

## How do I activate my Mobile Banking service?

To avail BCC Bank's Mobile Banking service, the customer needs to:

- ✓ Visit his/her home branch and fill up the Value Added Services form.
- ✓ Provide valid id proofs for verification.

Once the customer details are updated in bank records, the customer will be provided a PIN MAILER (which contains a first time log in password i.e. MPIN)

For further enquiry, you may contact us by email at [mbanking@barodaccb.co.in](mailto:mbanking@barodaccb.co.in)

## Frequently Asked Questions

### 1. What is BCC Bank's Mobile Banking App?

BCC Bank's Mobile Banking app allows you to access your bank accounts anytime & anywhere in a secure, convenient manner

### 2. What are the services offered by BCC Bank's Mobile Banking App?

A wide variety of features are available to the customers:

- ✓ Account Information
- ✓ Cheque related functionalities
- ✓ Fund Transfers

### 3. Who can avail BCC Bank's Mobile Banking Services?

BCC Bank's Mobile Banking services are available to all the customers having a satisfactory running Savings/ Current account with the Bank.

### 4. Are there any pre requisites for availing BCC Bank's Mobile Banking Services?

You need to have account with the Bank, a mobile data connection and android device.

### 5. Will I be charged for using BCC Bank's Mobile Banking Services?

The mobile operator charges for GPRS services are applicable as per their plans.

### 6. Do I need to link my accounts with BCC Bank's Mobile Banking App?

If a new account is added after the mobile bank service is activated, the customer needs to Synchronoze the accounts.

Go to Settings->Synchronization->Accounts->provide MPIN

### 7. What is MPIN?

MPIN is 4 digit numeric passwords, which is used to authenticate your financial or non-financial transactions.

### 8. What is difference between Application Password & MPIN?

No alphabets/special characters are permitted for Application Password and MPIN  
Application Password (6 digits): It is required to log in to the mobile app. Once registration is completed, customer can log in to the app by providing Application Password.  
MPIN (4 digits): To do any kind of transactional enquiry (financial or non-financial)

## 9. How can I download the application on my handset?

Customers having Internet data enabled in their mobile can download the application by going to Google Play store. Search by using keyword 'bccb mobile banking' and then customer will be able to download and install the mobile app.

## 10. What happens if I lose my mobile device?

Immediately contact your telecom service provider to block your number. Further, contact your nearest BCC Bank branch to block your mobile number for mobile banking services.

## 11. Are the transactions done on mobile phone secure?

BCC Bank's mobile application is a highly secure application, which conforms to India's financial regulator's recommended standards of security for mobile banking.

## 12. Can I access to both Internet Banking and Mobile banking at the same time?

Yes. You can access both services simultaneously.

## Tips to login

- ✓ While collecting the Mobile Banking PIN Mailer, please ensure that it is received sealed and not tampered. Else, please inform your branch manager immediately.
- ✓ Please note that User Id is your CIF number, MPIN (Mobile Personal Identification Number) is of 4 numeric digit.
- ✓ ALWAYS change your Application Password, MPIN (Mobile Personal Identification Number) periodically. NEVER reveal your Application Passwords or MPIN to anyone.
- ✓ ALWAYS keep your mobile free of malware.
- ✓ NEVER respond to any communication seeking your passwords. Protect yourself from banking frauds, never share the above details on Phone/ E-mail even if the person claims to be a Bank employee. Sharing these details can lead to transfer of money from your account.
- ✓ For further enquiries, you may contact us by email at [mbanking@barodaccb.co.in](mailto:mbanking@barodaccb.co.in)

## Caution

- ✓ In case your mobile is deactivated without your request or you get a call in this regard, somebody may be trying to get a duplicate SIM / steal your credentials like OTP (One time password), Tracker ID for beneficiary registration etc.
- ✓ BCC bank does not ask for the details of your account like Account Number / CIF / PIN / Password / mobile numbers etc. Any caller pretending to be from our Bank / Call Centre may persuade you to reveal your credentials like Account Number / CIF / PIN / Password / mobile numbers etc. stating that details sent to you is incorrect and correct information needs to be sent. Please do not entertain such requests as they are fraudulent entities.
- ✓ In case of any of these suspected activities, please check immediately with telecom service provider/ Bank.
- ✓ Change Passwords immediately on any such suspected activity / as frequently as possible.
- ✓ BCC Bank will never send you e-mails or call you asking for confidential details of your account / PIN / Password / OTP or personal details such as date of birth, mother's maiden name etc. Beware of anyone asking you for such information on behalf of the bank through e-mails or phone calls.
- ✓ Please do not provide your bank account details to emails offering a job or claiming that you have won a lottery or open attachment of mails from unknown email id.
- ✓ While it is our endeavour to provide you with the best of online services and facilities, BCC Bank is not responsible for any erroneous transactions made by you. BCC Bank shall also not be responsible for misuse of your account arising from any wrong, inadvertent or other kind of disclosure of such details by you.
- ✓ For further enquiries, you may contact us by email at [mbanking@barodaccb.co.in](mailto:mbanking@barodaccb.co.in)