

Baroda M-CLIP Mobile Payment Services

Frequently Asked Questions (FAQ)

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Version 2.0

About the service

1. What is a Baroda M-CLIP Mobile Account?

The Baroda M-CLIP Mobile Account is a payment account accessible from your Android and iOS smartphone and enables you to make payments directly from your phone. This service offered by BOB in partnership with Wibmo enables convenient and simple payments at e-Commerce, m-Commerce, and all participating merchants. You can also send money to other Baroda M-CLIP users. By signing-up to this service, you can pay securely from Baroda M-CLIP Mobile Money Account (MMA) using your phone.

2. Where can I use the Baroda M-CLIP Mobile Account?

The BARODA M-CLIP Mobile Account can be used at multiple places in India. You can use the funds in your Mobile Account by using the Mobile Wallet at any e-Commerce or m-Commerce merchant.

The Baroda M-CLIP Mobile Account can also be used to send money to email and mobile phone numbers of other Baroda M-CLIP account holders.

3. Can I have more than one Mobile Wallet Account?

Your mobile number is linked to your mobile wallet account. Hence you can have only one mobile wallet account with one mobile number.

4. Which phones are supported by Baroda M-CLIP?

Baroda M-CLIP is available for iOS and Android Phones. Android 4.0 or higher versions are supported. If you are on an older version please make sure you upgrade before you install Baroda M-CLIP.

5. Can I access Baroda M-CLIP from my computer?

No, Baroda M-CLIP Mobile Wallet is available only through mobile application and is not accessible from your computer.

6. Do I need Mobile Internet for downloading and using the application?

You need a basic mobile internet/ GPRS to download the Baroda M-CLIP application. You will need to have an active mobile Internet service to be able to use the Baroda M-CLIP application and its features.

7. How much does it cost to use Baroda M-CLIP?

The Baroda M-CLIP app can be downloaded for free. The Mobile Account uses mobile Internet data and messaging that may incur charges based on your telecom service provider's data and messaging plan.

8. Can I use the Baroda M-CLIP account when I am traveling abroad?

The Baroda M-CLIP Mobile Account has been currently enabled for use only in India. You can certainly use Baroda M-CLIP with these merchants from anywhere in the world.

9. Are personal details shared with other third parties for marketing?

No. We do not share your information with anyone.

10. Which card networks does Baroda M-CLIP currently support?

Baroda M-CLIP currently supports cards issued on the Visa and MasterCard networks.

11. Does Baroda M-CLIP know what I buy using the app?

No. Baroda M-CLIP is only a payment instrument using which you can make payments to merchants. What you buy from the merchants will not be known to us.

12. Does money in my Baroda M-CLIP mobile money account accrue interest?

No. Baroda M-CLIP Mobile Money Account is classified as a prepaid account and hence does not accrue interest on the funds stored in the account.

13. Are there any limits on how much money I can use with Baroda M-CLIP?

Limits in terms of KYC and non-KYC are as under.

Transactional limits

Velocity Key	Velocity Value (KYC)	Velocity Value (Non - KYC)
Max load amount per calendar month	50000	20000
Max number of txns per day	25	25
Max load amount per day- add money	50000	20000
Max load amount per calendar month- add money	50000	20000
Max amount per transaction- add money	50000	20000

Max no txn per day- add money	4	4
Max no txn per calender month- add money	30	30
Outflow max amount per calender month	50000	20000
Outflow max no txn per day	25	25
Max amount per day- send money	20000	20000
Max amount per calender month- send money	50000	20000
Max amount per transaction- send money	5000	5000
Max no txn per day - send money	25	25
Max no txn per calender month- send money	100	50

Information and customer support

14. Where can I receive more information about the Baroda M-CLIP account?

For more information on BOB offerings, please visit the site <<http://www.bankofbaroda.com/pfs/BarodaM-Clip.asp>>

You can also contact the customer information centre at <080-46648113> or write to <barodamclip@wibmo.com> for any information regarding the Baroda M-CLIP services.

15. Is there a help desk or customer support number that I can call for more details?

Yes, please call our support center at at <080-46648113> for any inquiries, requests, address grievances etc. regarding Baroda M-CLIP. For more details and updates on BOB, you can also visit <<http://www.bankofbaroda.com/pfs/BarodaM-Clip.asp>>

Baroda M-CLIP functions

16. How do I sign up for an account?

The Baroda M-CLIP Mobile App is available to download from the Google Play Store.

Download the Baroda M-CLIP mobile app from Google Play Store or iOS store for your phone and proceed with registration.

17. How can I send and receive money using Baroda M-CLIP Wallet?

Baroda M-CLIP enables you to send money to an email address, a phone number,

18. What if I want to transfer my Baroda M-CLIP Mobile Account to a different phone other than the one I used during registration?

You will be able to download the Mobile Account application to the new phone and login with the same credentials. When you use it for the first time you will receive a DVC (Device Verification Code) over SMS to your registered mobile number and / or e-mail. On entering this code in the mobile app screen, new device verification is completed and user will be able to login to the new device.

19. How can I add funds into the Mobile Account and when will the funds be available in the Mobile Account?

You can add funds into the Baroda M-CLIP Mobile Wallet using the Add Money function and use any Indian bank issued VISA/Master Credit, Debit, Prepaid card as the source of funds.

20. What does "topping up" my Baroda M-CLIP account mean and how do I do it?

"Topping up" is the process of adding funds into your Baroda M-CLIP Account.

21. For adding money, can I have more than one card linked to Baroda M-CLIP?

Yes, you can link multiple cards to Baroda M-CLIP. These cards can be used for adding money into the Baroda M-CLIP account.

22. How do I send money to people? Do they need Baroda M-CLIP wallet to use the money?

You can simply send money to a person's e-mail ID or mobile number. However, in order to claim the received amount, the recipient should sign-up for Baroda M-CLIP services. On registration, funds will directly be moved to the recipient's Mobile Money Account and the recipient will be able to use all Baroda M-CLIP services from the phone.

23. Can I transfer money from my Baroda M-CLIP Account to any other Wallet?

Currently, you cannot transfer money from your Baroda M-CLIP Account to any other financial institutions Wallet or Account. Money can be transferred only to recipients who are registered with Baroda M-CLIP.

24. How do I know if someone has transferred money to me?

You will receive alerts to your registered email ID and mobile number on receipt of money from a registered Baroda M-CLIP user. An update such as "Payment received from XXXX XXXX" in your transaction history will inform you of receipt of funds.

25. How do I know if I've successfully transferred money to another Baroda M-CLIP account?

An update such as "Paid to XXXX XXXX" in your transaction history will notify you of a successful transfer of funds to another registered Baroda M-CLIP user. An update to your Baroda M-CLIP Account balance will also validate a successful transfer of funds.

26. Can I cancel a send money transaction?

No. Send money is a transaction that will immediately take effect as long as your Baroda M-CLIP account has sufficient balance and the recipient is a registered Baroda M-CLIP user. Once initiated, you will not be able to cancel this transaction.

27. Can I send or claim money if my Baroda M-CLIP Account is suspended?

No, you will not be able to transfer or claim any funds if your Baroda M-CLIP Account is suspended.

28. Can I transfer money to a mobile number outside of India?

You cannot transfer funds internationally using the Baroda M-CLIP Account.

29. How do I withdraw money from my Baroda M-CLIP mobile money account?

Initially the money in the Baroda M-CLIP account can be used only to pay merchants or to transfer to other registered users.

30. I forgot my Baroda M-CLIP App Wallet PIN. What should I do?

You will be able to reset your PIN. Simply click "Forgot PIN" on the home screen of your App and follow the instructions. You will be asked to generate an OTP (One Time Password) by providing your mobile number or email ID and give answer to security question to reset your password (PIN).

31. My available funds are insufficient to complete my purchase. Can I still use my Baroda M-CLIP account to complete this purchase?

No. Before you can complete the purchase, you must ensure sufficient funds available in your Baroda M-CLIP account. You will need to add money to your account.

32. How do I view a history of my transactions?

You can also view history of your past transactions by navigating to the "Transactions History" menu of your Baroda M-CLIP App.

33. What should I do if there is a discrepancy in my Baroda M-CLIP Account balance?

Please call up our customer care number <080-46648113 > or write to <barodamclip@wibmo.com >

34. Can I view my transactions if my card is locked?

Yes, you can view your transactions on your Baroda M-CLIP app even if your Wallet virtual Card is locked.

35. How do I change my personal information such as phone number, address and PIN?

You can change (or update) your profile information by navigating to "Manage Profile" feature of your Baroda M-CLIP App. This feature is available under the "Settings" menu.

36. What happens if I need to change my registered Baroda M-CLIP MDN (Mobile Directory Number)?

You can add other (non-registered) mobile numbers to your Baroda M-CLIP account and use your Baroda M-CLIP account with those mobile numbers as well. Please go to the Settings menu to add new mobile numbers. Once added, any MDN can be selected as the primary mobile number to be used to access your Baroda M-CLIP account.

In case you decide to change your registered mobile number, please login to your Baroda M-CLIP app using your current mobile number and follow the above steps to add your new mobile number. Do remember to select the new MDN as your primary number.

If not in used by you, please delete the old mobile number from your Baroda M-CLIP profile in order to safeguard your Baroda M-CLIP account. However, if you will use both your old and new mobile numbers, please select one of them as the primary number to be used with Baroda M-CLIP.

37. What happens if I lose my mobile device?

Your Baroda M-CLIP wallet could potentially become your primary transacting account for all e-Commerce and m-Commerce payments. Anybody who gains access to your mobile device with a logged in Baroda M-CLIP session will be able to make payments using your Baroda M-CLIP wallet. Hence it is essential that you safeguard your handset like you would your personal wallet.

In case you lose your mobile device, please call our Customer Care number at <080-46648113 > immediately and block your Baroda M-CLIP wallet in order to avoid unauthorized access to your account. This is absolutely essential to ensure that your Baroda M-CLIP account remains untouched even if you lose your mobile device.

38. How do I reactivate a suspended virtual card?

You can reactivate/unlock the Baroda M-CLIP Card by logging on to your Baroda M-CLIP App. The unblock option is available on the back side of the card.

In case you are finding it difficult in unlocking your card, then you can call up our Customer Care number @ <080-46648113> or write to <barodamclip@wibmo.com>

39. How do I close my account?

You can close your Baroda M-CLIP Wallet by calling Customer Service.

Security features

40. How can I protect my Baroda M-CLIP app?

The Baroda M-CLIP app is equipped with security features that allow you to protect your app from misuse. To ensure that you make use of the security features of the app, please ensure that you select a PIN that is strong enough and known only to you. Please ensure that you do not note down the PIN anywhere on your mobile phone. It is also a good practice to remember to change your PIN periodically.

After a successful login, the Baroda M-CLIP app allows you to remain logged in for a specified duration of time. This means, anybody who has access to your phone will be able to access the Baroda M-CLIP app and transact from there. Hence, after you have completed your Baroda M-CLIP session, do remember to logout from the Baroda M-CLIP application so that unauthorized access to the app can be minimized.

41. How secure is my personal and card information?

Nothing is stored on the mobile phone. We encrypt personal information using industry-leading encryption technology. The setup has been certified by PCI, Visa and MasterCard.

42. How do I secure my Baroda M-CLIP account?

Your Baroda M-CLIP account comes with a number of built-in security features to protect your account. Some of them are visible to you and some are not. One of the important things you can do is to protect access to your account with a Wibmo securely login and log out from your account. You need to remember this PIN and use it every time you wish to access your Baroda M-CLIP account. This is similar to the Debit card PIN and should not be shared with others.