

MOBILE BANKING FAQ

Q1. Who can register for mobile banking?

A syndicate bank customer whose mobile number is linked with single customer id and has following account types: i) savings account ii) current account with sole proprietorship

Q2. How can I register for mobile banking?

Mobile banking can be registered by any of the below options:

- i) Visit branch and request for mobile banking.
- ii) Login to Internet Banking and Go to customer services and select mobile banking registration
- iii) Visit nearest syndicate bank ATM & register for mobile banking.

Q3. What are the features available in mobile banking?

- Within Syndicate Bank transfers
- IMPS fund transfer
- Utility bill payment
- DTH/Mobile recharge
- Debit Card Hot listing
- Cheque Book request
- Register for SMS alerts and Email Statement
- Stop cheque payment
- Set Favourite.

Q4. How many accounts can be linked to a single mobile number?

Maximum two accounts can be added under one mobile number.

Q5. Does the system allow the already registered mobile number to register for account belonging to different Customer ID of the same customer?

No, one mobile number can be registered for one customer Id, the same mobile number cannot be registered for any other customer ID.

Q6. Mobile banking facility can be given to Minor account?

No, Any account opened in the name of a minor or if any minor is a joint account holder, such accounts are not eligible for mobile banking facility.

Q7. Inter change of Primary account No.1 and Primary account No.2 is possible or not?

Currently Inter change of Primary account No1 to Primary account No.2 and vice versa is not possible. However, Primary account No. 1 or Primary account No.2 can be changed to New account No. which, so far not registered for mobile banking.

Q8. If a customer wants to change his mobile number, what is the procedure to be followed?

If customer changes his SIM, (new mob number) he needs to request for mobile number change in writing and submit the same to Branch. Or change the mobile number by login to internet banking application and select Customer Services->Mobile banking registration -> Modify

Mobile Number. And the MPIN will be sending to the new mobile number on next working day via SMS.

Q9. If a customer wants to change his account number, what is the procedure to be followed?

Kindly visit branch and request for the change of account number in writing Or change the account number by login to internet banking application and select Customer Services-> Mobile banking registration -> Modify Account Number.

Q10. If a customer wants to add his another account number in mobile banking, what is the procedure to be followed?

Kindly visit branch and request for the addition of account number in writing Or add the account number by login to internet banking application and select Customer Services-> Mobile banking registration -> Modify Account Number-> Add the secondary account.

Q11. If a customer wants to change his/her Mobile Handset but wants to continue with the same SIM card. What is the procedure to be followed?

Please follow the below steps in one go:

Step 1. Uninstall the previous application if already installed on mobile handset

Step 2. Install the application again and enter the registered Mobile Number and ACTIVATION CODE received via SMS.

Step 3. You should enter the same MPIN in old MPIN field which you were using earlier. And in new MPIN field, any four digit number should be there. Do remember this new MPIN for future use.

Q12. If a customer forgets his/her MPIN. How he/she will get his/her new MPIN?

1. Internet Banking: Customer Services --> Mobile Banking MPIN

Reset --> Reset MPIN. Or

2. Login into Mobile Banking app and go to: Setting--> Reset MPIN and enter necessary card details. Or

3. Customer can request for new MPIN through branch

Q13. If a Customer entered Login password wrongly for more than 3 times and account got locked .What is procedure to be followed to unlock the same?

If Login password is locked, Customer may choose the Forgot Password option provided in the pre login screen of the Application. Application will validate the last 4 digits of the Primary Account number and MPIN.

Q14. If a Customer forgets his/her Login password as well as MPIN. What is procedure to be followed? Customer has to visit the branch and request for New MPIN. Once he/she gets the new MPIN through SMS he/she can set the new Login password by choosing the Forgot Password option provided in the pre login screen of the Application. Application will validate the last 4 digits of the Primary Account number and MPIN.

Q15. The customer has not received SMS containing activation code OR the customer has by oversight deleted the original SMS received.

Send a message MBCODE to 9220092200 for getting the activation code again.

Q16. Can customer view his loan account, TD details through Mobile Banking?

No. Only Current and Saving accounts can be viewed through mobile banking.

Q17. What is MMID?

Mobile Money Identifier (MMID) is a 7 digit number (4 digit bank bin number + 3 digit system generated number) which will be generated by the mobile banking software on successful registration of customer account. Our Bank Bin number for MMID is 9025.

To do IMPS Interbank fund transfer using MMID one must know the mobile number and MMID of the beneficiary account. If a customer has more than one registered accounts for mobile banking, then each account will have different MMID. IMPS system will identify account number through a combination of Mobile number and MMID automatically and credit the amount to account.

Q18. How to know MMID of the registered account?

MMID will be automatically generated by the system when mobile banking user is created. Customer should type the word MBMMID and send an SMS to 9220092200. Customer will receive an SMS containing MMID of the registered account/accounts. MMIDs can also be viewed by clicking the 'Know your MMID' option available in the Application under IMPS other bank

Q19. Is there any limit for amount that can be transferred to other accounts through mobile banking (Inter-Bank or Intra-Bank)?

Currently fund transfer limit is fixed at Rs.50,000/- per day.

Q20. If a transaction done through mobile banking fails, what about the amount already debited to the account? Will it be refunded automatically or manually it will be reversed?

If it is a failed transaction, then amount will be automatically refunded immediately.

If the status of the transactions is unknown or failed due to any technical fault, the amount will be refunded within 5 working days as per guidelines.

Q21. Are there any charges for availing Mobile banking services?

As of now there is no charges payable to Bank. However, customer will be charged for SMS/data usage by his Telecom service provider (e.g.: BSNL, MTNL, Airtel etc.) as per his plan/guidelines issued by TRAI from time to time.

Q22. If Mobile handset is lost what procedure to be followed?

Visit the branch and submit a written request to temporary mark the mobile number as LOST to prevent unauthorised usage.

Q23. Whether credit to NRE account is allowed through Mobile Banking?

Through Mobile banking, credit to NRE account is not allowed

Q24. How to add favourites in Mobile Banking?

For all the successful Intra fund transfer done without adding beneficiary and successful recharge transaction can be set as favourite. Once the receiver account number is added in Favourites list, Customer can directly do fund transfer just by entering MPIN.

Q25. Whether I can add syndicate bank account number in the beneficiary list and do IMPS transaction by selecting the view beneficiary option?

No. You cannot do IMPS transaction to syndicate bank accounts by selecting view beneficiary. You can add your syndicate bank account beneficiaries in the favourites list by doing a successful transaction.

Q26. If a customer lost his/her Debit card, Can he/she block the same using Mobile Banking?

Yes. Customer can temporarily block or permanently delete his/her debit card from the option provided under Cards-> Check Status.

Q27. How I can change the cash withdrawal limit & POS limit of debit card?

Go to Cards-> Check Limit. There you can update the limit subjected to Maximum limit.

Q28. How can I block Mobile banking services if I am finding the transaction as suspicious & how to unblock the same?

Customer can block the Mobile banking services by sending a message a with text BLOCKMB to 9220092200. And for unblocking, customer has to visit branch and provide a written request for unblocking. After unblocking, Customer has to opt for RESET MPIN through Internet banking or request through branch.

Q29. Is Mobile Banking application is available on All smart phones?

No. Mobile Banking is available only to Android & IOS users. And mobile banking will work only in the Android smart phones having Android version 5 and above.

Q30. For any queries, whom to contact?

Call us on:

Toll Free Number for Mobile Banking related issue:

1800 3011 3333 or 1800 208 3333

Email us:

syndmobile@syndicatebank.co.in