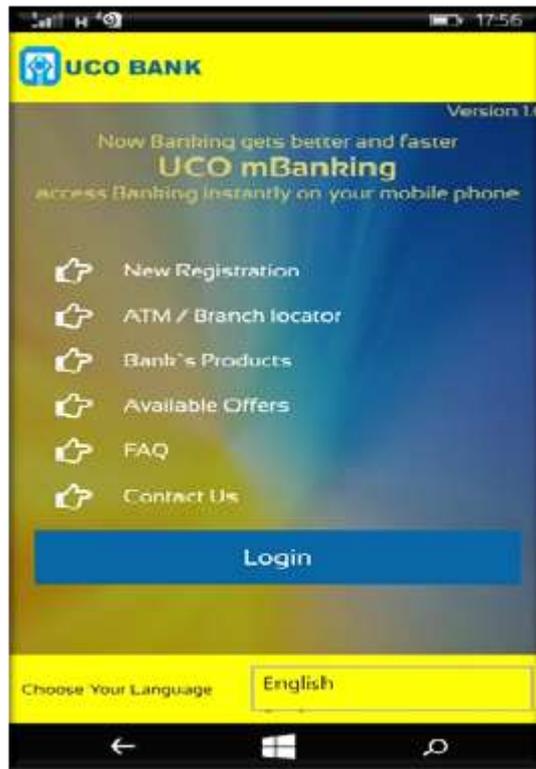


UCO Mobile Banking – Introduction, Terms & Conditions, Facility



1. Introduction to Uco M-Banking

UCO mBanking is a mobile banking solution that allows you to access your account using a mobile device. It is a convenient menu driven application, where you can view account related information, transfer funds, pay bills and much more. UCO mBanking features reflect our on-going commitment to offering the latest banking services to our customers. With UCO mBanking you have access to all the online banking features you expect plus more, including increased online security with two factor authentication system.

2. Salient Feature

- **View**
 - i. Balance Inquiry
 - ii. Account Statement
 - iii. View/Generate MMID
 - iv. Branch & ATM Locator
 - v. Product & offer information
- **Money Transaction**
 - i. Fund Transfer within Bank.
 - ii. Fund Transfer outside Bank through NEFT/RTGS.

- iii. Fund Transfer outside Bank through IMPS.
- iv. Make Bill Payments.
- v. Mobile recharge etc.

➤ **Request Processing**

- i. Term Deposit a/c opening.
- ii. RD Opening.
- iii. Debit Card Hot Listing.
- iv. eBanking blocking.
- v. Aadhar Seeding.
- vi. Cheque Status.
- vii. Stop Cheque.
- viii. Revoke Cheque.
- ix. Standing Instruction creation.
- x. Scheduling of fund transfer.

3. Terms and Conditions for Mobile Banking Service

3.1 Definitions

The following words and expressions shall have the corresponding meanings wherever appropriate:

- Account', shall mean an account with the Bank in which a request for availing the Mobile Banking Service has been registered or re-registered with the Bank,
- Customer' means the holder of an Account in UCO BANK
- MPIN' shall mean the Personal Identification Number (Login password) for the Mobile Banking Service.
- TPIN' shall mean the Personal Identification Number (Transaction password) for the Mobile Banking Service.
- 'MBS' shall mean Mobile Banking Service of the Bank and includes the service over the application/USSD/WAP/SMS Banking.
- USSD' shall mean Unstructured Supplementary Service Data.
- Bank' shall mean UCO Bank or any successor or assign of it.

3.2 Applicability of Terms and Conditions

- Facility' shall mean Mobile Banking facility provided to the Customer including IMPS contained in clause 11
- Mobile phone means the handset and SIM card along with the accessories and necessary software for GSM phones and handsets and software for CDMA phones, which is owned by the mobile subscriber.
- Mobile phone number shall mean the mobile number that has been used by the customer to register for the facility.
- Application' shall mean the Bank's Mobile Banking application which will be downloaded onto the mobile phone of the Customer.
- UCO mBanking i.e. Mobile Banking Services means the services or facilities granted by the bank to access information relating to the savings/current or

any such eligible account of the customer and usage of products and/or services as may be made available on mobile phone by the bank from time to time.

- IMPS means Immediate Payment service offered by the bank to its customers who are eligible for Mobile Banking Services offered by the bank and who are agreeable to the terms and conditions of mobile banking set out herein.
- WAP means Wireless Application Protocol.
- Bank's website means www.ucobank.com
- SMS Banking means a service that allows Customers to access their account information via Mobile phone using SMS messaging.

No Customer is entitled to use the MBS without understanding and agreeing to the Terms and Conditions for Mobile Banking Service. By using the MBS, the Customers thereby agree and consent to these Terms and Conditions, which form the contract between the Customer and Bank. MBS shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any Account of the Customer and/or the respective product or the service provided by the Bank unless otherwise specifically stated.

3.3 General Business Rules Governing Mobile Banking Service

The following Business rules will apply to the MBS:

Business Rules:

Type of Payments	Application Based/ WAP Based	NUUP Channel
Fund Transfer/ Third Party Transfer / NEFT / RTGS / IMPS / Bill Payment/Other Services	Daily Limit (INR)	Daily Limit (INR)
Quick Payment (Without Beneficiary Registration)	50,000	5,000
Beneficiary Payment	2,00,000	NA
Self linked Account of the customer	5,00,000	NA

For Application/WAP Based channel, overall Daily limit for third party transfer/NEFT/RTGS/IMPS/Bill Payment/Other services will be Rs. 2,00,000/-

- **Note: These figures are only indicative and may undergo change if deemed necessary by the Bank)**

- Entering the wrong MPIN thrice will block the MBS to the Account for the day and two such consecutive blockages will de - activate the Facility and the Customer should re register for the services as per the procedure laid down for the same.
- Any change in the business rules of any of the processes will be notified on Bank's website www.ucobank.com, which will be construed as sufficient notice to the Customer.
- The Customers are bound to advise the Bank separately, of any change in the mode of operation in an Account so that necessary changes should be carried out in Mobile Banking Services.
- The final discretion to offer this Mobile Banking Services to a customer rests with the Bank and if the bank decides, may withdraw such a facility any time without notice and without giving any reasons.
- Offering IMPS to its customers is the sole discretion of the bank, customer to whom IMPS service is provided by the bank should have the Beneficiary's mobile number and his Mobile Money Identifier (MMID) (7 digit code) or any means/method of fund transfer as decided by the RBI/NPCI or the bank.
- The Bank may suspend the Facility, if the same has not been accessed by the Customer for three months or more. If the Facility has not been accessed for six months or more, the same may be cancelled.
- The Customer can request for termination of the Facility by sending appropriate message through the mobile banking application on the handset or through choosing the option "De Registration" when the service is availed through USSD or by de-registering at UCO BANK Group ATM/ Home branch of the primary account enabled for MBS. The Customer shall remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request by the Bank. It shall be the Bank's endeavour to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the Customer. The facility may be suspended for any maintenance or repair work for any breakdown in the Hardware/ Software of MBS, any emergency or security reasons without prior notice and the bank shall not be responsible if such an action has to be taken for reasons of security or emergency.
- The services offered under the Facility will be automatically terminated if the primary account linked for the Mobile Banking Services is closed. The Bank may also terminate or suspend the services under the Facility without prior notice if the Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice of the Bank.

3.4 Usage of Facility

By accepting the terms and conditions on the mobile phone while registering for the facility, the Customer:

- Agrees to use the MBS for financial and non-financial transactions offered by the Bank from time to time.
- Also irrevocably authorizes the Bank to debit the Accounts which have been enabled for MBS for all transactions/services undertaken by using MPIN.
- Authorizes the Bank to map the account number and Mobile Phone Number for the smooth operation of MBS offered by Bank and to preserve the mapping record in its own server or server of any other third party and to use such data at its discretion for providing/enhancing further banking/technology products that it may offer.
- Agrees that he/ she is aware and accepts that MBS offered by the Bank will enable him/her to transact using MPIN within the limit prescribed by the Bank and will be deemed as confide transaction.
- Agrees that the transactions originated using the mobile phones are non-retractable as these are instantaneous/real time.
- Understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
- Agrees to use the facility properly and validly registered in his/her name only with the Mobile Service Provider and undertakes to use the Facility only through Mobile Phone Number which has been used to register for the Facility.
- Agrees that while the Information Technology Act,2000 prescribes that a subscriber can authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the Customer by using Mobile Number, MPIN or any other method decided at the discretion of the Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the Customer and hence the Customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to the Bank.

3.5 Others

- The Customer shall be required to acquaint himself/herself with the process for using the facility and that he/she shall be responsible for any error made while using the Facility.
- The Bank reserves the right to decide what services may be offered. Additions / deletions to the services offered under the facility are at its sole discretion.
- The instructions of the Customer shall be effected only after authentication under his/her USER ID and MPIN or through any other mode of verification as stipulated at the discretion of the Bank.
- While it shall be the endeavour of the Bank to carry out the instructions received from the Customers promptly, it shall not be responsible for the delay / failure in carrying out the instructions due to any reasons whatsoever including failure of operational system or due to any requirement of law. The Customer expressly authorizes the Bank to access his/her account information required for offering the services under the facility and also to

share the information regarding his/ her accounts with the service provider/ third party as may be required to provide the services under the Facility.

- The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- The Customer understands that the Bank may send "rejection" or "cannot process" the request messages for the service request(s) sent by the Customer which could not be executed for any reason.
- The Bank shall make all reasonable efforts to ensure that the Customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of confidential Customer information for reasons beyond its control or by action of any third party.
- The Customer expressly authorizes the Bank to carry out all requests/ transactions purporting to have been received from his/ her mobile phone and authenticated with his / her MPIN. In the case of payment facilities like fund transfer, mobile top up etc. The customer shall be deemed to have expressly authorised the Bank to make the payment when a request is received from him / her.
- It is the responsibility of the Customer to advise the Bank of any change in his mobile number or loss / theft of mobile phone by adopting the procedure laid down by the Bank for the purpose.
- The Telecom Service provider of the customer may levy charges for each SMS / dial / GPRS and the Bank is not liable for any dispute that will arise between such telecom service provider and the Customer.

3.6 Fee structure for the Facility

The Bank reserves the right to charge the Customer a fee for the use of the services provided under the Facility and change the fee structure at its discretion. Display of such charges on Bank's websites would serve as sufficient notice and the same is binding on the customer.

3.7 Accuracy of Information

- It is the responsibility of the Customer to provide correct information to the Bank through the use of the Facility or any other method. In case of any discrepancy in this information, the Customer understands that the Bank will not be in any way responsible for action taken based on the information. The Bank will endeavour to correct the error promptly wherever possible on a best effort basis, if the customer reports such error in information.
- The Customer understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that will occur due to reasons beyond the control of the Bank.
- The Customer accepts that the Bank shall not be responsible for any errors which will occur in spite of the steps taken by the Bank to ensure the accuracy of the information and shall not have any claim against the Bank in an event of any loss / damage suffered as a consequence of an information provided by the Bank found to be not correct.

3.8 Responsibilities and obligations of the Customer

- The Customer will be responsible for all transactions, including, unauthorized/ erroneous / wrong / incorrect / mistaken / false transactions made through the use of his / her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him / her. The Customer will be responsible for the loss/damage, if any suffered in respect of all such transactions.
- The Customer shall take all possible steps to ensure that the Application and his/her mobile phone are not shared with anyone and shall take immediate action to de-register from MBS as per procedure laid down in case of misuse/ theft/loss of the mobile phone or SIM card.
- The Customer will use the services offered under the Facility using the MPIN in accordance with the procedure as laid down by the Bank from time to time, including the terms and conditions contained herein.
- The Customer shall keep the application password and MPIN confidential and will not disclose these to any other person or will not record them in a way that would compromise the confidentiality of the same or the security of the service.
- It will be the responsibility of the Customer to notify the Bank immediately if he/ she suspect the misuse of the MPIN. He will also immediately initiate the necessary steps to change his MPIN.
- If the mobile phone or SIM is lost, the user must immediately take action to de-register from Mobile Banking Services (MBS) at any UCO BANK branch.
- The Customer accepts that any valid transaction originating from the registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the MPIN is duly and legally authorized by the Customer.
- The Customer shall keep himself/herself updated with regard to any information/ modification relating to the services offered under the Facility which would be publicized on the Bank's websites and at the branches and would be responsible for taking note of / compliance of such information/ modifications in making use of the Facility.
- The Customer shall be liable for all loss or breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank within a reasonable time about any unauthorized access in the account.
- The Customer shall be liable and responsible for all legal compliance and adherence of all commercial terms and conditions in respect of the mobile connection/SIM card/mobile phone through which the facility is availed and the Bank does not accept/ acknowledge any responsibility in this regard.
- It is the responsibility of the Customer to notify the Bank, about any change in mode of operation, through a separate communication, making a specific reference to the MBS availed. It is also the responsibility of the Customer to notify the Bank, any other change in the operation of the account which will otherwise make the account ineligible for the MBS. Any

failure on the part of the Customer to advise the Bank separately shall continue to bind all the account holders, jointly and severally for the transactions through this Facility.

3.9 Disclaimer

A. The Bank, when acting in good faith, shall be absolved of any liability in case:

- The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
- There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Facility which are beyond the control of the Bank.
- There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.
- There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that the
- Bank makes no warranty as to the quality of the service provided by any such provider.

B. The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.

C. The Bank will not be responsible if the Application is not compatible with/ does not work on the mobile handset of the Customer.

3.10 Indemnity

In consideration of the Bank providing the Facility, the Customer agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out

of or in connection with any services provided to the Customer pursuant hereto. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/instructions/triggers given by the Customer or breach of confidentiality.

UCO BANK mBanking Service – Eligibility, Registration Process, & How to Use



1. Eligibility for availing UCO Mobile Banking (UCO mBanking)

Any Active Account Holder of the Bank is eligible for UCO mBanking. However Transaction facility will be available only in SB, CA, CC-110(CC against Bank's deposit) and Staff OD Account Type with mode of Operation as Self, Either or Survivor, Former or Survivor, Anyone or Survivor, Proprietorship and Individual borrower (In case of Staff OD only). Other customer can view the account details and take account statements.

Mobile Banking will be available for Minor (age of 10 years and above) subject to per transaction limit of Rs. 5000 and per day limit prescribed for Minor Accounts Type. For this purpose, the minor account should be opened in scheme code SB135 (Smart Kid). Service will not be available for Illiterate, Deceased, Inoperative, HUF, Club, Society & Association etc.

For availing UCO mBanking services, it is mandatory that valid Indian mobile number is available in customer profile. Mobile Banking is not available on International Mobile numbers. Also, the mobile Banking transactions are not allowed in NRE/NRO accounts. It is desirable that email id of the customer is feed in customer profile, since many facilities such as Account Statement, FD/RD Account Creations are linked with email ID.

After registration of Mobile Banking, All the Accounts of the customer available in the customer ID will be linked to mBanking Profile of the customer. If there is any change in profile of the customer (such as Mobile number or email id, it will be updated in Mobile Banking by next day. However, facility of refreshing the details has been provided in the application. After refreshing the details, updated details of account will be available in mBanking profile of the customer.

Joint Account holders can register separately for Mobile Banking. Joints Accounts will be available in the profile of all account holders, however the transaction facility will be available on the basis of mode of operations as mentioned above.

2. Process of Registration:-

- **Registration through Mobile Application:-** Download UCO Bank mobile application from *mobile play store*. After downloading the application, customer can register using the option **New Registration**. System will be asked to submit mobile number to check whether customer is already registered for Mobile Banking. If the number is not registered, then on next page Account number, detail of any one transaction (Credit or Debit) from last five transactions and type of transaction is to be submitted by the customer. After successful validation of the details submitted, Customer ID of the customer will be shown. In case of Joint Accounts, customer ID of all account holders will be shown. After selecting the appropriate customer ID, One Time Password (OTP) will be sent on registered mobile number of the customer in CBS. After submission of correct OTP, customer is required to enter the details of debit card, expiry date and PIN (Debit Card PIN). After validating the debit card details, customer will be asked to feed their Login (MPIN) and transaction (TPIN) PIN. After successful registration, customer may login to the application.
- **Registration through Bank's Website:-** Customer may register online on Bank's Website www.ucobank.com Customer is required to enter Account number and details of any one transaction out of last five transactions. After submitting the details, it will be checked that whether customer is already registered or not. If not registered and after successful validation in CBS, One Time Password is sent on registered Mobile number. After submitting correct OTP, customer is required to enter Debit Card number, expiry date and PIN (Debit Card PIN). After successful validation of debit card details customer will be required to

enter Login PIN (MPIN) and Transaction PIN (TPIN). After entering the details, registration is complete.

 **Note:** For registration through Mobile Application or through Website, it is mandatory that active Debit Card is issued in the account of the customer and the card is used at least once in any ATM.

- **Registration through Branch:**- Alternatively, a customer can submit the request for registration in any UCO Bank branch. After verification of customer details, branch will register the customer accordingly. After successful registration MPIN and TPIN will be sent to customer's registered mobile number. At the first instance of login using MPIN sent by Bank, system will force the user to change the MPIN and TPIN.

 **Note** The process of registration in all three cases will be on real time basis. After registration, two PIN (MPIN and TPIN) will be generated for customer. In case of registration through Branch, both PIN will be sent through SMS. In case of registration through Bank's Website or Mobile Application, PINs will be entered by the customer at the time of registration.

3. **Reset of PIN (MPIN & TPIN)**

Password reset option is provided under "**Settings**" option after logging in to application. Customer may change the PIN (MPIN & TPIN) any time. However, if user has forgotten his PINs, reset may be done by using any one of the options given below:-

- **PIN reset through Mobile Banking Application:**- For PIN reset through Mobile Banking Application, the option of Forgot MPIN is available in application on Login page. Customer needs to enter account details and any one transaction details out of last five transactions. After the successful validation of the information provided, One Time Password will be sent on the registered Mobile Number. After successful validation of OTP, customer needs to submit debit card number, expiry date and PIN (Debit Card PIN). After validation of debit card, option of reset PINs will be provided to customer.
- **PIN reset through Branch:**-Password reset of the mobile Banking user may also be carried out by branches. After completion of reset process by Branch both PIN (Login and Transaction) of the customer will be changed by the system on real time basis and new PINs will be sent as SMS on registered mobile number. At the time of login using PIN received through SMS, system will force the user to change the PINs.

4. Introduction of 2nd Factor of Authentication

One Time Password (OTP) is being introduced as 2nd Factor Authentication. OTP is mandatory at the time of Login. Once logged in, for any funds transfer, bill payment or recharge TPIN will be required.

5. Introduction to IMPS (Immediate Payment System) and its advantages

Immediate Payment System (IMPS) is a new service that is set to revolutionize the retail money payment sector in India. We take the pride to announce that UCO Bank has already joined the revolution since 23rd July 2011. All the registered Consumers will now be able to transfer money instantly from their accounts to any other account in the country using their cell phones via IMPS.

IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS facilitate customers to use mobile instruments as a channel for accessing their bank accounts and put high interbank fund transfers in a secured manner with immediate confirmation features. Customer need to have mobile number linked with his account and a MMID or customers can also send the money to other banks using the account number of beneficiary customer & IFSC of the beneficiary bank.

Mobile Money Identifier (MMID) is a unique seven digit identifier linked with every saving or current account. To transfer fund to any person, customer required to know his mobile number and MMID.

6. Syncing of Customer Data with Finacle

In case of any change in the customer data such as mobile number, email ID address etc., the changes will be reflected in Mobile Banking on next working day. In case of opening of any new account, same will be available in Mobile Banking at next login time. However, option of sync/refresh is given in “My Accounts”  for immediate reflection of new accounts under Mobile Banking application.

7. Availability of Mobile Banking in Multiple Languages:

Currently, Mobile Banking is available in English and Hindi. The application will be launched in different Indian regional languages also. To select the language, option “Choose Your Language” is available on main page. User may select the language of the choice and Mobile Banking will be available in the selected language.

8. Login:

After selecting Login option, name of the customer will be shown on the application. After entering Login PIN (MPIN), OTP will be sent on registered

mobile number. After submitting correct OTP, user will be allowed to do the transactions. At the time of transactions, Transaction PIN (TPIN) will be required.

9. Change User:-

If another user wishes to login on same mobile set, the option of Change user is provided in application. To change the user, registered mobile number of the new user is to be given. System will fetch the details of customer registered with given mobile number. After selecting the customer ID, the user name will be changed to new one and the process of login through MPIN and OTP will continue.

10. Channel to access Mobile Banking

New Mobile Banking Application will be available through following channels:-

- Mobile Application
- NUUP
- Wireless Access Protocol (WAP) Based - msite

Currently mobile Banking is available through Mobile Application and WAP channel. The NUUP channel will be introduced at later stage. After implementing the same, communication will be sent to branches along with the details of procedure.

How to Use UCO mbanking Service?

11. Services Offered through UCO mBanking Application:-

Under the New Mobile Banking Application, various new facilities are being provided. Short description of the facilities available is being given below:

11.1 Information & Enquiry:

This page is available before login. Following services are available under information & enquiry options:

1. New Registration.
2. ATM / Branch Locator (GPS and Map based search)
3. Bank's Products
4. Available Offers
5. FAQ
6. Contact us

11.2 Banking:

Under this Service following options will be available:

➤ **My Accounts:-**

- Balance Enquiry for all accounts (SB/CA/OD/CC/PPF/TD/Loan) linked with the registered customer ID.
- Mini Statement for last 10 transactions
- Account Statement

Now customer can check the Account Statement between any two dates using Mobile Banking Application. User may select the Account (SB/CA/OD/CC/Loan/RD/PPF) linked with the customer ID from the list. User may also opt for PDF copy of the Account Statement which will be sent on registered email ID.

11.3 Fund Transfer

➤ **Within Bank**

○ **Transfer to Self-linked Account of same customer**

Customer will get the option to transfer fund within its own accounts. The list of accounts will be based on the customer id. However the account for debit will be based on the valid mode of operations (Self/E or S/F or S/Proprietorship as mentioned above). Customer may also schedule the transaction for any future date. The amount will be transferred at 09:00 AM on scheduled date.

○ **Transfer Within Bank to third Party**

Customer can transfer funds to any of the UCO Bank Account using mobile banking service. Customer may also schedule the transaction for any future date. The amount will be transferred at 09:00 AM on scheduled date.

○ **Transfer to loan accounts**

Customer can transfer funds to his/her own loan accounts using the mobile banking service.

○ **Transfer to RD accounts**

Customers can transfer funds to their RD accounts, however it has to be ensured that amount being transferred is multiple of the RD instalment amount.

○ **Transfer to PPF accounts**

Before making transfer to PPF account, PPF account has to be linked to customer ID. For this purpose customer has to visit UCO Bank Branch for making request for the same. Once branch does the linking of PPF account on customer request, customer may transfer the fund to PPF Account. However system will allow transfer of fund to PPF account after validating following conditions:-

- Deposit amount :- Between Rs. 500 to Rs.1,50,000.
- No of Transactions in a year should not cross twelve (12).
- Status of account should be active or extended. Transfer will not be allowed in Dormant, Inactive or Closed Account.

➤ **Other Bank Fund transfer:**

Customer can make a transfer to other Bank's Account. For this purpose three options are available under **Banking->Fund Transfer- Other Bank.**

- **NEFT:-**User can initiate NEFT transfer from Mobile Banking. Server will receive the online request from customer and shall push the same to CBS for

creating transaction. This transaction will be processed in next Batch of NEFT transaction.

The NEFT Transaction will be processed within the stipulated timelines.

However, scheduling option is also available and customer can schedule the transaction on any date other than holiday. The transaction will be initiated at 09:00 AM on scheduled date. **There is no limit on fund transfer through NEFT.** However, the limit of Mobile Banking will be applicable.

- **RTGS Transfer:-** User can initiate RTGS Transfer using Mobile Banking. However, the transaction will be allowed only for fund transfer of Rs. Two Lac. The transaction will be pushed to CBS for processing and will be credited to the account in other Bank on real time basis. **The RTGS Transaction will be processed within the stipulated timelines.** However, scheduling option is also available and customer can schedule the transaction on any date other than holiday. The transaction will be initiated at 09:00 AM on scheduled date.

- **24 X 7 Transfer**

Fund transfer to other Bank is also available under 24 X7 transfer option under Fund Transfer to other Bank. This option is powered by IMPS facility of NPCI.

➤ **IMPS (Immediate Payment Service)**

IMPS is emerging as most preferred option for interbank fund transfers. Bank has introduced the facility in full-fledged way for its customers. Following Services will be available through IMPS:-

- IMPS P2P (Mobile to Mobile using mobile number and MMID (Mobile Money Identifier))
- IMPS P2A (Mobile to Account using IFSC and Account No.)
- IMPS P2U (Mobile to Aadhar using Aadhar number)
- IMPS P2M (Mobile to Merchant payment)

- **IMPS P2P:-**For fund transfer through IMPS P2P, it is necessary that beneficiary is also registered for Mobile Banking of any Bank and possessing a valid MMID. For IMPS P2P transaction, customer has to select the debit account, enter the mobile number and MMID of beneficiary and amount to be transferred. After submitting these details, Transaction PIN (TPIN) to be entered. After successful submission of TPIN, customer account will be debited in CBS and details will be sent to NPCI for onward submission to beneficiary Bank. The account linked with the Mobile number and MMID combination in beneficiary Bank will be credited on real time basis. Customer will also receive the confirmation on the registered mobile number. In case of incorrect MMID, the transaction will be declined by

beneficiary Bank and reversal entry will be passed in CBS and customer account will be credited back by the system.

- **IMPS P2A:**-For fund transfer through IMPS P2A, customer has to select the debit account, enter the account number and IFSC of the beneficiary. After successful submission of these details and after TPIN verification, customer's selected account in CBS will be debited and transaction will be sent to NPCI for onward submission to beneficiary Bank. The account of the beneficiary will be credited on real time basis. In case of incorrect account number, reversal entry will be passed and customers account will be credited. Customer will also receive the confirmation on registered mobile number.
- **IMPS P2U:- Fund transfer through Aadhar number,** customer has to select the debit account, enter the Aadhar number of the beneficiary. After successful submission of these details and after TPIN verification, customer's selected account in CBS will be debited and transaction will be sent to NPCI. NPCI will fetch the account details linked with the given Aadhar number and send the details to beneficiary Bank. The account of the beneficiary will be credited on real time basis. In case of Aadhar number/Aadhar not mapped to any account, transaction will be declined by NPCI and reversal entry will be passed and customers account will be credited. Customer will also receive the confirmation on registered mobile number.

+ Note: In case Aadhar number is seeded in multiple accounts in different Banks, the latest seeded account will be considered by NPCI for sending the details to beneficiary Bank.

- **IMPS P2M:-** IMPS P2M is used to make payment to merchant for any business transaction. Customer has to enter the mobile number and MMID of the merchant and process is similar that of IMPS P2P. In case of IMPS P2M, the remarks column is mandatory as the additional information is passed in remarks field, based on which merchants credit the amount in respective account. The user may contact the Merchant for details to be entered in Remarks column.

+ Note: Under IMPS, Two types of payments is available- 'Quick Payment' & 'Registered beneficiary Payment'. Quick payment may be used for one time transfer, however for frequent fund transfer, it is advised that beneficiary to be registered.

- **Generate MMID** Creation/Deleting/View of MMID, option is available in IMPS option. Separate MMID is generated for each account. The combination of Mobile number and MMID is used to identify the account number. MMID is used for **IMPS P2P** transactions.

14 Bill Payments and Recharge:-

With the introduction of the New Mobile Banking, the facility of Bill Payment is being introduced. Under the Bill Payments and Recharge, following options are available:-

- Recharges.
 - Bill Payment.
 - Manage Biller.
- **Recharges:-** This option may be used for recharge different mobiles, data card and DTH. Customer has to select service provider from the list, enter the number and submit the request. After validation of transaction PIN, customer account will be debited and recharge will be done on real time basis.
 - **Bill Payments:-** Customer can use the option to pay the various bills such as Utility Bills, Electricity Bills, Landline/Postpaid Mobile Bills, Payment of Credit Cards, Insurance Instalment Payments, Mutual Fund monthly instalments, subscription/Donation payments etc.

For Payment of Bills, customer needs to register the biller under **Manage Biller** option. After registration, the pending bill will be shown under manage biller and **View and Pay Bill** option from next billing cycle. Customer can see the pending bill and also make the payment.

If bill is not generated/not available in view and pay option, customer can pay the ad-hoc bill by using **Instant Bill Payment** option. Under this option, customer can select the biller from the list, enter the amount and make the payment.

At the time of bill payments, customer account will be debited and collection account in the name of "**M/S India ideas.com – Mobile Banking Collection A/c**" A/c No 00030210005477, opened at Mumbai Main branch (0003) will be credited. Reconciliation of the transactions will be done on next working day. In case of failure of any transactions, the debited amount will be refunded to the customer's account.

15 Ticketing:-

With the introduction of New Mobile Banking Application, Bank is introducing the ticket booking services. Following services will be available under Ticketing option:-

- Air Ticket Booking
- Hotel Booking
- Bus Ticket Booking

Bank has tied up with M/S GOIBIBO to provide above services.

Under the menu, customer can book the tickets/Hotel, check the status of booking and cancel the bookings. At the time of ticket (Air/Bus) booking customer will be given the option to select departure and destination stations, date of journey, number of passengers etc. After entering the above mentioned details, list of flights/Buses will be shown to customer. After selection of the flight/Bus and after entering the details of the passengers, system will ask to confirm the transaction PIN (TPIN), after successful verification of the TPIN, customer account will be debited and ticket booking will be confirmed. Customer can also check the status of tickets booked and also will be able to cancel the tickets if desired by the customer. In case of cancellation of flight/Bus, ticket will be automatically cancelled and refund will be processed on next settlement date.

In case of Hotel Booking, Customer has to select the place, check-in and check-out date, number of rooms and number of passengers. After submitting these details, details of the available hotels will be shown. Customer can select the appropriate hotel and continue the booking. After verification of TPIN, customer account in CBS will be debited and booking will be confirmed.

For ticketing services, after debit of the customer account, amount will be credit in the collection account opened in the name of M/s GOIBIBO.com. The reconciliation of the transactions will be done on next working and in case of failure of any transaction, the amount will be credited back to customer account within four working days. In case of Cancellation, the refund amount will be credited to the customer Account within four working days.

The ticketing services will be introduced later. Separate communication will be sent after starting the ticketing services.

16 Requests:-

Under the requests option following facilities are being introduced:-

- Term Deposit opening.
- Recurring Deposit/RDUSS opening.
- Hot list Debit Card.
- eBanking Blocking.
- Cheque Status/Stop Cheque/Revoke Cheque.
- Standing Instruction Creation.
- Standing Instruction Deletion.

❖ Term Deposit (TD) Opening:-

Under the Mobile Banking, customer has option to open new TD account. Customer can select the debit account, type of TD scheme from the dropdown list, deposit amount and deposit period. Based on the selected scheme type, system will check the validity of data entered such as minimum

and maximum amount, period etc. and will show the maturity details such as maturity date and maturity value. If customer wants to continue with opening of RD account, the TPIN has to be entered. After verification of TPIN, TD account will be opened in CBS and fund will be transferred from debit account. The receipt will be sent on registered email id and one SMS containing the account number will be sent on registered mobile number. These TD accounts will not be renewed automatically. After maturity, The TD accounts opened through mobile Banking will be closed and proceeds will be credited to the account by which funding was done.

❖ **Recurring Deposit/RDUSS Account Opening:-**

Customer can also open RD or UCO Showbhagya (RDUSS) Account using Mobile Banking. The process is similar that of TD Account opening. After opening of Account, Receipt will be sent on registered email ID and SMS containing the account number will be sent on registered mobile number.

Under the above options of account opening, system will automatically add preferential rate of interest (Staff, Sr. Citizen, Staff Sr. Citizen) to the customers. However it is necessary that necessary Staff No is properly entered in CUMM for Staff account. Also to provide preferential rate of interest to Sr. Citizen, date of birth should be available in customer profile in CUMM.

Although TD/RD receipts will be treated as valid document, customer may also collect original receipt/Passbook from the base branch under which the account is opened. Branches may issue the FDR receipt or RD/RDUSS passbook to the customer after proper verification of the receipt produced and customer identification.

Currently pre-mature Closure of the FD/RD Account can be done only at the branch. In case of printed receipt, branch has to ensure proper verification of the receipt with data available in Finacle.

RD accounts are not closed automatically in CBS, hence for closure of the RD account, customer has to approach the base branch along with Receipt/Passbook. Branch officials should ensure proper verification of the receipt with data available in Finacle before closing.

❖ **Hot Listing of Debit Card:-**

Under the Mobile Banking Application, the option of debit card hot listing is provided. In case customer wants to hot-list the debit card, the account number has to be selected from the dropdown list. System will fetch the debit card number attached with the account selected from the CBS. After submitting the TPIN, card details will be sent to ATM switch and the debit card will be hot listed immediately. Customer will also receive confirmation of the

same through SMS. However the charges for Hotlisting/Reissue will be applicable as per Bank's extent guidelines.

❖ **eBanking Blocking:-**

Customer can block their eBanking through Mobile Banking using EBanking Blocking Request. After invoking the menu, system will send the customer id to eBanking server. eBanking server will check the status of user id and if it is active, then it will be blocked immediately. In case of non-existence of eBanking user id/ Blocked user id, appropriate message will be displayed.

❖ **Cheque Status:-**

Customers can check the status of any cheque issued in the account. Customer has to select account number, enter cheque number and click on Find Status. System will show the status of the cheque number entered.

❖ **Stop Cheque:-**

Customer can stop any cheque issued in the account if it is not paid. For this Customer has to select account number, enter the starting cheque number and no of leaves to be stopped, based on the request, system will mark the cheque(s) as stopped. Similarly, any stopped cheque can be revoked by using revoke cheque option.

❖ **Standing Instruction Creation:-**

Customer can create Standing instruction (SI) using Mobile Banking. Standing instruction can be created only for the accounts available in same customer ID. Customer has to select From Account number and To Account Number from the list, Select the frequency (Daily/Monthly etc.), Start Date, No of Instalments and Amount. After submitting the details, standing instruction will be created in CBS and SI reference number will be shown in Mobile set. By using the SI, Fund transfer may be scheduled in SB/CA/OD/Loan and RD accounts. However SI cannot be created for PPF Accounts.

❖ **Standing Instruction View/Delete:-**

Any Standing Instruction created through Mobile Banking/eBanking can be deleted by the customer. On clicking the SI View/Delete option, system will show the SIs created through mBanking/ebanking. Customer can select the SI to be deleted and submit the request. System will delete the SI from CBS and message will be displayed to the customer on the mobile set.

17 **Settings:-**

Under the Settings Menu, following options are available:-

- Manage Beneficiary

- Reset PINs
- Update Email Id.

▪ **Manage Beneficiary:-**

For any Beneficiary Transfer (Third Party within Bank, NEFT/RTGS/IMPS etc.) it is necessary that beneficiary is registered in mobile Banking profile. To add beneficiaries, customer has to use manage beneficiary option. Any beneficiary can be added one time by giving his nick name, Name, Mobile number and Email id. After successfully adding the beneficiary, different transfer type such as UCO Bank Account transfer, Other Bank's Account transfer (for NEFT/RTGS/IMPS P2A) and IMPS beneficiary transfer (for P2P, P2U, P2M) may be used to add the beneficiary transfer type. After adding any beneficiary, activation is required. Beneficiary addition can be done after completion of cooling period of 4 hours. If customer presses activate option, then one time Account Activation code will be sent on his registered mobile number. After submitting the activation code, beneficiary transfer type will be activated. The option of deactivation/deletion of beneficiary is also available.

▪ **Reset PINs:-**

It is advisable that MPIN and TPIN is changed on frequent interval. To change the PINs, Reset PINs option is available in Settings Menu.

▪ **Update Email ID:-**

Under the new application, customer may ask for Account statement through email. Similarly, new FD, RD and RDUSS A/c can be opened using mobile Banking various receipts will be sent through email. For this purpose it, is necessary that email id is registered in CBS. Email ID will be fetched from CBS in Mobile Banking profile. However, if email id is not available in CBS or customer wants to receive Statements and receipts in any other email ID, the option of updating email ID is available under settings menu. It may be noted that email id updated through Mobile Banking will not be updated in CBS. Customer may be advised to submit their correct email id in branch for updation in CBS.

With the introduction of new Mobile Application, the old application has been discontinued. The existing customers of old application have been migrated to new application. Existing customers need not use "new registration option", instead they may create new PINs using "Forgot MPIN"" option available in Login Page. Branches may also reset new MPIN and TPIN.

For any query related to UCO mBanking service you can e-mail us on uco.mbanking@ucobank.co.in

*****END*****