

**THE SHIMOGA DISTRICT CO-OPERATIVE
CENTRAL BANK LTD. SHIVAMOGGA**



MOBILE BANKING USER MANUAL

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TOGETHER WE GROW...

1. INTRODUCTION

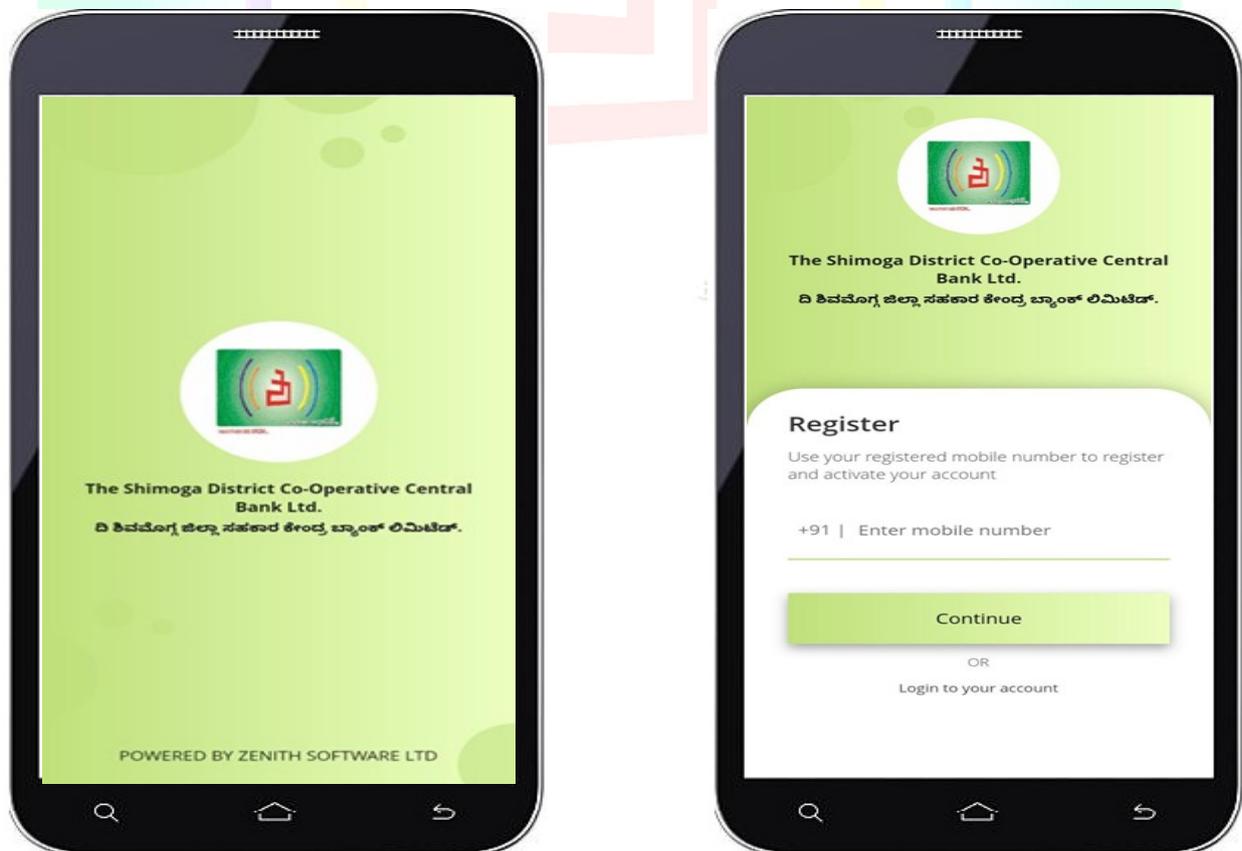
The Mobile Banking is designed in such a way that user/customer can do all activities including registration, activation, account details / statement view, fund transfer, term deposit account opening etc. in the application in his/her mobile handset itself without the need to visit the branch. The following are the key benefits of mobile banking app that provides.

- ❖ Mobile Banking gives customers the ability to manage their money with confidence & convenience
- ❖ Customer has privilege to access his/her account details anytime & anywhere
- ❖ No cost & limit for customer to access his/her account
- ❖ Transform the banking experience
- ❖ Establish brand presence in Google Play stores

2. OBJECTIVE

This user guide is aimed to acquaint the customer in registering, activating and using Shimoga DCC Mobile Banking; the application based mobile Banking service launched by The Shimoga District Co-operative Central Bank Ltd.

3. MOBILE BANKING APPLICATION



4. CUSTOMER REGISTRATION & ACTIVATION:

Customers having Smart Phone and Internet facility can download and install the application on the mobile using Google Play Store or bank web site (www.shimogadccb.com)



Input Registered Mobile No

Step 1

Enter OTP Received

Step 2

Enter New MPIN & Confirm

Step 3

5. PROFILE DETAILS

Customer can update his profile photo after successful login. Profile photo can be updated as when required by the customer. Customer can view his address, registered email id and his last login / access details.



Click on the Photo image

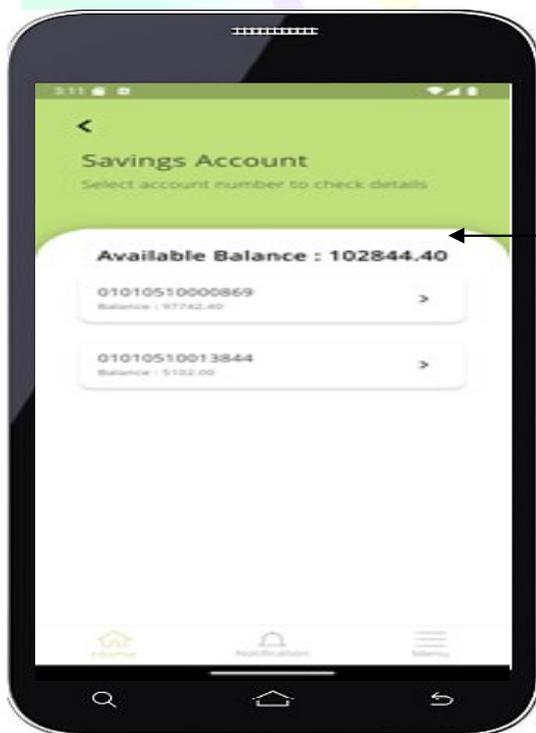
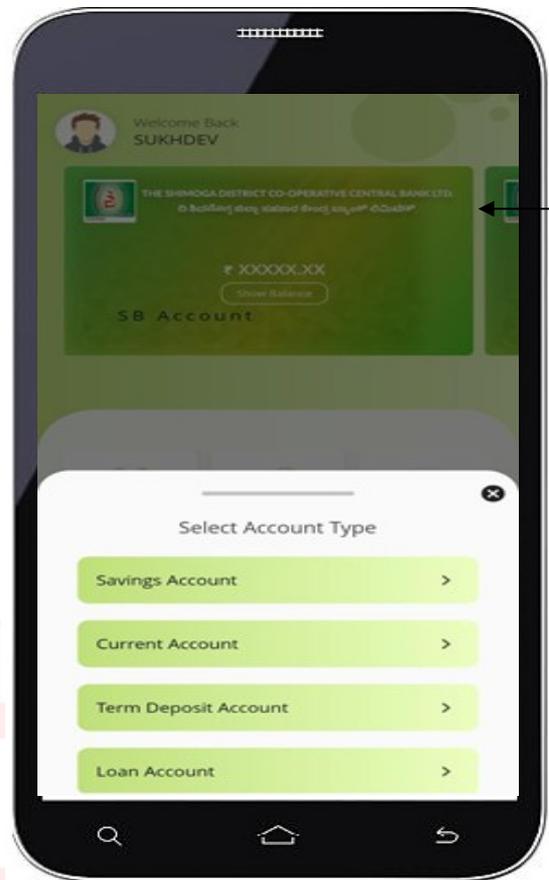
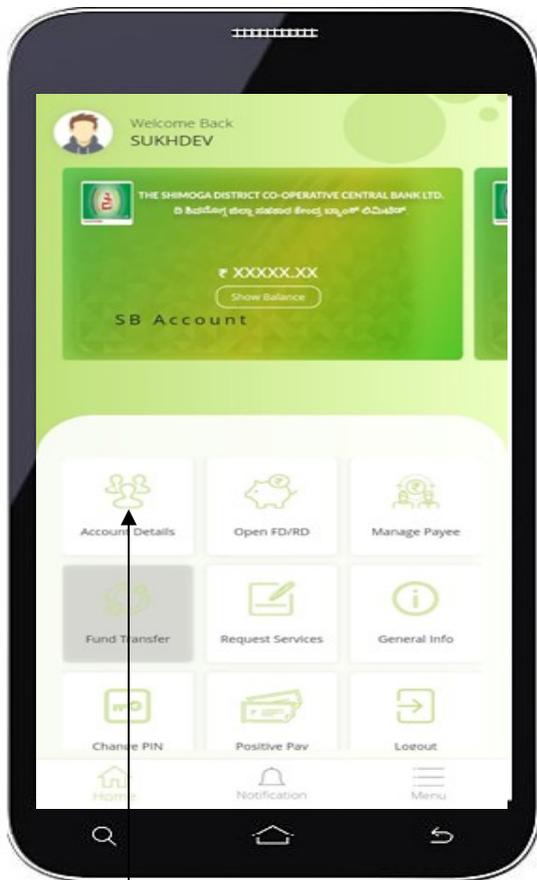
Step 1

Browse/ Take Photo to be updated

Step 2

6. VIEW ACCOUNT DETAILS

On customer login to the mobile app with his credentials, his accounts details can be viewed by clicking account details in homepage.



Click on Account Details to view all type of accounts types held in bank

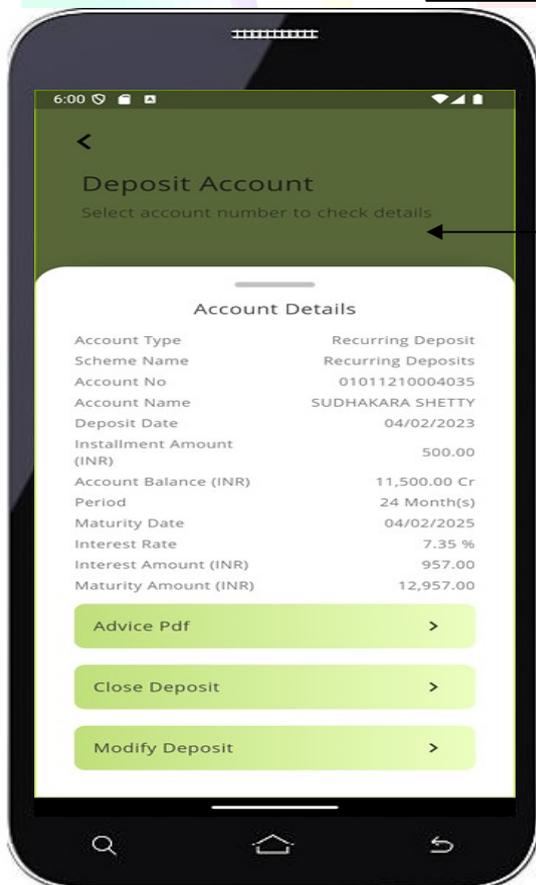
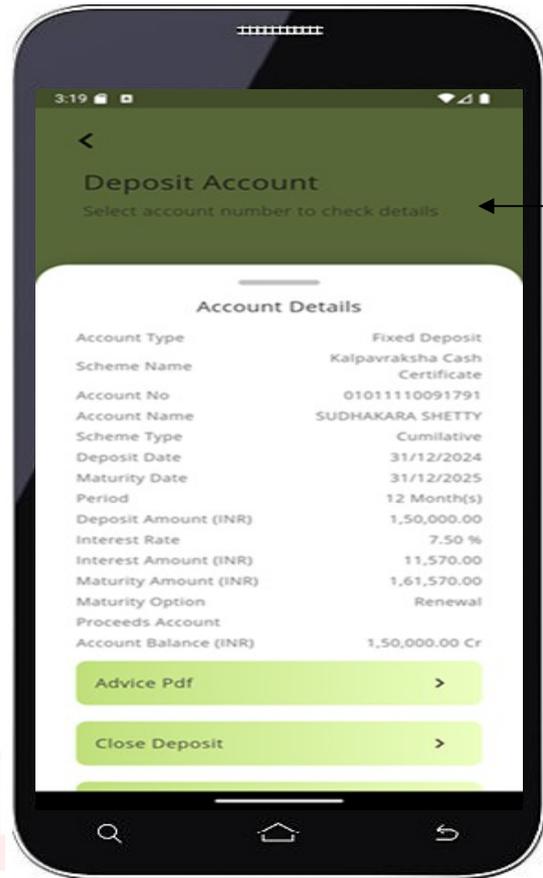
Step 1

Click on type required to list accounts within that type

Step 2

Click on specific account listed to view details

Step 3



CASA Account Details like balances/last 5 transactions and detail statement can be viewed

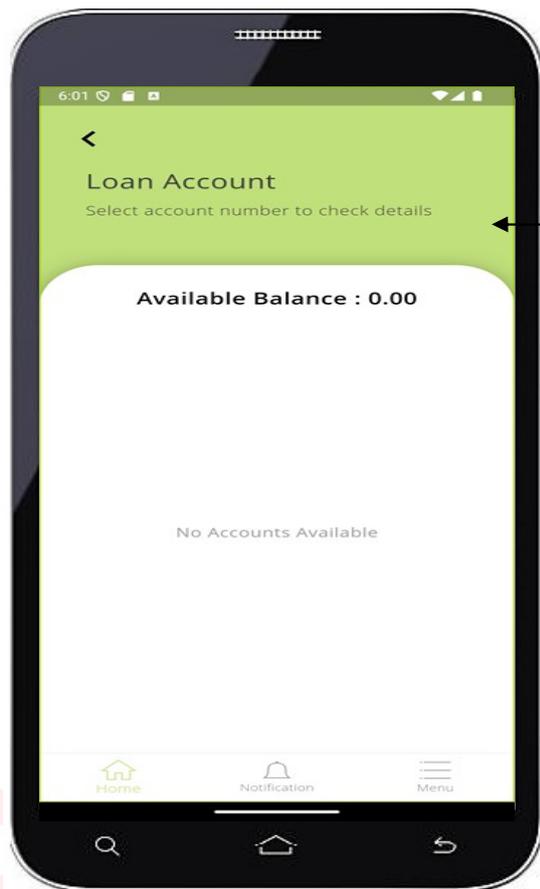
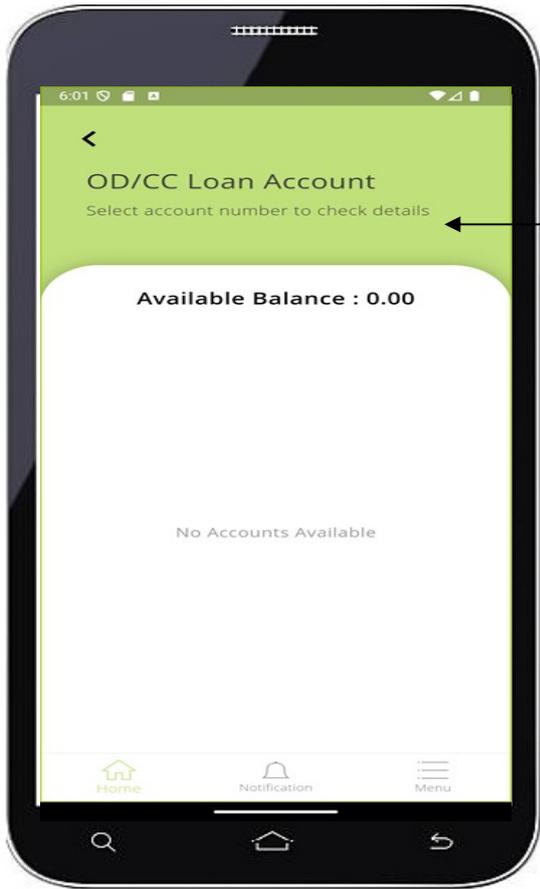
Step 1

Fixed Deposit details can be viewed

Step 2

Recurring Deposit details can be viewed

Step 3



Overdraft Account Details
and last 5 transactions

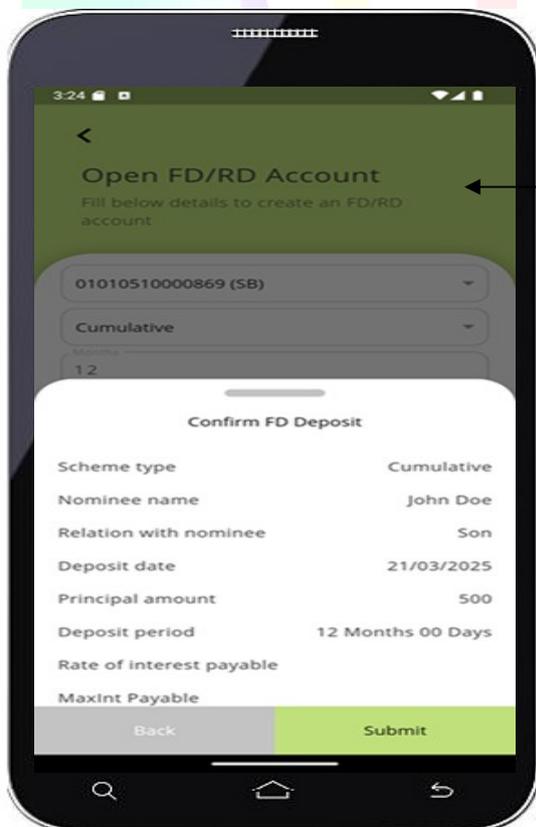
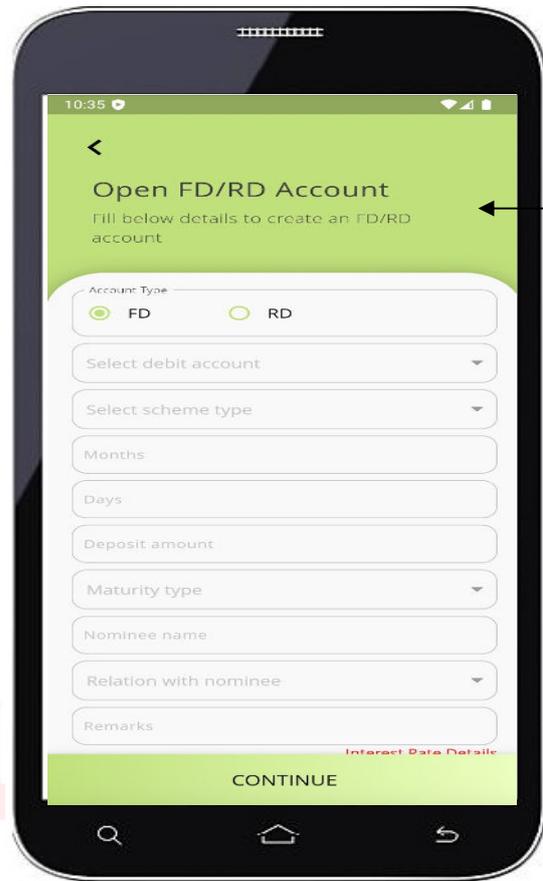
Step 1

Term Loan Account Details
and last 5 transactions

Step 2

TOGETHER WE GROW...

7. OPENING FD/RD ACCOUNTS



Click on Open FD/RD to open FD/RD accounts.

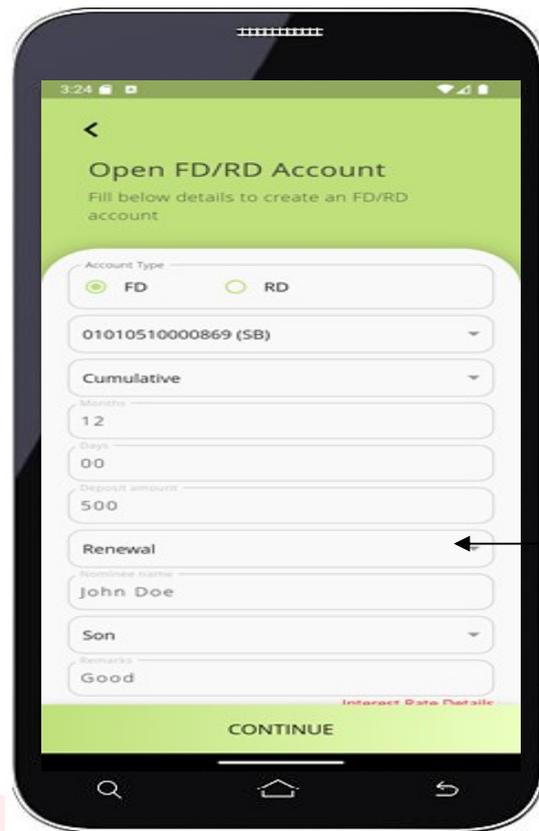
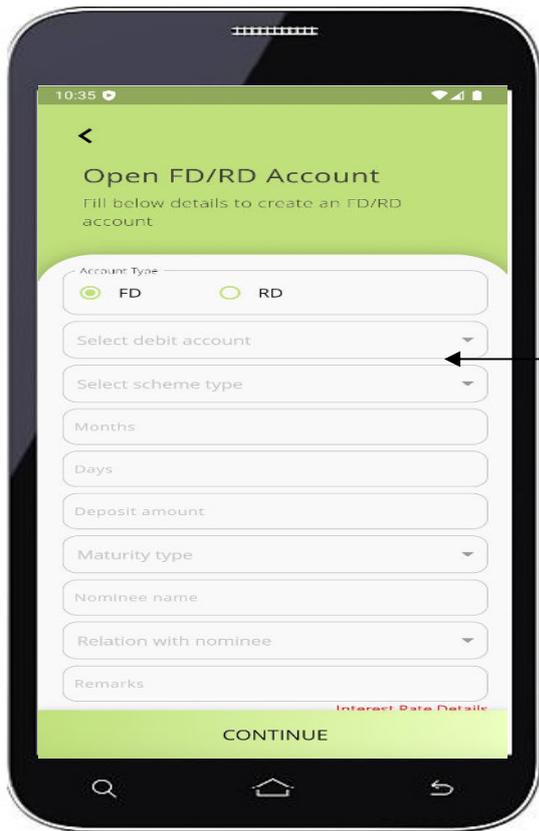
Step 1

Enter type of term deposit, debit account no, principal, period and nominee

Step 2

OTP confirmation as part of final authentication

Step 3



Click on Open FD/RD to open FD/RD accounts. →

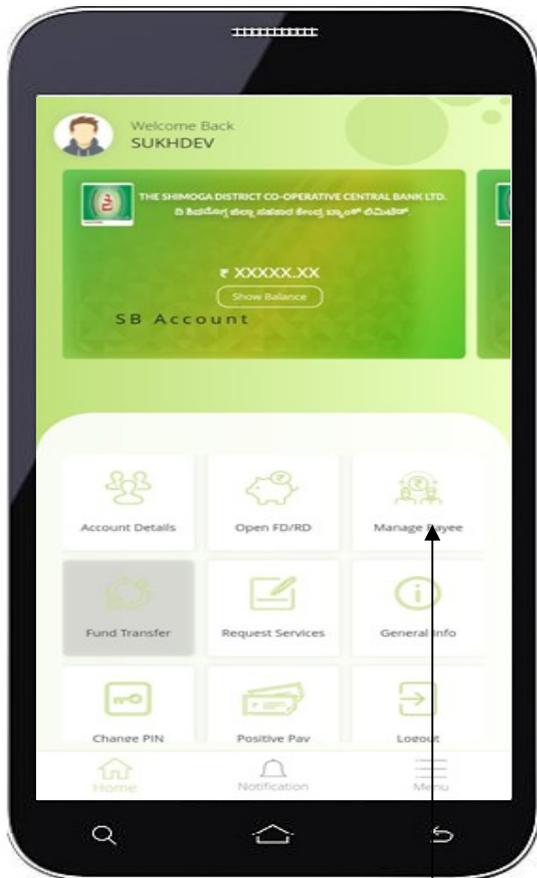
Step 1

Enter RD account details like tenure, monthly installment amount etc

Step 2

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8. MANAGE PAYEES



Click on Manage Payee to View/Add Payee Details.

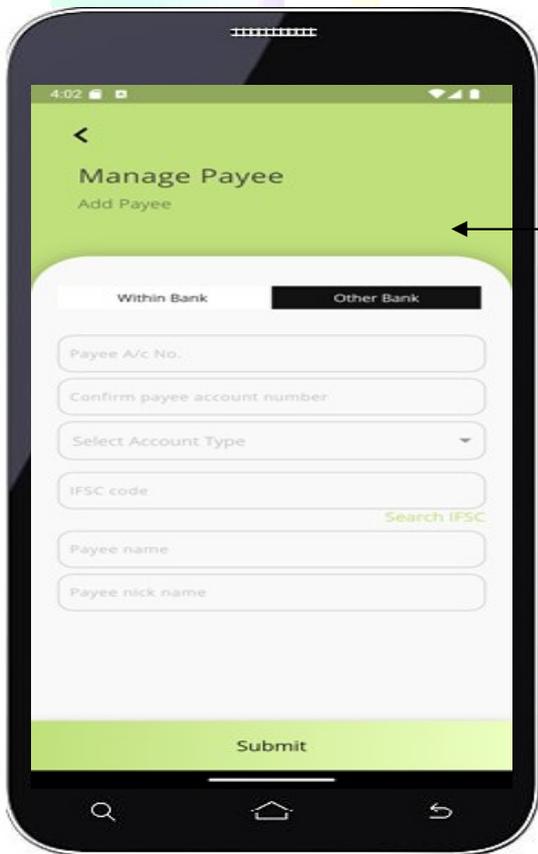
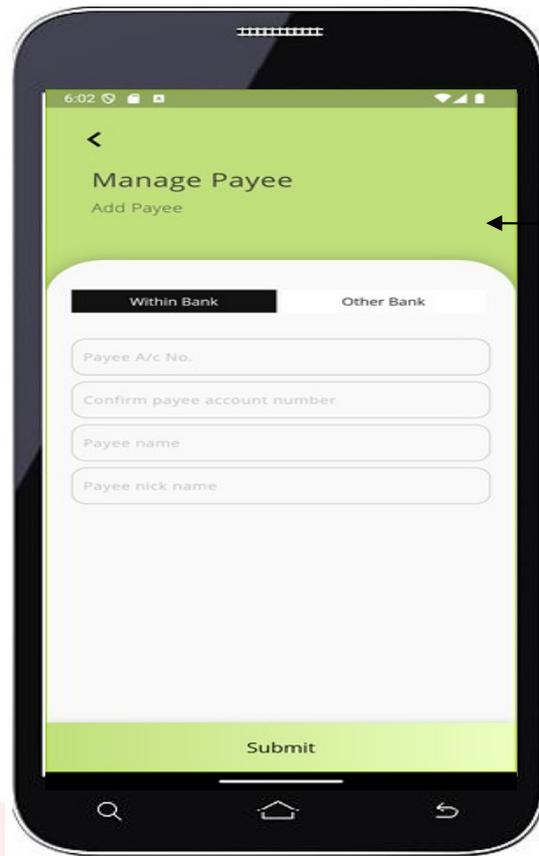
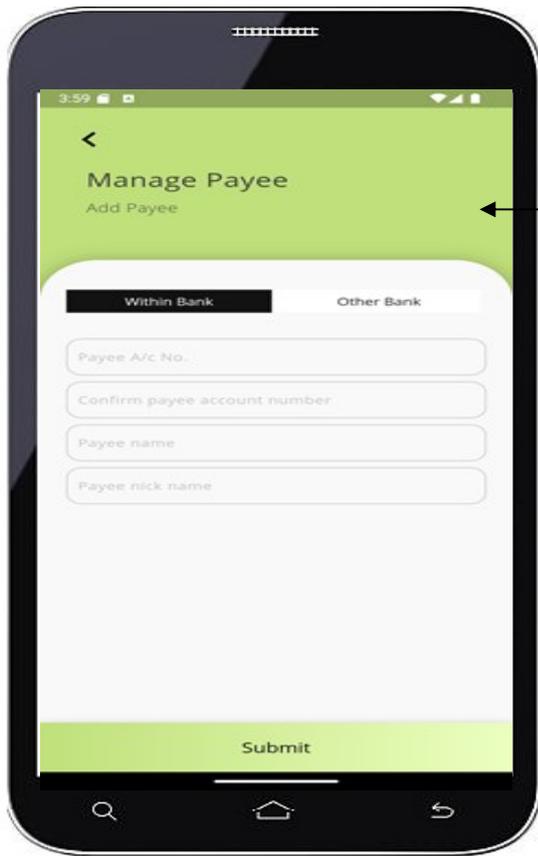
Step 1

Options to view existing payees, add new payee and confirm or reject payees which are pending

Step 2

Click to view existing payee details

Step 3



Option to add payee of same bank

Step 1

Enter account details of new payee

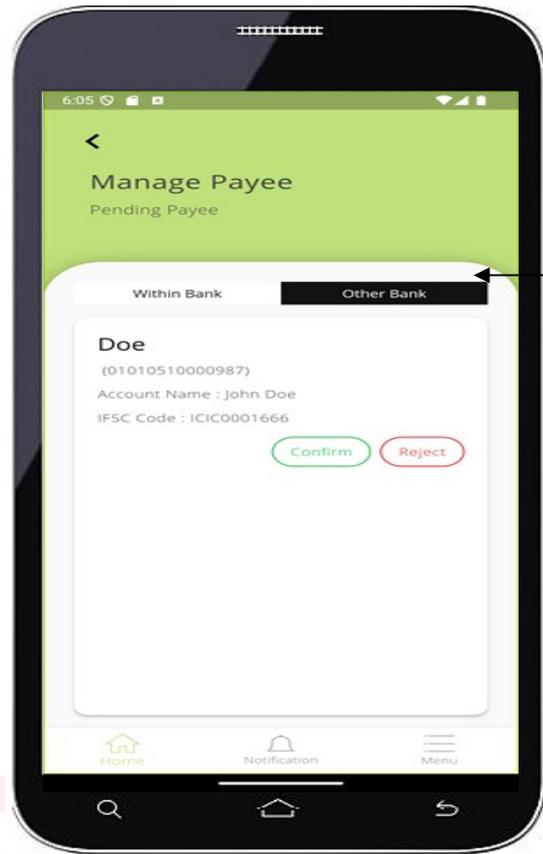
Step 2

To add other bank payee details, enter account details, IFSC code, nick name etc..

Step 3



Option to accept or reject newly added payees

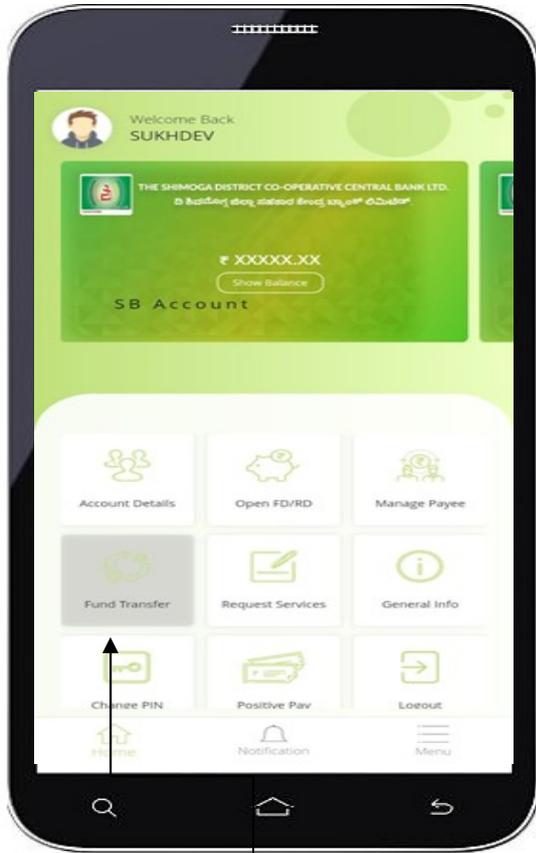


Select same bank / other bank payee pending and confirm through OTP received or reject payee

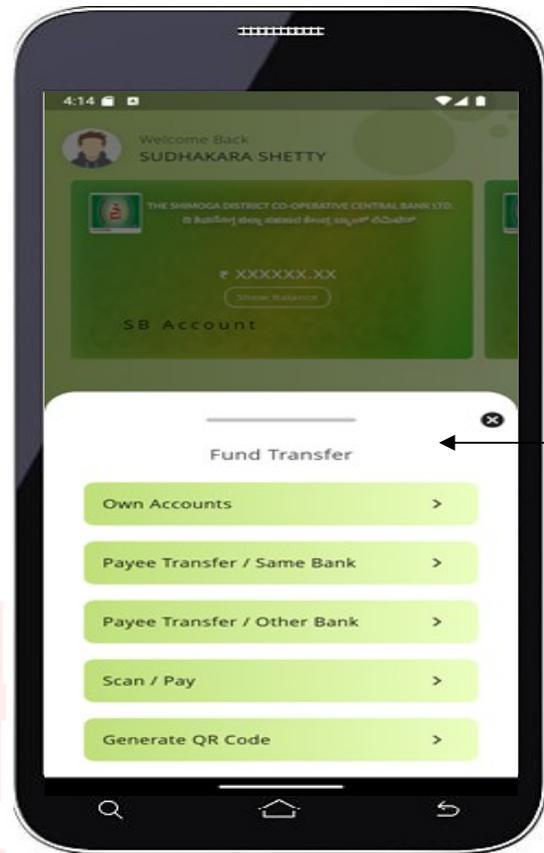
TOGETHER WE GROW...

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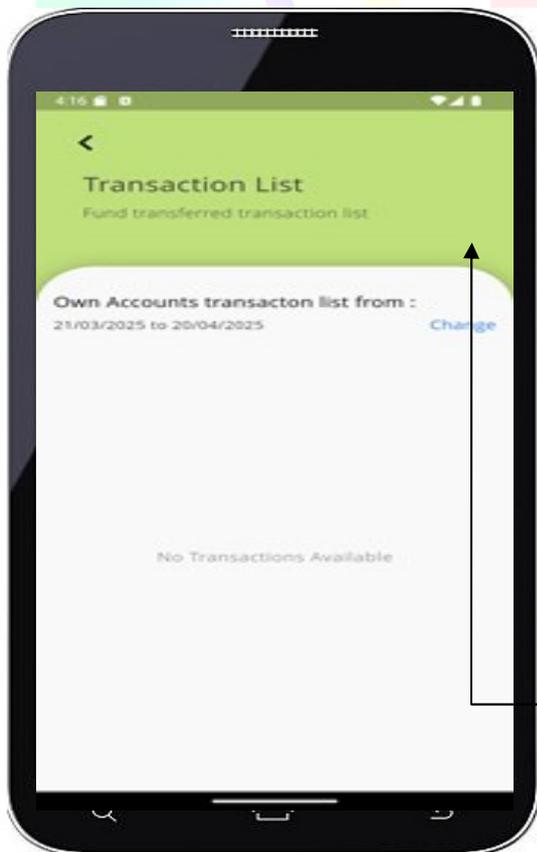
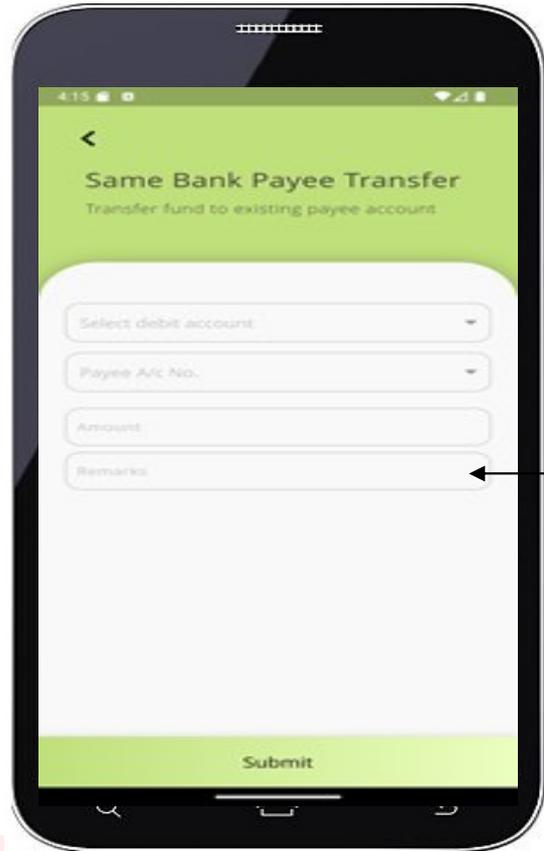
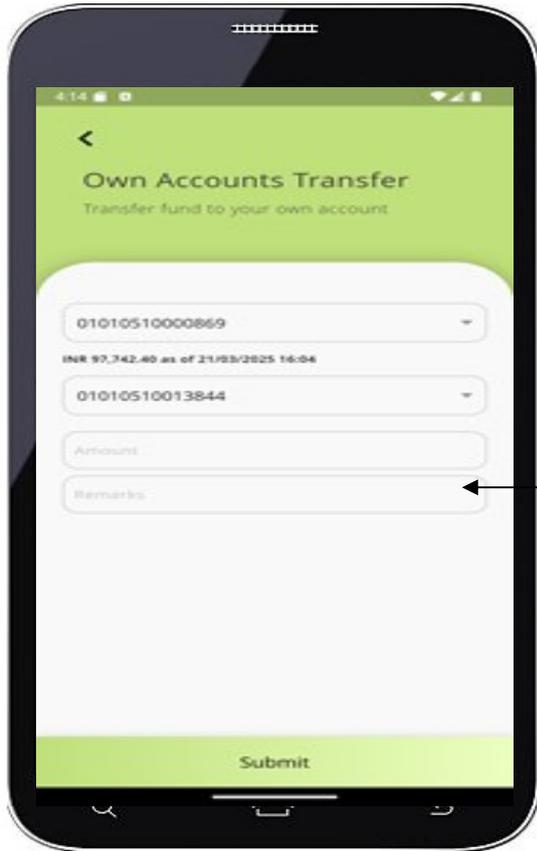
9. FUND TRANSFER



Option for Fund Transfer within bank or other banks



Based on option select funds can be transferred or through QR Code



Process for transferring funds to customers own accounts

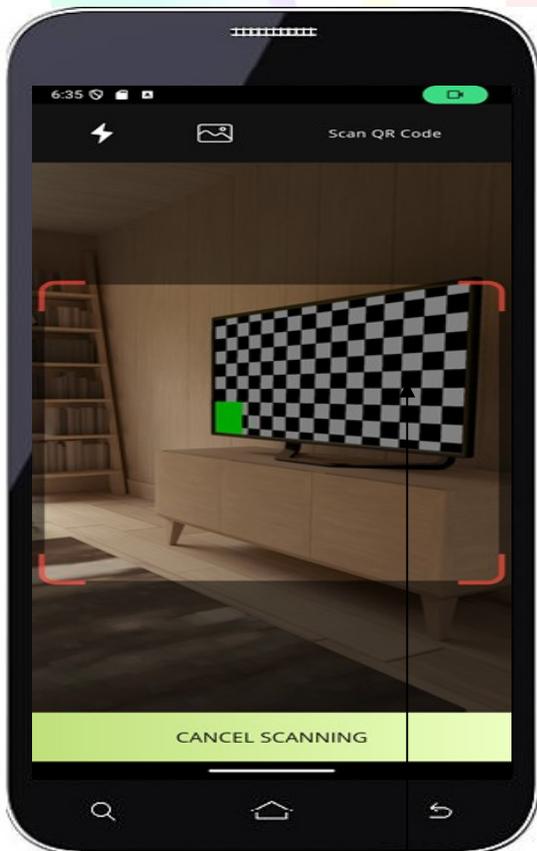
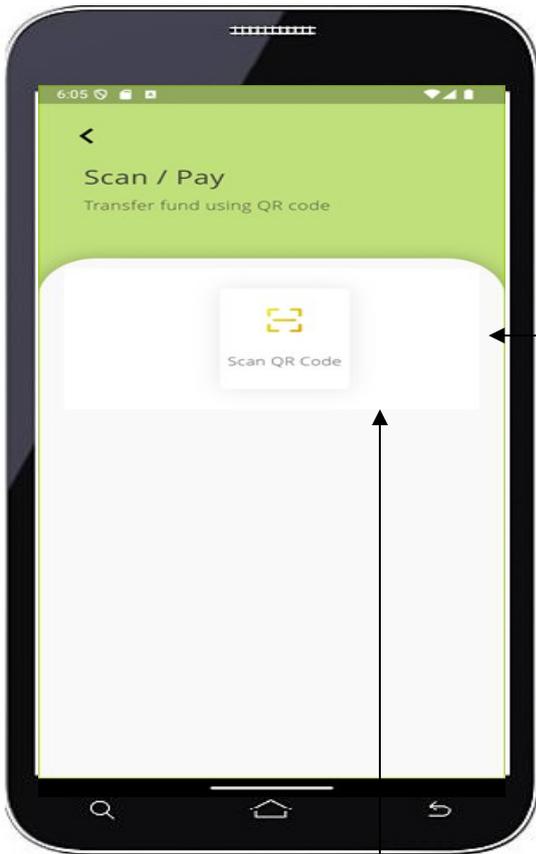
Step 1

Process for transferring funds to on bank payees

Step 2

Fund Transferred details and status of transfer done on different dates

Step 3



Option to generate QR Code and receive funds

Step 1

Option to save generated QR Code

Step 2

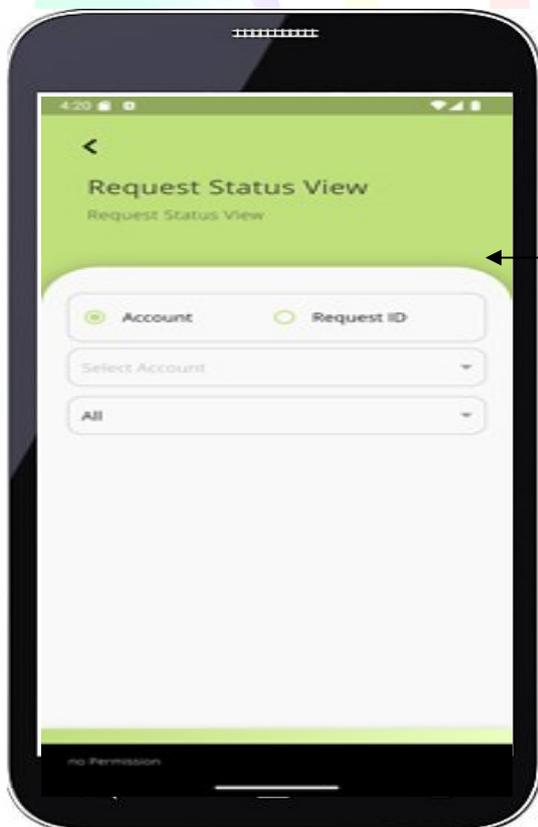
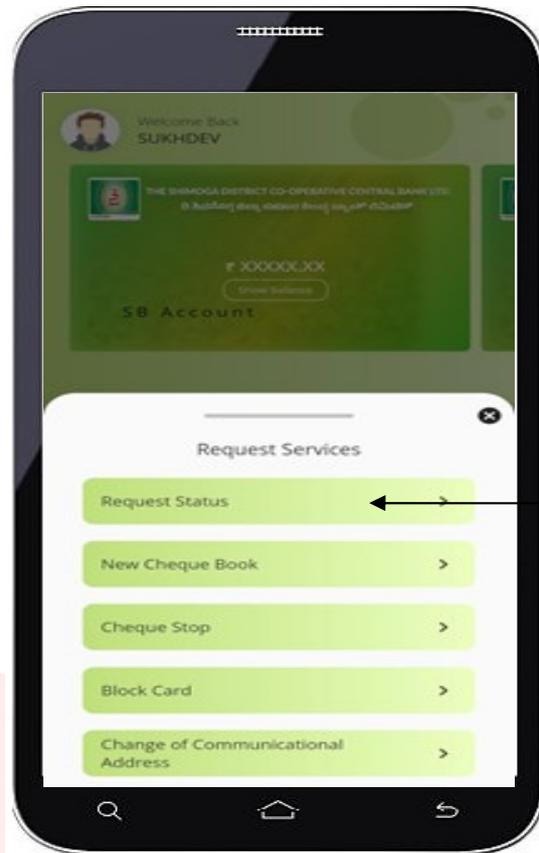
Option to pay funds to payee reading QR Code

Step 3

Option to enter amount to be paid to payee

Step 4

10. REQUEST SERVICES



Option to request various digital services provided by bank

Step 1

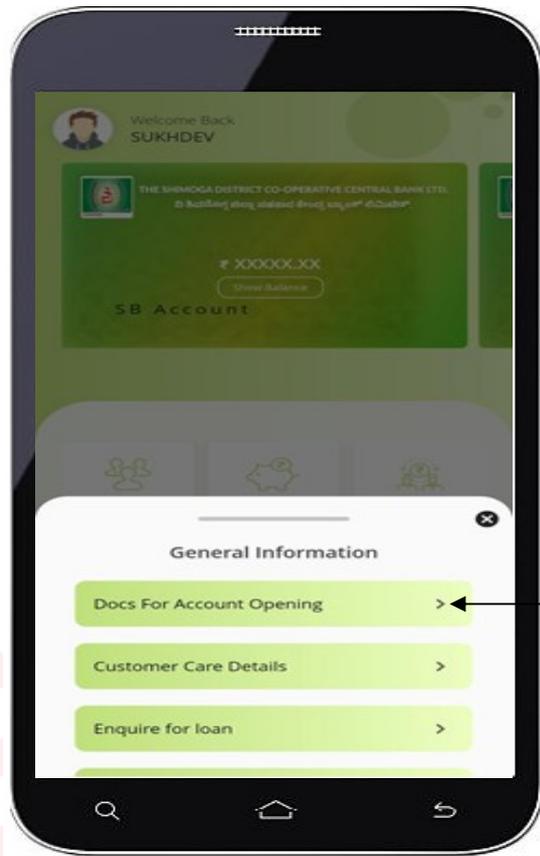
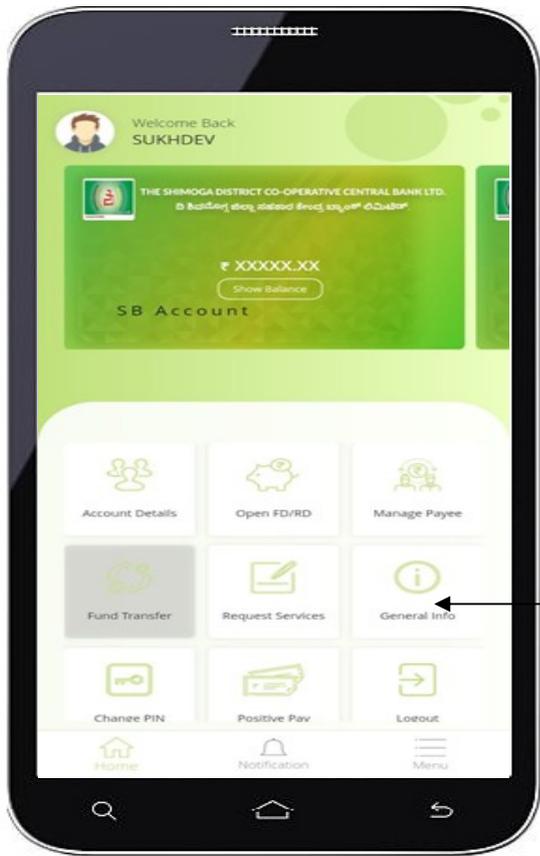
Option to see the status of services requested by customer

Step 2

Display of details of services requested by customer

Step 3

11. GENERAL INFORMATION

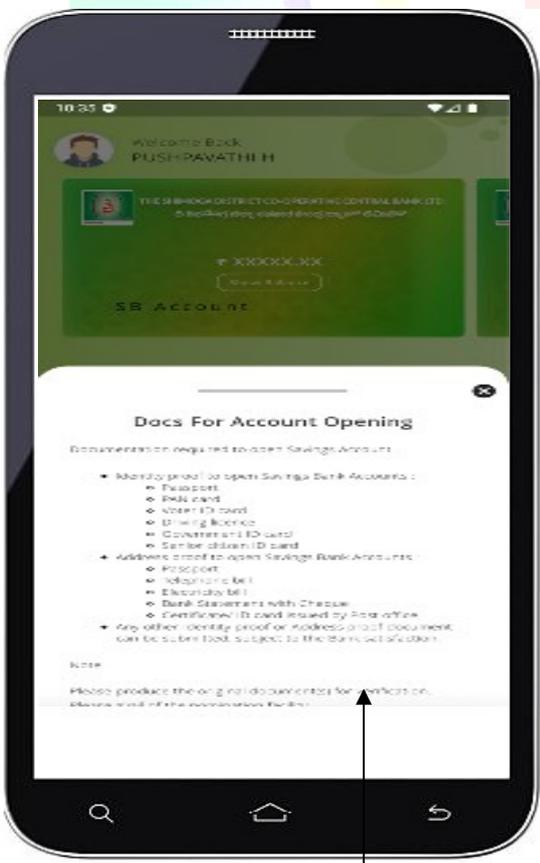


Option to view general informations related to bank activities

Step 1

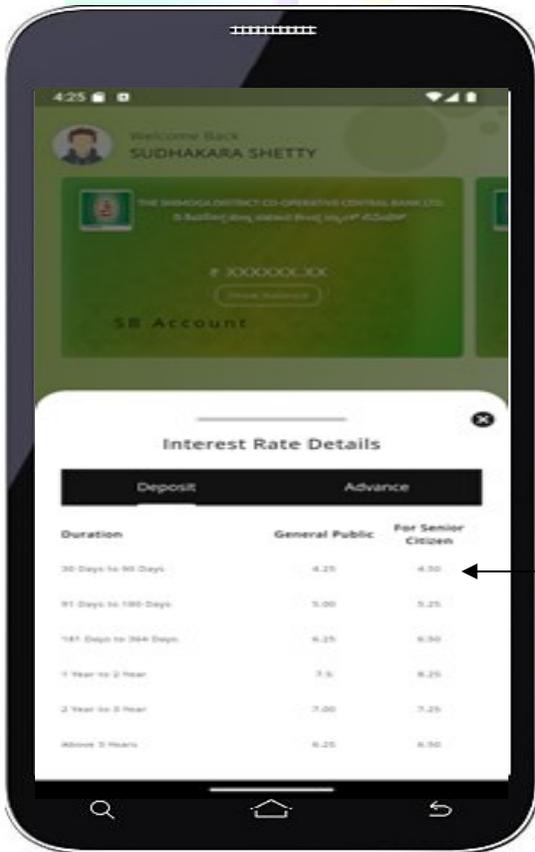
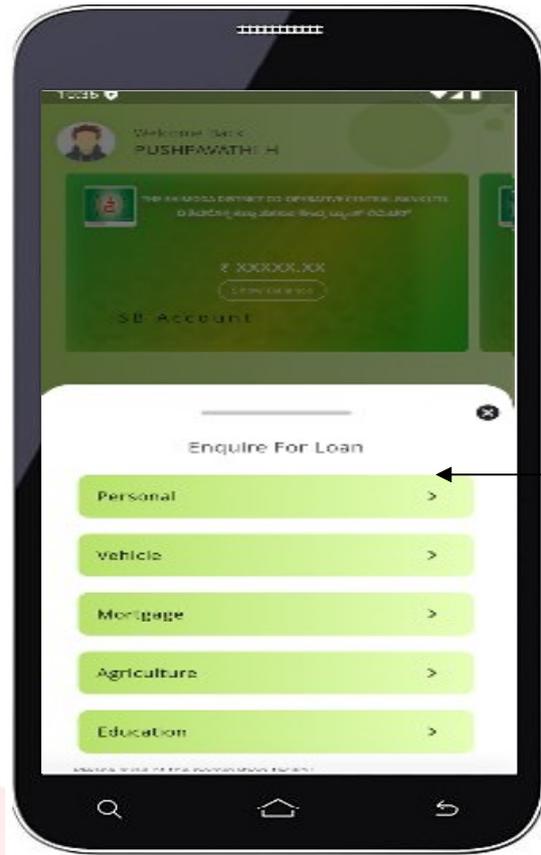
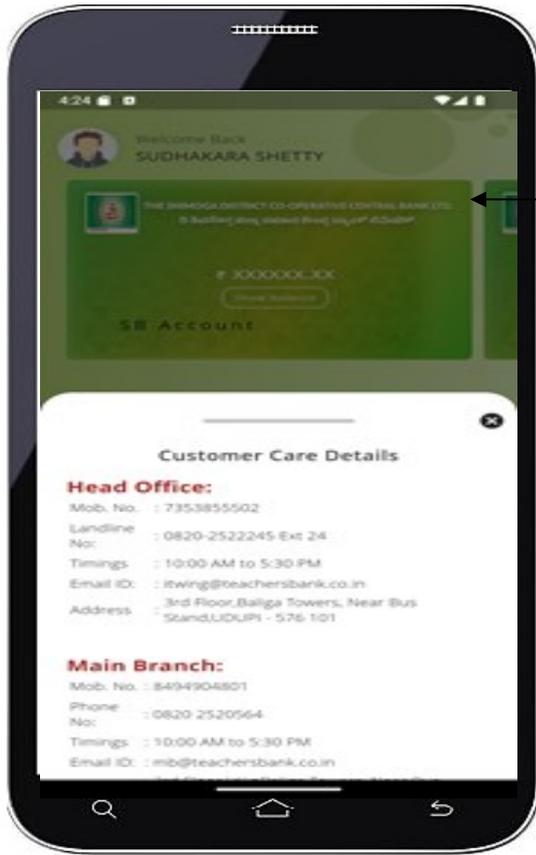
Option available in general information

Step 2



Details of documents required for various banking activities

Step 3



Customer care details of the bank

Step 1

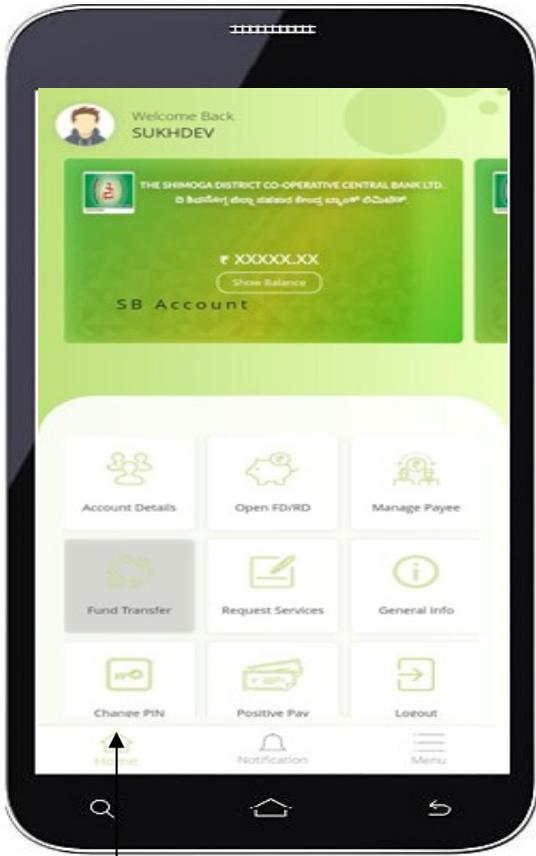
Option to apply for various loan products

Step 2

Detail display of deposits and loans interest rates

Step 3

12. CHANGE MOBILE PIN



Option to change mobile application pin number

Step 1



Process for pin number change

Step 2

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13. HARDWARE AND SYSTEM SOFTWARE

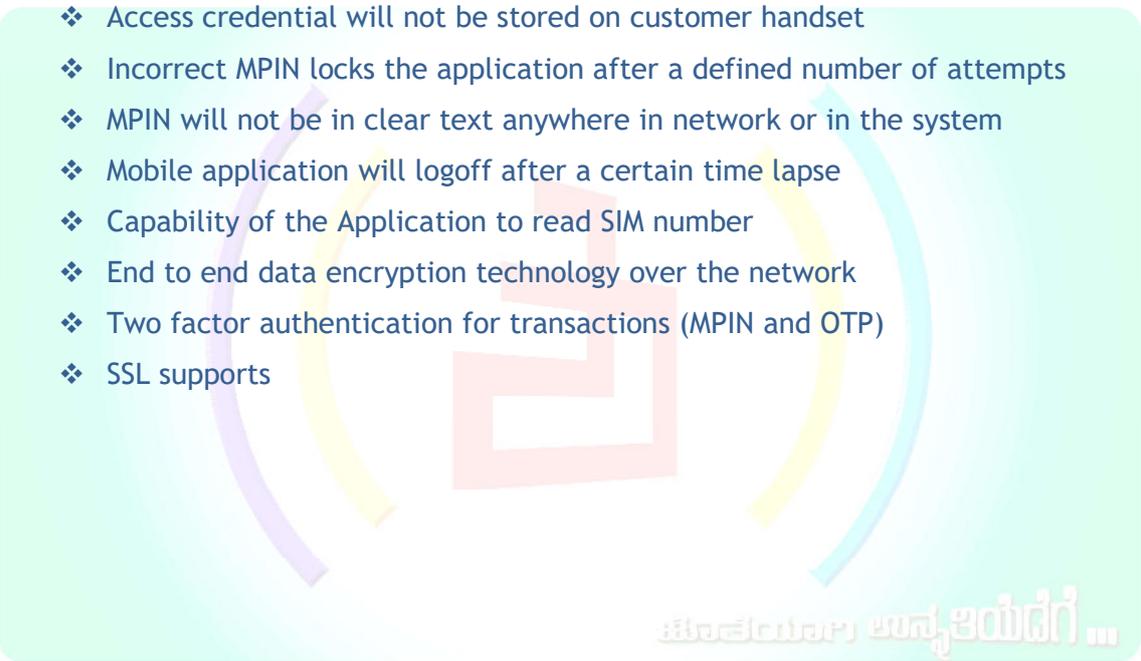
Mobile banking application requires minimal requirement on customer mobile handset.

The key requirements of mobile handset are provided below:

- ❖ Smart phone
- ❖ Android 4.4. KitKat
- ❖ 4G Network connectivity
- ❖ Minimum 1 GB Ram

14. SECURITY FEATURES

- ❖ 4 Digit MPIN for accessing mobile application
- ❖ Access credential will not be stored on customer handset
- ❖ Incorrect MPIN locks the application after a defined number of attempts
- ❖ MPIN will not be in clear text anywhere in network or in the system
- ❖ Mobile application will logoff after a certain time lapse
- ❖ Capability of the Application to read SIM number
- ❖ End to end data encryption technology over the network
- ❖ Two factor authentication for transactions (MPIN and OTP)
- ❖ SSL supports



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