

## 1. WHO CAN REGISTER FOR CANMOBILE?

- Mobile Banking facility is presently available to our all the customers of the type 'Individual' or 'Sole Proprietorship'.
- Mobile banking and UPI facility is extended to following accounts for the above mentioned customers:
  - ✚ CASA accounts - Savings Bank, Current Account and Overdraft Account.
  - ✚ Joint Account/s where Operating Instructions is Either OR Survivor only - Joint or First (JOF) or Joint or Others (JOO). Mobile Banking facility can be availed by Primary Customer (JOF) Only.
  - ✚ Account/s should be fully KYC compliant.

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

- Mobile Handset should be a Smart Phone with Android (Version 5 & above) or iOS(10.1 and above).
- Internet connectivity should be enabled at the handset level.
- Talk-time should be available in SIM to send the automated SMS for Registration.
- SMS setting in case of dual SIM should be set to the Mobile Number registered with us.

## 3. WHAT IS REGISTRATION PROCEDURE

Mobile banking app is available for both android and iOS phones.

- **Step-1:** Download the Mobile banking app from Google Play Store for android devices or download from App Store for iOS devices.
- **Step-2:** Give all the necessary permissions when required.
- **Step-3:** User will be prompted to **Select SIM** in the handsets which have more than one SIM. The user shall select the registered mobile number (in Bank) for sending an SMS.
- **Step-4:** An OTP will be generated which user needs to enter and validate to enter into the application.
- **Step-5:** After successful OTP validation, user needs to create Passcode post which he/she will be navigated to home screen.
- **Step-6:** User then needs to generate his/her MPIN. He / She will be asked to generate MPIN in case any financial service is requested by him/her.

- **Step-7:** Set MPIN screen will open when user accesses any service in **Banking** tab for the first time.
- **Step-8:** User can set his/her own MPIN.
- **Step-9:** He/she will be asked to activate account by entering debit card details as requested in screen. User needs to keep debit card information ready at the time of registration.
- **Step-10:** After successful validation of debit card details, user will be able to access Canara Bank Mobile Banking.

NOTE: Registered mobile number is one which is updated and linked with customer ID of bank account number of the customer in CBS (FP:CIM09).

#### 4. FORGOT MPIN?

- If user has forgotten the MPIN, he can get the MPIN after login in CANDI App in Profile → Forgot MPIN.

#### 5. FORGOT PASSCODE?

- Following steps are to be followed in case user forgets Passcode.
  - ✚ Click on Forgot Passcode link on login screen.
  - ✚ User will be prompted to **Select SIM** in the handsets which have more than one SIM. The user shall select the registered mobile number (in Bank) for sending an SMS. An OTP will be generated which user needs to enter and Validate to enter the application.
  - ✚ User will be given an option to create Passcode. User needs to re-enter Passcode to confirm.

#### 6. “SOMEBODY ELSE IS TRYING TO USE MOBILE BANKING FOR USER ID: \_\_\_\_\_ WITH MOBILE NUMBER +91\_\_\_\_\_”?

- This error mostly occurs in dual SIM handsets when the customer is trying to access Mobile Banking from his unregistered mobile number. In dual SIM handset, one is Master SIM slot and the other one is slave. User needs to disable his other unregistered SIM.
- It also happens when some third person is trying to use the credentials of Mobile Banking of another user.

## 7. WHAT IS MPIN AND WHAT IS THE LENGTH OF MPIN?

- MPIN is Mobile Personal Identification Number to be set by user according to their wish. MPIN must be 6 numerical digits.

## 8. HOW TO ADD OR DELETE ACCOUNTS FOR MOBILE BANKING?

- Add the account by **Logging into Application → Account → Manage Accounts → Add New Account.**
- Delete the account by **Logging into Application → Account → Manage Accounts → To delete the account,** tap on the delete icon against the account and confirm for deletion.

## 9. WHAT IS BENIFICIARY?

- Beneficiary option allows creating Beneficiaries for transfer of funds within Canara Bank and Outside Canara Bank. Before initiating funds transfer, users need to register beneficiary with all details, to be reused in future without inserting all details again and again.

## 10. HOW TO TRANSFER FUNDS WITHIN CANARA BANK ACCOUNT?

- Log into the application under Transfers Select Within Bank → Select Beneficiary then Enter Amount in rupees put remarks in next row (it's optional) → Next → Confirm → Enter MPIN.

## 11. HOW TO TRANSFER FUNDS TO OTHER THAN CANARA BANK ACCOUNTS?

- Transfer of Funds to other than Canara Bank accounts is to be done through options available under Transfers → Other Banks (IMPS) → Select Beneficiary then Enter Amount in rupees put remarks in next row (it's optional) → Next → Confirm → Enter MPIN

## 12. WHAT IS INSTANT MONEY TRANSFER 24x7?

- Instant Money transfer 24x7 uses IMPS service for inter-bank funds transfer. Funds Transfer takes place in real time i.e., amount gets credited to beneficiary instantaneously and it works 24x7x365 on IMPS platform of NPCI.

## 13. HOW TO DO A MOBILE TOP-UP?

- Login into Application → Life Style → Recharge

#### 14. HOW TO DO A DTH RECHARGE?

- Login into Application → Bill Pay (Available in bottom Scroll Bar) → Click on Bill Pay icon → DTH

#### 15. HOW TO CHANGE THE MPIN?

- Login into Application → Profile → Change MPIN.

#### 16. HOW TO DE-REGISTER MOBILE BANKING SERVICES?

- Login into Application → Profile → De-Register.

#### 17. REQUESTING FOR OTP IN DUAL SIM HANDSET?

- Ensure that, in hand set register SIM always primary for sending SMS.

#### 18. WHILE TRANSFERING FUNDS OR USING M-COMMERCE FACILITY, IF THE ACCOUNT IS DEBITED BUT NOT CREDITED TO BENEFICIARY/M-COMMERCE TRANSACTION NOT EFFECTED. WHAT IS TO BE DONE?

- User will be refunded the amount in T+1 day. In case even after that amount is not credited to their account, they should send e-mail to the following mail IDs furnishing the details as under:-

Mail to: [horeconhelpdesk@canarabank.com](mailto:horeconhelpdesk@canarabank.com) or [hosettlement@canarabank.com](mailto:hosettlement@canarabank.com) with following format

- ✚ Name of User:
- ✚ Mobile no of User:
- ✚ Amount Transacted:
- ✚ Date of Transaction:
- ✚ RRN No:

#### 19. WHOM TO CONTACT FOR ANY QUERIES?

- Contact Toll Free number 1800 425 0018/1800 103 0018 to talk to the call agents for clarifications just by tapping on the phone icon under “contact us”.

#### 20. WHEN HANDSET IS CHANGED, WHAT SHOULD BE DONE?

- Login to application → Go to Profile → Click De-Register
- After successful deregistration go for Fresh Registration

### **21. WHEN THE MOBILE NUMBER IS CHANGED. WHAT IS TO BE DONE?**

• Whenever users changes the mobile number, they should update the same in their account in CBS by visiting their branch. Once branch updates the new mobile number in CBS, it is the responsibility of the user to deregister through Login to application → Go to Profile → Click De-Register from the Mobile Banking and afresh.

### **22. IF MOBILE HANDSET IS LOST, WHETHER THE FINDER CAN DO MOBILE BANKING. WHAT PRECAUTIONS ARE REQUIRED TO BE TAKEN?**

• The finder of mobile handset would not be able to put through the transactions unless they know the Passcode and MPIN.

• Users should not share their Passcode and MPIN and ATM card credentials to anybody. The same needs to be kept confidential for self-guarding from fraudsters.

### **23. WHAT IS MMID AND HOW TO GENERATE MMID?**

• MMID is Mobile Money Identifier.

• Those user who wishes to Send or Received Money through MMID instead of Combination of Account Number + IFSC. They generate MMID and same received through SMS in register mobile number.

• For Generation of MMID Login to App → Services → Non-Financial Services → Get MMID → Select Appropriate Account and Proceed → Get MMID

### **24. IF MMID IS FORGOTTEN, HOW TO RETRIEVE IT?**

• Login to App → Services → Non-Financial Services → Get MMID → Select Appropriate Account and Proceed → Get MMID

### **25. WHAT IS CHEQUE BOOK REQUEST? HOW WILL I RECEIVE MY CHEQUE BOOK?**

• Login to App → Services → Non-Financial Services → Cheque Book Request → Select Appropriate Account and Proceed → Get Cheque Book

• The request will be processed by the concerned Branch and the new cheque book will be dispatched to user's address updated in CBS.

## 22. CAN I HAVE SAME NICKNAMES FOR TWO BENEFICIARIES?

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