ii) over WAP which can be used by customers having any mobile (java/ non java) with GPRS connection. This is also menu driven. There is no need to download application on the mobile handset. (iii) The Service is available over USSD for non java Mobiles without GPRS connection. There is no need to download application on the mobile handset.

How do I use the Service, if there is no application?

The user starts a session by dialing a designated number or by sending a SMS to a designated short code. A USSD session opens and the user has to respond to the prompts which come up over the mobile screen within the prescribed time. The session will terminate if input is not entered within prescribed time and the user may have to restart the session.

FAQs on Security

Are the transactions done on mobile phone secure?

In the application based service, all messages originating from your mobile phone are encrypted and travel to our Mobile Banking Server in secure mode. The encryption methodology used is 128 bit AES technology. In the WAP based service, the site is Verisign certified. In case of USSD, the messages may travel unencrypted in certain packets of transmission. However, the information is not saved in your mobile handset.

Again, your User id and MPIN cannot be used in other mobile number. The server checks the mobile number from where the information is coming.

Why lower limits for transaction been prescribed for USSD service, while it is much higher in the Application based/ WAP service?

RBI, in their guidelines for Mobile Banking Service, have prescribed a lower limit for the service, where the messages are not encrypted end to end.

What do I do if I lose my mobile phone?

The customer will have to get deregistered by visiting branch or call customer care . Please do not forget to call your service provider to block your SIM.

Can I access Mobile Banking if I have not registered for Net Banking?

Yes. It is independent of Internet Banking Services of Canara bank.

What is user id?

User id is a unique identification factor consisting of 6 alphanumeric characters (3 alphabets followed by 3 numbers).

How do I know that no unauthorized payments are made using CanMobile?

In CanMobile **you** initiate and authorize each and every payment that is made from your account.. Please do NOT share your User ID / MPIN with anyone and do not save it in your mobile handset in any manner.

FAQs on MPIN

MPIN (PASSWORD)

Can I change my M-PIN?

Yes, the MPIN can be changed any time. After starting the session and entering the user ID Choose Change MPIN option. Enter old MPIN/ Default MPIN (in case of first usage of service) and SEND. Then enter new MPIN and SEND. Confirm new MPIN and SEND. However, to use the Service for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

Is it necessary for the MPIN to be numeric?

No, it is not necessary. The field for entering MPIN is set at numeric by default. You can change it to alpha. Each mobile has different way to change the mode so please check in your mobile handset. You can also use any special characters as MPIN.

How many characters should MPIN have?

MPIN should have only 6 characters. It can be numeric/ alpha numeric / special characters / combination of all these. The MPIN is set to be numeric by default.

Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

I have forgotten my MPIN. What do I do?

Open the session. Enter your User ID. Choose Forgot MPIN option. A message will appear "Are you sure you want to send a request for forgot MPIN? Choose 1 for "yes" and 2 for "No". You will get a SMS with default MPIN. Change the default MPIN immediately and then register again at ATM or branch.

FAQs on Registration**How do I register for the Facility under USSD?**

The customer has to visit branch for getting registered for the USSD facility.

How to change the Default MPIN?

After starting the session and entering the user ID Choose Change MPIN option. Enter Default MPIN and SEND. Then enter new MPIN and SEND. Confirm new MPIN and SEND. Accept Terms & Conditions of Mobile Banking Service Choose (1) for Yes or (2) For No. If you have chosen No, the session will end.

How does a session start?

Subscribers to Uninor - Dial *595*2#

You will receive a response "Welcome to Canara Bank Mobile Banking. Kindly Enter your User ID "

Enter your User ID.

If the user ID is entered correctly, you get the following response.

Kindly Reply with your option:

1. Enquiry Services
2. Funds Transfer
3. Change MPIN.
4. Forgot MPIN
5. De- Registration.

Press "Answer" and Choose the Serial No from one of the above to exercise your option and "send"

What is to be done next, after changing the Default MPIN?

You have to activate your account at your branch.

How many users can use this application on a particular mobile phone?

Only one user can register and access his account on a particular mobile phone.

How do I terminate this service?

You can terminate the service by selecting 'De register' from the list of options. You can also de-register by visiting your branch.

If I don't use the application for a period of time, will I be deactivated by the bank?

Yes, if application is not used for six months, the User id will be deactivated. To avail the mobile banking facility you will need to register afresh.

I have registered for mobile banking service and have been using the facilities. Now I am getting a message "Please complete registration process before using any service". What is wrong?

You have used the option "FORGOT MPIN". When you use this option, a default MPIN is sent to you by SMS. You have to change the MPIN. After changing the MPIN, You have to register at the branch again. You will be activated again.

I have got a message that my account has been locked and I have to re-register for Canara bank mobile banking. What do I do?

A. Your account is locked because wrong MPIN was entered six times. You can now follow the procedure as under:

Choose the Option Forgot MPIN > you will receive a default MPIN > Change the default MPIN > Register by visiting branch to get activated immediately. You can use the same User ID.

Why do I need to set up Nicknames?

This is to ensure that you don't have to enter the information every time. Nicknames are used to identify your accounts in Mobile Banking. Nicknames are easier to remember compared to the Account Numbers. They are also more secure.

FUND TRANSFER**What kind of fund transfer can I do in mobile banking service?**

Using the Service, you can transfer funds within the bank and to other bank accounts

How can I transfer funds to account in another branch of Canara Bank? Can I transfer funds to my own accounts with different branches?

Yes you can. Please register the required accounts as Payee under "Funds Transfer – Register Payee". Then you can transfer funds to these accounts. Please refer to the User manual.

Why do I need to register the accounts for sending money?

The funds can only be transferred to pre-registered payees. This is to increase the security of the mobile banking service and registration of payee is a one-time exercise.

How long will it take to transfer fund?

It is immediate.

Does it cost anything?

No, this service is brought to you by Canara Bank free of cost at present. However, the Cellular Service Provider will levy a charge for the SMS facility/ USSD session

ENQUIRY SERVICE

Can I view the transactions relating to my account?

Yes, Mini statement allows you to view a summary of your last 5 transactions.

TROUBLESHOOTING & TECHNICAL SUPPORT

I have started the session. I have changed my mind about entering the User ID now. What will happen?

You may leave as it is. The session will expire within few minutes. A time out has been prescribed.

Can I avail of this service from outside my city of registration/telecom circle?

If you have national roaming facility from the Cellular Service Provider you can avail this service from anywhere in India. However if you are traveling overseas, the services will be available only if you have international roaming. However, please check the SMS/Dial charges to special numbers from your service provider.

What precautions do I need to take for accessing Mobile Banking?

Please note the following:

- After receiving the SMS with User ID and default MPIN, immediately log on to Mobile Banking and change your default M-PIN
- Please memorize your User ID and delete SMS containing the information.
- Please don't disclose your User ID and MPIN to anyone.
- Please change your MPIN at regular intervals
- Please don't use obvious passwords (like name, date of birth, etc.).

What happens if my phone gets hung when I am in the midst of a transaction?

Switch off the mobile and switch it on and start the session from the beginning.

What happens if my phone gets switched off during a transaction?

Switch on the phone and start the session from the beginning.

Is this service available in other languages?

Currently the service is available only in English

In case my account is debited with the transaction amount and beneficiary's account not credited, what is the redressal mechanism?

Customer to contact Transaction Banking Wing with the Reference Id

In case of any difficulty in availing/using this mobile banking facility, is there any helpline available and what is the contact number?

Yes there is a helpline available 1800-425-0018

What are the other technology products you have introduced during the year?

The other technology products include Gift Cards, Campus Cards Online ASBA facility, Income Tax return through net-banking, Utility Bill Payments and CanSecure(One Time password) for beneficiary maintenance and funds transfer

What other technology initiatives you bank is likely to introduce in future?

The other initiatives include M-Commerce, Online Corporate Funds Transfer etc.