THE KARNATAKA STATE COOPERATIVE
APEX BANK LTD.

Mobile Banking App
User Manual

This document / user manual provides the basic information of The Karnataka State Cooperative Apex Bank's Mobile Banking Application, Which is available in multiple languages. The document/ manual covers process of how to download Mobile Application, Installation, Registration and how to use the overall application.

Before new user registration in mobile app, user should approach the Home Branch, fill the Mobile Banking Application Form & submit the same along with the KYC documents.

After submission of the application form, user will get activated in Branch.

Getting started:

Step 1: Application download & Installation

Download Mobile Banking Application from Google play store for Android operating systems (OS), App store for iOS & Windows store for Windows OS phone.
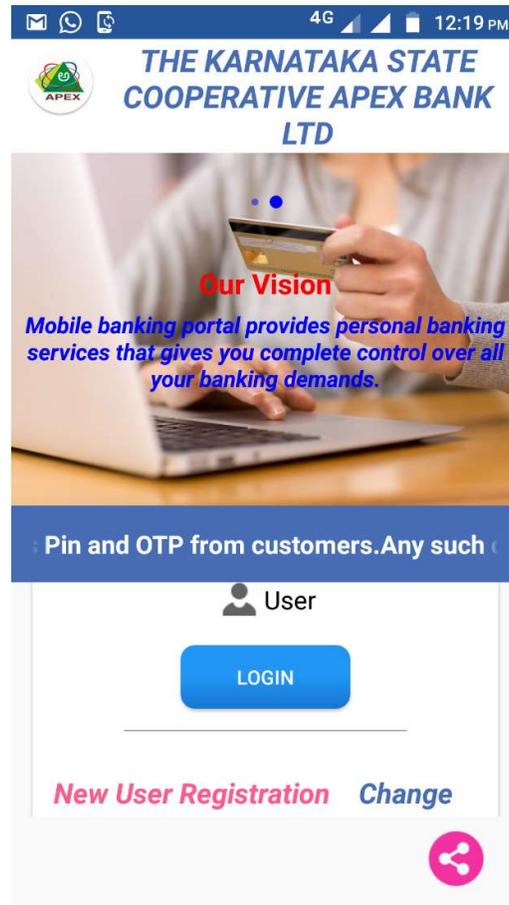

Install it once you downloaded.

Step 2: Application usages

Once installed, launch the application. Below screen will be displayed on launching the application.

Once you installed the Mobile Banking Application After successful launch of the application, below Home screen will be displayed.

For new user registration, click on "New User Registration" Tab. Following details need to be entered to move further.
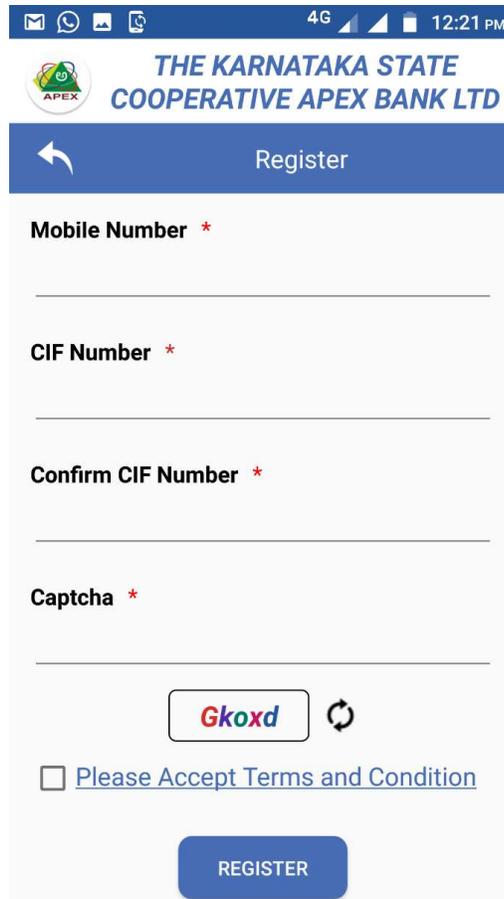
Mobile Number: Enter your Mobile number registered with the Bank.

CIF Number: Enter the 14 or 16 digit Number specified in your passbook under the head "Customer ID". For example 0010010000004431 or 10010000004431.

Captcha: Enter the Captcha shown in below box.

Accept the terms & conditions: Tick in the box to accept the terms & conditions. Details of terms & conditions is published in our Bank website www.karnatakaapex.com .

Register: Click on register tab to register the user.

Then you will get the OTP to your registered mobile number for authentication.

On clicking Register tab, **OTP** (One Time Password) will be sent to the registered mobile number. Use the OTP received to authenticate the registration process.

MPIN (Mobile Banking PIN)**:** For login mobile app enter the 6 digit number, 3 same digits should not enter.

TPIN (Transaction PIN): For initiating transaction/Fund transfer. Enter the 6 digit number, 3 same digits should not enter.

Security questions: Answer these questions to reset your password if you forget in future.

Upon successful completion of the registration, app will restart & you will get login page.

Click on User Login Tab.

Enter the MPIN (Mobile PIN).

Home page will appears as shown below.
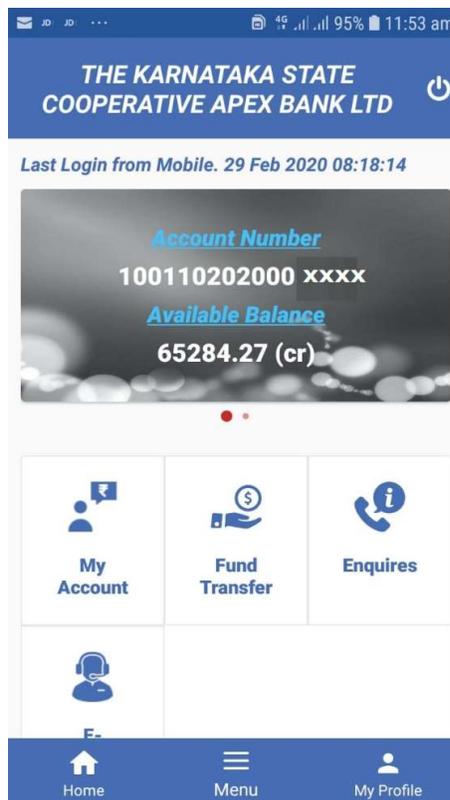
In Mobile Banking App. you will get the following services.

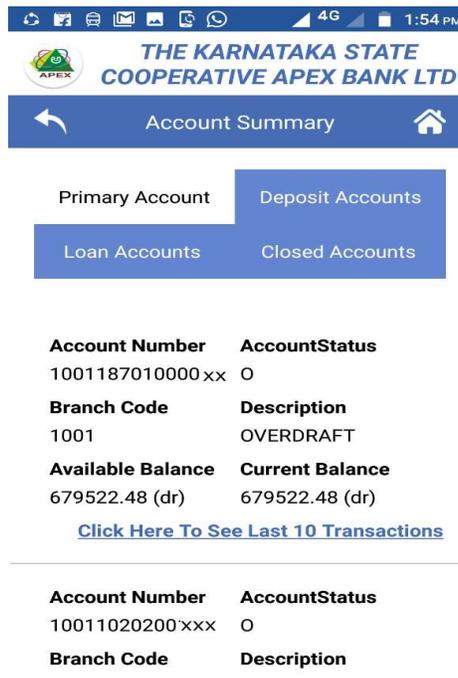1) My Account

2) Fund Transfer

3) Enquires

4) E Services

1) My Account

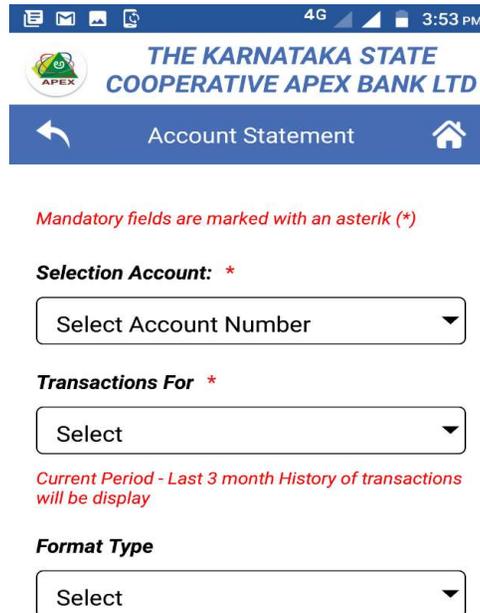You can view your accounts Balance, mini statement (10 transactions) & generate 3 months statement.

a) **Account Summary:** You can view upto 10 transaction history of all accounts (SB, CA, OD, FD & Loans) linked to your customer ID.

Click on underline to view last 10 Transaction

b) **Account Statement:** You can download specified period or current period (last 3 months) transaction history in pdf format.
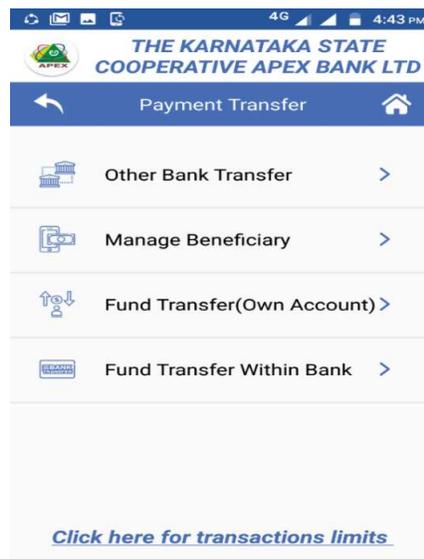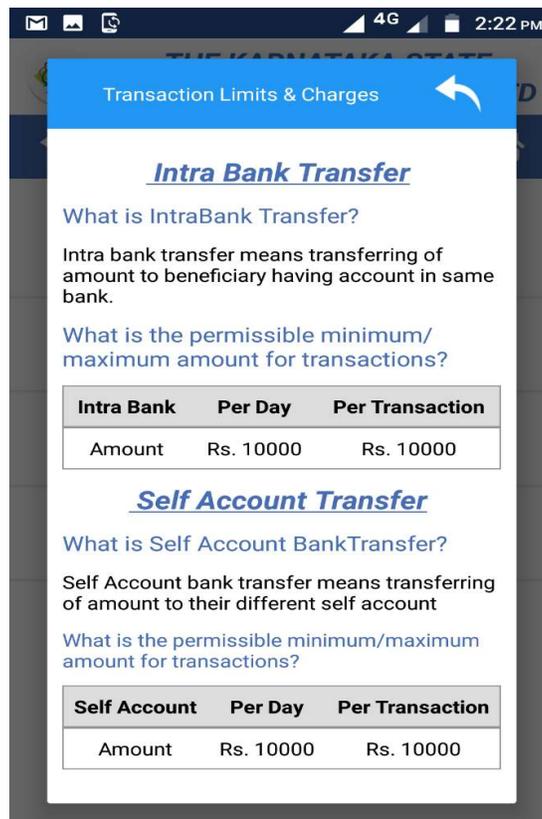

2) Fund Transfer

Under this, you will get the follows options.

a) Other Bank Transfer
b) Manage Beneficiary
c) Fund Transfer (Own Account)
d) Fund Transfer within Bank

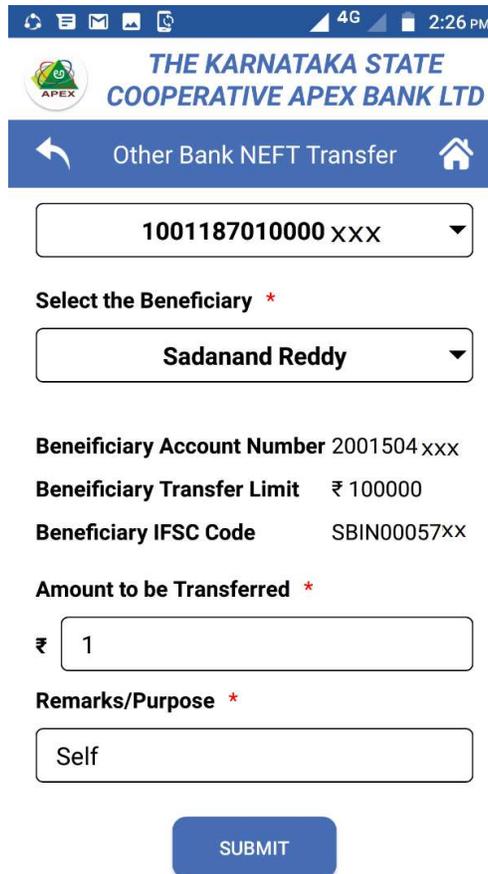## Click here for view transactions limits

You can transfer amount/funds as follows. Before transfer of fund to other Bank or Fund transfer within Bank (except own account), you should add Beneficiary. After activation (4 hours) of Beneficiary only you are able to transfer the money. This is one time activity, for a Beneficiary.

a) Other Bank Transfer

In this option, you can transfer the money from your account to other Bank customer account via NEFT & RTGS.

If you want transfer below Rs. 2.00 Lakhs select NEFT, more than Rs. 2.00
Lakhs select RTGS option.

After selection of NEFT/RTGS, select Beneficiary Name, Account, Transfer
amount & purpose of transfer. Then click on submit.

Before confirmation you will get transaction details, here you can verify the
transaction details. Entered details are correct Click on confirmation button
or else you can click on cancel button.

Debit Account Details

Debit Account Number	10011020200 xxxxx
Account Type	SAVING BANK
Amount to be Transferred	1
Purpose/Remarks	Self

Credit Account Details

Beneificiary Account Number	2001504 xxxx
Beneficiary Name	Sadanand Reddy
Transaction Limit	100000
IFSC Code	SBIN00057xx

CONFIRM   CANCEL

Click on Confirm Tab, you will get OTP

Mandatory fields are marked with an asterik (*)

One Time Password(OTP) has been sent to your registered mobile 91xxxxxx39
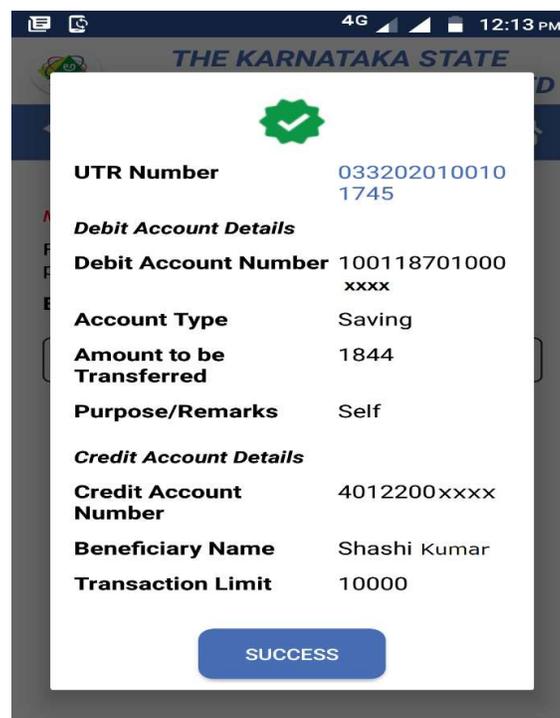
enter the same

Enter the OTP *

703937

SUBMIT   CANCEL

Havent received OTP yet?
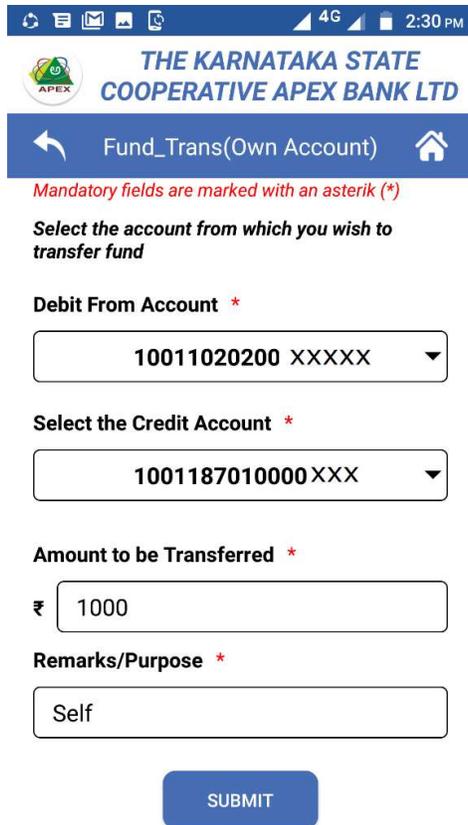*Click Here* to Resend the OTP

Enter the OTP, it will ask TPIN

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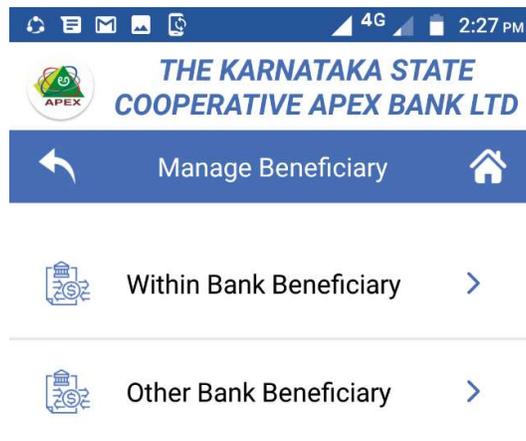
Other Bank NEFT Transfer

Mandatory fields are marked with an asterik (*)

For Security reason, keep changing your password at regular intervals

Enter Transaction Pin *

SUBMIT

After entering the TPIN, you will get UTR number. Click on success button.

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UTR Number 033202010010 1745

Debit Account Details

Debit Account Number 100118701000 xxxx

Account Type Saving

Amount to be Transferred 1844

Purpose/Remarks Self

Credit Account Details

Credit Account Number 4012200xxxx

Beneficiary Name Shashi Kumar

Transaction Limit 10000

SUCCESS

Please note down UTR Number for your further communication

b) Fund Transfer (Own Account)

In this option you can transfer amount from your SB account to CA, OD, Loan & FD account.

You have to select debit account, credit account, enter amount to be transferred & purpose of the amount transfer.

c) Fund Transfer within Bank

In fund transfer within Bank, you can transfer the amount from your account to other account within KSC Apex Bank customers.

Manage Beneficiary

Before transfer of amount from your account to within Bank Customers A/cs & Other Bank customers accounts (NEFT/RTGS), first you need to add the beneficiaries at manage beneficiary option. This is one time activity for the first time. For activation of the beneficiary, it will take 4 hours after your approval.

Enter the Transaction PIN & click on Submit button.

Select within Bank Beneficiary, for beneficiary accounts are within KSC Apex Bank only.

Select Other Bank Beneficiary for other Bank customers fund transfer through NEFT/RTGS.

Within Bank Beneficiary

Enter the Beneficiary Name & Account Number (16-digit) as mentioned in their passbook. Transfer limit means maximum amount to be transfer.

Other Bank Beneficiary

In Other Bank you can transfer the amount from your account to other Banks account/customers.

Enter the Beneficiary Name & Account Number as mentioned in their passbook. Enter transfer limit (i.e. Maximum amount).   Enter IFSC code or Location of Beneficiary.
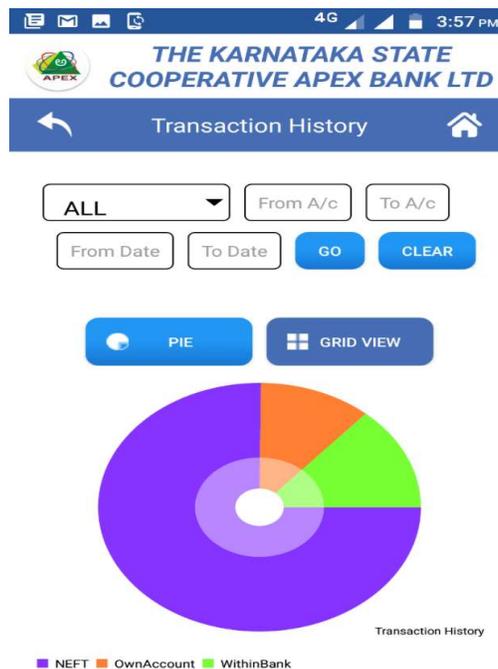
3) Enquires

Spend Analyser: You can view your money spending / transaction history.
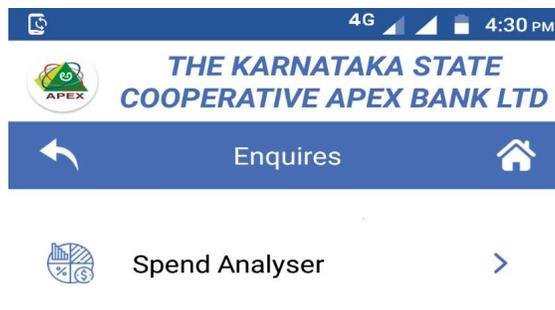
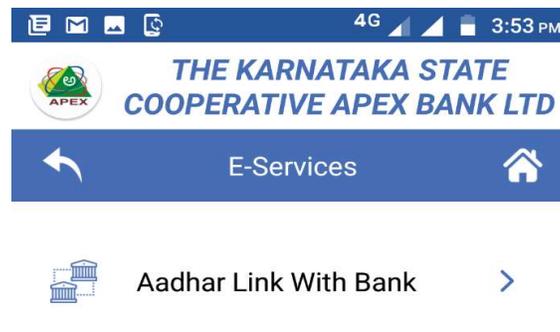Here you can select all accounts or select particular accounts, select from & to dates click on Go button.

You can view transaction history through PIE chart or Grid view.
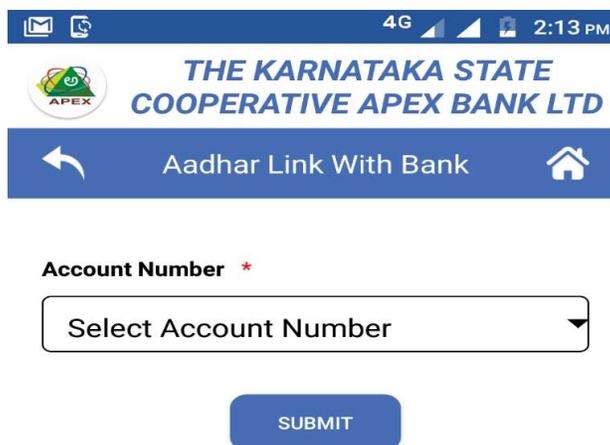
4) E-services

You can view Aadhar number upon selecting your Bank A/c Number
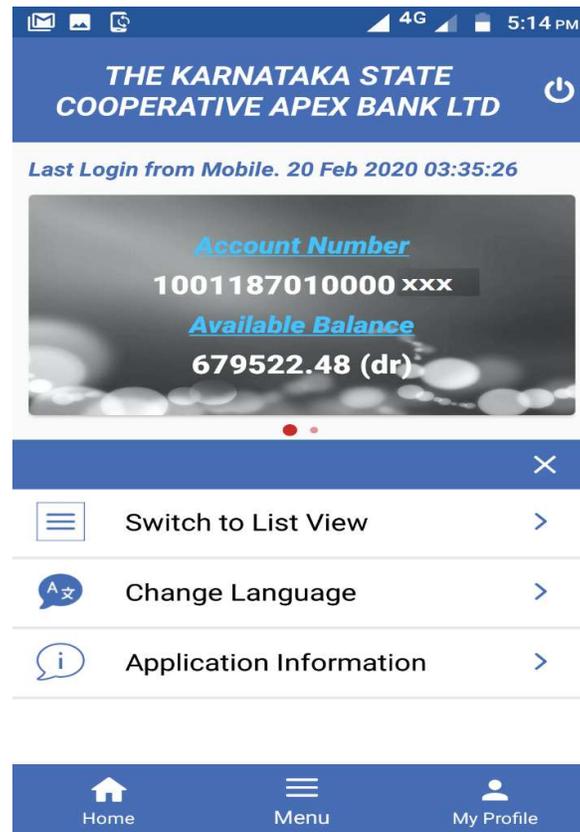
Click on Aadhar Link with Bank

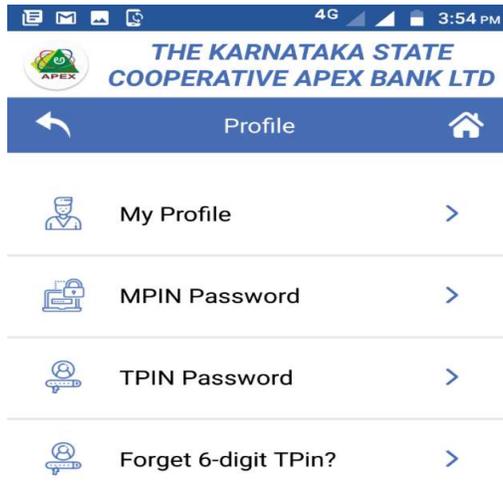**Select the Account number & submit**

Click on Confirm tab

Menu

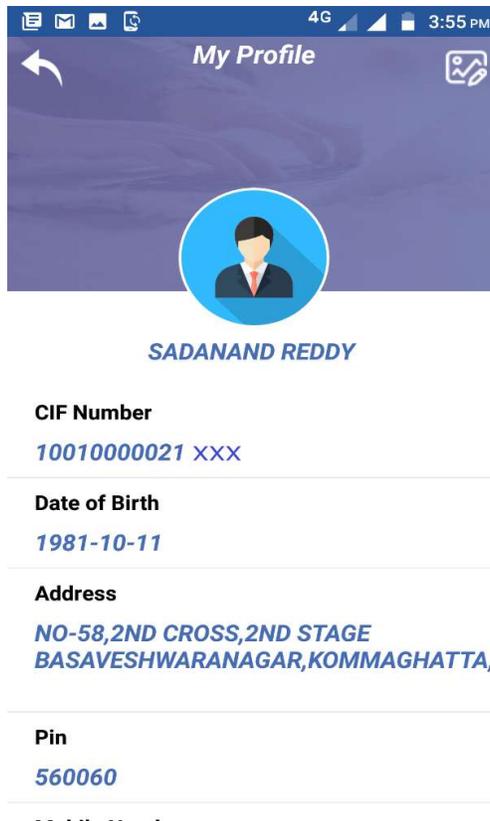**Switch to List view Grid view:** You can change the view option as List or Gride visa versa.

Change Language: You can change language as you required

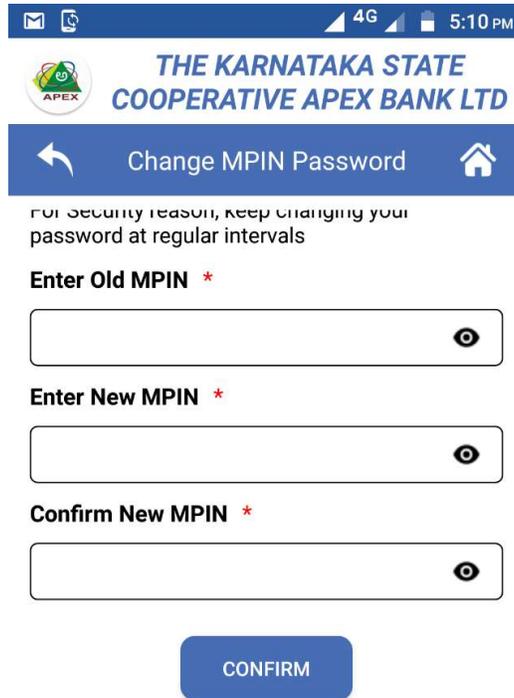**Application Information:** Here you can view Road map of the application.

Profile

Click on My Profile

In My profile you can view CIF (Customer Number), Date of Birth, Address, PIN code, Mobile number & e-mail id. Also you can add your photo.

Forget 6-digit MPin?

You can reset the Mobile PIN

Forget 6-digit TPin ?

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Change TPIN Password

password at regular intervals

Enter Old TPIN *

Enter New TPIN *

Confirm New TPIN *

CONFIRM

Note :

* Sequential or repetitive numbers are not allowed(e.g. 987654,123456,654321,11122 2,012345,etc).

* No digit should be repeated more than twice in a sequence(e.g. 111468,222222).

You can reset the Transaction PIN

Check Security question

You can reset your Check Security question