Guidelines for Customers for Mobile Banking (M-Tarang)

- After successful registration through Branch, customer will receive 4-digit activation key on his registered mobile number. Customers should download UPGB M-TARANG application from Google Play Store/APP store & proceed for activation using the 4-digit activation key received earlier.

- If a customer downloaded the application from play store without registration through branch channel, an error message **"You are not a mobile banking customer"** is displaying for customer. For availing mobile banking services, customers must have registered through branch & E-Banking channel.

- After installing application, application redirect's customers to send a verification message from his registered mobile number. While sending verification message, select only registered mobile number with bank.

- The verification message is to be charged from various mobile service providers (At the time of messaging Google messaging app should be the default app for sms in customer's mobile), therefore please ensure to have available balance in mobile through which you are sending SMS.

- Once the SMS send through registered mobile number, kindly jump back towards the mobile banking application & confirm your mobile number as displayed on the mobile phone screen.

- Upon confirming your mobile number, now you have to submit the 4-digit activation key i.e. received on your registered mobile number. Enter the activation key & accept the term & conditions and click on proceed.

- Now system will ask to enter account number & customer id. It is worth noting that kindly enter correct account number & customer id for registration process. Also note that if customer id is started with any letter, customer must have to enter his customer id with capital letter starting. For example, if customer id a0XXXXXX, we need to enter customer id as A0XXXXXX.

- If customer will not enter correct account number or customer id, system returns with error message **"Request Timeout. Please check status of your account"**

- Now if customer enters correct account number & customer id, system will proceed customers to create security question answer. Customer can create any 5 security questions of his need.

- Upon successful creation of security questions, now system will proceed customer to create 4-digit login pin. First customer creates any 4-digit number of his choice as Login PIN & then confirm the same and click on proceed button. If customer intend to change it later, please follow these steps:
  Login > Main menu > 'My Set up' > Change Login PIN

- After successful login by using login PIN, now customer to make a Transaction PIN. Customer will click on fund transfer tab & he will receive a 6-digit OTP for generating Transaction Pin. After submitting the received OTP, now customer can set any 4-digit number of his choice as Transaction PIN. If customer intend to change it later, please follow these steps:
  Login > Main menu > 'My Set up' > Change Transaction PIN

- Now customer can avail banking services through mobile banking application.

Beneficiary Addition by Customers

- Customer can go to Fund Transfer tab & click on Transfer to Beneficiary. In this section, customer can add beneficiaries within bank & outside bank after clicking on "**Add new Beneficiary**". Maximum **99** numbers of beneficiaries can be added by a customer. Nickname for any added beneficiary is must be unique. If we tried to add account number with same nickname, system get error message "Beneficiary already added".

- **Within Bank Beneficiary Addition Process**- Customer can enter within bank account number & confirm the same number. For identification of added beneficiary, customer must enter a nick name for beneficiary. Upon submitting of the all required details, kindly click on next button. On next page, account holder name details fetched. Customers can check the authenticity of account details & click on submit button.

  A 6-digit OTP is received on customer registered mobile number for authenticating this activity. After entering the received OTP, customer will also to submit 4-digit transaction pin for completion of this activity. Upon successful addition of beneficiary, it will display under Transfer to beneficiary section. A cooling period of 4 hours is set for beneficiaries i.e. added for first time. In cooling period phase, no transactions allowed for these accounts.

- **Outside Bank Beneficiary Addition Process**- Customer can enter bank account number of any other bank & confirm the same number. Also enter the correct 11 digit IFSC code for account number. Also enter the Recipient Name, Account Type & nickname. Also tick out the "Authenticate the Beneficiary" tab before clicking on next button. Upon submitting of the all required details, kindly click on next button. On next page, details of bank & branch can be verified. Also account holder name details will have fetched and the same can be verified by customer. Customers can check the authenticity of account details & click on add beneficiary tab.

  A 6-digit OTP is received on customer registered mobile number for authenticating this activity. After entering the received OTP, customer will also to submit 4-digit transaction pin for completion of this activity. Upon successful addition of beneficiary, it will display under Transfer to beneficiary section. A cooling period of 4 hours is set for beneficiaries i.e. added for first time for IMPS/NEFT transactions. Customers can initiate RTGS transactions after 24 hours of the said cooling period. No transactions allowed for added beneficiaries between the cooling period.

- **Fund Transfer to My Own Linked Accounts**- Customers visit self-linked account fund transfer option>> select Beneficiary account >> select source account and initiate fund transfer.

Commonly Faced Error Scenarios by Customers

- **What if "911" error comes when customer is using mobile banking application-**
  Mobile application is not able to get response from CBS System. In such cases please wait for some time till the connectivity is restored.

- **What if "Host failed to respond" error is encountered or the application takes a long time to load-**
  This is because of poor or very slow internet connection. Try again with strong internet connection.

- **Customer is not able to find his account in Transaction list-**
  The mode of operation of customer account may be other than eligible mode of operation code set by bank. It may also be possible that mode of operation is not updated properly. Please contact your base branch to get the details updated.

- **How to re-generate Login PIN-**
  Visit unlock/forgot login pin option on the login page. The request needs to be validated through registered mobile number and transaction PIN.

- **How to re-generate Activation Key-**
  Activation Key can be regenerated via Base Branch.

- **What if customer enters the login pin wrong for more than 3 attempts and user gets locked-**
  Customers go to "Unlock/Forgot Login PIN" option on login page and reset his login pin by entering mobile number and transaction PIN

- **What if customer enters the transaction PIN wrong for more than 3 attempts and user gets blocked-**
  Unblock can be done via Base Branch only

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