

**Ahmednagar Merchants Co-operative Bank Ltd
(AMCB)**

Digital Banking Department

**Frequently Asked Questions (FAQs) on
AMCB Mobile Banking**

General Frequently Asked Questions (FAQs)

1. What is AMC Bank AMCB Mobile Banking?

“AMCB” is a comprehensive Mobile Banking platform that will enable you to manage your own accounts with incredible ease. AMCB Mobile Banking will give you greater ease of use and more convenience through an intuitive and design rich interface.

2. What are the features of AMCB Mobile Banking?

Following are the salient features of AMCB Mobile Banking -

- Simple, Safe and secured Mobile banking platform
- Instant & 24x7 funds transfer service through IMPS
- Fund transfer within your own account, Intra bank or Interbank electronic fund transfer
- Maximum limit for fund transfer is up to Rs. 5 lakhs
- Check balances of your savings, current accounts
- View last five transactions
- Funds transfer to account number
- Addition / deletion of the payee
- Card related Services includes Debit Card Pin Generation, Generate Digital Debit Card & Block / Unblock Debit Card
- Various Value-Added Services –
 - Search IFSC code for other banks
 - AMC Bank Branch / ATM locator
 - Chequebook Request
 - Cheque status inquiry
 - Stop Payment of Cheque
 - Account statement

3. Is it mandatory to register my Mobile number with AMC Bank?

Yes, you must register your mobile number for Mobile banking facility.

4. How to begin with AMCB Mobile Banking?

You need a smartphone with an active internet data pack. Download the AMC Bank AMCB Mobile banking application from app store. Our AMCB Mobile Banking is currently available on Android & iOS.

5. How to download AMCB Mobile Banking?

To download Mobile Banking App, go to your App store, type & download 'Ahmednagar Merchants Bank Mobile Banking'. Our Mobile Banking app is freely available on Android & iOS Operating systems (OS).

6. How safe is AMCB Mobile Banking?

AMCB Mobile Banking is very safe & secured. Each & every transaction executed on our Mobile Banking app is authorized by your own MPIN & TPIN only. Without your valid MPIN & TPIN, your funds cannot be sent to any beneficiary.

7. Do I need any specific mobile service provider?

No,

AMCB Mobile Banking app works with any mobile service provider. Only a working internet connection on your smartphone like /3G/4G/HSPA/Wi-Fi or higher is required.

8. Is AMCB Mobile Banking free? Are there any hidden charges?

AMCB Mobile Banking is totally free. There are no charges for sending money to other bank accounts. All transactions executed on the AMCB Mobile Banking app are free of cost. There are no hidden charges to be worried for.

Registration Process

9. How to register for AMCB Mobile Banking? Or How to generate MPIN & MMID for AMC Bank account, if I don't have one?

Contact nearest Branch

10. What is MPIN?

MPIN is your Login Pin for AMCB Mobile Banking. You cannot login into AMCB Mobile Banking without a valid MPIN.

11. What is TPIN?

TPIN is your Transaction Pin for AMCB Mobile Banking. You cannot execute a transaction into AMCB Mobile Banking without a valid TPIN.

12. What if I wrongly enter Mobile Banking MPIN / TPIN?

For the security purpose, if you enter wrong MPIN / TPIN thrice, it will be locked. You will not be able to login to AMCB Mobile Banking.

13. How to unlock AMCB Mobile Banking user ID? Or my User ID is blocked, what to do?

-Contact to nearest Branch

14. I am getting error – ‘Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.’ What to do?

I have changed my MPIN, still during login, I am getting error – ‘Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.’ What to do?

This error appears when customer enters wrong pin. Enter correct pin to login into AMCB Mobile Banking. Please contact to nearest branch.

15. I forgot my MPIN (Login Pin) for AMCB Mobile Banking. Or How to generate MPIN for AMC Bank account?

Please contact to nearest Branch

16. I forgot my TPIN (Transaction Pin) for AMCB Mobile Banking. Or How to generate TPIN for Ahmednagar Merchants Co Op Bank account?

Please contact to nearest Branch

Accounts Options

17. What is MMID?

Mobile Money Identifier (MMID) is a 7-digit number. Once you register for Mobile banking with AMC Bank, you can view your MMID in the app itself.

18. Do I have to know my MMID?

There is no need to know your MMID during the registration process. Once you successfully get registered, you can login & select Accounts option to view your MMID.

19. Where I can find the MMID in Mobile Banking application?

Follow the steps below -

- On Home screen, select 'Transfer' option
- Select 'Retrieve MMID' option
- Your MMID linked to your account number will be displayed.

20. Where can I find Mini Statement?

Follow the steps below -

- On Home screen, select 'Checking Accounts' option
- Select your desired account number from the list
- Select option Mini Statement

21. Where I can find the balance?

To view your current balance, follow the steps- 1. On

Home screen, select 'Accounts' option

2. Select your desired account number from the list

3. Here on screen, you will find Account number & balance of the account.

22. Balance showing in Mobile Banking app, is it a live balance?

Yes, the balance shown in our AMCB Mobile Banking is live balance of your account linked with AMC bank.

23. I am getting error – 'Request could not have processed, kindly contact home branch for further details', what to do? (For Transaction within AMC Bank)

Ensure that the account number is attached to your own customer number only.

Enter correct 15-digit account number & enter your transaction pin to continue.

Funds Transfer Option

24. Can I transfer money to my own account within AMC bank?

Yes, if you are maintaining multiple accounts, you can transfer money to your own accounts within AMC bank by selecting option 'Funds Transfer –Within AMCB'

25. Can I transfer money to any other account within AMC bank?

Yes, you can transfer money to any other accounts within AMC bank by selecting option 'Funds Transfer – Within AMCB

26. Can I transfer money to any other bank account?

Yes, you can transfer money to any other bank account by selecting option among 'Funds Transfer – IMPS– To a Mobile Number' or 'To A/C using IFSC' option.

27. How to transfer funds from AMCB Mobile Banking?

To transfer the funds from AMCB Mobile Banking, follow the steps below-

- On Home screen, select 'Fund Transfer' option
- Select option among 'Funds Transfer – To Within AMCB or 'IMPS'
- Type Account Number & IFSC code or Mobile Number along with Amount & Particulars
- Submit the details
- Enter TPIN.
- Select 'Submit' button

28. If I transfer money through Mobile Banking app, how much time it takes to reflect it in beneficiary's account?

Instantly. Yes, the money should reach beneficiary's account immediately as it uses the IMPS (Immediate Payment Service) platform.

Payee Management

29. Why to register a payee?

It is always advisable to register a payee, if you are going to transfer the funds to that beneficiary frequently. Also, to avoid fund transfer to wrong beneficiary, you may register the payee, transfer a small amount to that registered beneficiary. After confirming the receipt of fund transfer from the beneficiary, you may initiate the funds transfer.

30. Is it mandatory to register a payee?

No, it is always advisable to register a payee.

31. Can I transfer the funds without registering a payee?

Yes, you can transfer the funds directly without registering the payee.

32. How to register a payee?

To register a payee in mobile banking, follow the steps-

- a. On Home screen, select option 'Manage Payee'
- b. Select 'To Other A/c's in AMCB', 'IMPS-To a Mobile Number' or IMPS – To A/C using IFSC.
- c. Select 'Add Payee'
- d. Type,
 - 'Beneficiary Name'
 - Beneficiary Account No.
 - Enter Beneficiary IFSC Code.

33. How to transfer the funds by selecting a registered a payee?

While transferring the funds via 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number', select Payment option – 'Registered Payee' & proceed further.

34. If I registered a wrong payee, how to modify a registered payee?

You cannot modify earlier filled details in registered payee. To do so, delete the same payee by selecting option 'Delete Payee' & follow the process of add payee again.

35. How to delete a registered payee?

To register a payee in mobile banking, follow the steps- 1.

- On home screen, select option 'Manage Payee'
2. Select 'Delete'
 3. 'Search Beneficiary' registered Payee Name
 4. Select 'DELETE' button

36. How to request a chequebook?

To request a cheque book, follow the steps –

1. On Home screen, select 'Other Services' option
2. Select 'Cheque Book Request' option
3. On next screen, select Account-Number of Leaves-Number of Books-Collection Method.
4. Select 'Submit' button

37. How to register a stop payment request?

To register a stop payment request, follow the steps –

1. On Home screen, select 'cheque Services' option
2. Select 'Request for Stop Cheque' option
3. Select your desired Account number
4. Enter cheque number to be stopped for payment along with remarks
5. On confirmation page, select SEND button.
6. Further, on confirmation, your cheque will be stopped.

Card Services

38.Can I generate / reset Debit card pin from our Mobile Banking application?

Yes, you can generate / reset Debit card pin from our Mobile Banking application.

39.Can I unlock my temporary blocked debit card from Mobile Banking application?

Yes, you can unlock temporary blocked debit card through Card Controller => Select Account => Generate Debit Card Pin from our Mobile Banking application itself.

40.Cards with what status will be listed to generate Debit Card Pin option?

Cards with status Normal & Temporary blocked will be listed to generate the debit card Pin option.

41.I want to know more about AMC Bank Mobile banking?

To know more about Mobile Banking, follow the steps –

- a. On Home screen, select ‘Services’ option
- b. Select ‘Contact Us’ option
- c. Further, contact number & Email Id will be displayed on screen.

Block / Unblock Debit Card

42. What is the Block / Unblock Debit Card option?

Block / Unblock Debit Card is a service in which customer can either block or unblock his digital or physical debit cards linked to their respective account numbers from AMCB Mobile Banking Application. It is an alternate service to existing SMS Banking & Missed Call facility to Block / Unblock Debit Card.

43. Is it mandatory to register for AMCB Mobile Banking application to utilize Block / Unblock Debit Card service?

Yes, customer must be registered for AMCB Mobile Banking application to avail the facility. Customers not registered for AMCB Mobile Banking facility may continue to block or unblock their debit cards through SMS banking & Missed call facility as per the current practice.

44. Where can I locate Block / Unblock Debit Card option in AMCB Mobile Banking application?

On home screen, select ‘Card Services’, on next screen select ‘Block / Unblock Debit Card’ option.

45. Are there any charges to block or unblock my debit card? No, there are no charges for Block or Unblock Debit Cards service.

46. Which cards can I block or unblock through the facility?

AMC Bank physical RUPAY Debit Cards can be blocked or unblocked from AMCB Mobile Banking Application.

47.Can I unblock the permanent blocked cards through this facility? Or can I change the status of the debit card from permanent block to normal?

No, once the card is permanently blocked or the status of the card is 'permanent block' then the same card cannot be activated or the status cannot be changed to Normal. In this situation, or apply for new physical Debit Card at your nearest / home branch.

48.If I don't remember the card no., where I can get the details to block such card?

Under 'Card Controller', click on DEACTIVE / ACTIVE Debit Card option in AMCB Mobile Banking and select your account number. & block the same.

49.How will I be notified whether my debit card is blocked or unblocked?

Once the card is blocked or unblocked through AMCB Mobile Banking application, the change in status of Debit card will be notified through text SMS to registered mobile number of Customer.