

# Baroda M CLIP wallet Mobile Payment Services

## Frequently Asked Questions (FAQ)

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Version 1.1

## **About the service**

### 1. What is a Baroda M CLIP wallet Mobile Account?

The Baroda M CLIP wallet Mobile Account is a payment account accessible from your Android smartphone and enables you to make payments directly from your phone. This service offered by Bank Of Baroda 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 wallet users. By signing-up to this service, you can pay securely from Baroda M CLIP wallet Mobile Money Account (MMA) using your phone.

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

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

### 3. Can I have more than one Mobile 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 wallet?

Currently Baroda M CLIP wallet is available only for 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 wallet.

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

No, Baroda M CLIP 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 wallet application. You will need to have an active mobile Internet service to be able to use the Baroda M CLIP wallet application and its features.

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

The Baroda M CLIP wallet 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 wallet account when I am traveling abroad?

The Baroda M CLIP wallet Mobile Account has been currently enabled for use only in India. You can certainly use Baroda M CLIP wallet 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 wallet currently support?

Baroda M CLIP wallet currently supports cards issued on the Visa networks.

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

No. Baroda M CLIP wallet 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 wallet?

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 calender month	50000	10000
Max number of txns per day	25	25
Max load amount per day- add money	50000	10000
Max load amount per calender month- add money	50000	10000
Max amount per transaction- add money	50000	10000
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	10000
Outflow max no txn per day	25	25
Max amount per day- send money	20000	10000
Max amount per calender month- send money	50000	10000
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 wallet account?

For more offerings on Baroda M CLIP wallet, please visit [www.bankofbaroda.co.in](http://www.bankofbaroda.co.in)

You can also contact the customer information centre at **080-46648113** or write to [barodamclip@wibmo.com](mailto:barodamclip@wibmo.com) for any information regarding the Baroda M CLIP wallet 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 **080-46648113** for any inquiries, requests, address grievances etc. regarding Baroda M CLIP wallet. For more details and updates on Baroda M CLIP, you can also visit [www.bankofbaroda.co.in](http://www.bankofbaroda.co.in)

### **Baroda M CLIP wallet functions**

16. How do I sign up for an account?

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

Download the Baroda M CLIP wallet mobile app from Google Play Store for your phone and proceed with registration.

17. How can I send and receive money using Baroda M CLIP wallet account?

Baroda M CLIP wallet enables you to load, send money to an email address or a phone number.

18. What if I want to transfer my Baroda M CLIP wallet 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 wallet Mobile Account using the Add Money function and use any Indian bank issued Credit, Debit or Prepaid card or Baroda Net Banking as the source of funds.

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

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

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

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

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

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 wallet 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 wallet services from the phone.

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

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

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 wallet 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 wallet 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 wallet user. An update to your Baroda M CLIP wallet 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 wallet account has sufficient balance and the recipient is a registered Baroda M CLIP wallet user. Once initiated, you will not be able to cancel this transaction.

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

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

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

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

30. I forgot my Baroda M CLIP wallet App 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 to reset your password (PIN).

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

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

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

A history of your past transactions is displayed on the Home screen of your Baroda M CLIP wallet App. You can also view a history of your past transactions by navigating to the "Transactions" menu of your Baroda M CLIP wallet App.

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

Please call up our customer care number **080-46648113** or write to [barodamclip@wibmo.com](mailto: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 wallet app even if your Bank Of Baroda 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 wallet App. This feature is available under the "Settings" menu.

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

You can add other (non-registered) mobile numbers to your Baroda M CLIP wallet account and use your Baroda M CLIP wallet 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 wallet account.

In case you decide to change your registered mobile number, please login to your Baroda M CLIP wallet 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 wallet profile in order to safeguard your Baroda M CLIP wallet 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 wallet.

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 wallet session will be able to make payments using your Baroda M CLIP wallet. Hence it is essential that you safeguard your handset and wallet 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 wallet account remains untouched even if you lose your mobile device.

38. How do I reactivate a suspended card?

You can reactivate/unlock the Baroda M CLIP wallet Card by logging on to your Baroda M CLIP wallet 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](mailto:barodamclip@wibmo.com)



39. How do I close my account?

You can close your Baroda M CLIP wallet account by calling Customer Service.

### **Security features**

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

The Baroda M CLIP wallet 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 wallet 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 wallet app and transact from there. Hence, after you have completed your Baroda M CLIP wallet session, do remember to logout from the Baroda M CLIP wallet 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 wallet account?

Your Baroda M CLIP wallet 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 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 wallet account. This is similar to the Debit card PIN you use at an ATM and should not be shared with others.