



FAQ on MOBILE BANKING – MCONNECT PLUS

➤ Getting started: Mobile Banking Registration and Activation

Q. How can I register for Mobile Banking?

A. Registration can be done via below channels:

-Self-Registration* using Debit card (option provided in the application itself)

* This option is available only for Android currently.

-Net Banking

-ATM using Debit Card

-Branch

Q. How to download the Mobile Banking application?

A. Mobile application can be downloaded through respective play stores:

Android – Google Playstore

IOS – App store

Windows – Windows store

Q. How can I register using self-registration option?

A. Based on the Mobile number submitted by you, application will identify that if you are registered for Mobile Banking and will take you to the self-registration screen. Enter the required Bank of Baroda debit card details. On successful registration, you will receive 4 digit mPIN (password) on your Registered Mobile Number.

Q. How can I activate my Mobile Banking?

A. After successful registration, you will get mPIN to your registered mobile number. Install and launch the Mconnect Plus application. Set your application password and change the mPIN received via SMS to activate mobile banking facility.

Q. How can I link all my accounts in Mobile Banking?

A. Once you register for mobile banking all the eligible accounts under the registered customer ID will get linked to the mobile banking.

➤ Application Password and mPIN

Q. How to generate / set new Application password?

A. Any 4 digit number of your choice can be set as application password.

Application password is set during the activation process. If you intend to change it subsequently, please follow these steps:

Login > Main menu > 'My Set up' > Change application password

Q. How to generate mPIN?

A. Default MPIN is sent upon successful registration. You have to set your own mPIN at the time of activation. If you intend to change it subsequently, please follow these steps:

Login > Main menu > 'My Set up' > Change mPIN.

Q. How to re-generate Application password?

A. Visit forgot password option on the login page, the request needs to be validated through mPIN.

Q. How to re-generate mPIN?

A. mPIN can be regenerated via three ways

- ATM

-Net Banking

- Branch

Q. What if customer enters the password wrong for more than 3 attempts and user gets blocked?

A. Go to "Unlock/Forgot Application Password" option on login page and reset your password by entering mobile number and mpin.

Q. What if customer enters the mPIN wrong for more than 3 attempts and user gets blocked?

A. Generate new mPIN through Branch/Internet Banking/ATM. Go to "Unlock/Forgot Application Password" and reset your password by entering mobile number and mPIN.

➤ Fund transfer within bank and outside bank

Q. How can I transfer funds to my own linked accounts?

A. Visit self-linked fund transfer option>>select source account>>select destination account and initiate fund transfer.

Q. How can I transfer funds to Bank of Baroda account?

A. Visit within bank>>third party transfer>>select source account>>enter destination account and initiate fund transfer.

Q. How can I transfer funds to other bank Accounts?

A. This can be done via two options:

-IMPS

-NEFT

Q. What if NEFT services are not available after working hours/holidays?

A. You can use IMPS service which is Immediate Payment System available 24*7.

Q. What are the limits for Fund transfer?



A.

| Fund Transfer Type | Max Amount per Day (in Rupees) | Max Amount per Week (in Rupees) | Max Amount per Month (in Rupees) | Max Amount per Transaction (in Rupees) | Min Amount per Transaction |
|-------------------------|--------------------------------|---------------------------------|----------------------------------|--|----------------------------|
| Self-Liked Accounts | No Limit | No Limit | No Limit | No Limit | 5 |
| Third Party Within Bank | 1,00,000 | 2,00,000 | 5,00,000 | 50,000 | 5 |
| IMPS/NEFT | 1,00,000 | 2,00,000 | 5,00,000 | 50,000 | 5 |

➤ Mobile Recharge and Bill payment

Q. What services can be availed under Recharge and Bill payment?

A. Recharge

-Mobile

-DTH

-Data Card

Bill Payment

-Mobile Post Paid

-Landline Post Paid

-Electricity

-DTH Recharge

-Gas

-Water

-Insurance

-Broadband

Credit Card-BOB Card Payment: Allows payment to Bank of Baroda credit cards

Registered Bill Payment: Allows registration of bill details once and fetches bill amount automatically every month.



Q. What are the limits for Bill payment?

A.

| Max Amount per Day (in Rupees) | Max Amount per Week (in Rupees) | Max Amount per Month (in Rupees) | Max Amount per Transaction (in Rupees) | Min Amount per Transaction |
|--------------------------------|---------------------------------|----------------------------------|--|----------------------------|
| 50,000 | 1,00,000 | 2,50,000 | 25,000 | 5 |

Q. Can I recharge when I am on roaming?

A. Yes

Q. What if some billers are not visible in DTH option under Recharge?

A. Kindly visit DTH Recharge option under Quick Bill payment to find more billers.

➤ Cash on Mobile

Q. What is Cash on Mobile?

A. With this new feature introduced, you can withdraw money upto Rs. 5000 from Bank of Baroda ATM without using debit card.

Q. How to withdraw money using Cash on Mobile?

A. Generate OTP using your application and visit any nearby Bank of Baroda ATM.

Q. From where I can get OTP?

A. OTP can be generated by going to Cash on Mobile option in the application.

Q. What is the expiry for generated OTP?

A. OTP is valid for 15 minutes.

Q. Can I withdraw from other Bank ATM?

A. No, this facility can be used only on Bank of Baroda ATMs.

➤ Services offered and benefits

Q. What are the services available through Mobile Banking Application?

A. Financial Services-

- Fund Transfer within Bank and outside Bank (IMPS/NEFT)
- Recharge (Mobile/Datacard/DTH)
- Bill payment
- Cash on Mobile
- FD RD opening
- Scan to Pay
- ToneTag

Non-Financial Services-

- 360 degree view of all accounts linked to your customer ID
- Balance inquiry
- Mini-statement
- Account statement of upto 3 months at a time can be sent to registered email ID
- Cheque book request
- Cheque status and stop cheque
- Seeding of Aadhaar number
- Interest Certificate of Loan accounts for last 3 financial years
- TDS certificate for last 3 financial years
- Debit Card Blocking

- Offers
- View 26AS
- Filing 15G/H forms
- Debit Card Request 
- Add/Modify/Delete Nominations 
- Closure of FD/RD 
- Request for Savings Account Transfer 

Q. What are the key benefits of this Mobile banking service?

A. It helps customers to conduct banking transactions 24x7 at his/her convenience from any place just by the use of a mobile phone.

Q. Are there any charges for Mobile Banking?

A. No, it is free of cost.

Q. Is Mobile banking safe to use?

A. Yes, we have implemented latest security standards.

Q. What is “Submit Form 15-G (or) 15-H” option?

A. This is self-declaration made by the individuals or a person (not being a company or a firm) for tax exemption on Interest income earned on Term Deposits. Form 15H is for senior citizens, those who are 60 years or older; while Form 15G is for everybody else and are valid for one financial year. Read Terms & Conditions carefully before submitting the request.

Q. How many times can I change nomination in my account?

A. Nomination for an Account can be added/modified/deleted up to 4 times in a year.

Q. Where my Debit Card will be delivered?

A. Debit Card will be delivered to the communication address that is also displayed while making the Debit Card request through the application.

Q. My Debit Card is yet not delivered?

A. In case debit card delivery is taking considerably long time you may visit the branch with the reference number generated at the time of request to track the status of card.

Q. If I will close my FD account where my funds will be credited?

A. Funds will be credited to the REPAYMENT ACCOUNT that will be shown explicitly while placing the closure request.

Q. Can I transfer my Savings Bank Account to any Bank of Baroda Branch of India using the service “Request for Transfer of Savings Account”?

A. Yes, you have to furnish local proof of address for where you want to transfer the Account.

Q. I am NRI customer, can I use Mobile Banking?

A. Yes, NRI customers can avail Mobile Banking facility and initiate transactions. All rules applicable for transaction to/from NRI accounts will hold.

➤ Reconciliation

Q. What if the Fund transfer transaction gets failed or transfer is made to incorrect account?

A. You need to recheck all the entries while making any transaction. In case if any such error matter can be taken up with your base branch. Please read terms and conditions section of the application.

In case of failed transaction, amount will be refunded to the account within 7 working days.

Q. What if the Recharge or Bill payment transaction gets failed or recharge is made to incorrect mobile?

A. You need to recheck all the entries while making any transaction.

In case of failed transactions of Recharge money will be refunded to account on T+1 basis (T is date of transaction) and for Bill payment T+5 basis (T is date of transaction). Please read terms and conditions section of the application.

Q. What if the transaction done using “Scan to Pay” option is not successful?

A. In case of failed transactions refund will be processed in 7 to 45 days which varies from case to case.

➤ Commonly faced error scenarios

Q. What if “911” error comes?

A. Mobile application is not able to get response from Core Banking System. In such cases please wait for some time till the connectivity is restored.

Q. What if “Host failed to respond” error is encountered or the application takes a long time to load?

A. This is because of poor or very slow internet connection. Try again with strong internet connection or you can ask your friend to share hotspot connection.

Q. What if “Unable to process transaction” is encountered every time on opening an FD account?

A. Please check if PAN number is updated in your account. Also, check that you are not initiating FD opening request from an Overdraft account.

Q. My PPF account is visible in “My Account” but not coming while transferring funds using Self-linked Accounts?

A. Please visit My Set up -> Refresh operative account list -> Refresh Accounts, in order to restore account in Fund transfer.

Q. I am not able to find my account in Transaction list?

A. The mode of operations of your account may be other than “Self/Sole-Proprietor/Either or Survivor”. It may also be possible that mode of operation is not updated properly. Please contact your base branch to get the details updated.

Q. My OD account is not visible in Mconnect Plus?

A. Only mentioned list of OD schemes are allowed in Mobile Banking – OD002, OD003, OD004, OD005, OD006, OD016, OD017, OD023, OD026, OD028

Q. It is not showing all my Term Deposit Account under Closure option.

A. Only the Term Deposit Accounts opened through an ADC channel like Mobile Banking, Internet Banking will be allowed. In addition account should be only in your name, accounts operated jointly will not be shown.

Q. I am not getting option of Debit Card Variant even though I have never availed this variant with the account selected?

A. One Debit Card variant can be issued only once against a customer id. If it is already issued against any one account, can't avail the same variant in other account.