

About Your Security PINs:

As reported, you have to use two PINs i.e. Login PIN and UPI PIN/MPIN (transaction password). You will have to compulsorily set the Login PIN, when you register.

While changing the password and while subsequently using it, please note that:

1. Login PIN and UPI PIN/MPIN must be of 6 digits and 4 digits (for BOB users) respectively.
2. For your safety, your password will be blocked, if attempt to log in fails for 5 times. (If your password is blocked (i.e. you perfectly remember your password, but while keying in, you keyed in wrongly for 5 times and it got locked).
3. In case you forgot your PINs, these can be reset through Baroda UPI Mobile App itself with the following Menu options:
 - Forgot UPI PIN/MPIN
 - Forgot Login PIN
4. While changing the Login PIN subsequently, you can't use any of your last 3 Login PINs.
5. If not changed in 180 days, system will force you to change the Login PIN and UPI PIN/MPIN. However, we advise you to keep changing the PINs, at a regular interval.

Password Security Guidelines:

Please note that your password(s) are of utmost importance in UPI. It is the only way to identify you, by the system. Therefore, its security is very crucial and we advise you as under:

1. Please do not write these PINs anywhere,
2. If you feel someone knows any of your PINs (i.e. it is compromised), please change the PIN immediately.
3. You should change the PINs at a regular interval.
4. If you opt to change your PINs you should choose your new PINs carefully.
5. Do not share your PIN(s) to anybody, including bank staff. (Bank does not require your user id or PIN at any point of time. So if you receive any communication asking for this information, please do not send your user id or PIN(s)).
6. Never write down, record or save on your mobile your PIN or other security information.
7. Please avoid using important dates (wedding anniversary, birthdays of yourself/ spouse/ children etc.) as your PINs.
8. PHISHING: Phishing, also called spoofing, is the act of attempting to fraudulently acquire sensitive information, such as passwords and credit card details, by masquerading as a trustworthy person or business with a real need for such information in a seemingly official electronic notification or message. The e-mail directs the user to visit a web site where they are asked to update personal information, such as passwords and credit card, social security, and bank account numbers that the legitimate organization already has.
9. Bank of Baroda sincerely requests you not to respond to any emails that request personal information.

Other Security Tips:

1. Do not leave your mobile unattended while you are accessing Baroda MPAY, UPI Mobile App.
2. As and when you have finished using Baroda MPAY, UPI Mobile App, do not forget to log out completely. Further close the window completely, after you log out. Avoid closing the window abruptly, on usage.
3. Every time you log in, you are shown the time when you logged in last. If you feel that, you did not log in at the time shown, get alerted immediately. Change your passwords, check all the transactions and ensure that nothing untoward has taken place.
4. If you act fraudulently or show contributory negligence, you will be responsible for all losses on your account.
5. Keeping your mobile secure by using anti-virus, anti-spyware and firewall software.
6. Taking care to ensure that no-one else hears or sees User id, Login PIN, UPI PIN/MPIN or any one time password we send to you when you use them.
7. If you lose your mobile telephone, it is stolen or you suspect it is being used without your permission, you must tell us immediately via contact center to block your access to application so that we can suspend your use of the Baroda UPI application service until the matter has been resolved.
8. Please read the Terms and conditions available at our websites and mobile application login page and keep a copy of them in a safe place for your future reference. We will inform if any terms and conditions are changed through websites and mobile application.

You must tell us without delay If:

Your mobile is stolen and you suspect that someone else has used or tried to use them without your authorization; or you become aware of any incorrectly executed instructions or any unauthorized transaction on your Account(s)

By:

Contact the customer care center at 18001024455/1800223344 or write upi.bcc@bankofbaroda.co.in to for any information regarding the Baroda MPAY, UPI Mobile App services.
