

The Karnataka State Co-operative Apex Bank Ltd

Mobile Banking FAQs (Frequently Asked Questions)

1. What is Mobile Banking Application?

Mobile Banking Application is an Application that allows you to access your bank account(s) using a mobile phone or any smart hand held device. You can view account related information, transfer funds, pay bills and recharge your mobile and a lot more using this application.

2. Who can use our bank's Mobile Banking Application?

All existing customers of our bank with a savings/current account can avail the mobile banking facility.

3. What are the facilities available on the Mobile Banking Application?

Mini statement, balance enquiry, funds transfer, bill payment and mobile recharge are the facilities available on the Mobile Banking Application.

4. Which are the Mobile Phone Operating Systems that are supported by the Mobile Banking Application?

- Android Version 19 onwards.
- Apple iOS Version onwards.

5. How can the Mobile Banking Application be downloaded?

The Mobile Banking Application can be downloaded from:

- Google Play Store – for Android devices.
- App Store – for Apple devices.

6. How long does it take to download the Mobile Banking Application?

The size of the Mobile Banking Application is 5.5 MB. Download time depends on the speed of your mobile phone's internet connectivity but typically less than a minute.

7. Are there any charges for downloading / activating the Mobile Banking Application?

The Mobile Banking Application is offered free of charge to the bank's customers. You can download and use this application as and when needed without any charges levied by the bank.

8. Can another customer of the bank use my Mobile Banking Application?

The Mobile Banking Application is user specific and correlates the customer's credentials with the Mobile Number. The Application requires a 6 digit MPIN code that is recognized by the bank for any transactions via the application. It is a safe and secure process as the application locks itself on entering 5 consecutive incorrect PINs. For matters of safety you are requested not to share your MPIN with anyone. It should be understood that the bank never asks any customer to share any banking details through emails, SMS or call. The bank would never call and ask from the customer for Mobile Number, Aadhaar Number, Card Number, CVV Number, MPIN, TPIN, OTP etc.

9. What if the Mobile banking Application is deleted / uninstalled from the Mobile phone?

You will need to download the application again on the handset and finish the installation process.

10. Will the user interface of the Mobile Banking Application be the same on all Mobile Phones?

The appearance of the Mobile Banking Application will slightly differ depending upon your phone's OS, however its functions and operations will remain the same irrespective of the Mobile handset being used.

11. How to deregister if the Mobile Phone is lost?

Please contact your home branch immediately to deregister the Mobile Phone if it gets lost.

12. Can the Mobile Banking Application be activated on a Mobile phone which does not carry the SIM card of the registered Mobile number?

The registration fails in this case, as your registered mobile number is required to activate the application.

13. I have the registered number's SIM card in my handset still I am getting an error message and the application is not getting registered, what should I do?

Please check that the PAN, Date of Birth and other input details required are correctly entered while registering through Mobile Banking Application and that these details are already registered with the Bank.

14. What if the network gets disconnected or the mobile phone switches off while performing a transaction?

You can simply reconnect to the Mobile Banking Application and verify your balance or statement to check if the transaction has been executed. You can also check the transaction history since the application does not allow incomplete transaction, and you can reprocess the transaction if required.

15. What if a call or an SMS is received while using the Mobile Banking Application?

On most handsets, you can answer the call or read the SMS while the Mobile Banking Application continues to run in the background. After you have finished your call, you can resume the application. However, for certain handsets, you may need to re-open the application and login again. In case the call is extended for a longer duration (beyond 5 minutes) then the application will get logged out and you will have to login again.

16. Can the Mobile Banking Application be accessed while on National Roaming?

Yes, as long as you have internet connection on your mobile number, you can access the Mobile Banking Application anywhere in India.

17. What if the Mobile phone and/or the mobile number is changed?

In case you change your handset, you need to download the application again. In case you change your mobile number, please register it at the home branch and then install the application for the new number.

18. What if I don't want to continue using the bank's Mobile Banking Application?

If you choose not to continue using the Mobile Banking Application, you may uninstall the application.

19. How can the Mobile Banking application be activated after the phone has been formatted?

You need to download and install the application and perform the registration process again.

20. Can the Mobile Banking Application be used on two handsets simultaneously?

No, the application cannot be used on two handsets simultaneously.

21. Is the service available 24x7?

Yes, the service is available 24x7.