



➤ Getting Started: Mobile Banking Registration and Activation

Q. How can I register for Mobile Banking?

A. Registration can be done via below channel:

- Branch
- Internet Banking

Q. How to download the Mobile Banking application?

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

Android – Google Play Store

iOS – App store

Q. Which type of accounts are eligible for Mobile Banking on your unique Customer ID.

A. Saving account, Current account, Overdraft, Cash Credit.

Q. How can I activate my Mobile Banking?

A. After successful registration through Branch, you will get 'Activation key' to your registered mobile number. Install and open the UPGB M-Tarang application do as per app instruction. Set your "Login PIN" and "Transaction PIN" 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.

➤ Login PIN and Transaction PIN

Q. How to generate/ set new Login PIN?

A. Default Activation Key is sent upon successful registration. You have to set your own Login PIN at the time of activation, any 4-digit number of your choice can be set as Login PIN. If you intend to change it subsequently, please follow these steps:

Login > Main menu > 'My Set up' > Change Login PIN

Q. How to generate Transaction PIN?

A. After successful login by using login PIN, now to make a Transaction PIN, you will go to fund transfer from there you can set Transaction PIN. If you intend to change it subsequently, please follow these steps:

Login > Main menu > 'My Set up' > Change Transaction PIN

Q. How to re-generate Login PIN?

A. Visit forgot password option on the login page, the request needs to be validated through registered mobile number and transaction PIN.

Q. How to re-generate Activation Code?

A. Activation Code can be regenerated via Base Branch.

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

A. Go to “Unlock/Forgot Login PIN” option on login page and reset your password by entering mobile number and transaction PIN

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

A. Unblock can be done via Base Branch only

➤ **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 Beneficiary account >> select source account and initiate fund transfer.

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

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

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

A. This can be done via three options:

-IMPS (24*7)

-NEFT (24*7)

-RTGS (24*7)

Q. What are the limits for Fund transfer?

A. Customer see the limit through visit bank website www.upgbank.com/mobile-banking-transactions.php

➤ **Services offered and benefits**

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

A. Financial Services-

- Fund Transfer within Bank
- Fund Transfer to other Bank IMPS/NEFT/RTGS
- Quick Access for Fund Transfer

Non-Financial Services-

- 360-degree view of all accounts linked to your customer ID
- Quick View Balance
- Quick View Mini Statement
- Cheque status and stop cheque

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. Is Mobile banking safe to use?

A. Yes, we have regularly updated security norms

➤ **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 T+1 working days.

➤ **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.

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/Partner 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.