

Mobile Banking Manual

GO MOBILE +

GO Mobile + is the flagship mobile banking application of IDBI Bank which enables it's customers to conduct almost all kinds of transactions and banking activities from the comfort of their homes or office without the need to visit the branch. This Manual endeavors to provide a complete user's guide to all of it's functions and uses.

Table of contents

- Registration
- First time setup and pre-login
- Activation
- Dashboard
- Debit Card options
- Mshoppi
- Transfer
- Requests
- More options
- Settings

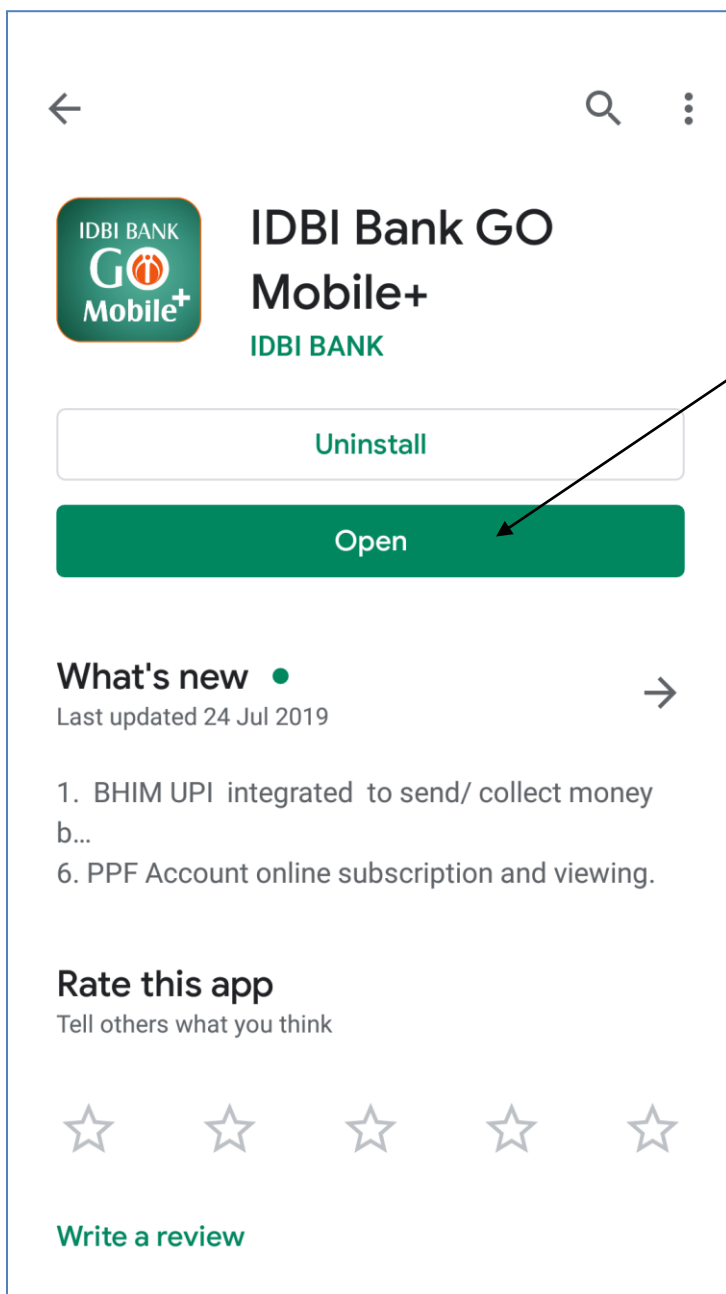
Registration

You can register for Mobile Banking through the following modes:

- Net Banking
- ATM channel
- SMS - By sending Keywords: MBREG (Ex: MBREG 7111111) to 9560853000
- Submit Channel Registration Form at the nearest IDBI Bank Branch.
- Opt for enablement of mobile banking channel in second page of Account opening form under 'Alternate channels' section

First time setup and Pre-login

Open Google Play store and type 'Go Mobile +' and click on install.



Click on open after installation is completed

It takes user to the Pre-login page

Login Page

21:41

VoLTE 72%

IDBI BANK

WHY REACH WHEN YOU CAN ARRIVE?
Presenting Quick and Hassle-free **AUTO LOANS**

- Loan up to 90% of on-road price of the car
- Competitive interest rate
- Online application facility
- Maximum tenor

IDBI BANK Conditions apply

XXXXX899

Enter 4 digit MPIN

[Activate App / Reset MPIN](#)

Products

Interest Rates

Calculators

Contact Us

mPassbook

Apply Now

Commonly asked FAQs

Important instructions

Cust Id is displayed in masked format

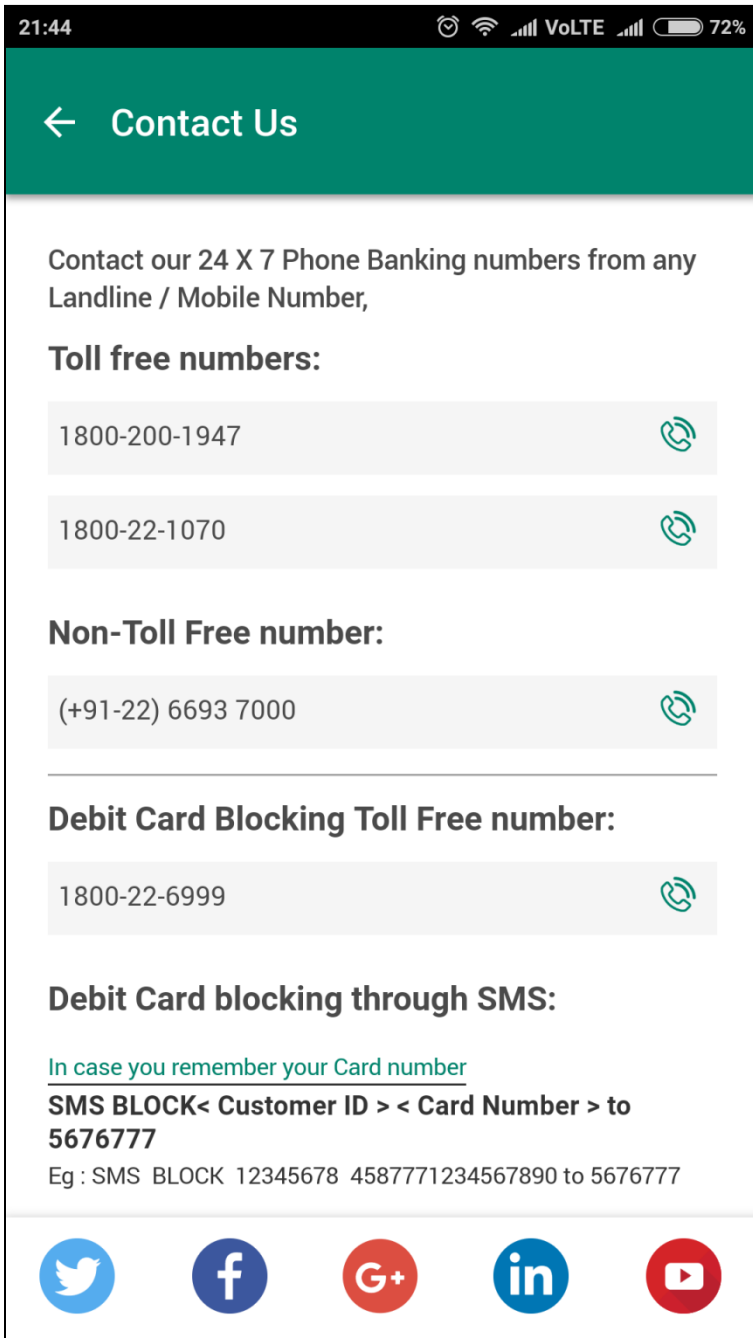
MPIN to login to the app

Option to activate the application

Option to reset MPIN by re-activating the application

- Link to IDBI website for various products
- Current Interest rates for various products
- Financial calculators
- Various contact details of the bank
- Link to download mpassbook
- Link to apply for IDB bank products

Contact Us Section



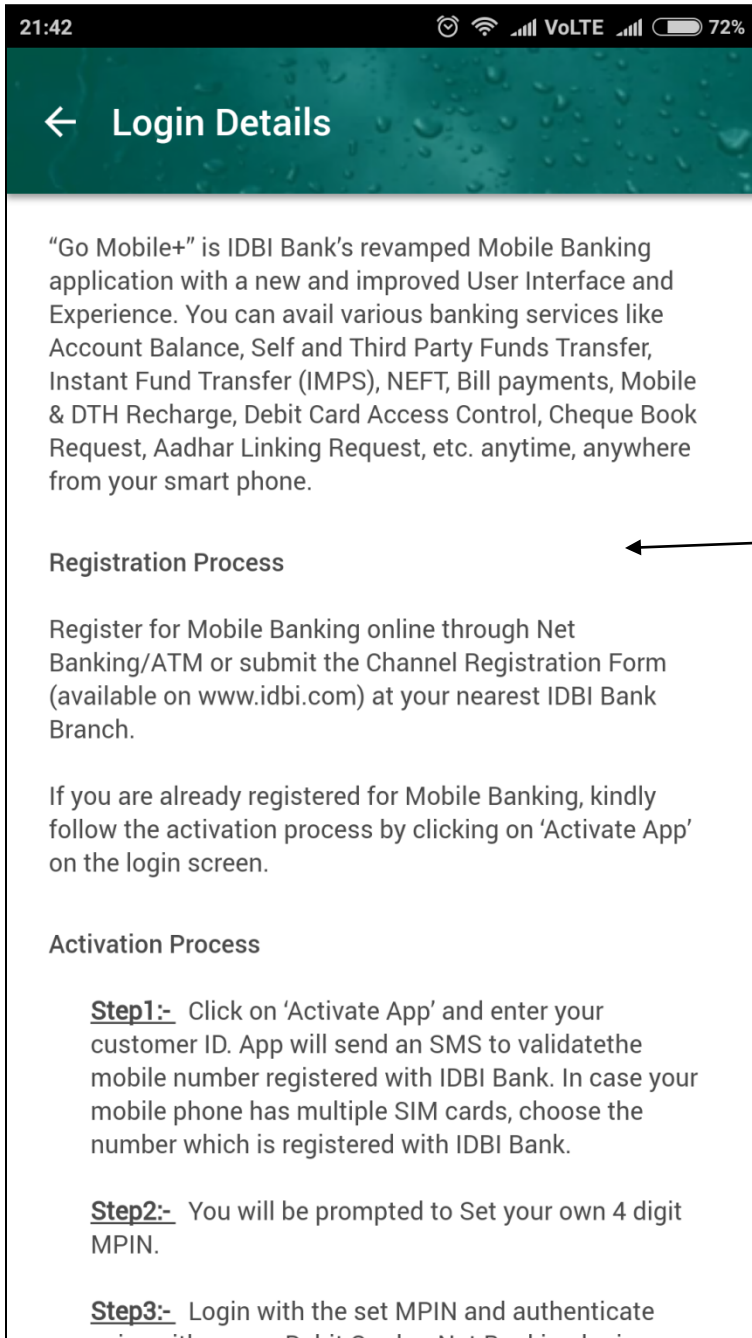
Toll free numbers

Non toll free

Debit card blocking

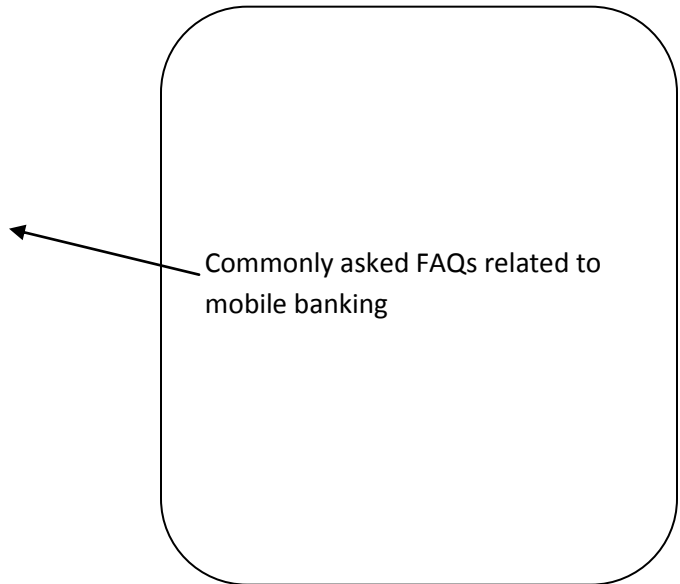
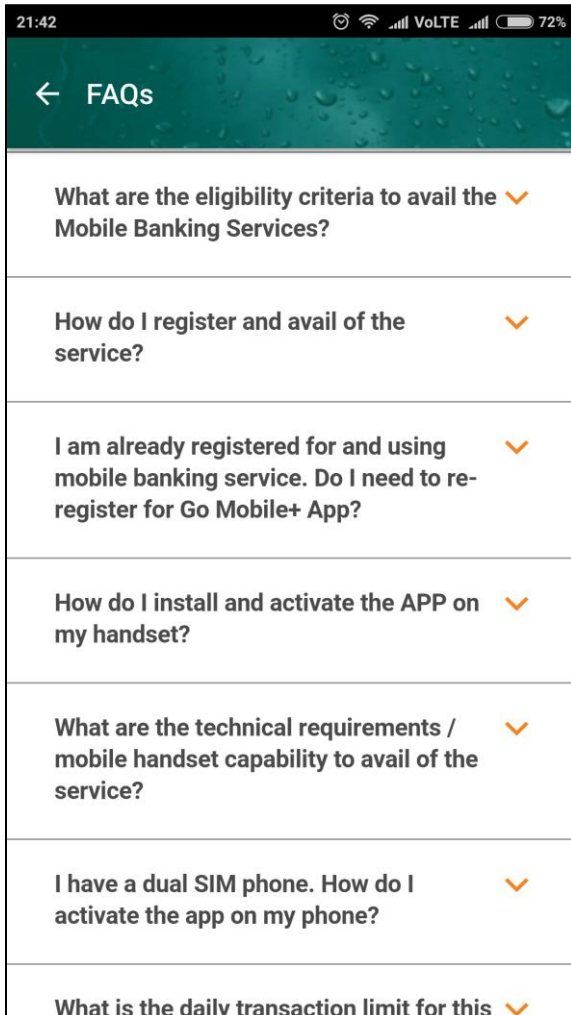
Links to various social network
accounts of the bank

Important Instructions



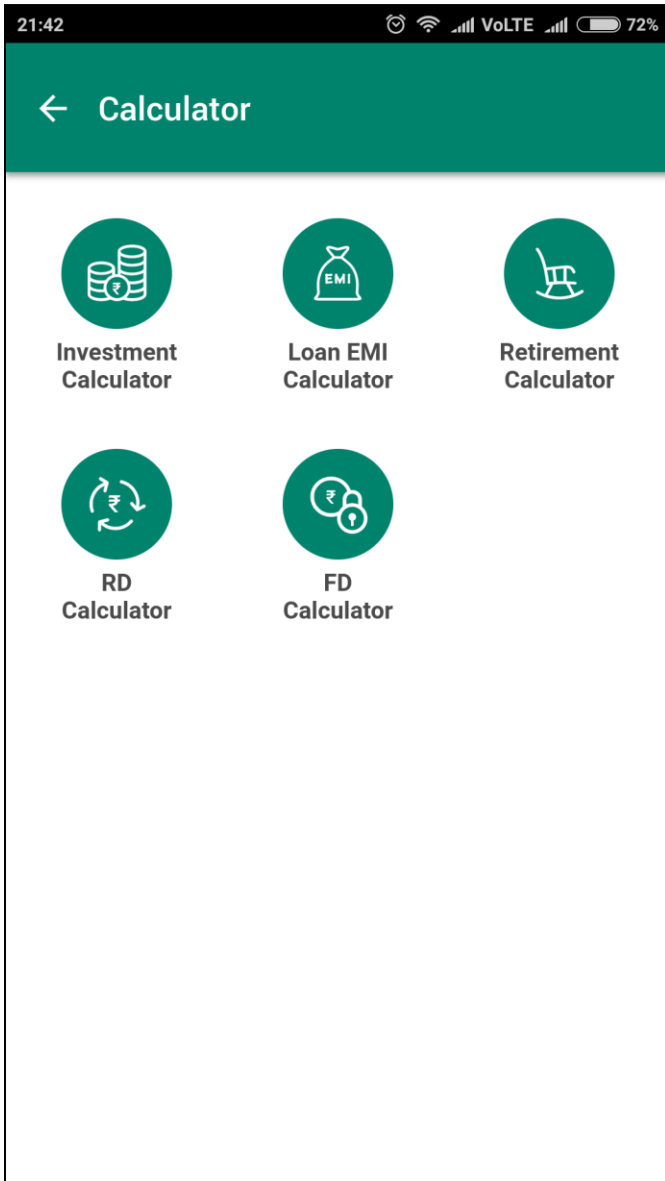
← Gives various useful instructions for the user regarding registration process as well as activation procedure and other things

Frequently Asked Questions



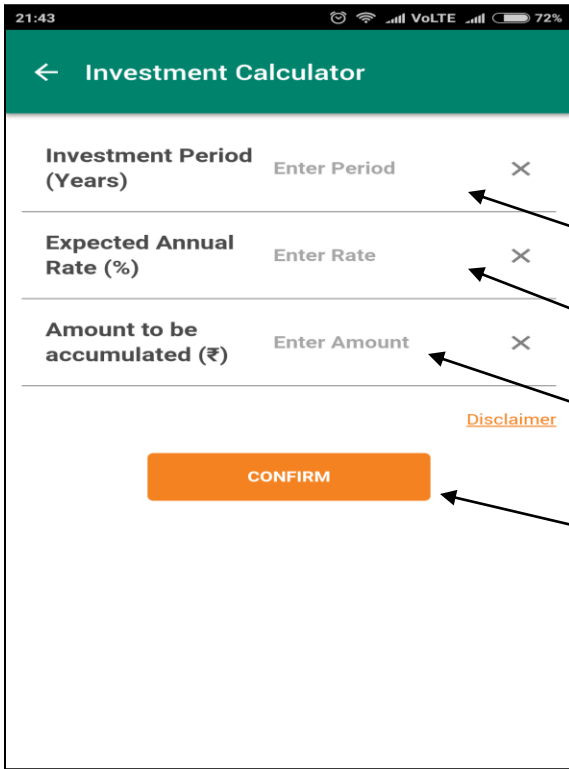
Financial Calculators

Gives various features like investment, Loan EMI calculator, Retirement, RD and FD calculator



- Investment calculator gives user the monthly installment to be paid to amass a specific amount in the future
- Loan EMI calculator gives monthly EMI to be repaid for a specified loan amount
- Retirement calculator gives you the corpus amount and monthly installment to be paid for a fixed interest rate and according to life expectancy
- RD and FD calculator gives maturity amount based on amount and time period specified by us

Investment Calculator



21:43

← Investment Calculator

Investment Period (Years) Enter Period X

Expected Annual Rate (%) Enter Rate X

Amount to be accumulated (₹) Enter Amount X

Disclaimer

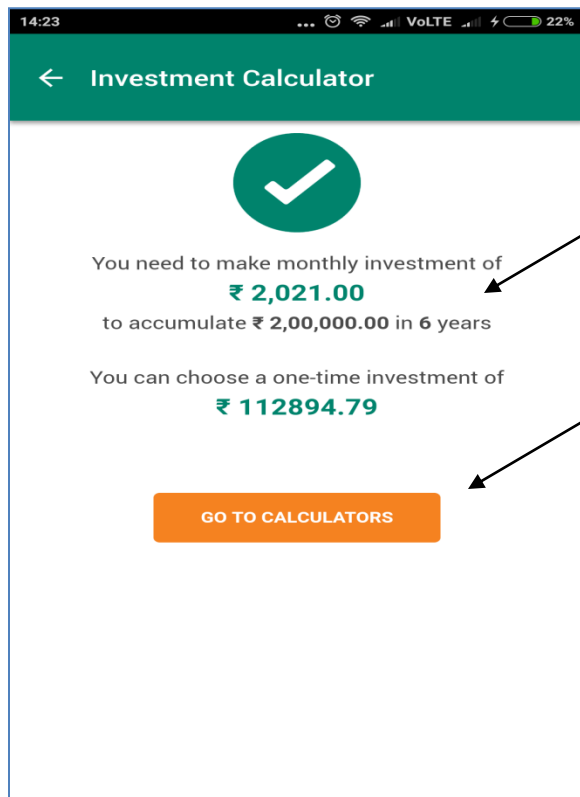
CONFIRM

Enter number of years of investment

Enter rate of interest

Enter the Investment amount to be gained

Submit button



14:23

← Investment Calculator

✓

You need to make monthly investment of
₹ 2,021.00
to accumulate ₹ 2,00,000.00 in 6 years

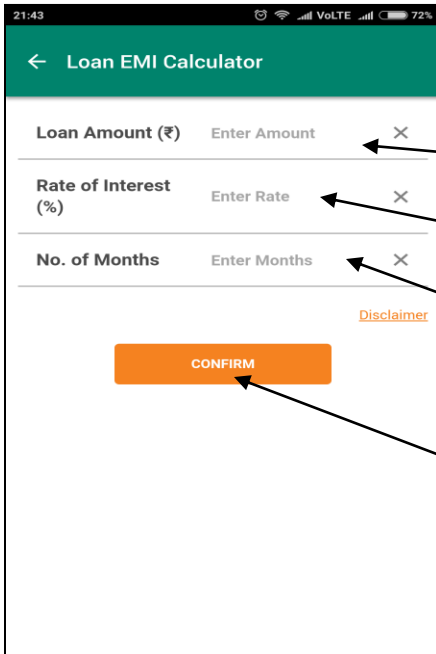
You can choose a one-time investment of
₹ 112894.79

GO TO CALCULATORS

Message comes explaining how much investment is required for the investment

Go back to calculators menu

Loan EMI Calculator



21:43

← Loan EMI Calculator

Loan Amount (₹) Enter Amount X

Rate of Interest (%) Enter Rate X

No. of Months Enter Months X

Disclaimer

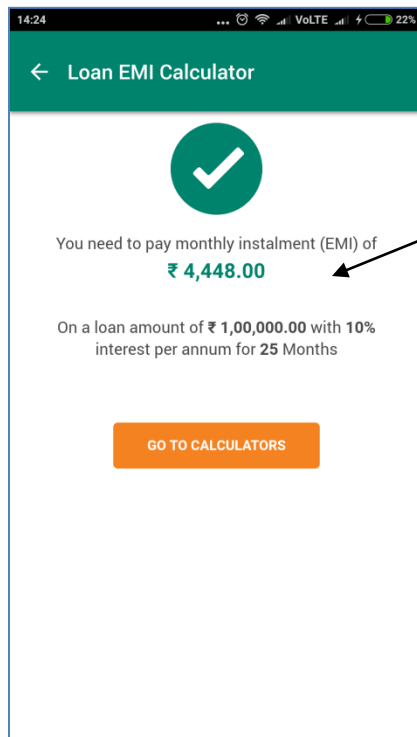
CONFIRM

Enter the total loan amount

Enter the rate of interest

Enter number of months for repayment

Confirm and submit



14:24

← Loan EMI Calculator

✓

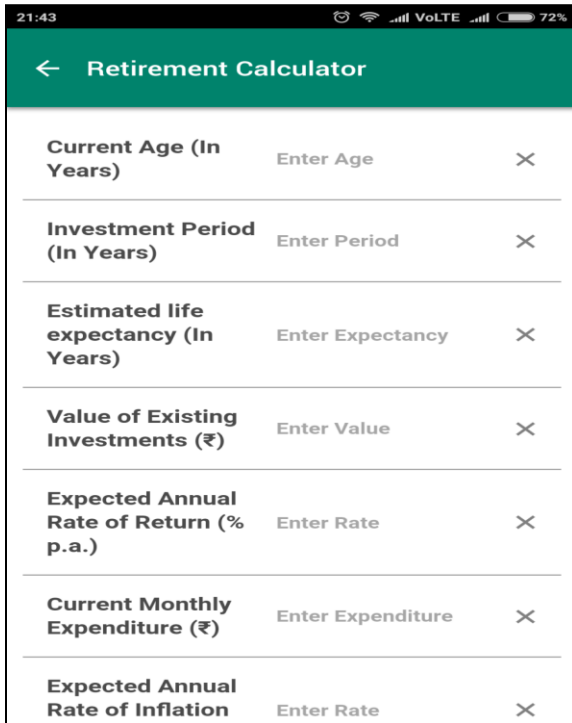
You need to pay monthly instalment (EMI) of
₹ 4,448.00

On a loan amount of ₹ 1,00,000.00 with 10% interest per annum for 25 Months

GO TO CALCULATORS

Screen that displays EMI for the given input

Retirement Calculator

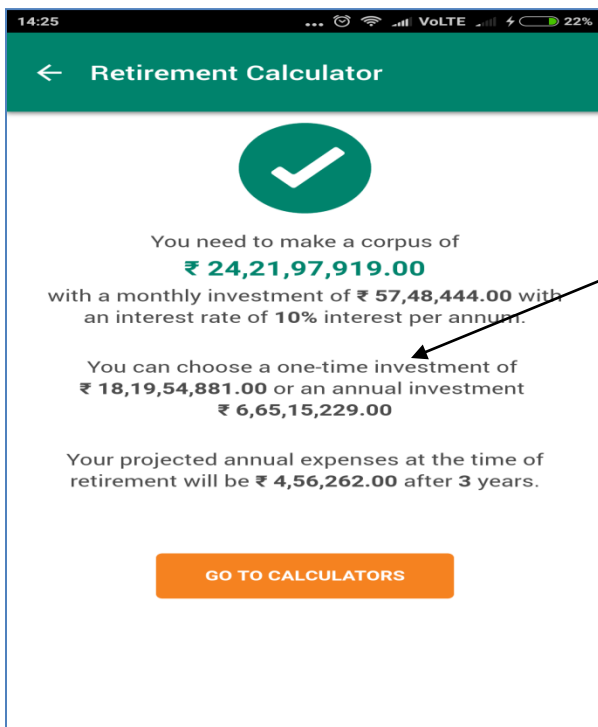


21:43

← Retirement Calculator


Current Age (In Years)	Enter Age	×
Investment Period (In Years)	Enter Period	×
Estimated life expectancy (In Years)	Enter Expectancy	×
Value of Existing Investments (₹)	Enter Value	×
Expected Annual Rate of Return (% p.a.)	Enter Rate	×
Current Monthly Expenditure (₹)	Enter Expenditure	×
Expected Annual Rate of Inflation	Enter Rate	×

- Enter the age of the user
- Enter period of investment
- Enter the age up to which user is likely to live
- Enter the total value of all of the user's existing investments
- Enter the rate of return expected
- Enter the current monthly expenditure
- Enter the annual rate of inflation
- Submit and confirm



14:25

← Retirement Calculator



You need to make a corpus of
₹ 24,21,97,919.00
with a monthly investment of ₹ 57,48,444.00 with an interest rate of 10% interest per annum.

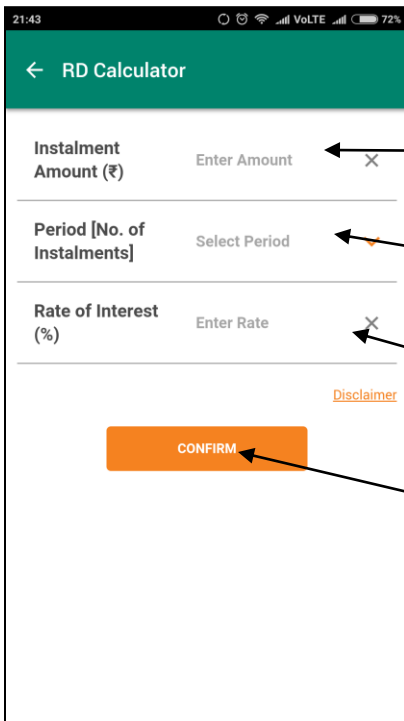
You can choose a one-time investment of
₹ 18,19,54,881.00 or an annual investment
₹ 6,65,15,229.00

Your projected annual expenses at the time of retirement will be ₹ 4,56,262.00 after 3 years.

GO TO CALCULATORS

Page shows up explaining the corpus and investment to go along with that

RD Calculator



21:43

← RD Calculator

Instalment Amount (₹) Enter Amount ✕

Period [No. of Instalments] Select Period ✓

Rate of Interest (%) Enter Rate ✕

[Disclaimer](#)

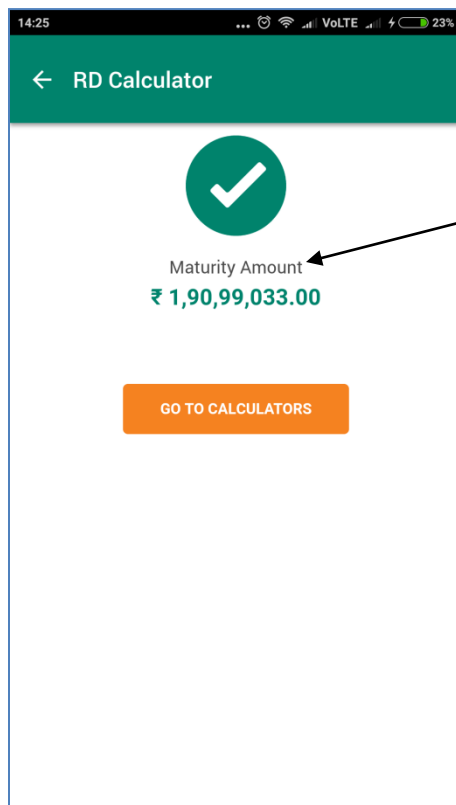
CONFIRM

Enter deposit amount to be invested every month

Enter the period of investment in months by selecting from the list

Enter rate of interest

Submit and confirm



14:25

← RD Calculator

✓

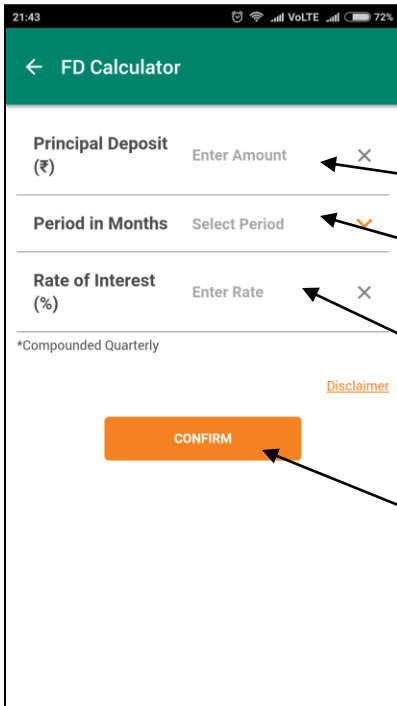
Maturity Amount

₹ 1,90,99,033.00

GO TO CALCULATORS

Success page shows the maturity amount

FD Calculator



21:43

← FD Calculator

Principal Deposit (₹) Enter Amount X

Period in Months Select Period ✓

Rate of Interest (%) Enter Rate X

*Compounded Quarterly

[Disclaimer](#)

CONFIRM

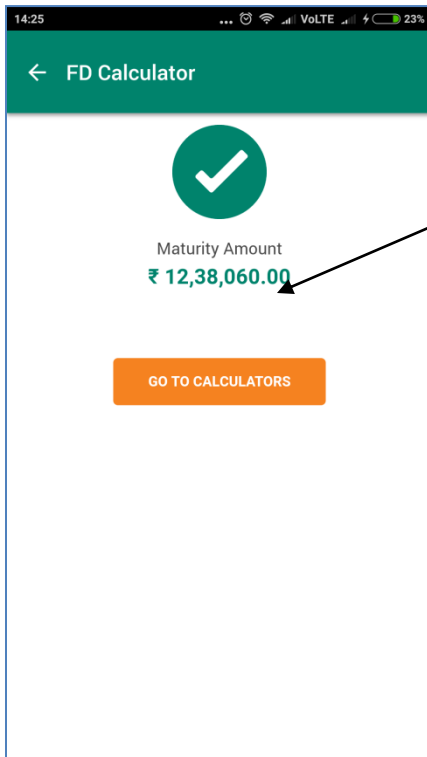
Enter the amount of deposit

Enter the period of the FD in months

Enter the rate of interest

Submit and confirm

Success page shows the maturity amount



14:25

← FD Calculator

✓

Maturity Amount
₹ 12,38,060.00

GO TO CALCULATORS

Activation

21:45

VoLTE 72%

← IDBI BANK

Cust ID Enter Cust ID X

- On click of ACTIVATE, an SMS will be sent from your mobile number
- Your telecom operator may levy charges for sending SMS as per your billing plan
- For dual sim phones, please keep the default sim to be the one registered with the bank
- Please ensure that SMS is sent from the mobile number registered with the bank

ACTIVATE

Click on option 'Activate App' in Pre-login page

Enter the user's cust id

Please follow the instructions given and then Click on activate

21:45 VoLTE 72%

← IDBI BANK

Please Select Your SIM

Please select the SIM with your mobile number registered with IDBI Bank

☐ Sim 1
Jio 4G

☐ Sim 2
Idea

VERIFY MOBILE NUMBER

Standard SMS charges shall apply

Select the sim with the mobile number which is registered with the user's IDBI Bank Account

Click on verify Mobile number



A text message will be sent in the background from user's registered mobile number

Click on verify button to verify the mobile number

21:45 72%

IDBI BANK

Welcome

Your Mobile Number has been verified

Enter MPIN Enter 4 digit MPIN

Re-Enter MPIN Enter 4 digit MPIN

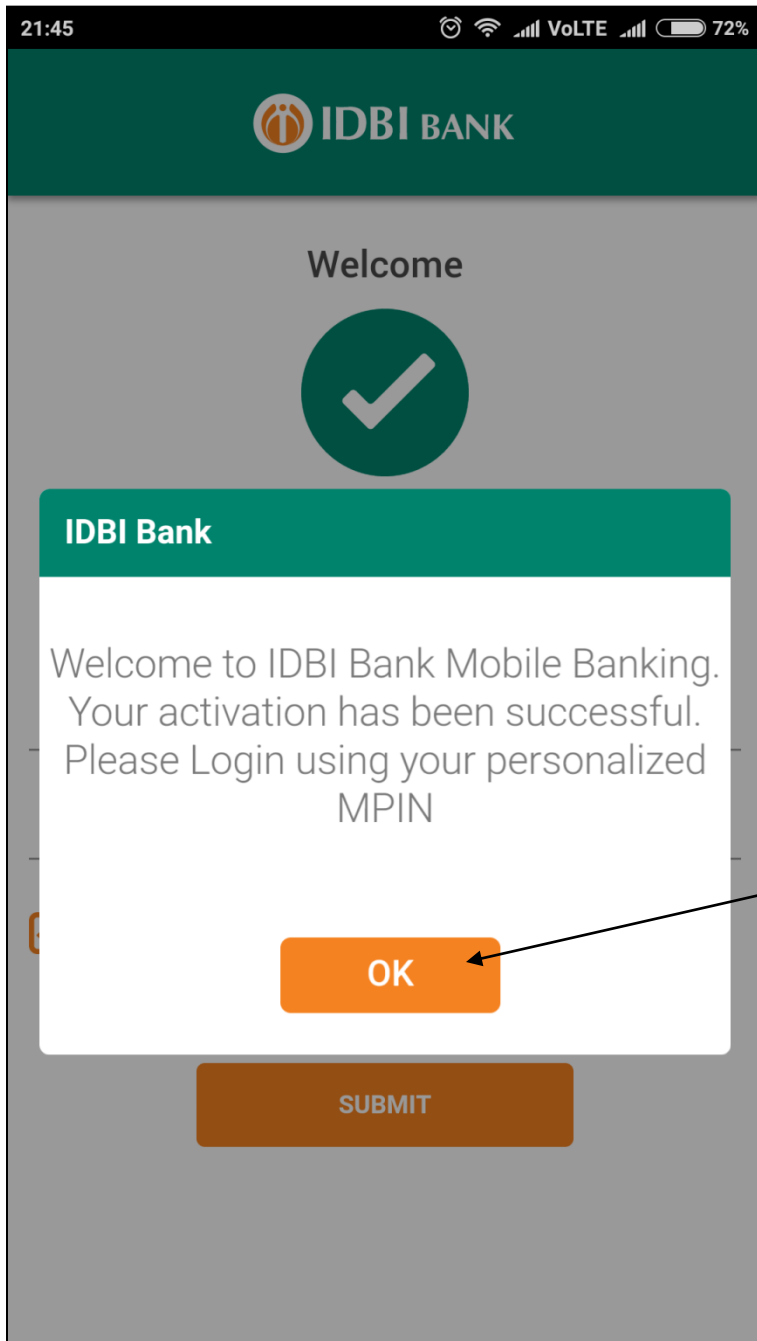
☐ Please read and agree to the [terms & conditions](#) by selecting the check box

Enter the MPIN of user's choice

Re -enter it to confirm

Read the terms and conditions by clicking here and then tick the checkbox to proceed

Click on submit to successfully set the MPIN and complete the MPIN (required for subsequent login to Application) setting process



Click on OK to proceed for login to the application

Debit Card Activation

21:46 VoLTE 72%

IDBI BANK

Activate using

☒ **Debit Card**

☐ **Net Banking**

☐ **OTP (view access)**

Card Number Enter Card Number X

Expiry Date MM / YY X

ATM PIN Enter PIN X

CONTINUE

Enter the newly set MPIN on login page to login to the application

Choose any of the three options to activate the application

Activation using OTP only grants user View access- meaning he can only do non-financial transactions

Enter Active debit card number of the user if user is activating using debit card

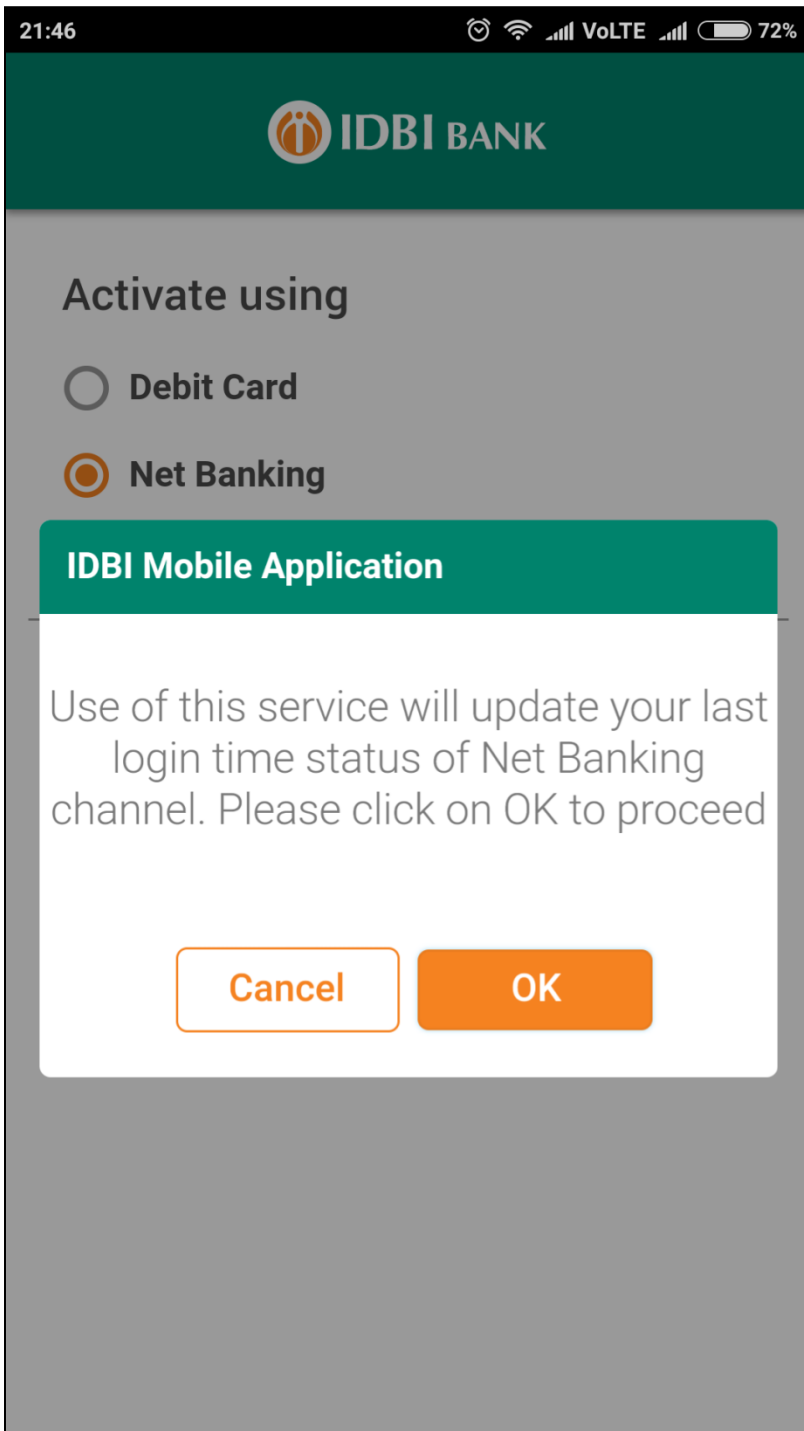
Enter expiry date on the card

Enter the ATM PIN

Click on continue

User will arrive at the dashboard or home page of the mobile application

Net banking Activation



The image shows a mobile application interface for IDBI Bank. At the top, there is a status bar with the time 21:46, signal strength, VoLTE, and a 72% battery level. Below this is a dark green header with the IDBI BANK logo. The main content area is grey and contains the text "Activate using" followed by two radio button options: "Debit Card" and "Net Banking". The "Net Banking" option is selected. Below the options is a white dialog box with a green header that says "IDBI Mobile Application". The dialog box contains the text: "Use of this service will update your last login time status of Net Banking channel. Please click on OK to proceed". At the bottom of the dialog box are two buttons: "Cancel" and "OK".

21:46

VoLTE 72%

IDBI BANK

Activate using

☐ Debit Card

☒ Net Banking


IDBI Mobile Application

Use of this service will update your last login time status of Net Banking channel. Please click on OK to proceed

Cancel OK

Click on OK to go to Net banking validation screen for activation

21:46 ... VoLTE 72%

 **IDBI BANK**

Net Banking Authentication

Cust ID Enter Cust ID

Password Enter Password

CONTINUE

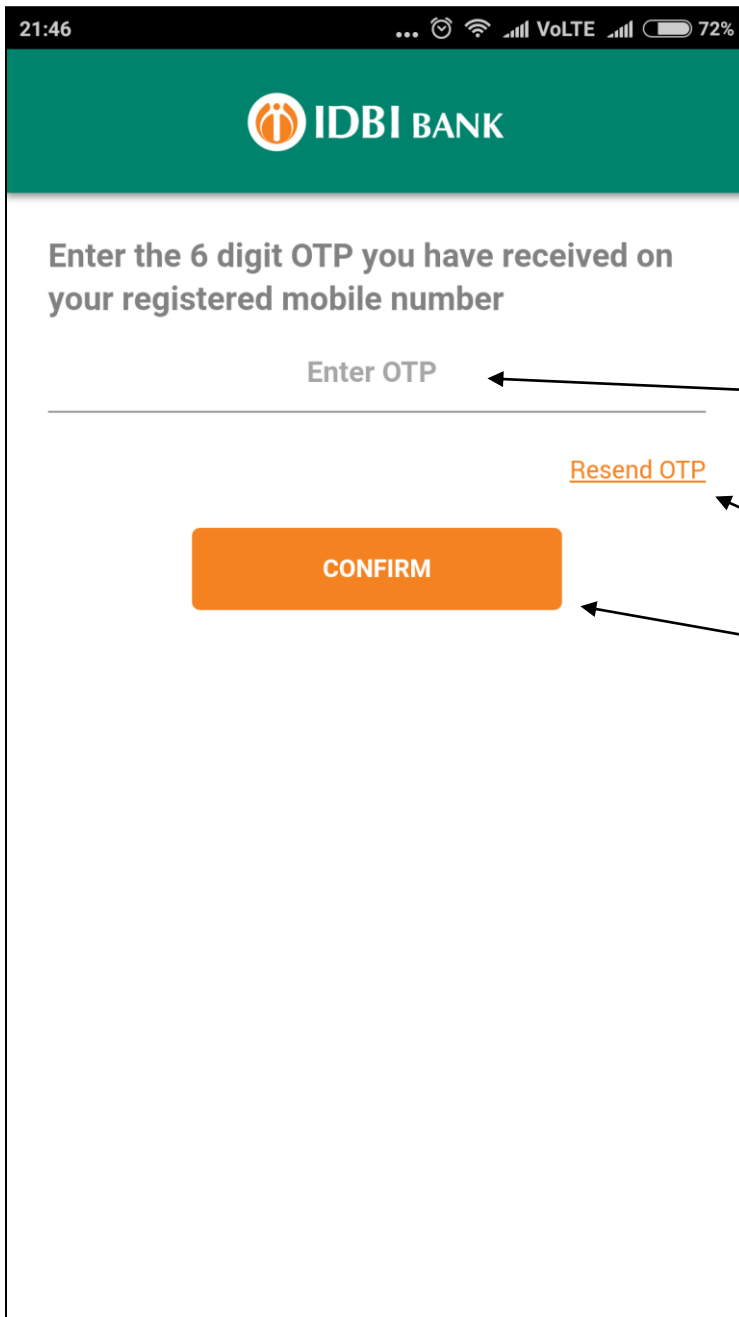
Enter user's Customer ID

Enter the Net banking login password of the user

Click on Continue

User will arrive at the dashboard

Activation through OTP



21:46 ... VoLTE 72%

IDBI BANK

Enter the 6 digit OTP you have received on your registered mobile number

Enter OTP

[Resend OTP](#)

CONFIRM

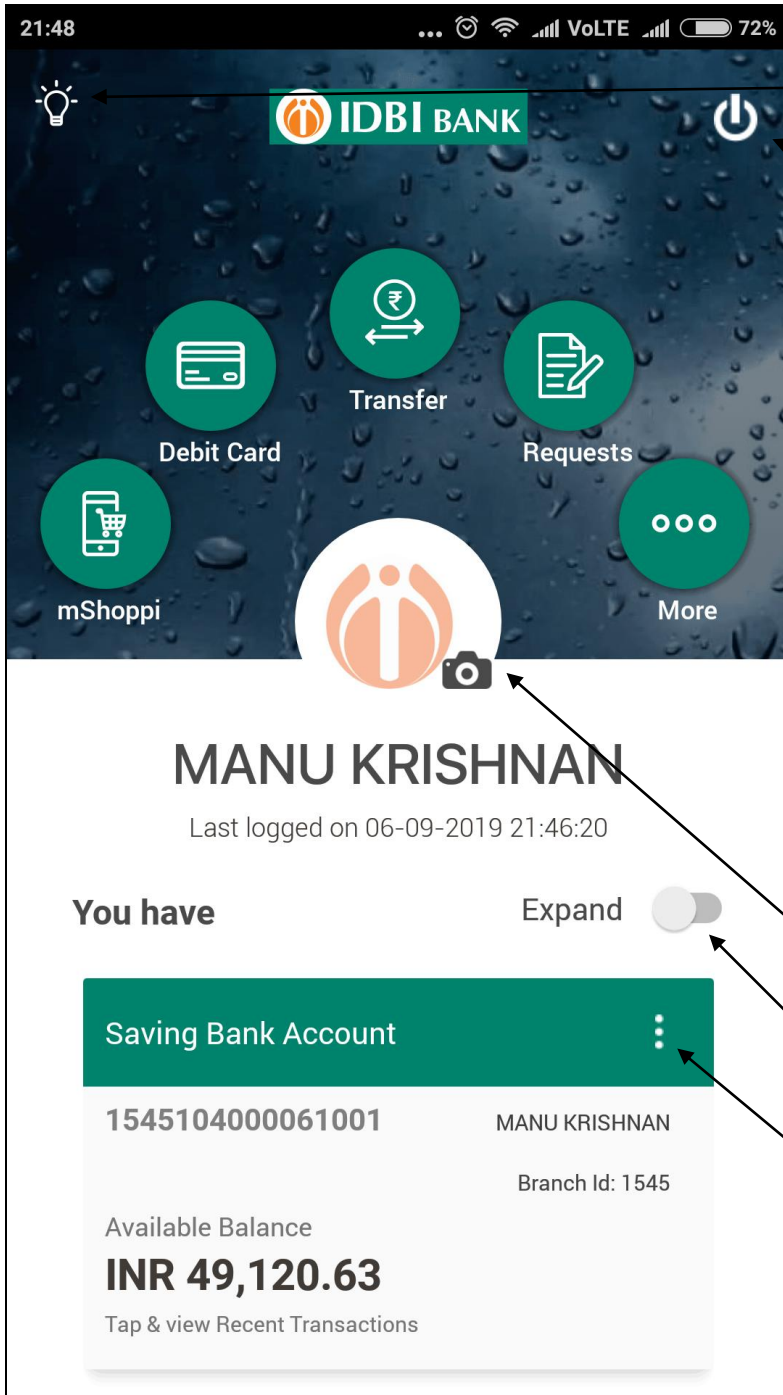
Enter the 6 digit OTP received in the user's registered Mobile number

Click On Resend OTP in case user did not receive any OTP

Click on Confirm

User will arrive at the dashboard

Dashboard



Click on the Tips option to see quick tips

Option to logout of the application

Mshoppi can be used for using various services like booking Movie, Bus tickets, Gas bill etc.

Debit Card functionalities like blocking, hotlisting, setting limits etc. are included in this option

Transfer page contains all the modes of payment offered by IDBI for mobile banking like NEFT, IMPS, UPI etc

Requests section provides various options like Cheque book requests, e-mail statements etc

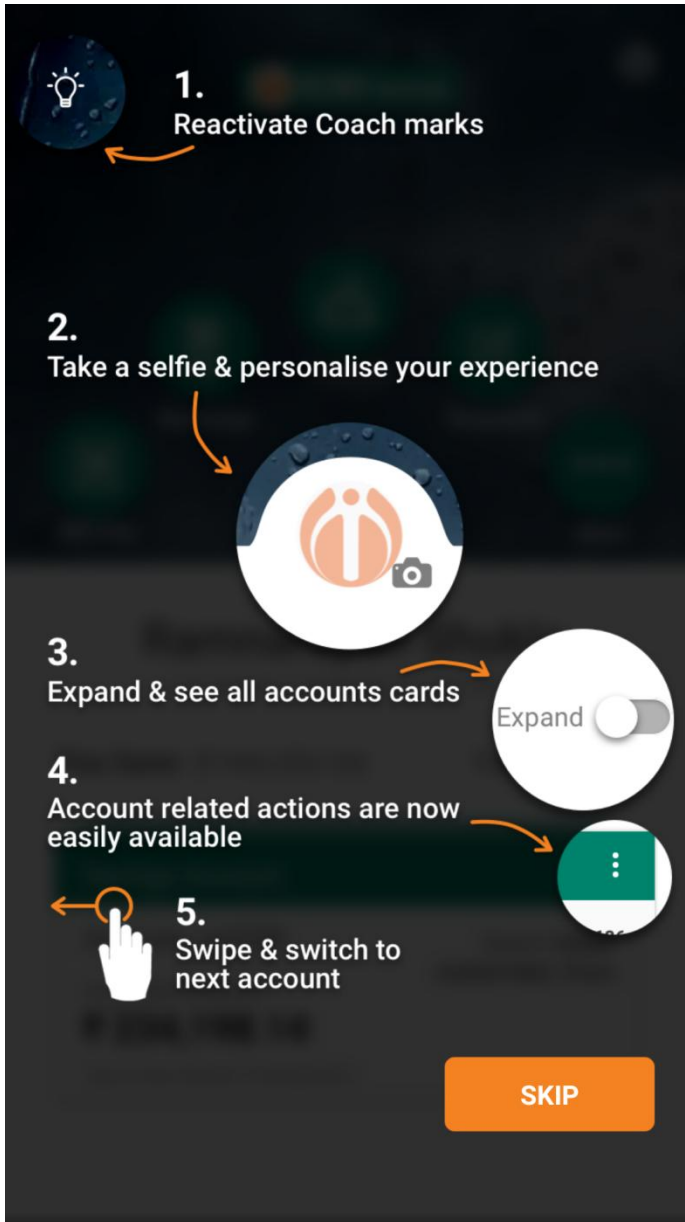
More option has options like Demat, Recharge and settings

Upload personalized profile pictures

Expand option expands the tile displaying user's Account number

Access various account related options

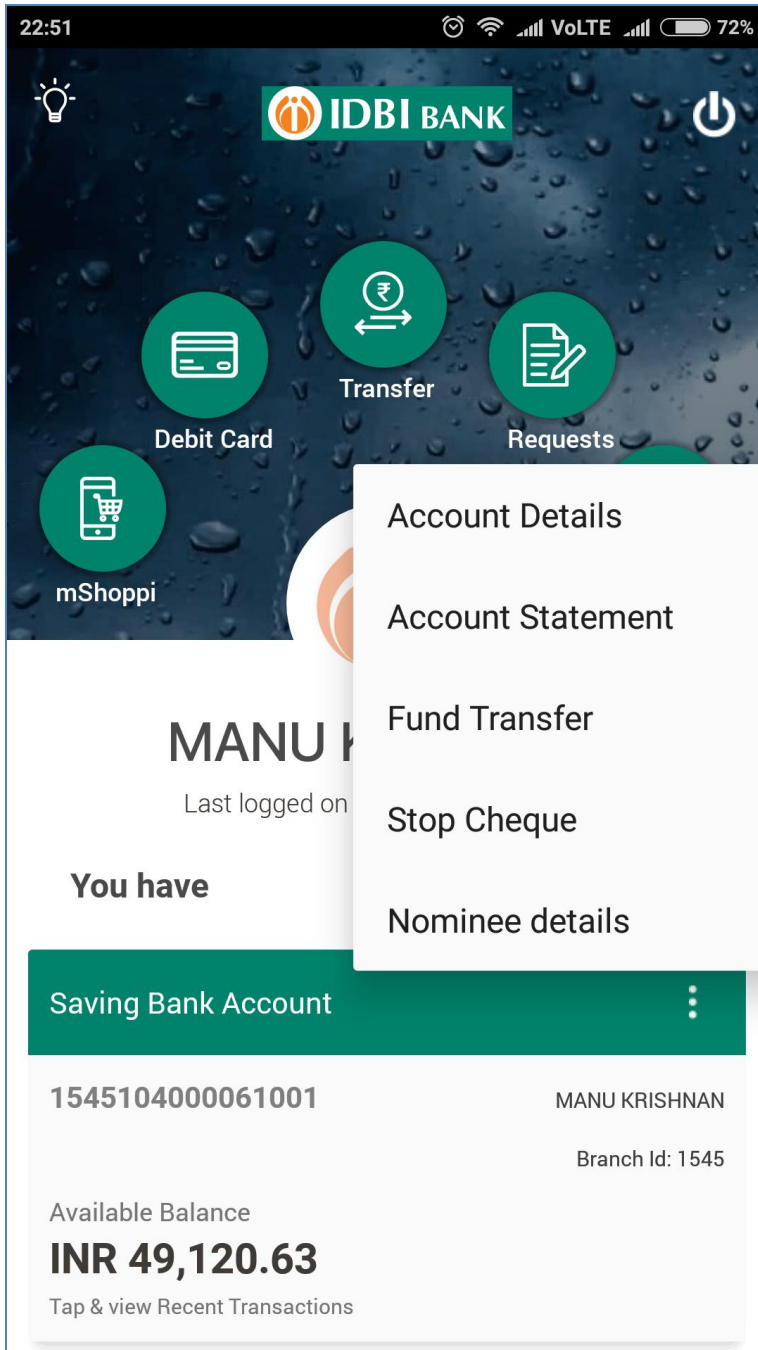
Tips



Displays in-app tips and suggestions

Click on skip to close the option

Account related options



Click on this option to access user's account details

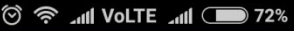

Account statement can be accessed from this section


Transfer options can be accessed from here

Request to stop cheque is provided in this option


User can access his nominee details from this option

Account details

22:51  VoLTE  72%

← Account Details 

Primary Account Holder	MANU KRISHNAN
A/C Opened Date	08-05-2018
Account Number	1545104000061001
Type of Account	Saving Account
Branch Id	1545
Branch Name	BANGALORE-WHITEFIELD
IFSC Code	IBKL0001545
Linked FFD	INR 0.00
Mode of Operation	SINGLE
Available Balance	INR 49,120.63
A/C Balance	INR 49,120.63



Display User's Account details

Account statement

The screenshot shows a mobile application interface for generating an account statement. At the top, the status bar displays the time 22:52, signal strength, VoLTE, and a 72% battery level. The app header is a dark green bar with a back arrow, the title 'Account Statement', and a power icon. The form is divided into several sections: 1. 'Account No.' with the value '1545104000061001'. 2. 'Date' section with 'From' and 'To' labels, each followed by a calendar icon. 3. 'Amount' section with 'From' and 'To' labels, each followed by a clear 'X' icon. 4. 'Transaction Type' section with two checkboxes: 'Debit' and 'Credit', both of which are checked. At the bottom of the form is a large orange 'APPLY' button. A small hamburger menu icon is visible at the very bottom of the screen.

This provides user's account statement

Select the starting and end date for the statement

Select the range of amount to be displayed in the account statement

Select whether only debits or credits or both need to be displayed in the statement

Submit and confirm to view the statement

22:52

VoLTE 72%

← Account Statement

⏻

Saving Account

1545104000061001

MANU KRISHNAN
Branch Id:1545

A/C Balance

INR 49,120.63

02/Sep/2019

UPI/924530961114/CHHAG
ANLALDEVARAMPRAJAPAT
I

1650.00 Dr

02/Sep/2019

UPI/924556436364/MANJU
DEVI

40.00 Dr

02/Sep/2019

RPAY-
POS/SUDHARSHANFURNIS
HIMUMBAIMHIN

1000.00 Dr

02/Sep/2019

RPAY-
POS/DMARTAVENUENAVIM
UMBAIMAIN

952.50 Dr

Screen displays user's account statement based on the criteria set by the user like range of amount, type of transaction and the time period

Stop Cheque

22:52

← Stop Cheque

From 1545104000061001 SBA

☒ Stop Cheque ☐ Stop Multiple Cheques

Cheque no. Enter Cheque no. X

Reason Select Reason

CONTINUE

This option is used to stop payment of any cheques already deposited with the bank

Select the Account from which cheque needs to be stopped

Option is there to stop one or multiple cheques

Enter the cheque number

Select a reason for stop payment from a list provided by the field

Click on continue to submit the request

Application takes user to OTP page where user needs to enter the OTP received in his mobile to authenticate the transaction

Nominee Details



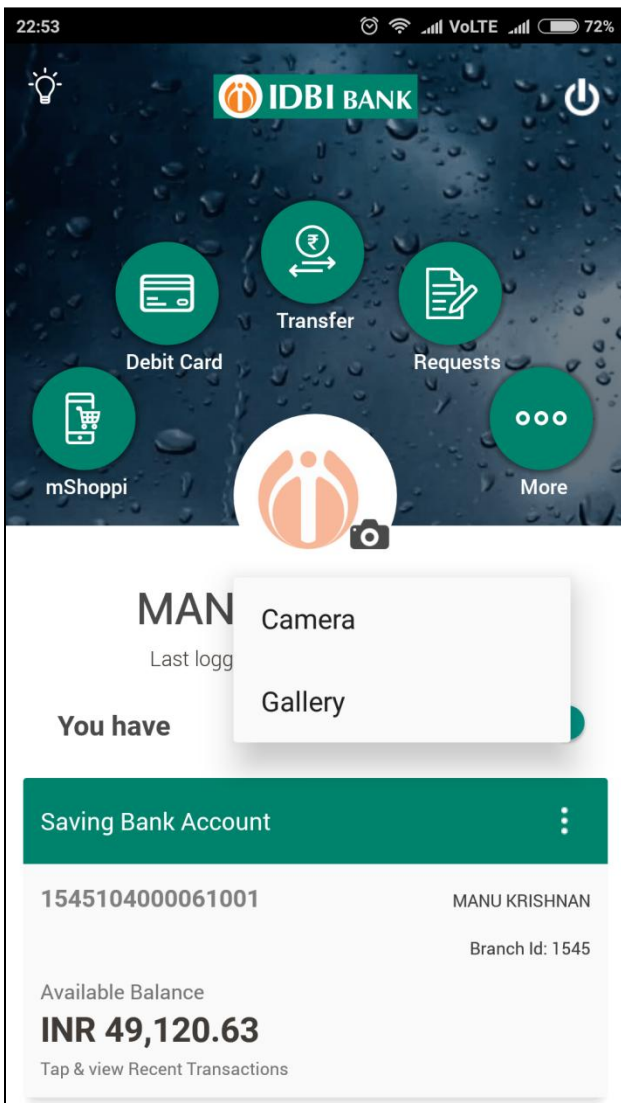
The screenshot shows a mobile application interface with a status bar at the top displaying the time 22:53, various connectivity icons, and a 72% battery level. The app's header is a dark teal bar with a back arrow, the title "Nominee Details", and a power icon. The main content area is white and displays the following information:

Account Number	1545104000061001
Nominee Name	SANTHA MAYADEVI
Nominee Relation	MOTHER

A hamburger menu icon is visible at the bottom center of the screen.

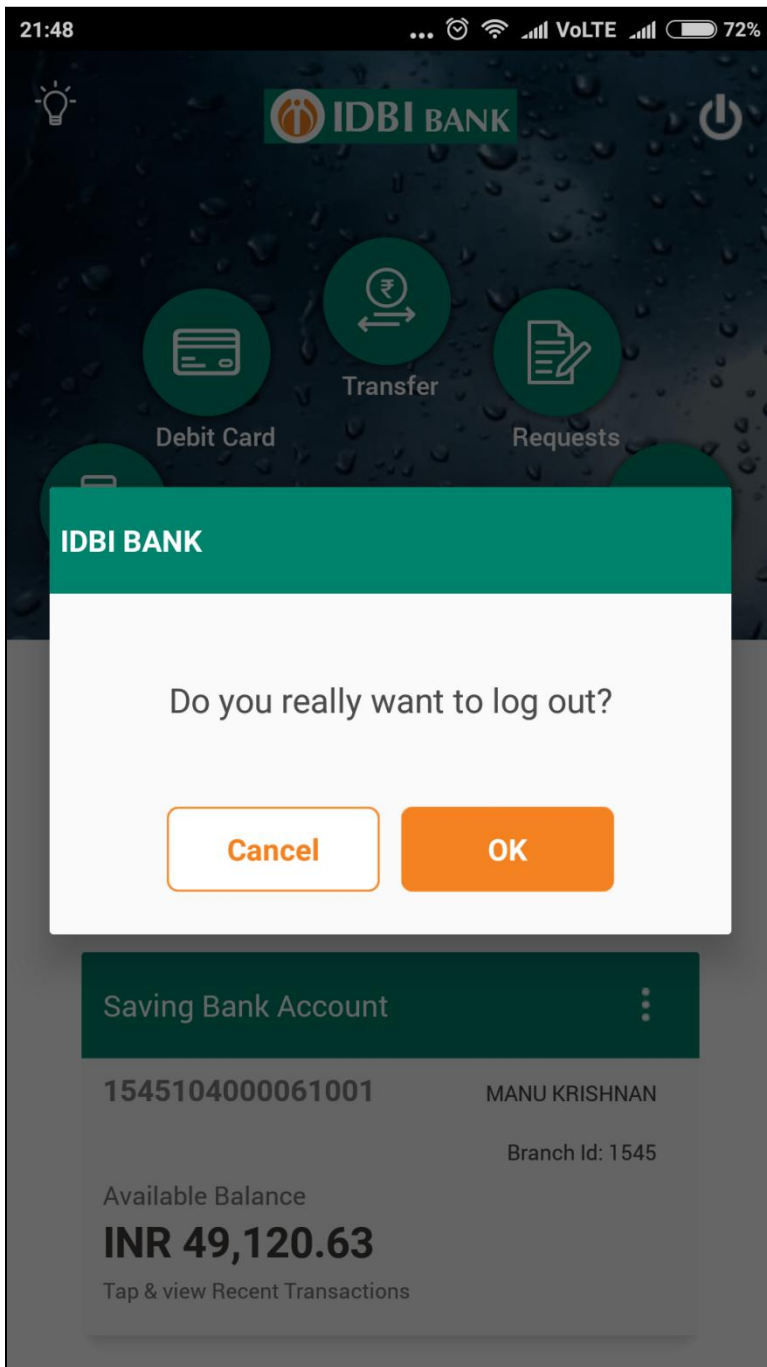
Provides details of user's nominee
like name and relationship

Profile picture options



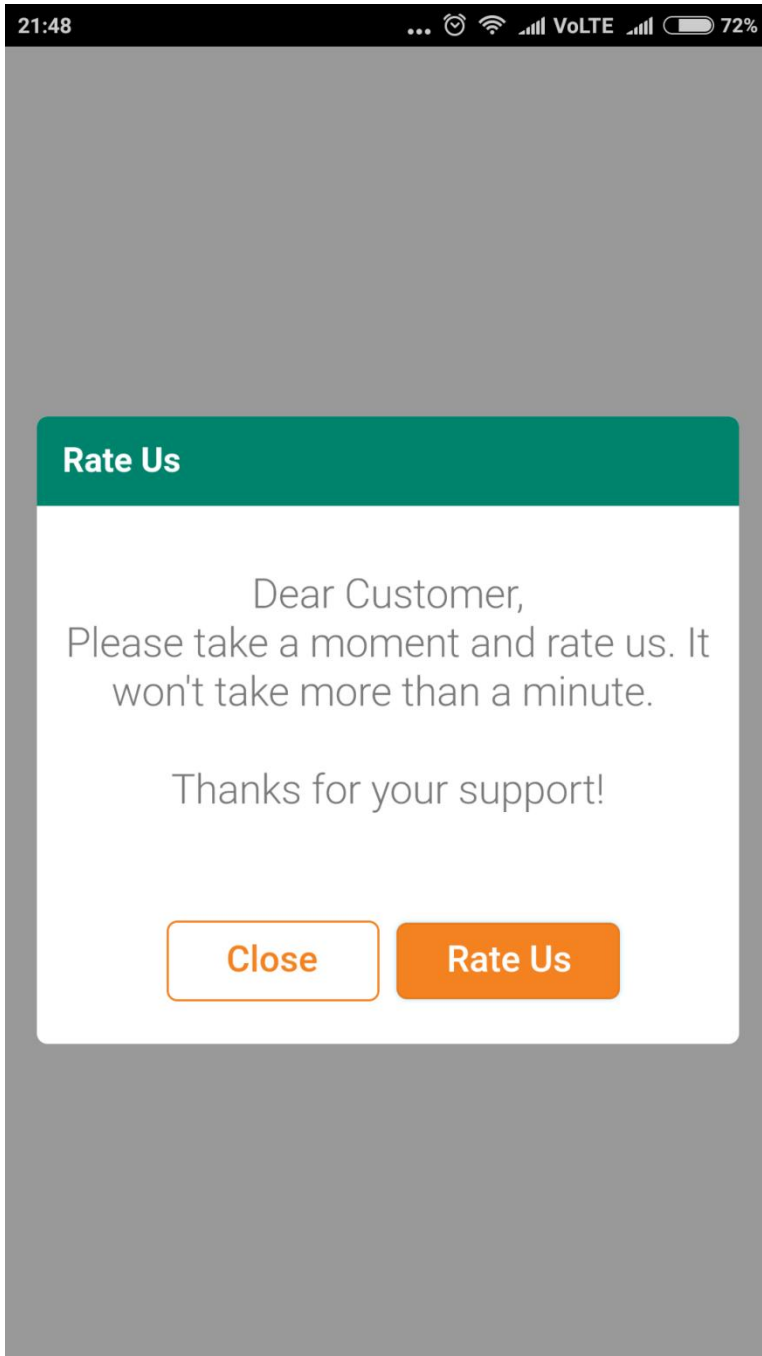
Select profile picture by clicking a new photo or choose from the gallery of user's mobile device

Logout



On clicking the logout option, User is asked for confirmation to logout from the application or not

Feedback

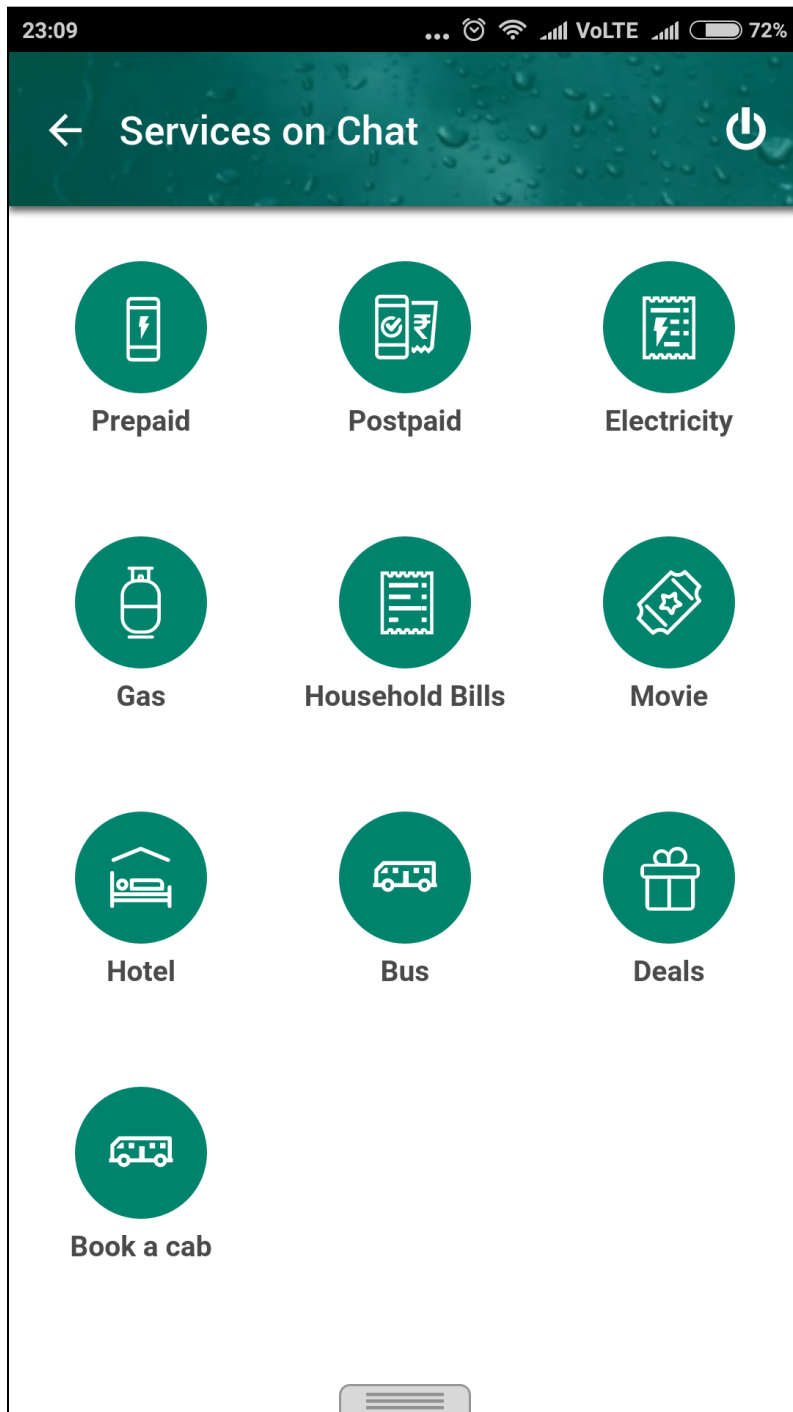


On logging out, user is taken to the ratings page where they can give their rating of the app

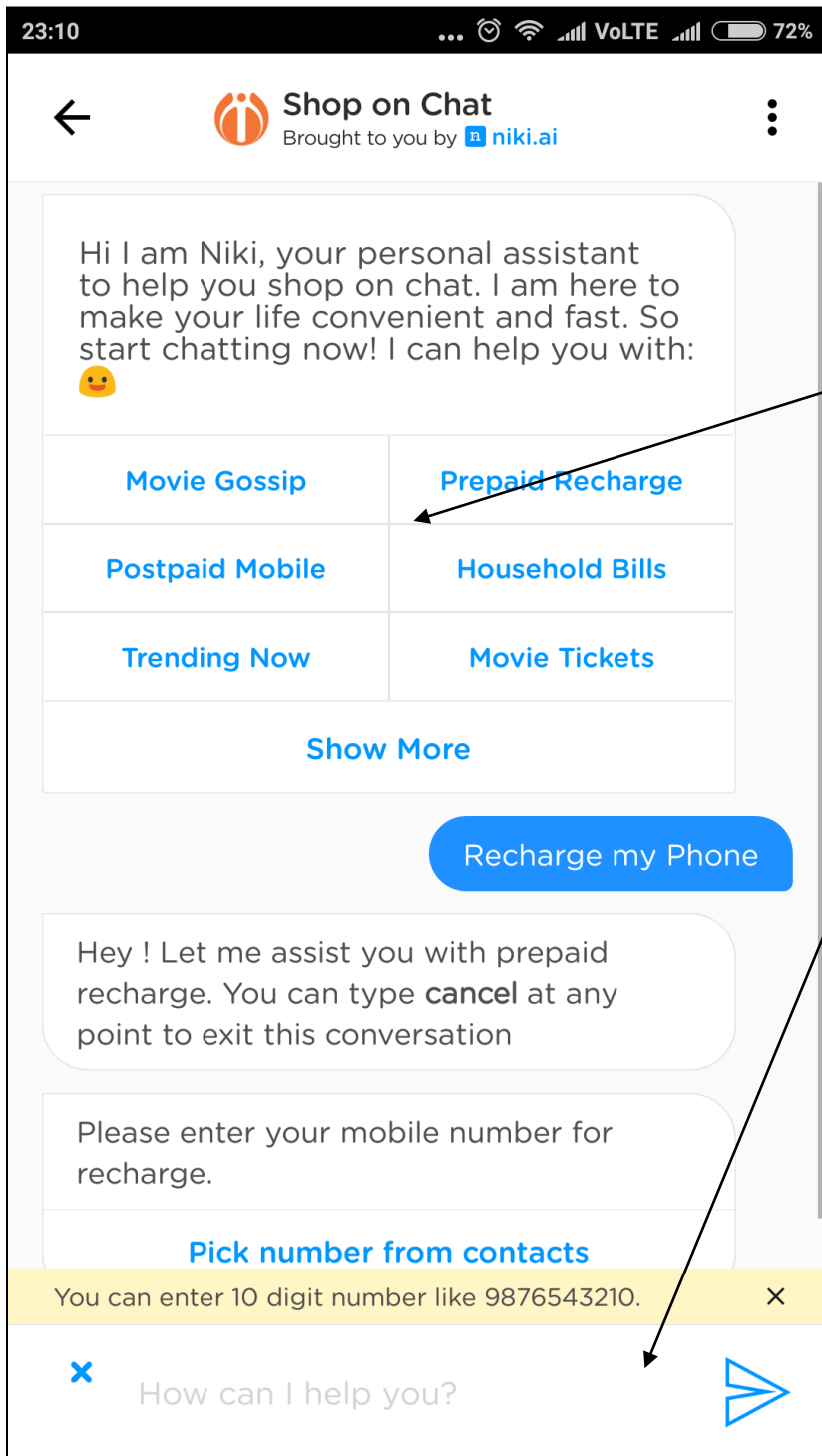
Clicking on 'Rate Us' takes user to the Play store page of the mobile application where they can provide the rating as well as comments

Close option exits the application

Mshoppi



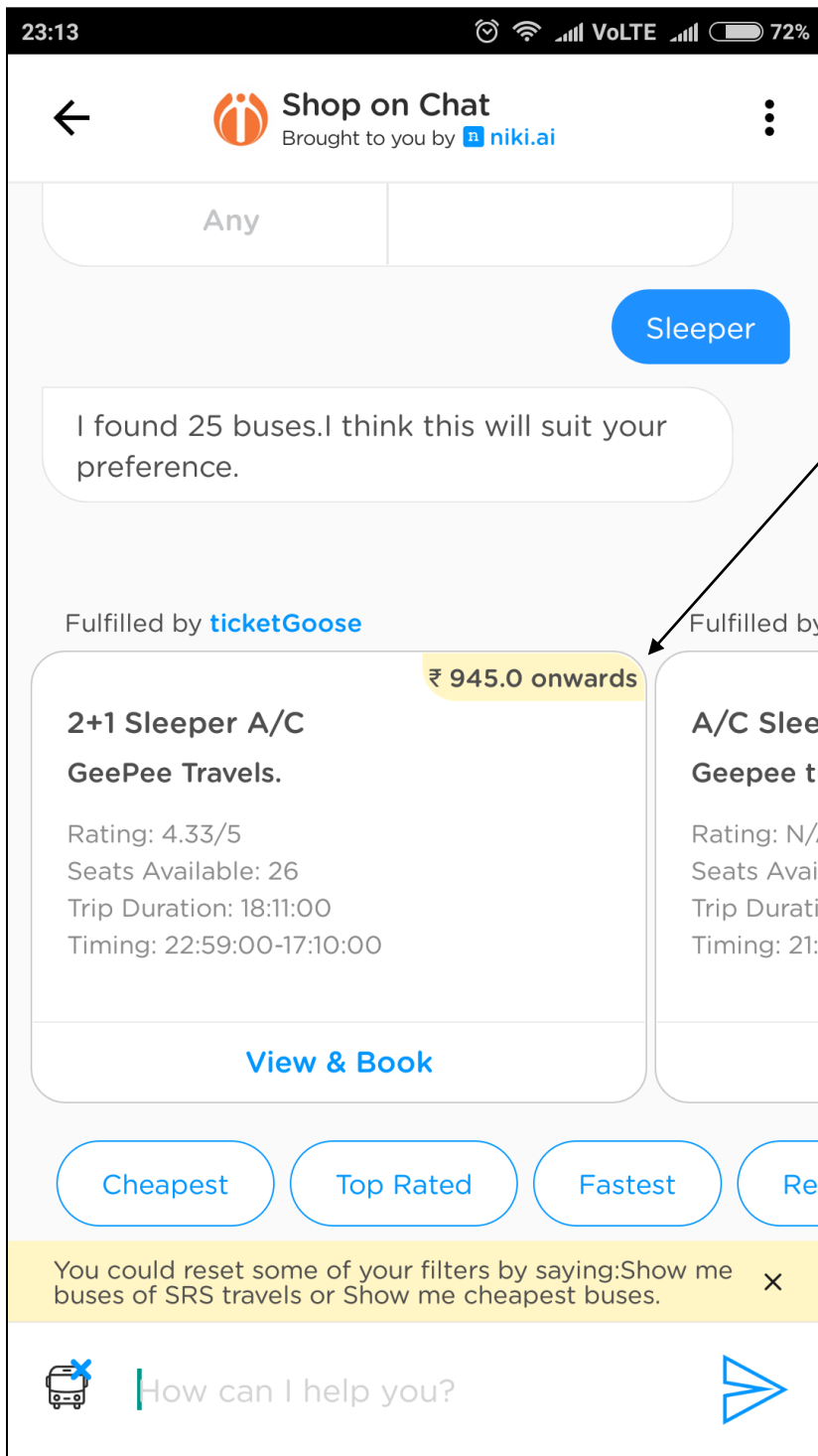
Mshoppi offers a host of services which can be availed from the application through a chat based interface



Various options can be selected here to go to further options

Select from the list provided to avail the services

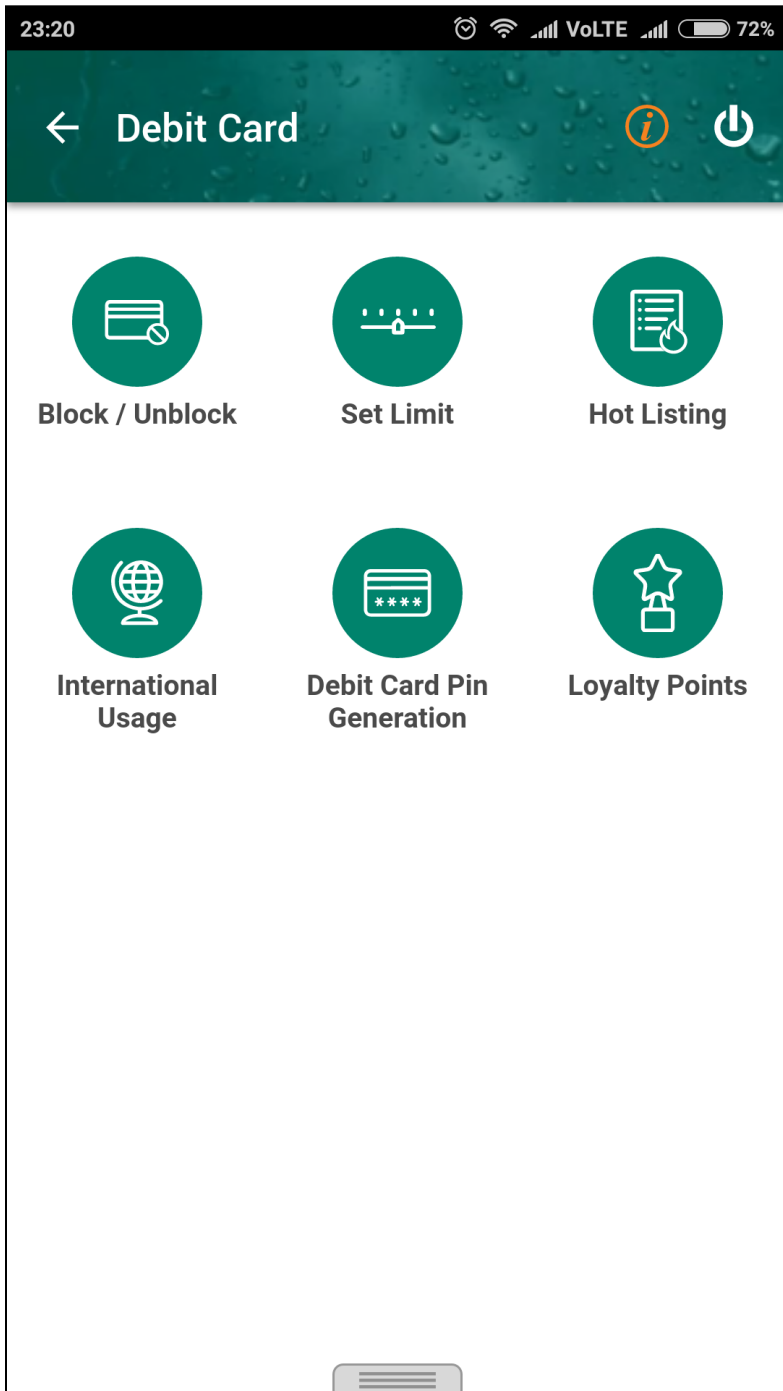
Chat box can also be utilized by typing your query and clicking send button



The preferred option can be selected by scrolling through the list available sideways

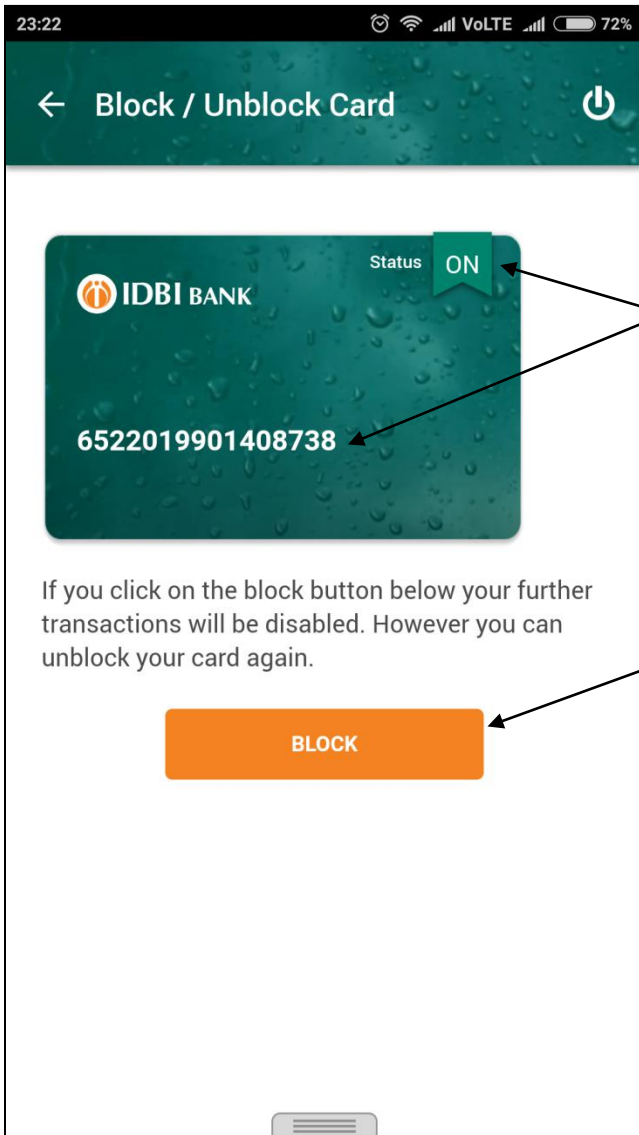
Once it is selected and confirmed it will take user to the payment page where payment can be made and booking will be done

Debit Card



- Block or unblock user's debit card temporarily
- Set limit for the user's POS as well as ATM limit
- Hot list user's debit card permanently
- Enable/disable international usage for user's debit card
- Generate PIN for the debit card
- Redeem accumulated loyalty points on the card

Blocking/Unblocking



Card number is displayed here

Status of the card is also shown indicating whether it is in ON or OFF state

Click on Block to temporarily block the card

Enter the OTP appearing in the next page to complete the transaction

Set Limit

23:21 VoLTE 72%

← Set Limit

IDBI BANK

6522019901408738

ATM Limit 40000 X

current limit INR 40000 max limit INR 100000

POS Limit 40000 X

current limit INR 40000 max limit INR 100000

SUBMIT

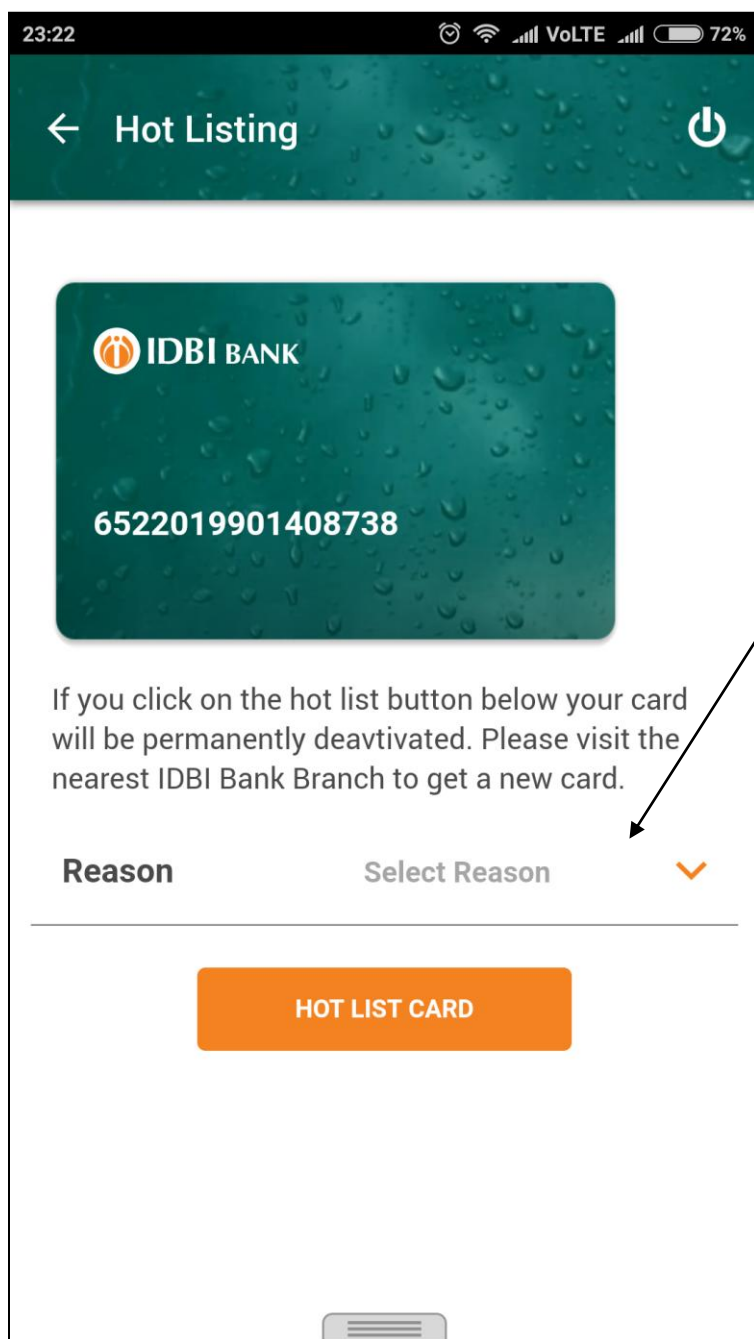
Input the ATM limit of the user's choice here

Give the limit for POS transactions here

Click on submit

Enter the OTP appearing in the next page to complete the transaction

Hot listing

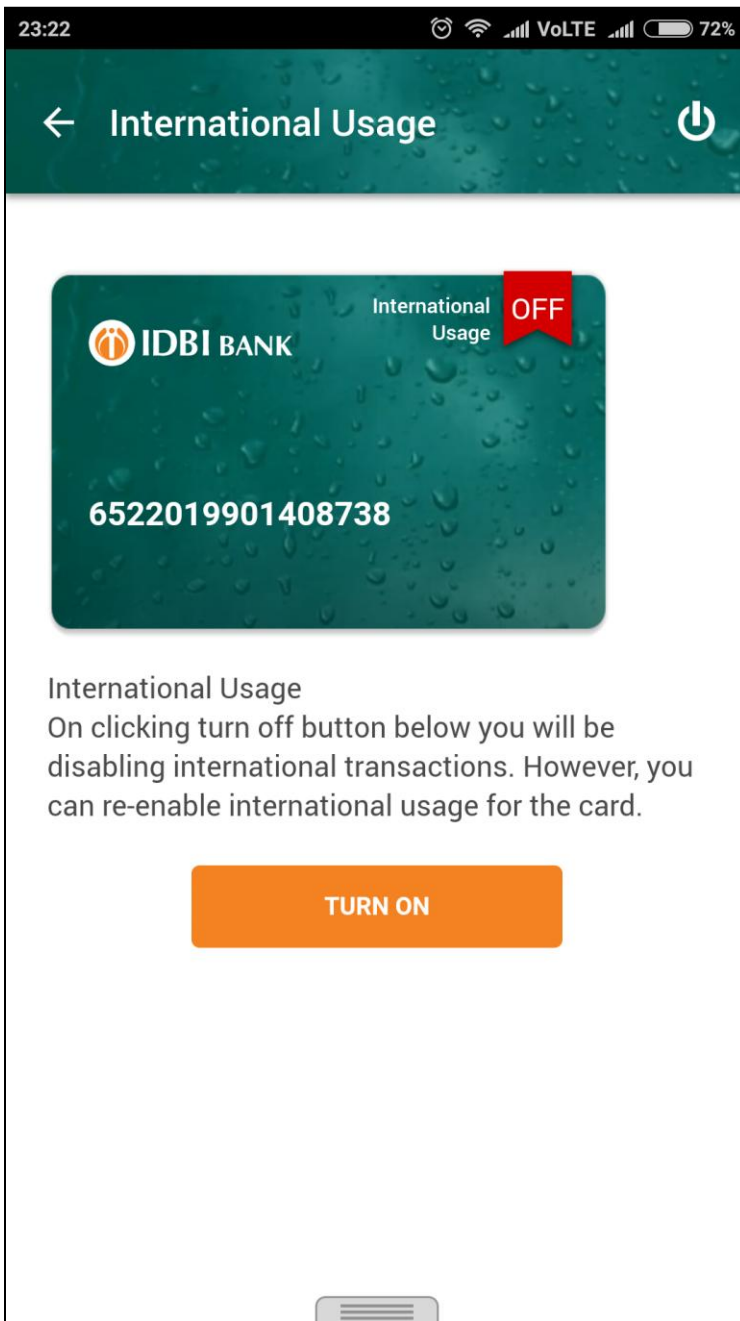


Select the reason for hot listing of card from a wide range of reasons

Click on Hot list card

Enter the OTP appearing in the next page to complete the transaction

International Usage enable/disable









Current status of International usage is shown here




Click on the button to Turn ON/OFF the international usage

Enter the OTP appearing in the next page to complete the transaction

PIN Generation


23:23    VoLTE   72%

← **Instant PIN Generation** 

Name	MANU KRISHNAN	
Debit Card Number	Select Debit Card Number 	
PIN generation reason	Select Reason 	
Remarks		

Click on Generate OTP to validate your Card number.

GENERATE OTP



Select user's debit card number






Select PIN generation reason from the drop-down list


Include remarks which is optional



Click on Generate OTP


Enter the OTP appearing in the next page to complete the transaction

Redeem Loyalty points

23:23    VoLTE   72%

← Loyalty Points 

Card Number	6522019901408738	
Name	MANU KRISHNAN	
Points Earned	38	
Points Redeemed	0	
Points available for Redemption	38	
Points Expiry Date	24-JUL-20	
Redemption	Full Redemption	
Points to be Redeemed	38	
Balance Points	0	



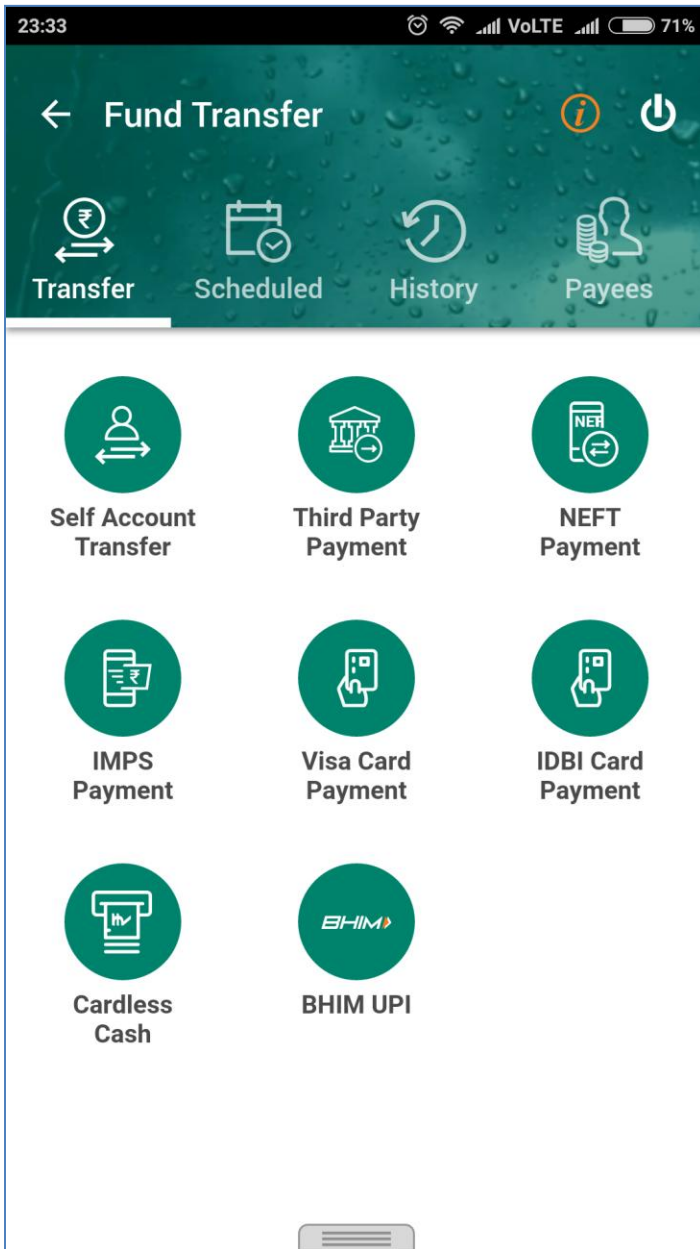
Select the card number from the list

Select the type of redemption – partial or full

Click on submit

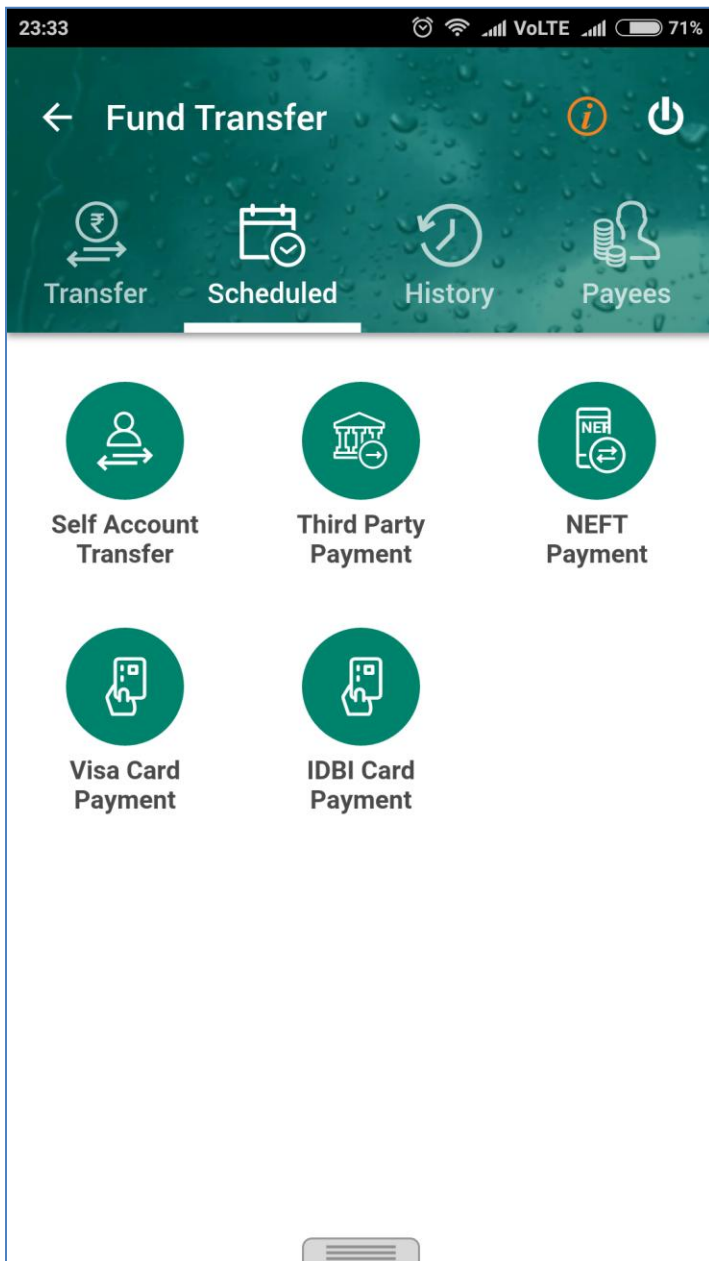
Enter the OTP appearing in the next page to complete the transaction

TRANSFERS



- User can select various Transfer options in this section
- Self Account transfer is for transfer of funds between various IDBI accounts of the user
- Third party payment is for transfer between user's account and another account which is in IDBI
- NEFT payment is for transfer of funds to accounts outside IDBI using RBI's NEFT mode of payment
- IMPS payment is for transfer of funds to accounts outside IDBI but in real time
- VISA card payment is for transfer of funds to any VISA credit cards
- IDBI card payment ids for transfer of funds to any IDBI credit card
- Card less cash is used to withdraw funds from ATM without using a card, either for the user's own withdrawal or for a beneficiary
- BHIM UPI is integrated into the application and user can do UPI payments to any valid VPA using this option

Scheduled Transfer



User can do scheduled fund transfer to beneficiaries by selecting the date on which it needs to be executed

Currently this option is available for Self account transfer, Third party payment, NEFT, VISA and IDBI card payment

← Third Party Payment

From 0001104000529778 SBA

To 0001104000419116

Amount 1

Remarks (Optional)

When do you want to make a payment?

☐ Now ☒ Later

Date 14 Jun 2018

Frequency 0

Number of days 5

CONTINUE

Select Account number from which funds are to be transferred

Select Account number to which funds are to be credited from list of payees

Enter the amount

Enter remarks for the transaction, if any

Select Later to enable scheduled transactions

Select the Date on which transaction needs to be executed

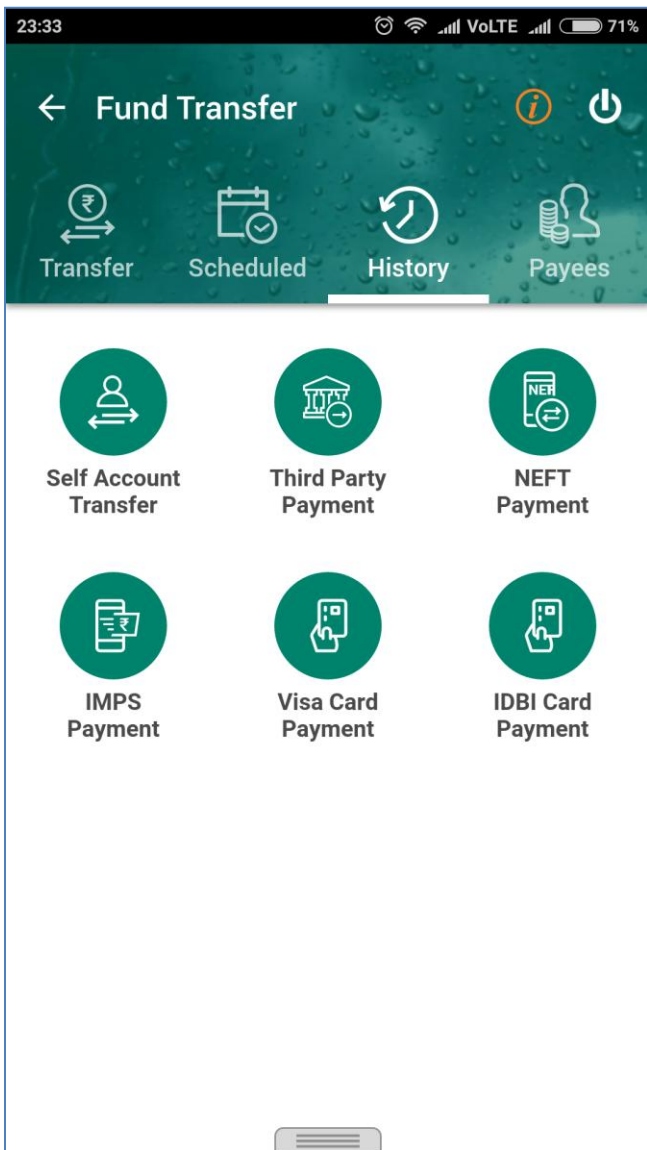
Select the number of times the transaction needs to be done

Enter the number of days for which the transaction needs to be executed from the selected date

Click on Continue to proceed to OTP Page

Enter the OTP appearing to complete the transaction

Fund transfer History



Payment history can be viewed for Self Account, Third party transfer, NEFT, IMPS, VISA and IDBI card payment

Here, by specifying the time period during which we need the transaction details, it will be displayed in the application

History Third Party Payment

Filter From Select Date To Select Date

From Select Account

Status Success

Amount From (Optional)

Amount To (Optional)

GO

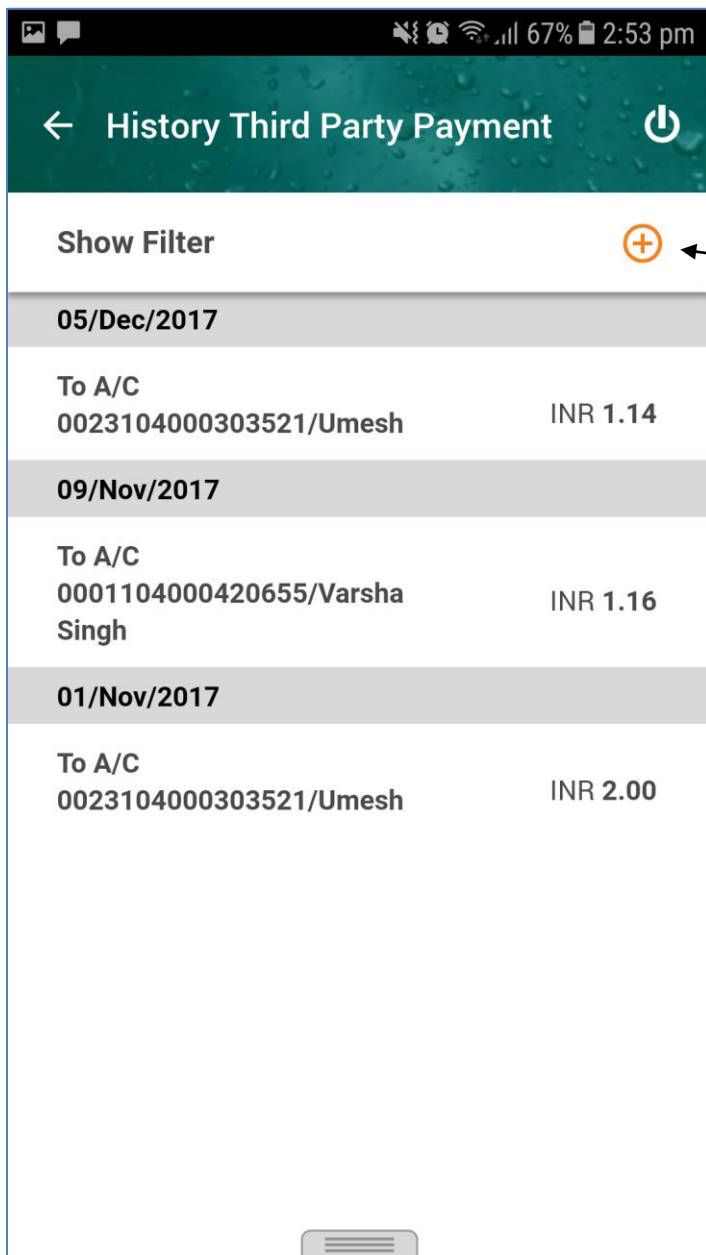
Select the range of date for which user needs to see the transaction history

Select the account number of user for which the transactions need to be displayed

Select the status as Success or Failed to see transactions with that particular status

Select the range of amount in which user needs to see the transactions

Click on Go to proceed

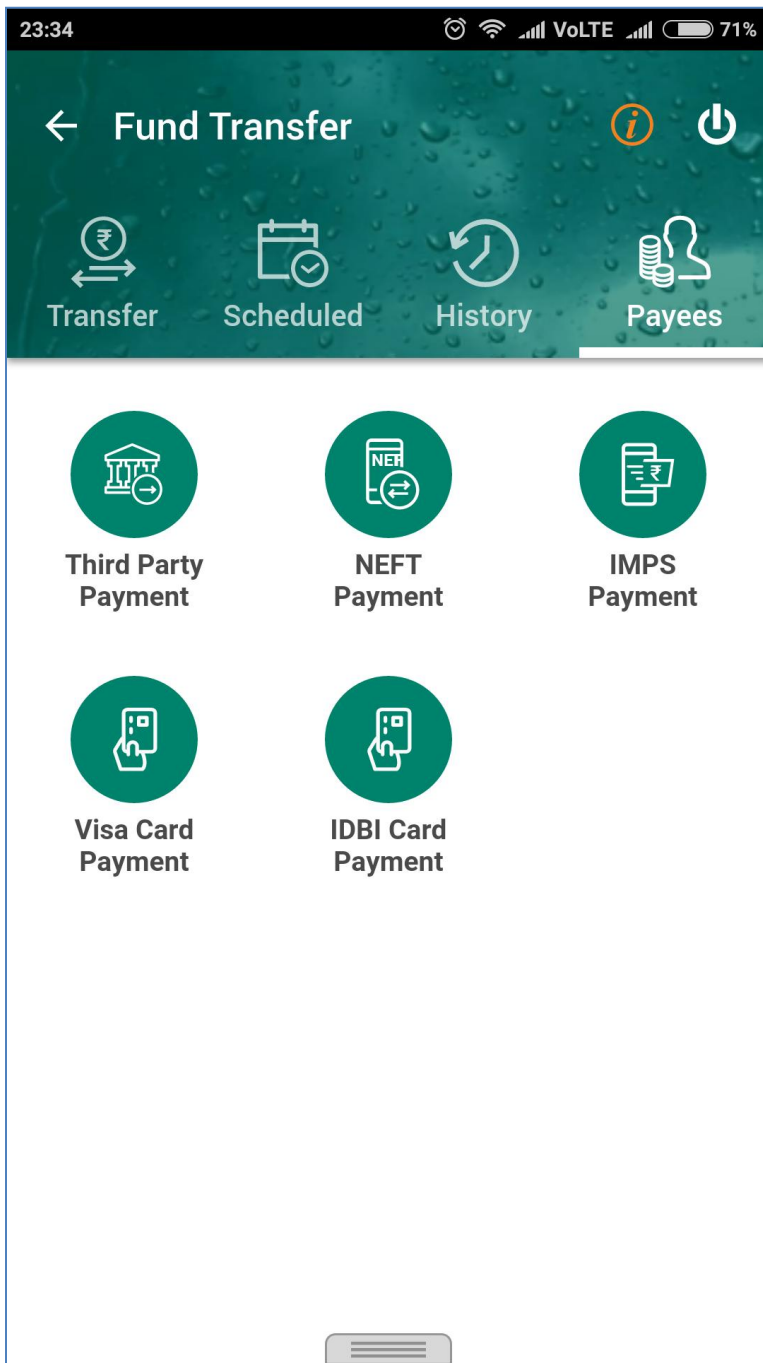


Click on Show Filter to display the criteria provided by user

The transactions display the date of transactions as well as beneficiary Account numbers and name of the beneficiaries to which funds were credited

The transaction amount is also displayed

Fund Transfer Payees



User has to add a payee or beneficiary for each and every option before they can start doing any payments

There will be a cool down period of 60 minutes, only after which the added payees will be active and can receive any payments

Self Account Transfer

The screenshot shows a mobile app interface for a self-account transfer. At the top, the status bar displays the time 23:34, signal strength, VoLTE, and a 71% battery level. The app header is a dark green bar with a back arrow, the title "Self Account Transfer", and a power icon. Below the header, there are four rows of input fields: "From" (Select Account, dropdown arrow), "To" (Select Account, dropdown arrow), "Amount" (Enter Amount, clear icon), and "Remarks" ((Optional), clear icon). Below these fields is a section titled "When do you want to make a payment?" with two radio buttons: "Now" (selected) and "Later". At the bottom of the form is an orange "CONTINUE" button. A mobile home indicator bar is visible at the very bottom.

From	Select Account	▼
To	Select Account	▼
Amount	Enter Amount	×
Remarks	(Optional)	×

When do you want to make a payment?

☒ Now ☐ Later

CONTINUE

Select account number of user from which funds are to be transferred

Select user's account to which the funds are to be credited

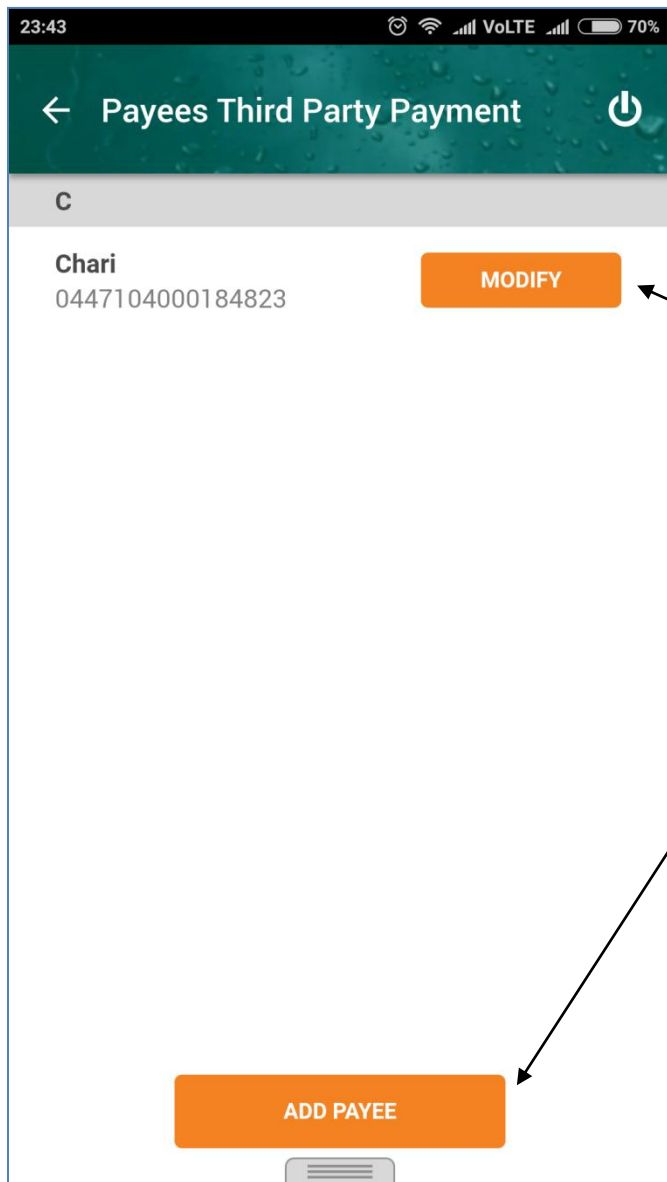
Enter the amount to transfer

Give remarks if any

Click on continue to submit

Enter the OTP appearing in the next page to complete the transaction

Add Payee – Third Party Payment



Add payee option displays list of already added payees

Also allows user to modify existing payees

It also allows user to add a new payee

17:15 VoLTE 71%

← Add Payee

Nickname Enter Nickname X

Account no. Enter Account No. X

CONTINUE

Enter nickname/name of the payee

Enter the account number of the payee to which funds are to be transferred

Click on continue

Third Party Payment

The screenshot shows a mobile app interface for a 'Third Party Payment' screen. At the top, there is a status bar with the time 23:34, signal strength, VoLTE, and a 71% battery level. Below the status bar is a green header with a back arrow, the title 'Third Party Payment', and a power icon. The main form has several sections: 1. 'From' field with the account number '1545104000061001' and a dropdown arrow, with 'SBA' written below it. 2. 'To' field with the account number '0447104000184823' and a dropdown arrow. 3. 'Amount' field with the placeholder text 'Enter Amount' and a clear 'X' button. 4. 'Remarks' field with the placeholder text '(Optional)' and a clear 'X' button. 5. A section titled 'When do you want to make a payment?' with two radio buttons: 'Now' (selected) and 'Later'. 6. An orange 'CONTINUE' button at the bottom. A grey home indicator bar is visible at the very bottom of the screen.

From	1545104000061001	▼
SBA		
To	0447104000184823	▼
Amount	Enter Amount	×
Remarks	(Optional)	×
When do you want to make a payment?		
<input checked="" type="radio"/> Now	<input type="radio"/> Later	
CONTINUE		

Select user's account from which funds are to be transferred

Select payee's account from the list of payees available for the user

Enter the amount to be transferred

Give remarks if any

Click on continue

Enter the OTP appearing in the next page to complete the transaction

Add Payee - NEFT

23:44

← Add Payee

Nickname Enter Nickname ✕

Account no. Enter Account No. ✕

Beneficiary Name Enter Name ✕

IFSC Code Enter IFSC Code ✕

Account Type Select Account Type ▼

CONTINUE

Enter the nickname of the payee

Enter the account number of the payee

Enter name of the payee

Enter the IFSC code of payee's branch

Select the account type of the payee from the drop-down list like savings, current, CC etc.

Click on submit to proceed

Enter the OTP appearing in the next page to complete the transaction

NEFT Transfer

23:35

← NEFT Transfer

From 1545104000061001 SBA

To 4386280038341057

Amount Enter Amount

Remarks (Optional)

When do you want to make a payment?

☒ Now ☐ Later

CONTINUE

Select account of the user from which money needs to be transferred

Select Account number of payee from the list of payees available for the user

Enter the amount to be transferred

Enter the remarks for the transaction

Choose the option to make the payment now or on a later date

Click on submit to proceed

Enter the OTP appearing in the next page to complete the transaction

Add Payee – IMPS

23:44

← Payees IMPS Payment

M

Mayadevi
IFSC Payee - 67087026179

MODIFY

Add Payee X

☐ IFSC

☐ MMID

Name of already added payees are displayed

Click on Modify to update or delete the payee

Payee can be added based on IFSC code or MMID

Select either one to proceed

23:44 [Icons] VoLTE [Battery] 70%

← Add Payee [Power Icon]

Nickname	Enter Nickname	×
IFSC Code	Enter IFSC Code	×
Payee Account No	Enter Account No.	×

CONTINUE

Enter the nickname of the payee

Enter the IFSC code of the payee

Enter the account number of the payee

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

IMPS Payment Using IFSC Code

The screenshot shows a mobile app interface for IMPS payment. At the top, the status bar displays the time 23:35, signal strength, VoLTE, and 71% battery. The app header is a dark green bar with a back arrow, the title "IMPS Payment", and a power icon. Below the header, the "Transfer Type" section has two radio buttons: "IFSC Code" (selected) and "MMID". The main form consists of five rows, each with a label, an input field, and an icon. The "From" row has a "Select Account" dropdown with a chevron icon. The "Payee Account" row has a "Select Account" dropdown with a chevron icon. The "Amount" row has an "Enter Amount" text field with a clear 'X' icon. The "Remarks" row has an "(Optional)" text field with a clear 'X' icon. At the bottom, there is an orange "CONTINUE" button and a small grey button with three horizontal lines.

Transfer Type			
<input checked="" type="radio"/>	IFSC Code	<input type="radio"/>	MMID
From	Select Account		▼
Payee Account	Select Account		▼
Amount	Enter Amount		×
Remarks	(Optional)		×

CONTINUE

Choose payment either through IFSC code or MMID

Select Account of the user from which funds need to be transferred

Select the account of the payee from list of payees of the user

Enter the amount to be transferred

Enter the remarks

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

IMPS Payment Using MMID

The screenshot shows a mobile app interface for IMPS payment. At the top, the status bar displays the time 23:35, signal strength, VoLTE, and 71% battery. The app header is a dark green bar with a back arrow, the text 'IMPS Payment', and a power icon. Below the header, the 'Transfer Type' section has two radio buttons: 'IFSC Code' (unselected) and 'MMID' (selected). The main form area contains five rows, each with a label, a text field, and an icon: 'From' (Select Account, dropdown arrow), 'Payee Mobile' (Select Mobile, dropdown arrow), 'Amount' (Enter Amount, close icon), and 'Remarks' ((Optional), close icon). At the bottom is a large orange 'CONTINUE' button. A small hamburger menu icon is visible at the very bottom of the screen.

Transfer Type		
<input type="radio"/>	IFSC Code	<input checked="" type="radio"/>
<hr/>		
From	Select Account	▼
<hr/>		
Payee Mobile	Select Mobile	▼
<hr/>		
Amount	Enter Amount	×
<hr/>		
Remarks	(Optional)	×
<hr/>		
<div>CONTINUE</div>		

Select MMID option

Select Account of user from which funds will be transferred

Select mobile number of payee

Select amount to be transferred

Enter the remarks

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

Add Payee – VISA Card Payment

23:44 VoLTE 70%

← Add Payee

Nickname Enter Nickname X

Visa Card no. Enter Visa Card no. X

CONTINUE

Enter the nickname of the payee

Enter the 16 digit VISA Credit card number of the payee

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

VISA Card Payment

0:20 VoLTE 67%

← Visa Card Payment

From 1545104000061001 SBA

To Citi 4386280038341057

Amount Enter Amount

Remarks (Optional)

When do you want to make a payment?

☒ Now ☐ Later

CONTINUE

Select account of user from which funds need to be transferred

Select the Credit card from the list of credit cards added as payees

Select the amount to be entered

Enter remarks if any

Select if the payment needs to be made now or later

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

Add Payee – IDBI Card Payment

23:45

← Add Payee

Nickname Enter Nickname X

IDBI Card no. Enter IDBI Card no. X

CONTINUE

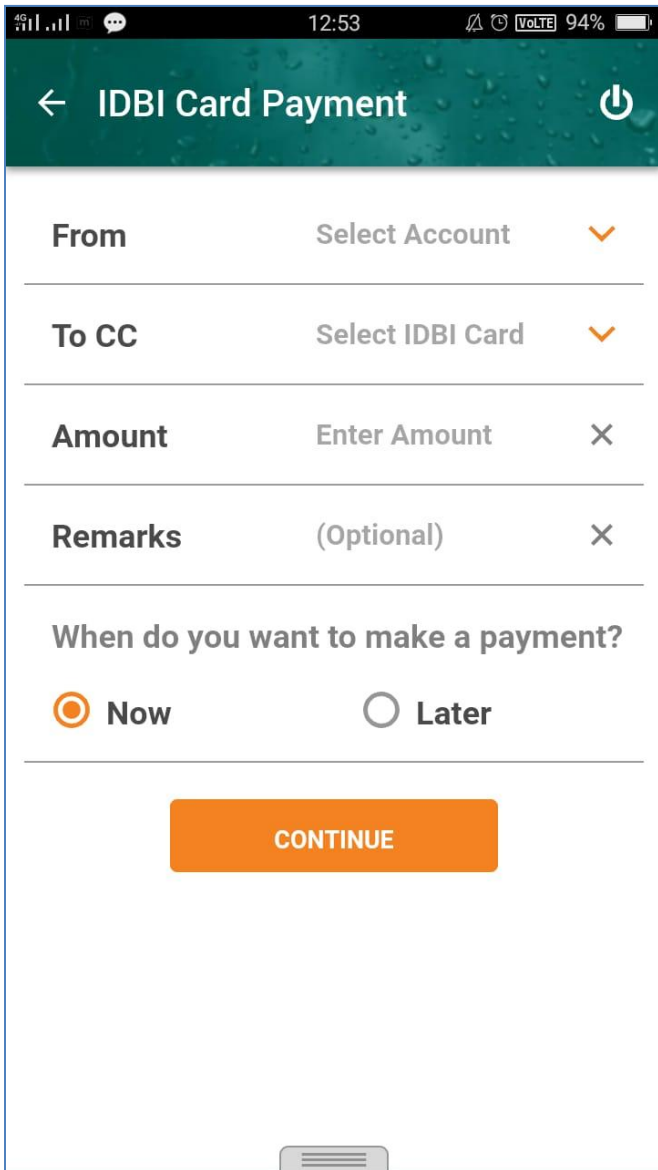
Enter the nickname of the payee

Enter the 16 digit IDBI Credit Card number to be added

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

IDBI card payment



The screenshot shows the 'IDBI Card Payment' screen of a mobile application. At the top, there is a status bar with signal strength, time (12:53), and battery level (94%). Below the status bar is a green header with a back arrow, the title 'IDBI Card Payment', and a power icon. The main form consists of several sections: 1. 'From' section with a label 'From', a text input 'Select Account', and a dropdown arrow. 2. 'To CC' section with a label 'To CC', a text input 'Select IDBI Card', and a dropdown arrow. 3. 'Amount' section with a label 'Amount', a text input 'Enter Amount', and a clear 'X' icon. 4. 'Remarks' section with a label 'Remarks', a text input '(Optional)', and a clear 'X' icon. 5. A section titled 'When do you want to make a payment?' with two radio buttons: 'Now' (selected) and 'Later'. 6. An orange 'CONTINUE' button at the bottom. A hamburger menu icon is visible at the very bottom of the screen.

Select Account from which funds need to be transferred

Select IDBI credit card from the list of credit cards available as payees

Enter the amount to be transferred

Enter the remarks, if any

Select whether payment needs to be made immediately or on a future date

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

Card less Cash for Self

23:38 ... VoLTE 71%

← Cardless Withdrawal - ATM

Self Third Party

Account Number Select Account

Beneficiary Mobile Number 8089461897

Transaction Amount Transaction Amount X

Enter 4-digit OTP for Beneficiary Enter OTP X

SUBMIT

Select Account number from which amount needs to be withdrawn

Beneficiary mobile number is auto-populated since it is self – withdrawal

Enter the amount to be withdrawn

Enter the 4 digit OTP for beneficiary which will be sent to his mobile number

Click on Submit to proceed

Enter the OTP appearing in the next page to complete the transaction

Card less Cash for Third Party

23:38 VoLTE 71%

← Cardless Withdrawal - ATM

Self Third Party

Account Number	Select Account	✓
Enter Beneficiary Mobile Number	Enter Mobile No.	✗
Re-Enter Beneficiary Mobile Number	Re-Enter Mobile No.	✗
Transaction Amount	Transaction Amount	✗
Enter 4-digit OTP for Beneficiary	Enter OTP	✗

SUBMIT

Select Account number from which funds need to be withdrawn

Enter mobile number of the payee

Re-enter the mobile number of payee

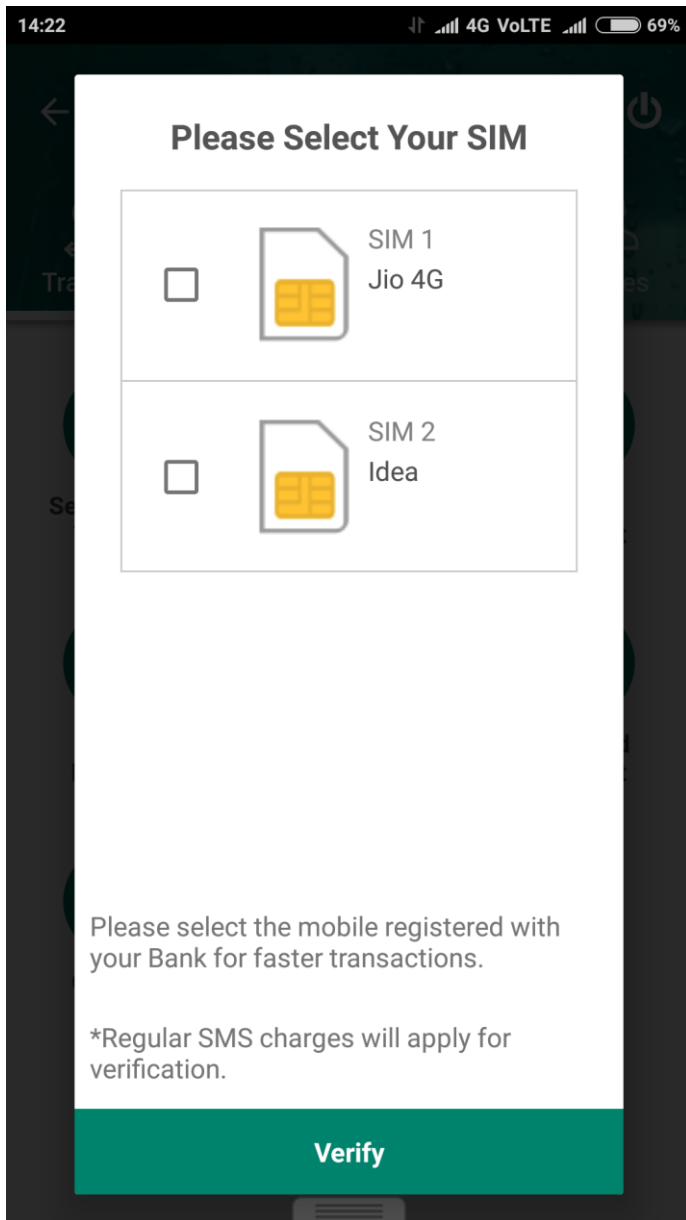
Enter the amount to be withdrawn

Enter the 4 digit OTP for the payee that will be sent to his Mobile number

Click on submit to proceed

Enter the OTP appearing in the next page to complete the transaction

UPI activation and First time Setting Up



Select the SIM number which is associated with user's IDBI bank Account

Click on Verify

14:22 4G VoLTE 68%

← Create VPA

Enter VPA

[Check Availability](#)

Email Id X

CREATE VPA

Enter VPA of user's choice with handle '@idbi'

Click on check availability to check whether it can be created or whether it's not taken already

Enter the email address of the user

Click on create VPA

14:22 4G VoLTE 68%

← Add Bank Account

Virtual Payment Address manukr@idbi

Add Bank Select Bank

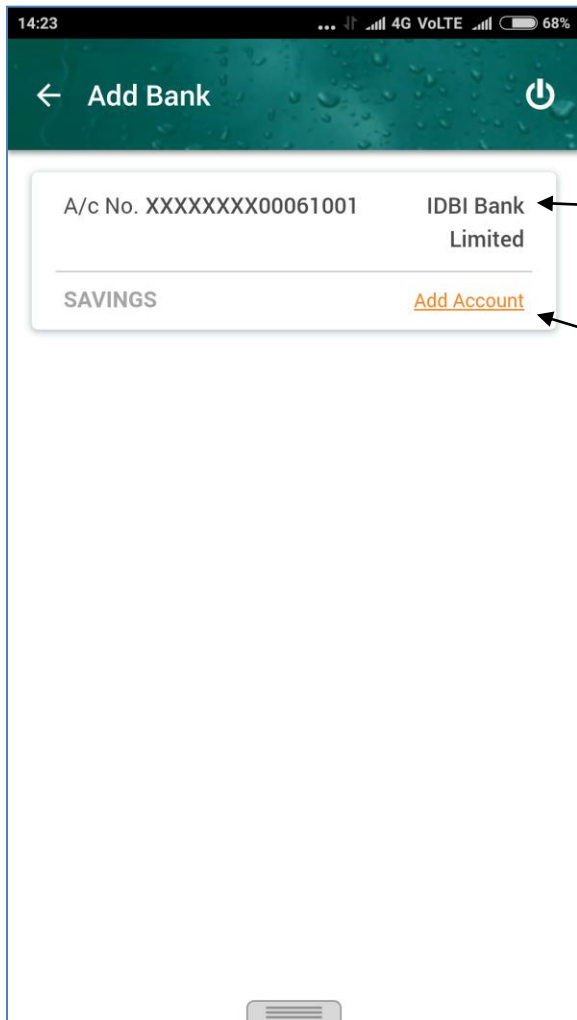
SUBMIT

App is registered.

Select the bank from the list of banks

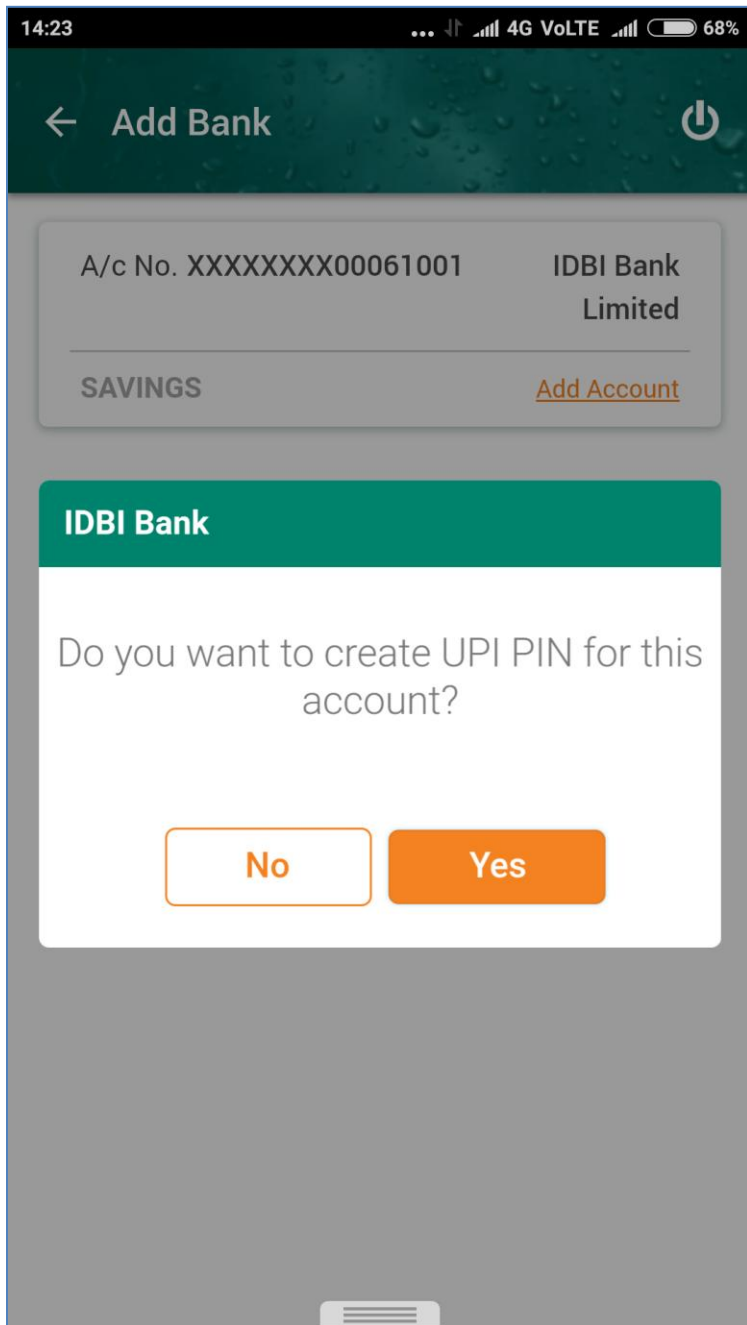
Here accounts of any bank can be added

Click on Submit to add and fetch the bank account



Bank Account get's fetched which is linked to the mobile number of the user

Click on Add account to add this account and link with the created VPA



Popup is displayed asking user to create UPI PIN for the selected account

Select yes to proceed for creation of UPI PIN

14:23

... 4G VoLTE 68%

← Debit Card Validation

Enter last 6 digits of Debit Card

Enter Expiry Date in MM / YY Format

/


NEXT

Enter last 6 digits of debit card number linked to the account

Enter the Expiry date of the Debit Card of the user

Click on Next to proceed for UPI PIN creation


14:24 4G VoLTE 68%

IDBI Bank Limited 

ENTER OTP

2 0 5 3 5 7 ✓

CONFIRM UPI PIN

• • • • • •  SHOW

1 2 3

4 5 6

7 8 9

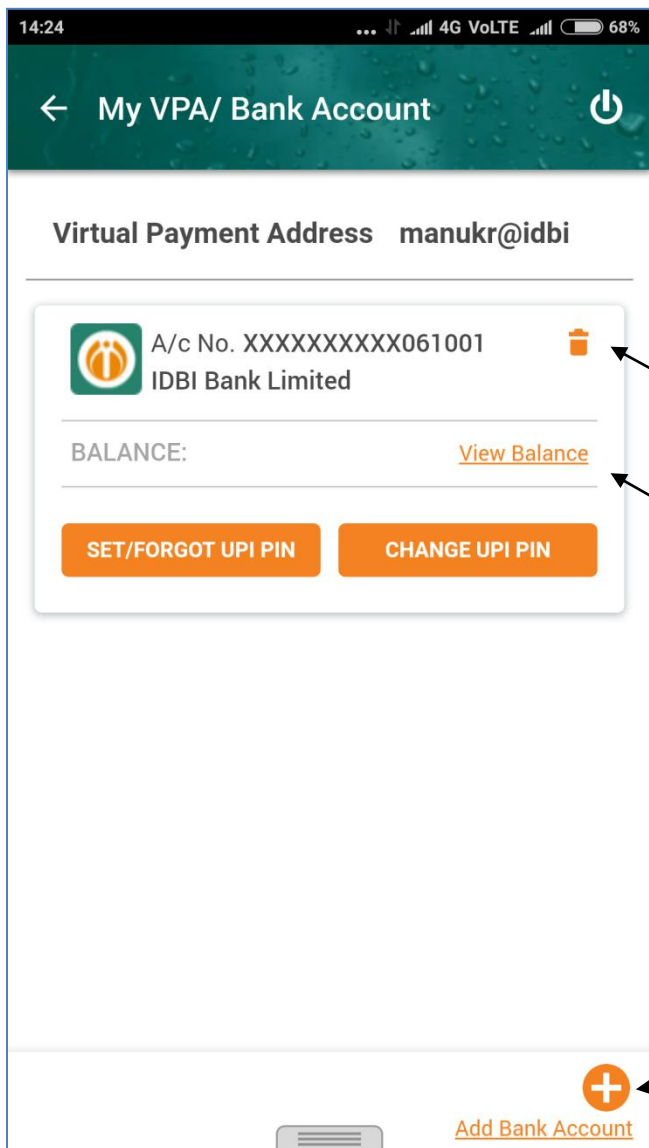
✕ 0 ✓

Enter the OTP that is received on the User's Mobile number

Enter the 6 digit PIN of user's choice and in the next page re-enter it to confirm

Show button will unmask user's UPI PIN

Click on the tick button to set the PIN



A pop-up window shows up displaying that UPI PIN has been set successful

Account added by the user is displayed here

Click here to delete the added account

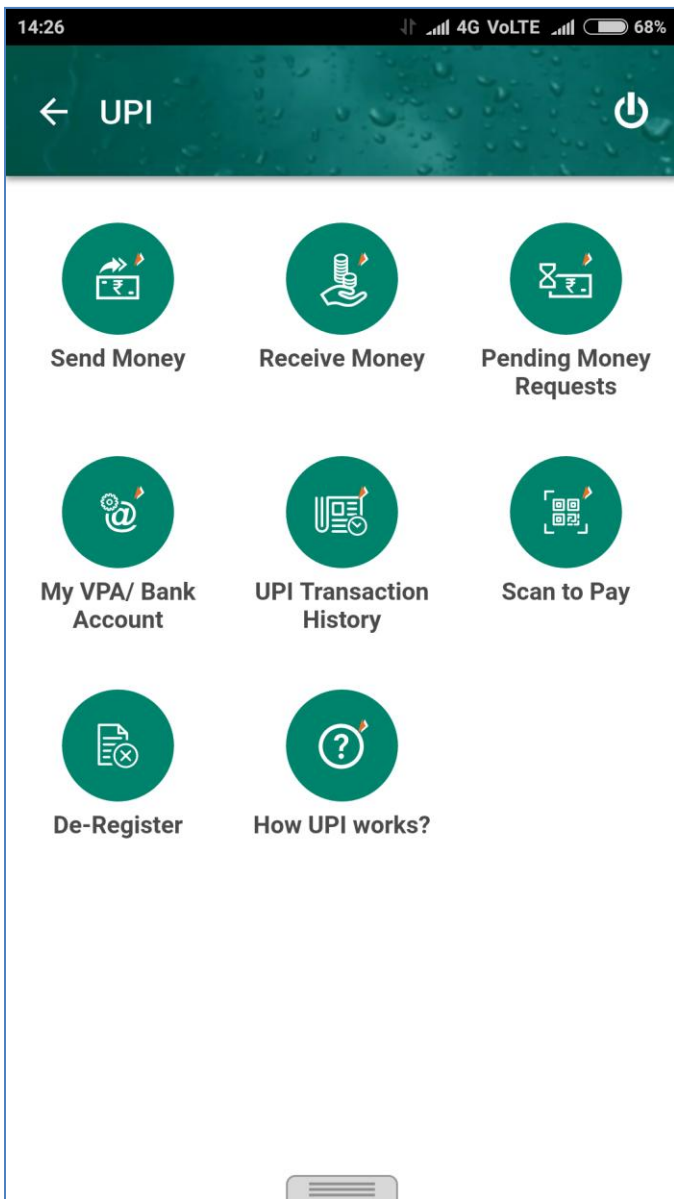
Click on View balance to view balance in user's account by inputting UPI PIN

Click on Set/Forget UPI PIN to reset the UPI PIN in case user forgot old PIN

Click on Change UPI PIN to change already existing UPI PIN

Click on plus symbol to add another bank account

UPI Dashboard



- Send money option is used to send money to any VPA
- Receive money option allows user to send a collect request to any VPA to receive money in his account
- Pending money requests displays pending requests for any request received by the user as well as any third party to which user had send a collect request
- MY VPA/Bank Account displays all the VPAs created by the user as well as all the accounts he has linked in UPI
- UPI Transaction History displays past UPI transactions
- Scan to Pay option allows user to scan a QR code to make payment from his account
- De-register option disables the VPA that was created by the user in the application
- This option displays various information and instructions to user which helps in the day to day UPI transactions

Send Money to VPA

14:26 4G VoLTE 68%

← Send Money

Pay To VPA Pay To Account

From (VPA) manukr@idbi XXXXXXXXXXXX061001

☒ Enter New VPA ☐ Use Existing VPA

Pay To VPA Enter VPA X

Amount (INR) Enter Amount X

Remarks Enter Remarks X

CONTINUE

Select the VPA from the list of VPAs created by the user

Either give existing VPA already added by the user as payee or enter a new VPA if payee VOPA is new

Enter the VPA of the payee

Enter the amount to be transferred

Enter the remark which is mandatory for all UPI transactions in the application

Click on continue to submit

Send Money to Account

14:27 4G VoLTE 68%

← Send Money

Pay To VPA Pay To Account

From (VPA) manukr@idbi XXXXXXXXXXXX061001

☒ Enter New Account No. ☐ Use Existing Account No.

Account Number Enter Account No. X

Re-Enter Account Number Re-Enter Account No. X

IFSC Enter IFSC X

Amount (INR) Enter Amount X

Remarks Enter Remarks X

CONTINUE

Select VPA from the list of VPA created by the user

Choose to enter an existing account number or add a new Account number for the payee

Enter the account number of the payee

Re-enter the account number

Enter the IFSC code of payee's branch

Enter the amount to be transferred




Enter the remarks for the payment

Click on continue to proceed

14:27 4G VoLTE 68%

← Send Money ⏻

Transferring Amount
INR 1.00

From **manukr@idbi** To **rag@idbi**
XXXXXXXXXX061001 RAGHAVENDRA A M

Remarks Bxbd

CONFIRM

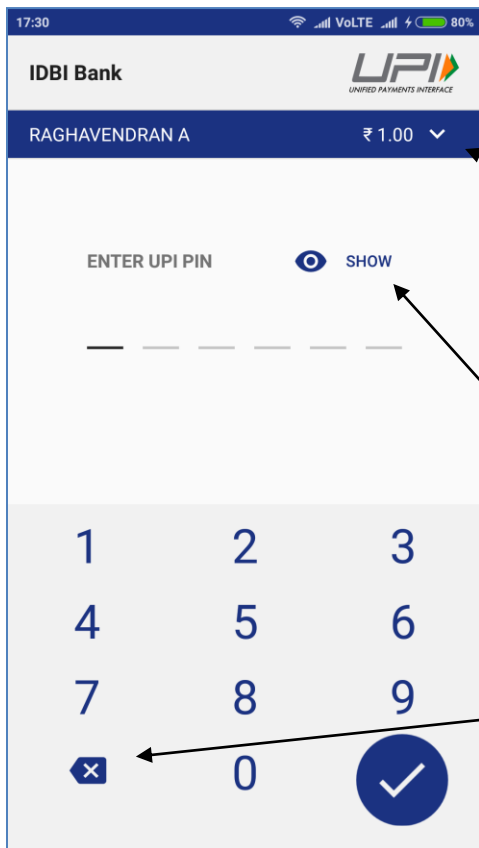
This page displays payment details before they are finalized by the user

VPAs from which funds are debited and credited are both displayed as well as the names of the parties involved

Remarks are also displayed

Click on confirm to proceed

UPI Pin Entry



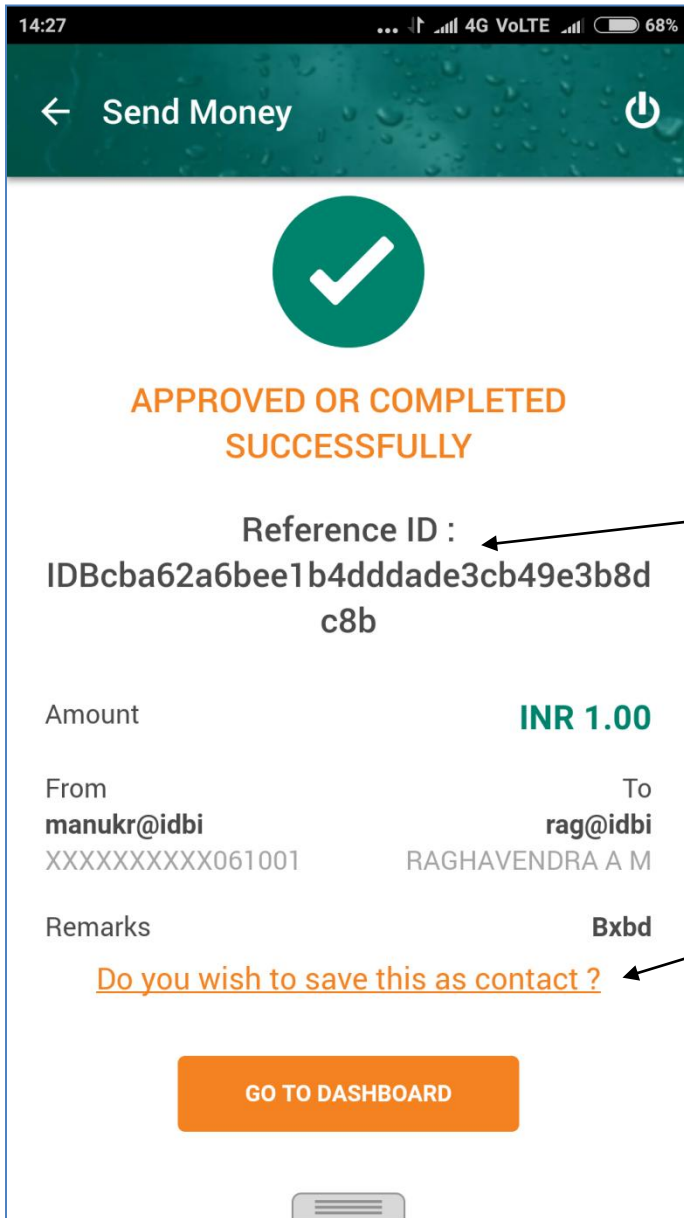
Enter the UPI PIN which was set earlier by the user

Amount of transaction is also displayed here

Click on the Tick mark to confirm the transaction

Click on X to delete entered PIN

Click on show to double-check whether PIN entered is correct or not



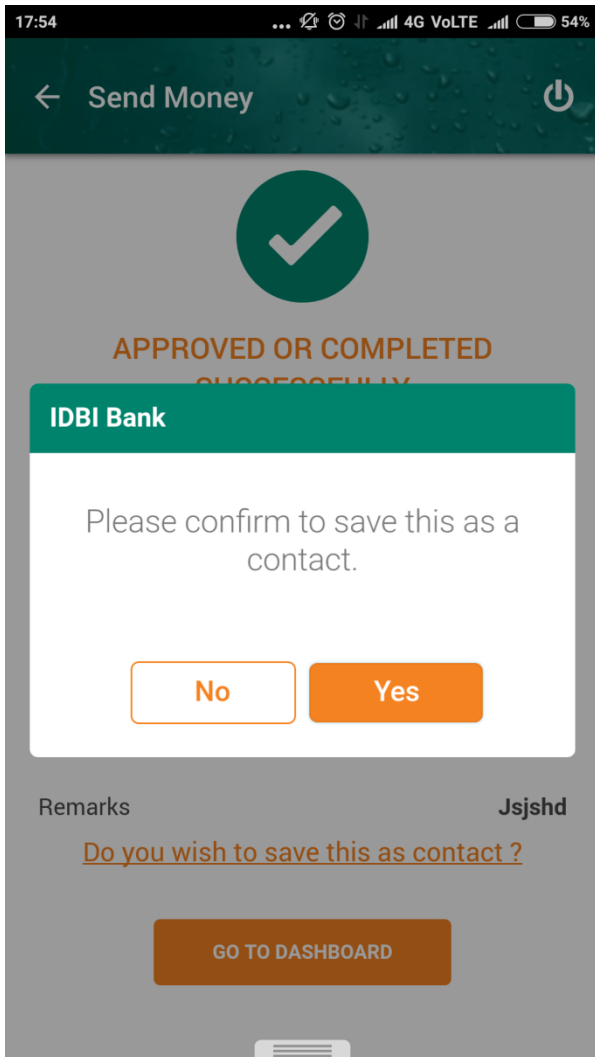
Successful confirmation of the Payment comes up

It displays Reference Id, transaction amount and from and To VPAs as well as remarks

Click on Go to Dashboard takes user back to the UPI dashboard

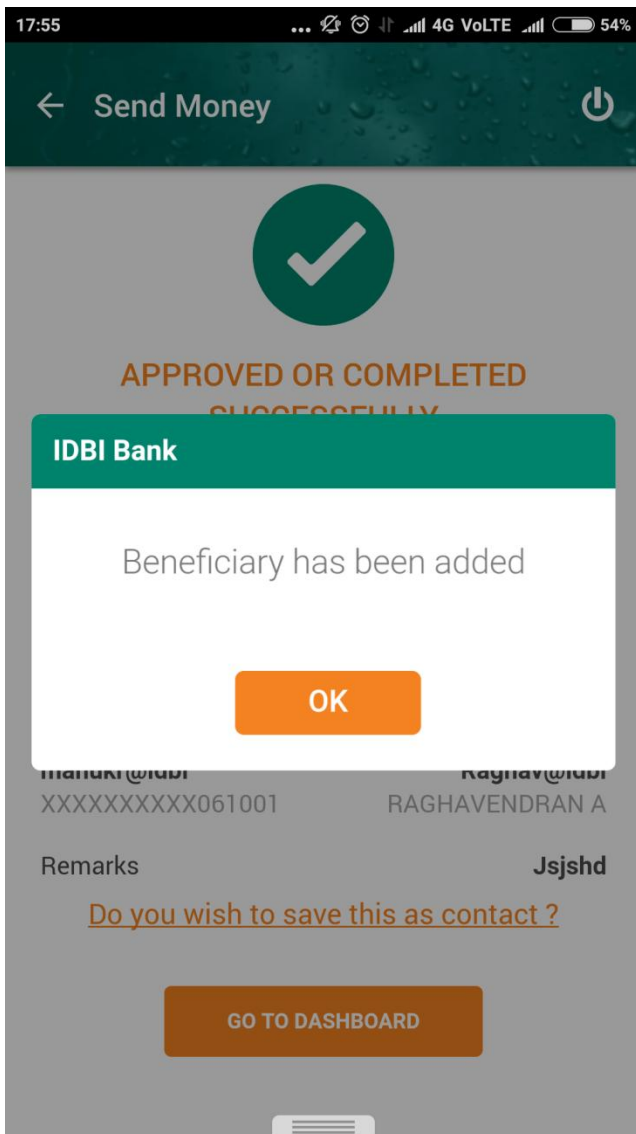
Clicking on save contact option allows user to add this VPA as a contact and it will be displayed in the list of payees for subsequent payments

Add Contact



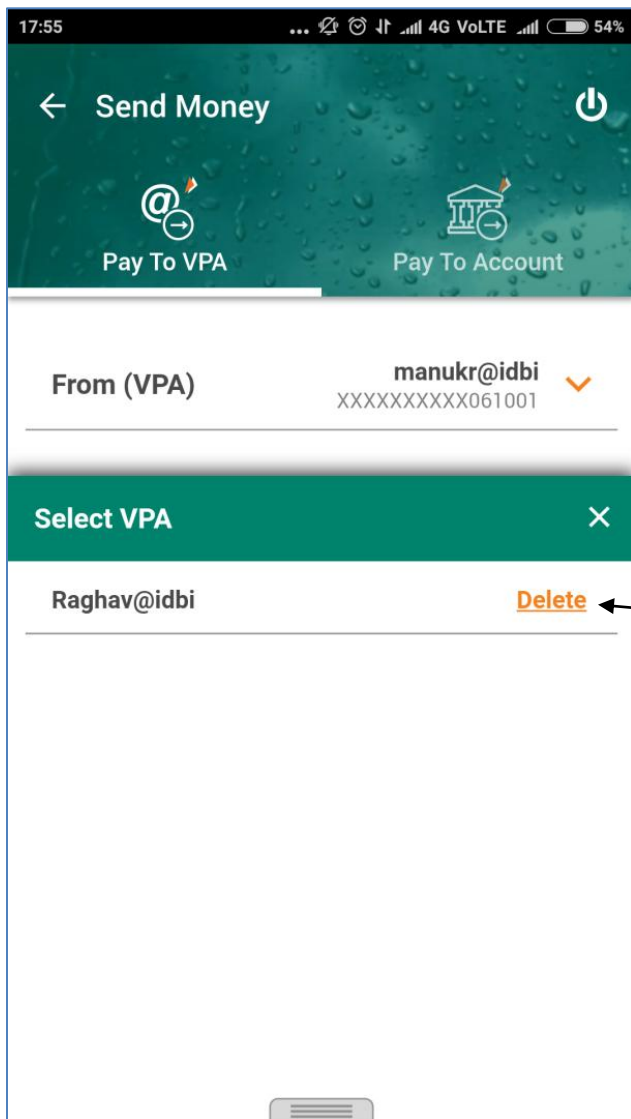
Clicking on the option displays a Pop-up message

Clicking on Yes will add the VPA to user's list of payees



A success message pops up confirming successful addition of Beneficiary

Click on Ok to go back to UPI Dashboard

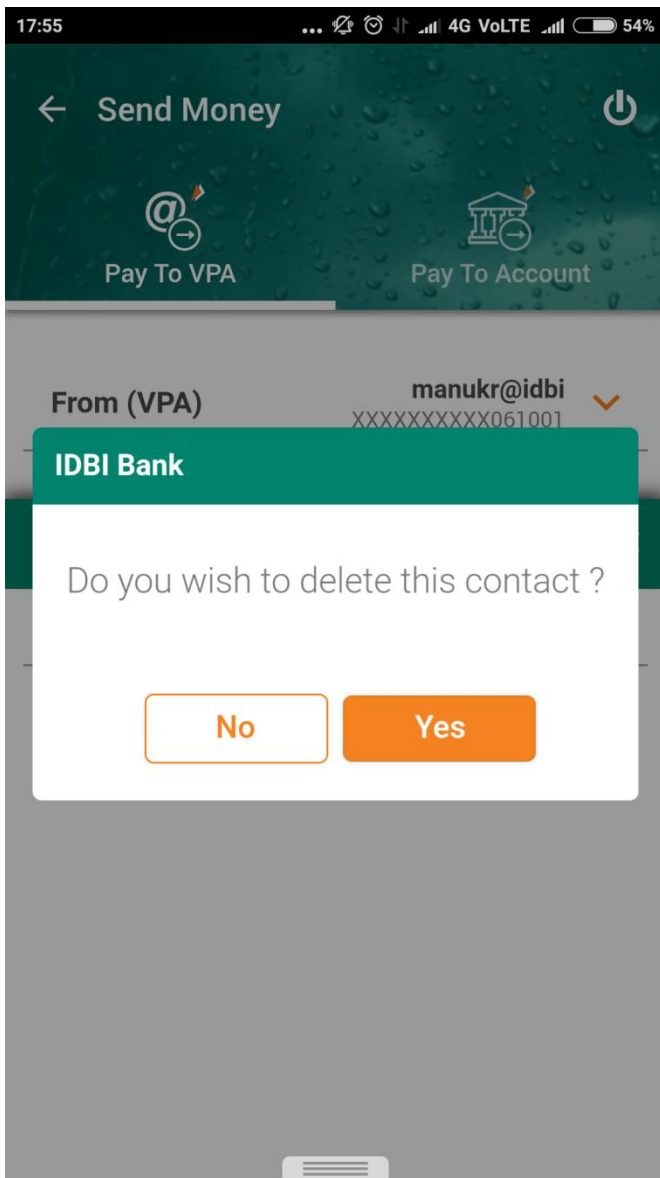


Now the added payee gets displayed on the list of Existing payees

Select the VPA of the payee to make a payment to this account

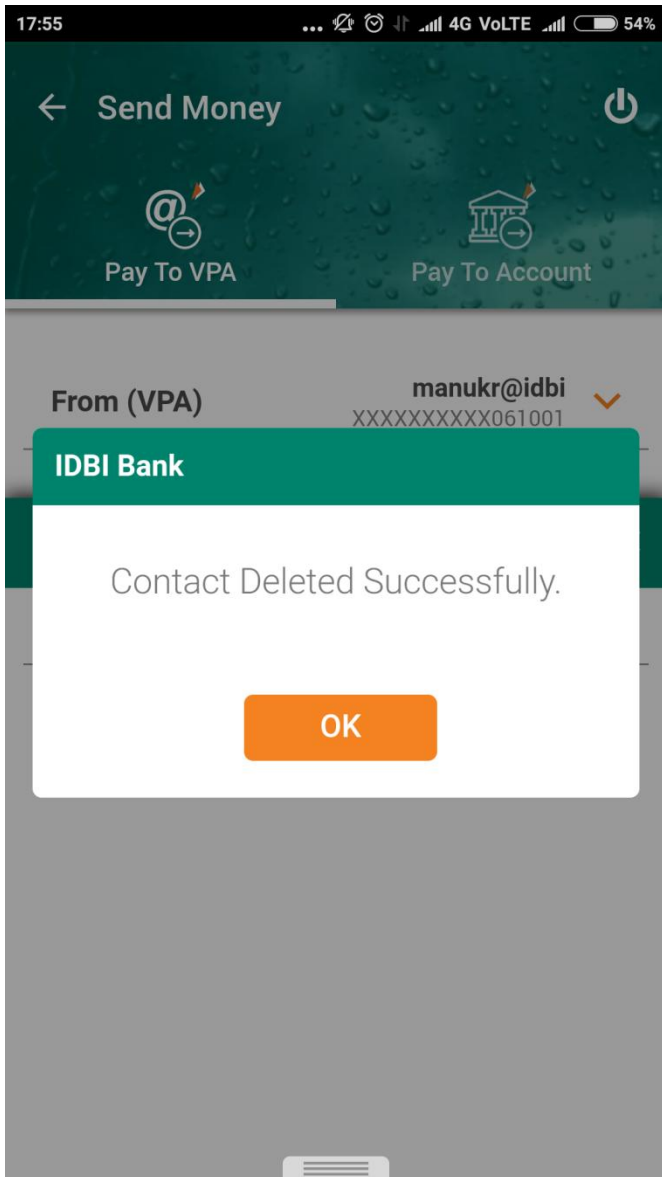
Clicking on Delete will delete the payee from user's list of payees

Deletion of Contact



A pop-up message shows up asking user to confirm deletion of the payee

Clicking on Yes will delete the contact



A successful message pops up confirming that contact has been deleted

Clicking on OK takes user back to UPI Dashboard

Receive Money

14:28 4G VoLTE 68%

← Receive Money

Receive funds in manukr@idbi XXXXXXXXXXXX061001

From (VPA) Enter VPA

Amount (INR) Enter Amount

Valid Till Select Date

Remarks Enter Remarks

CONTINUE

Enter the account on which the requested funds need to be credited

Enter VPA of the contact from which user wants to receive funds

Enter the amount user wants to receive

Select the date up to which the collect request will be valid




Enter the remarks describing for what purpose collect request is given

Click on continue to submit request

14:29 4G VoLTE 68%

← Receive Money

Transferring Amount
INR 1.00

From **Rag@idbi** To **manukr@idbi**
RAGHAVENDRA A XXXXXXXXXXXX061001
M

Valid Till **2019-09-10**

Remarks **Bx**

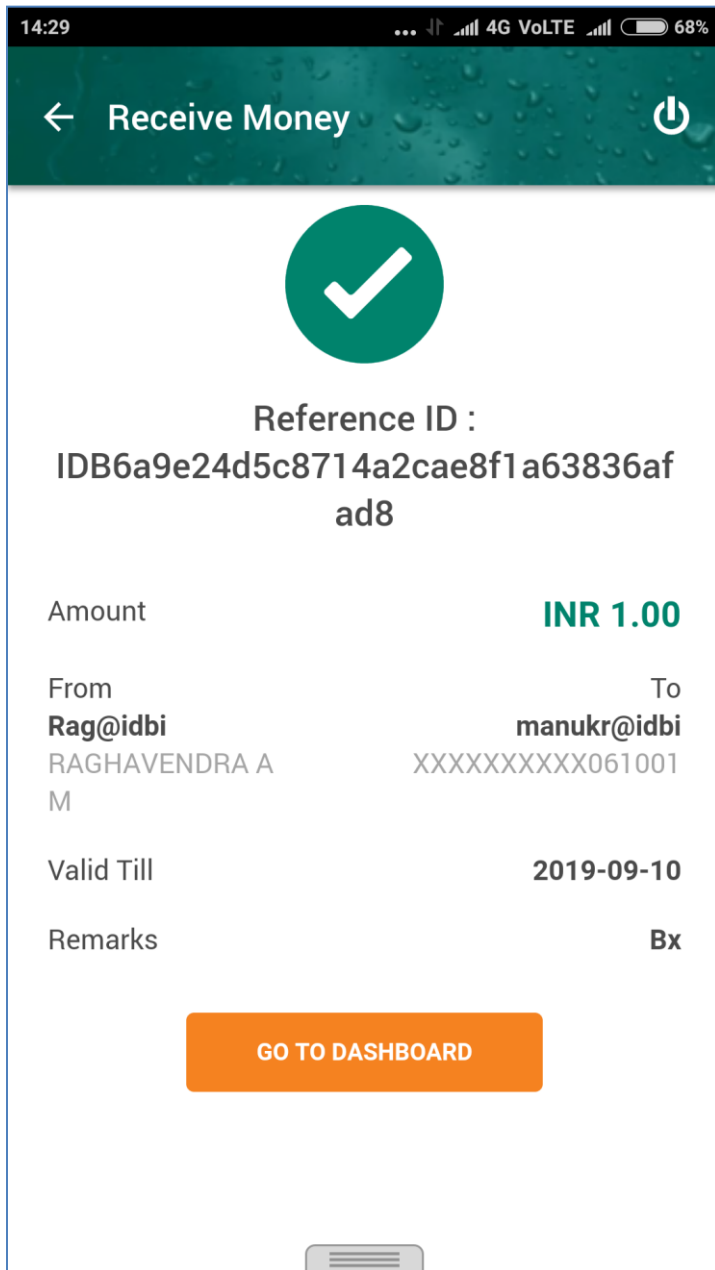
CONFIRM

This page displays payment details before they are finalized by the user

VPAs from which funds are requested and user's VPA to which money will be credited are both displayed as well as the names of the parties involved

Remarks are also displayed

Click on confirm to proceed

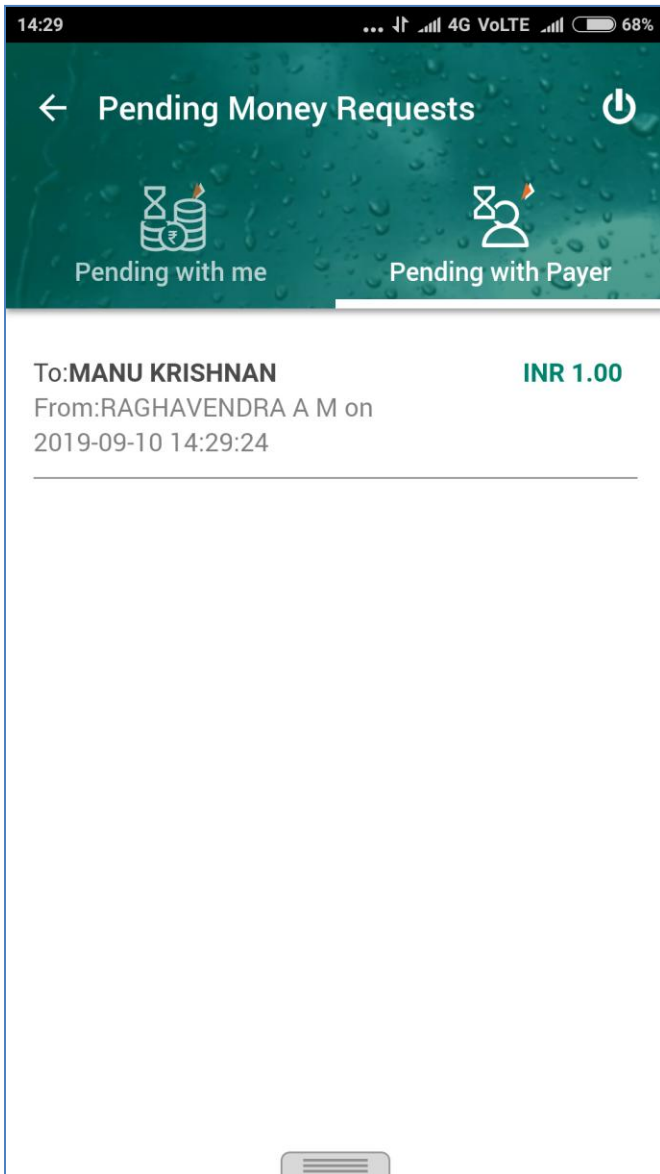


Successful confirmation of the Collect request comes up

It displays Reference Id, transaction amount and from and To VPAs as well as remarks

Clicking on Go to Dashboard takes user back to the UPI dashboard

Pending Requests

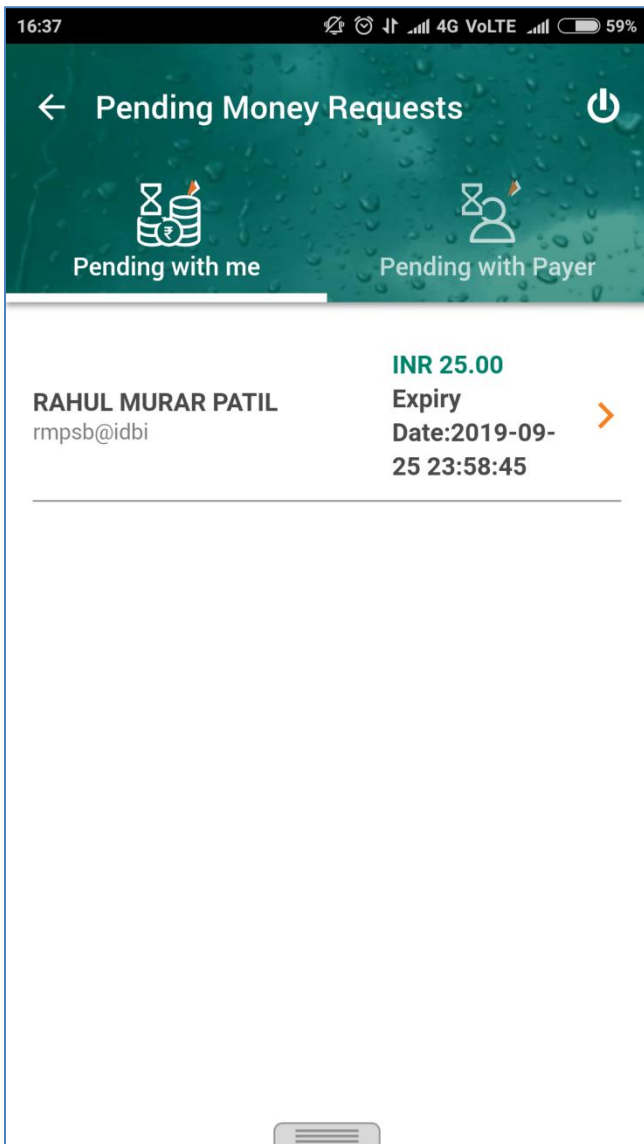


Displays all the collect requests that has been given by the user

Displays Name of the payer to whom user has requested money as well as user's name who initiated the request

Amount is also displayed as well as date of request

Pending requests with user



This display Collect requests that have been sent to the user from various parties

Displays Name of the person who initiated the collect request as well as his VPA

Displays the amount that is requested as well as expiry date of the request

Click on the request to proceed

16:37 4G VoLTE 59%

← Pending Money Requests

From (VPA) Manukr@idbi XXXXXXXXXXXX061001 ✓

Send Money to rmprsb@idbi

Amount (INR) 25.00

Valid Till 2019-09-25 23:58:45

Remarks Test

APPROVE **REJECT** **SPAM**

Select VPA from which funds need to be transferred

Select Approve if user wants to approve the request

Select Reject if user wants to reject the request. This will notify the sender of the request that his/her request has been rejected

Select Spam to mark the collect request as SPAM in case user suspects the request is from an unknown source

UPI Payments History

14:30 4G VoLTE 68%

← History UPI Payments

Filter From 2019-09-01 To 2019-09-10

VPA manukr@idbi

Amount (Optional) X

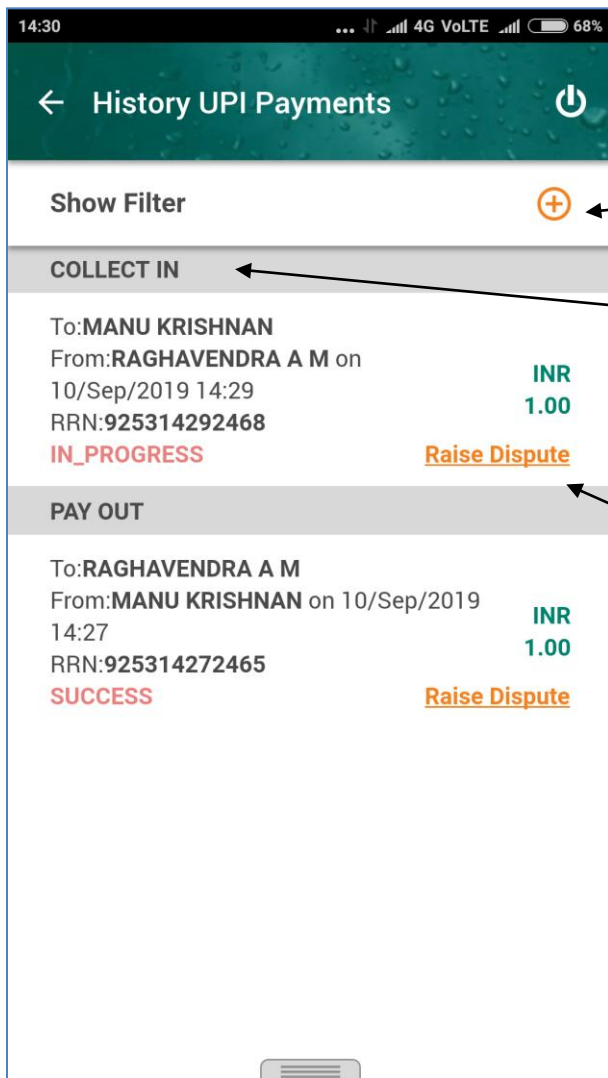
(Optional) X

GO

Select date range for which user wants to see previous UPI transactions history

Select the range of amount for which user wants to filter out the transactions

Click on Go to proceed



Click on Show Filter to display the criteria which user had applied to get the list of transactions

This shows whether transaction was a Collect request or a payment

It also displays names of payer as well as payees, RRN number and the date of payment and the transaction amount

Option is there to raise a dispute if amount was not credited or refunded back

Raise Dispute

14:30 4G VoLTE 68%

← Raise Dispute

Payee Name	MANU KRISHNAN
Payment Amount	1
Payment Date	10/Sep/2019 14:29
Payment Status	IN_PROGRESS
Payment Remarks	Bx
Remarks	Enter Remarks X

CONTINUE

Payee Name is displayed

Transaction amount is also shown

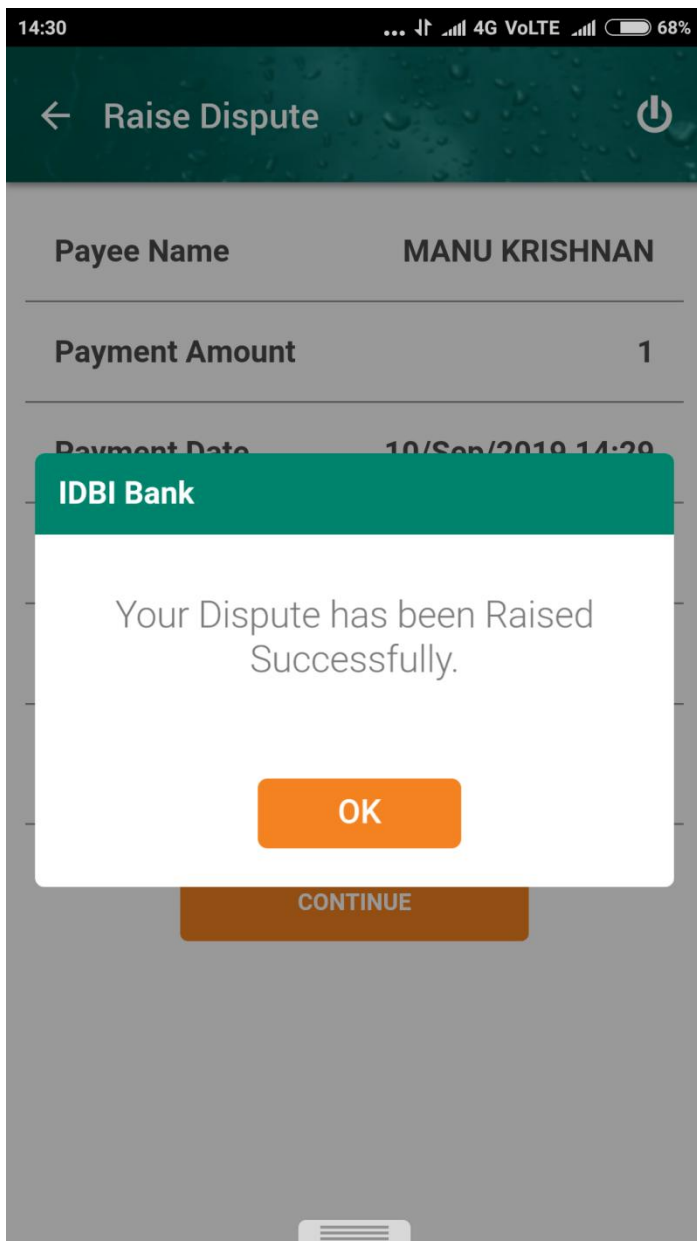
Payment date and time is shown

Payment status is mentioned as In-progress or completed

Payment remarks given by the payer are also displayed

Remarks can also be given by the user while raising the dispute to specify for what purpose, dispute was raised

Click on Continue to submit the dispute



A pop-up box shows up displaying that the dispute has been raised successfully

Scan QR Code

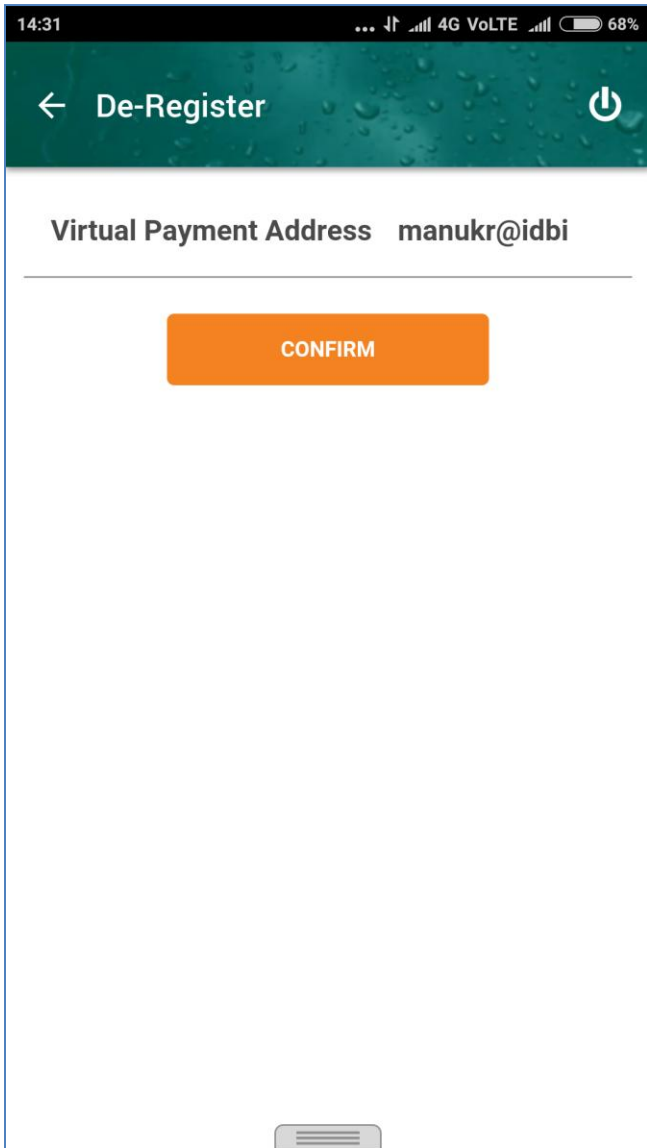


This option allows user to scan QR code displayed at merchants or QR generated by other UPI users to make payment

It eliminated the need to type the VPA or Account number and instead reads the account details of the beneficiary through the QR

Align the rectangular display in line with the QR code to read the VPA or account of the payee correctly

De-register

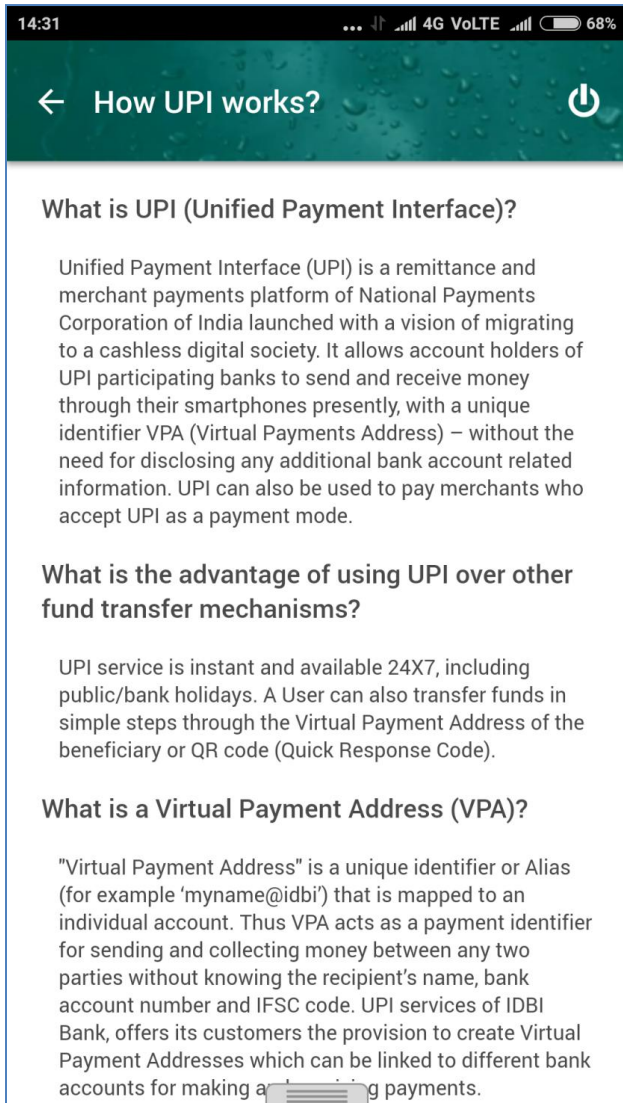


This option allows user to disable UPI services for his mobile number linked with the account

VPA is displayed which will be de-registered

Click on Confirm to proceed

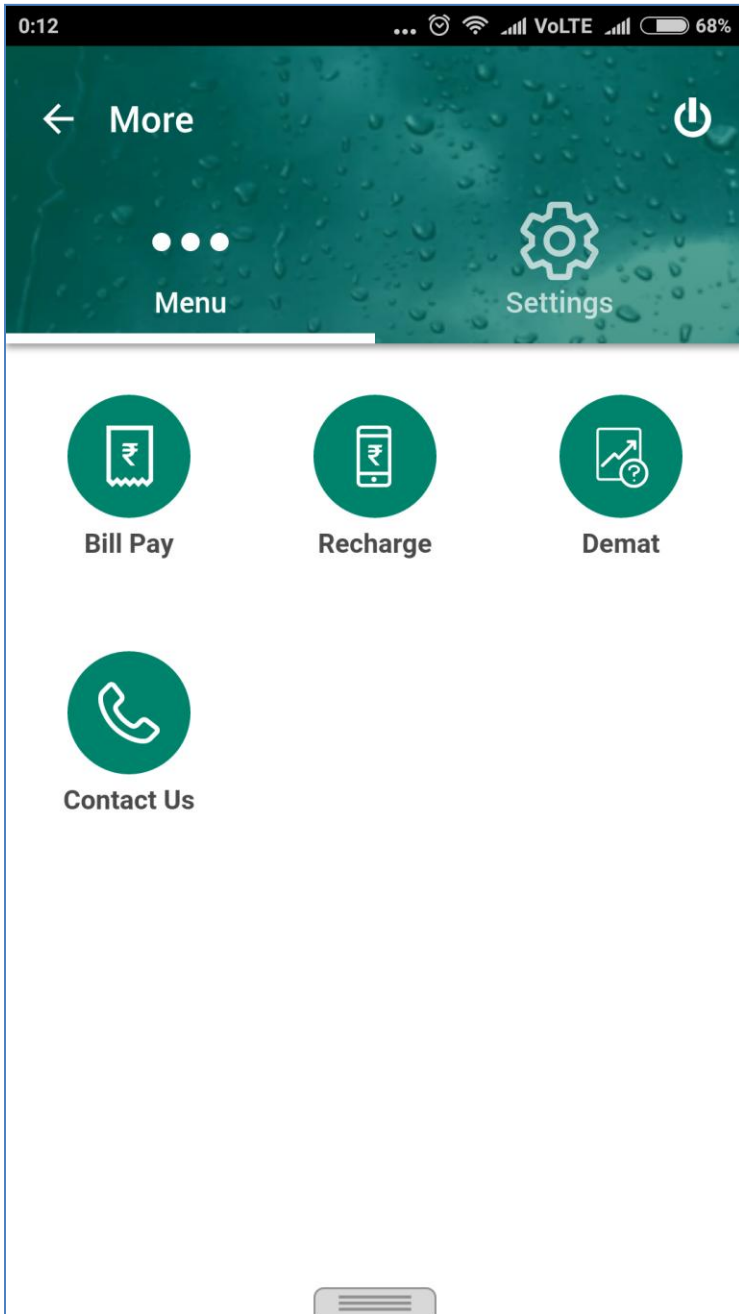
How UPI Works



This section provides valuable information for the user about various features as well as advantages of using UPI

It explains various concepts related to UPI like VPA, UPI PIN etc so that user gets an overall view of UPI and will be better equipped to use UPI in an effective manner

MORE OPTIONS



This section displays option for Bill payments, Recharge etc

Bill Pay allows user to add and pay for Presentment billers

Recharge option allows users to make payments to Mobile numbers as well as DTH services

Demat allows users to view and trade his Demat holdings

Contact Us option displays the various toll free as well as Customer care helpline numbers of IDBI bank and the various Social media accounts of the Bank

Bill Payment

0:10 68%

← Add Biller

Category Electricity/Power ✓

State MAHARASHTRA ✓

Biller MSEB (MUMBAI & PUNE) - BBPS ✓

Payee Nick Name Enter Payee Nick Nan ✕

Consumer Number Consumer Number ✕

Billing Unit Billing Unit ✕

Processing cycle Processing cycle ✕

☐ Auto Pay

CONTINUE

Select the category of Biller from the list like Gas, Electricity, Water etc

Select the state of the Biller

Select the Biller from the list of Billers available in that state

Enter the nick name of the payee

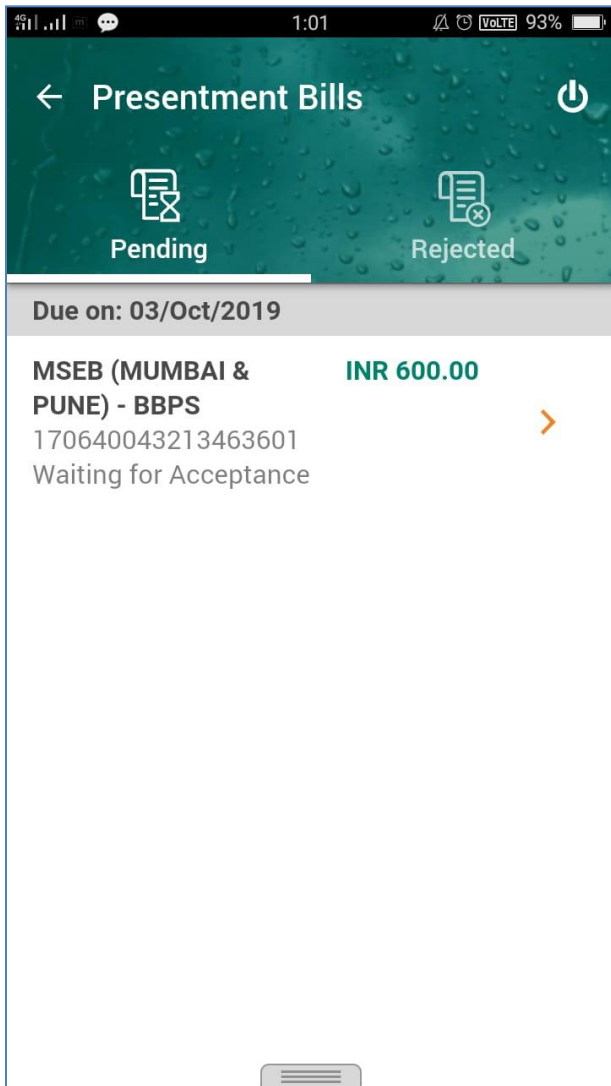
Enter the consumer number of the user

Enter the billing unit as per the bill

Enter the processing cycle as per the bill

Select Auto-pay option if user wants to enable automatic debit of bills from his account

Select continue to proceed to OTP page to add the biller



The page shows the bill which has come for payment

The name of the biller is displayed as well as the bill amount and due date

Select the bill to proceed for bill payment

Rejected section displays rejected bills by user

4G LTE 1:01 VOLTE 93%

← Presentment Bills ⏻

Bill Id 920394219091208

Amount **INR 600.00**

Biller MSEB (MUMBAI & PUNE) - BBPS
170640043213463601

Bill Date 12/Sep/2019

Due Date 03/Oct/2019

Payment Status Waiting for Acceptance

Account Select Account ▼

When do you want to make a payment?

☒ Now ☐ Later

REJECT **ACCEPT**

☰

Bill Id is displayed in the page

Amount of bill is displayed

Select the account from which payment is to be made

Give the option of giving payment as immediate or later

Option for the user to reject the bill or accept and proceed for payment

Prepaid Recharge

0:11 VoLTE 68%

← Add Payee

Nickname Enter Nickname X

Payee Mobile Enter Mobile No. X

CONTINUE

Enter the nickname of the payee

Enter mobile number of the payee
to be recharged

Click on Continue to proceed

Enter the OTP appearing in the next
page to complete the transaction

0:10 ... VoLTE 68%

← Prepaid Mobile Recharge ⏻

From	1545104000061001	▼
	SBA	
To	Mak	▼
Mobile No.	8089461897	
Operator	IDEA	▼
Amount	Enter Amount	×

CONTINUE

Select the Account number from which funds are to be debited

Select the name of payee from the list of payees available

Mobile number of payee is displayed

Select the Operator from the list given like IDEA, AIRTEL etc.

Enter the amount to be recharged

Click on Continue to proceed

Enter the OTP appearing in the next page to complete the transaction

DTH payment

0:11 VoLTE 68%

← Add Payee

Nickname Enter Nickname X

Subscriber ID Enter Subscriber ID X

Service Provider Select Provider V

CONTINUE

Enter nickname of the payee

Enter the subscriber ID of the payee

Select the service provider of the payee from the available list like AIRTEL DTH, VIDEOCON etc.

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

← DTH Recharge

From Select Account

To Select Payee

Subscriber ID

Service Provider

Amount Enter Amount

CONTINUE

Select the Account from which funds are to be debited

Select the payee account from the list of payees already added by the user

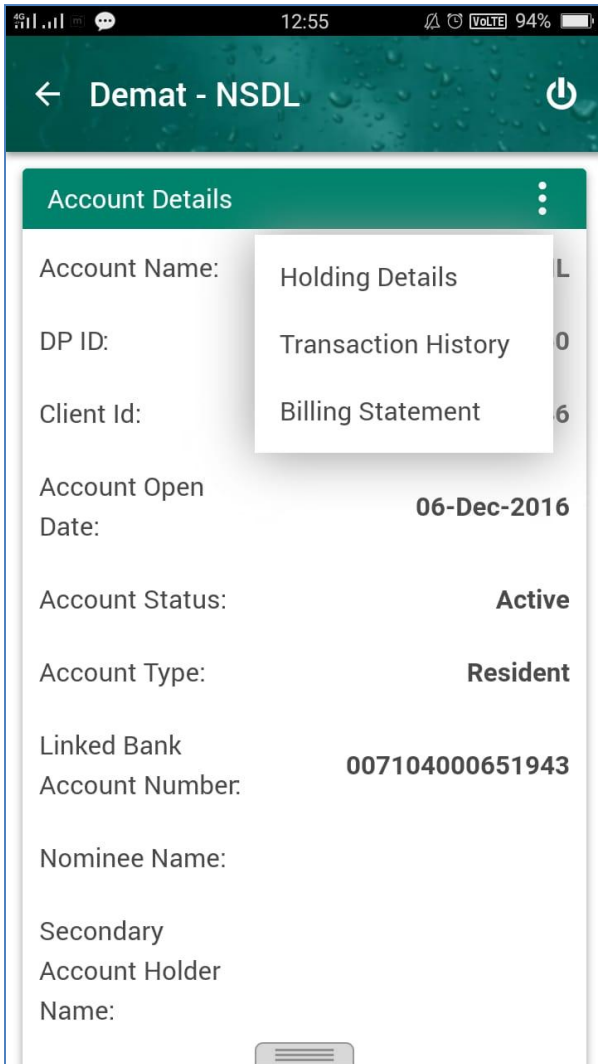
The subscriber ID and the service provider are auto-populated upon selection of the payee

Enter the amount to be recharged

Click on continue to proceed

Enter the OTP appearing in the next page to complete the transaction

Demat



This displays the various Demat Account details of the user

Various details like Account name, DP, Client ID etc are displayed

Holding details displays various Demat holdings of the user

Transaction History displays various transactions that has taken place in user's demat account

Billing statement displays user's statement for his Demat Account based on the criteria and time period he provides

Demat Holdings

The screenshot shows a mobile application interface for 'Demat Holdings'. At the top, there's a status bar with signal strength, time (12:55), and battery level (94%). Below the status bar is a green header with a back arrow, the text 'Demat Holdings', and a power icon. The main content area displays two 'Holding Details' cards. Each card has a green header with the text 'Holding Details'. The first card shows details for Hindustan Unilever Limited (INE030A01027) with a balance of 12 and a value of Rs.21795.60. The second card shows details for Yes Bank Limited (INE528G01027) with a balance of 2/- and a value of Rs.21795.60. The interface is clean and uses a green and white color scheme.

Holding Details	
ISIN Code:	INE030A01027
Script Name:	HINDUSTAN UNILEVER LIMITED - EQ F.V. RS 1
Account Description:	Equity
Balance:	12
Value:	Rs.21795.60

Holding Details	
ISIN Code:	INE528G01027
Script Name:	YES BANK LIMITED - EQ N EW FV RS. 2/-
Account Description:	Equity

This displays the details of all the demat holdings user has among all the companies



Essential holding details like ISIN code, Name of company, Description and value are displayed

All the details can be viewed by scrolling down

Demat Transactions History

Demat Latest Transactions

Filter

From Select Date  To Select Date 

Client Id **14614846**

GO


Select the range of date from which transactions needs to be filtered out

Client ID is auto-populated

Select Go to view the transactions

4G LTE 12:56 VoLTE 94%

← Demat Latest Transactions ⏻

Show Filter 

Transaction History

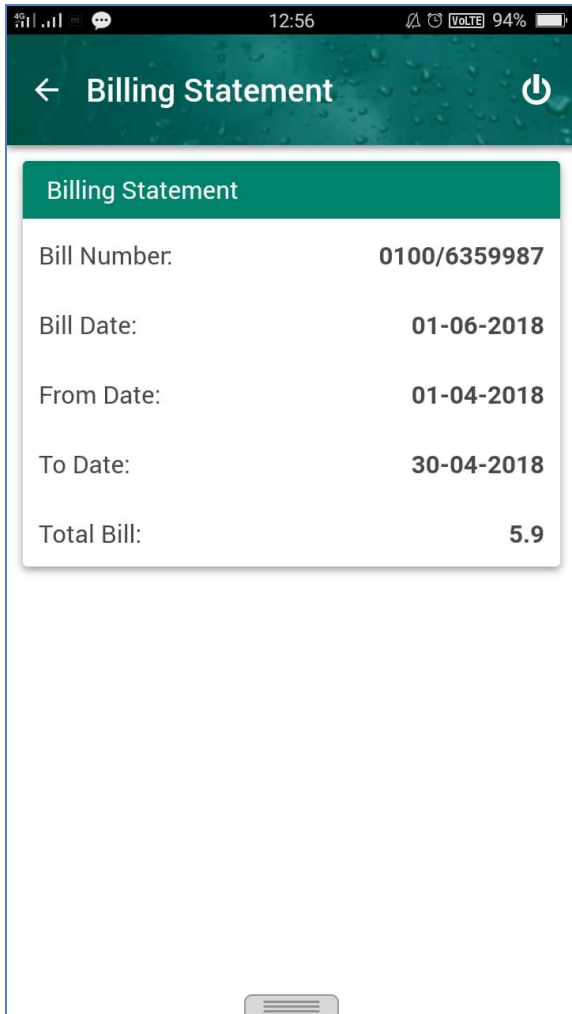
ISIN Code:	INE429C01035
ISIN Name:	SINTEX INDUSTRIES LIMITED EQ NEW F.V RE.1/-
Description:	To CM IDBI CAPITAL MARKETS & SECURITIES LIMITED,NORMAL/2019174
Transaction No.:	10000003182361
Transaction Date:	16/Sep/2019
Quantity:	100
Amount:	255.00

Select Show Filter to view the filter criteria which was provided by the user

All the transaction details are displayed one below the other

It displays various details like ISIN code, name, Transaction number, date etc

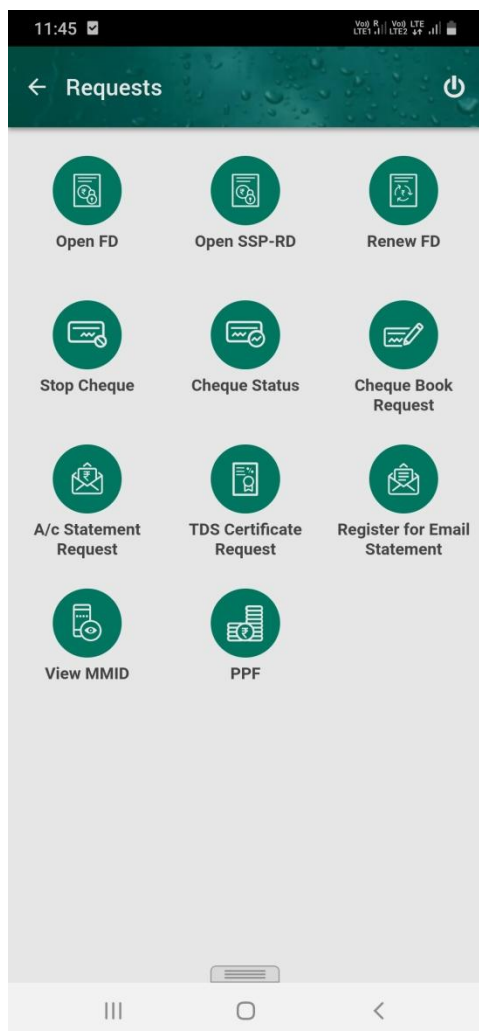
Demat Billing Statement



This displays the billing statement related details of the user's Demat account

It provides Bill number, Bill date, From and To date etc

REQUESTS



Open FD option allows user to place a request to open a Fixed deposit account

Open SSP - RD allows user to place a request to open a Recurring deposit account

Renew FD allows user to renew his existing FD for a further specified period of time

Stop cheque allows user to stop payment of issued cheque

Cheque status displays status of cheque

Cheque Book Request allows user to give a request to issue new cheque book from the bank

A/c statement request allows user to request for getting Account statement based on criteria specified by him

TDS certificate request allows user to request for TDS certificate

Register for email statement allows user to register for monthly account statements to be sent by the bank to his registered email id

View MMID displays his existing MMID

PPF option allows user to view his Public Provident Fund details

Open FD

23:58

← Open FD

From 1545104000061001 SBA

Deposit Branch BANGALORE-WHITEFIELD

[Check Interest Rates](#)

Type of Deposit Regular Fixed Deposit

Amount 60000 min amount INR 10,000

Interest Payout Quarterly

Tenure Months 12 Days 0

Maturity Inst. Transfer to A/c

18:40

← Open FD

Interest Payout Select Payout

Tenure Months Days Enter Months Enter Days

Maturity Inst. Select Instruction

PAN No.

☐ Nominee details (As available in Debit Account)

☐ I want auto Sweep-in facility to source account.

[Download Nomination Form](#)

CONTINUE

Select A/c number of the user from which FD amount is to be transferred for opening

Interest rates displays various interest rates offered by the Bank

Select the type of deposit user wants to open from a list of available types

Enter the amount for which user wants to open the FD

Select the Interest payout from available options like Quarterly, Half yearly etc

Enter the Tenure of the FD by specifying number of months

Select the Maturity instructions from the list available

PAN number is fetched by sytem

Tick the Nominee details available in the debit account

Tick the Auto sweep-in facility if user is interested

Nomination form can be downloaded to take print-out

Click on continue to go to confirmation page

23:58 VoLTE 69%

← Open FD

Depositing Amount
INR 60,000.00

From To

1545104000061001 **Fixed Deposit**

SBA MANU KRISHNAN

Deposit Branch **BANGALORE-WHITEFIELD**

Type of Deposit **Regular Fixed Deposit**

Tenure **12 month(s)0 day(s)**

Interest Payout **Quarterly**

Maturity Instruction **Transfer to A/c**

PAN **DNLPK1490M**

Nominee Name **SANTHA MAYADEVI**

Nominee Relation **MOTHER**

CONFIRM

Confirmation page displays all details entered by user to open the FD

Page displays the amount as well as the home branch of the user and the tenure among other details

Click on Confirm to open the FD

Open SSP - RD

11:45

VoLTE VoLTE VoLTE

← Open SSP-RD

From Select Account

Deposit Branch

Home Branch

[Check Interest Rates](#)

Amount Enter Amount

The amount for SSP-RD should be a minimum of INR & maximum of INR 10,00,000

Tenure

Years Select Years

Months Select Months

Tenure should be in multiple of completed quarter - minimum of 12 months and maximum of 10 years

Operative Account

PAN Detail

☐ Nominee details (As available in Debit Account)

You will be able to view new SSP-RD under deposit account in 3 working days.

CONTINUE

Select A/c number of the user from which SSP - RD amount is to be transferred for opening

Interest rates displays various interest rates offered by the Bank

Enter the amount for which user wants to open the SSP - RD

Enter the Tenure of the SSP - RD by specifying number of years and months

Operative A/c number gets fetched by the system

PAN number is also fetched



Tick the nominee details as available in the debit account

Click on continue to go to confirmation page

11:45 100% VoLTE R VoLTE LTE LTE1 LTE2 3G

← Open SSP-RD

Depositing Amount
INR 200.00

From **1545104000061001** To
SBA **Systematic Savings Plan-
Recurring Deposit**
MANU KRISHNAN

Deposit Branch **BANGALORE-WHITEFIELD**

Tenure **2 year(s) 6 month(s)**

PAN **DNLXXXXXX0M**

Nominee Name **SANTHA MAYADEVI**

Nominee Relation **MOTHER**

CONFIRM

III O <

Confirmation page displays all details entered by user to open the SSP - RD

Page displays the amount as well as the home branch of the user and the tenure among other details

Click on Confirm to open the SSP - RD

Stop Cheque

The screenshot shows a mobile application interface for stopping a cheque. At the top, there is a status bar with the time 0:00, signal strength, VoLTE, and 69% battery. Below the status bar is a header with a back arrow, the title 'Stop Cheque', an information icon, and a power icon. The main form has several sections: a 'From' field with the account number '1545104000061001' and a dropdown arrow, with 'SBA' written below it; two radio button options, 'Stop Cheque' (unselected) and 'Stop Multiple Cheques' (selected); a 'From Cheque no.' field with a placeholder 'Enter Cheque no.' and a clear 'X' button; a 'To Cheque no.' field with a placeholder 'Enter Cheque no.' and a clear 'X' button; a 'Reason' field with a placeholder 'Select Reason' and a dropdown arrow; and a large orange 'CONTINUE' button at the bottom.

Select A/c number of user from which cheque was issued

Option is provided to stop single cheque or multiple cheques

Select any one

Select the range of cheque number for which it needs to be stopped

Select the reason for stopping of cheque from a list provided

Click on continue to proceed to confirmation page and submit

Cheque Status

The screenshot shows a mobile application interface for checking cheque status. At the top, there is a status bar with the time 0:00, signal strength, VoLTE, and 69% battery. Below this is a dark green header with a back arrow, the title 'Cheque Status', and a power icon. The main content area has a light green background. It starts with a 'From' label and a 'Select Account' dropdown menu. Below this are two radio button options: 'Single Cheque' and 'Multiple Cheques', with the latter being selected. There are two input fields for 'From Cheque no.' and 'To Cheque no.', both with 'Enter Cheque no.' as placeholder text and a clear 'X' icon. At the bottom is an orange 'CONTINUE' button.

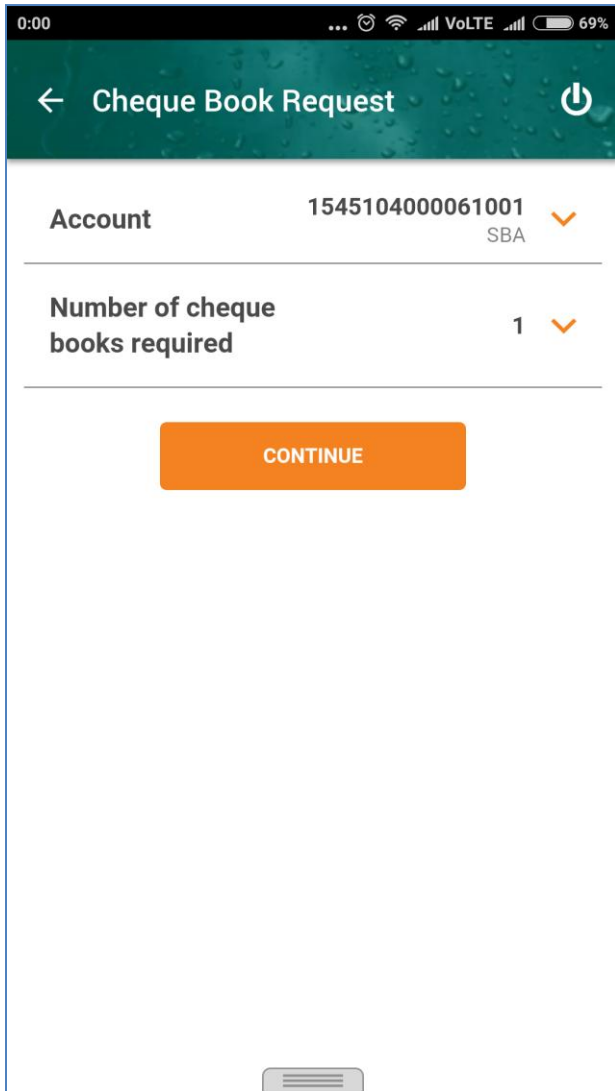
Select A/c number of the user from which cheque status needs to be checked

Select the option to check single as well as multiple cheques

Select the range of cheque numbers for which status needs to be checked

Click on Continue to proceed to confirmation page and submit

Cheque Book Request



The screenshot shows a mobile application interface for a 'Cheque Book Request'. At the top, there is a dark green header with a back arrow on the left, the title 'Cheque Book Request' in the center, and a power icon on the right. Below the header, the interface is divided into two sections. The first section is labeled 'Account' and displays the account number '1545104000061001' with a dropdown arrow and the text 'SBA' below it. The second section is labeled 'Number of cheque books required' and displays the number '1' with a dropdown arrow. Below these sections is a large orange button with the text 'CONTINUE' in white. At the very bottom of the screen, there is a small grey icon representing a mobile home indicator.

Select Account of user from which new Cheque book needs to be issued

Enter the number of cheque books to be issued to the user from the bank

Click on Continue to proceed to confirmation page and submit

A/c Statement Request

The screenshot shows a mobile application interface for requesting an account statement. At the top, there is a status bar with signal strength, time (1:02), and battery level (93%). Below this is a green header bar with a back arrow, the title "A/c Statement Request", and a power icon. The main form area has a white background with a light blue border. It contains three sections: 1. "Select Account" with a dropdown menu showing "Select Account" and a chevron icon. 2. "Date" section with "From" and "To" labels, each followed by a calendar icon. 3. "Email Id" section with the text "RAHUL_INDIAN123@REDIFFMAIL.COM" and ".COM" below it. At the bottom of the form is a large orange "SUBMIT" button. A small grey button with three horizontal lines is visible at the very bottom of the screen.

Select the user's account for which account statement need to be generated

Select the range of date for which user requires the statement to be generated

Registered email id of the user will be auto-populated

Click o submit to get the desired Account statement on user's email

TDS Certificate Request

0:01 ... VoLTE 69%

← TDS Certificate Request

PAN Number	DNLPK1490M
Customer ID	92116899
Date of Birth	1991-12-25

SUBMIT

Notes:

1. Please note that all the three fields are mandatory.
2. TDS certificates are issued by Income Tax Department on basis of PAN as reported in e-TDS returns filed by Bank.
3. TDS certificates contain the name and address of customer as updated in Income Tax database.
4. TDS certificates contain all the interest and TDS entries of all FDs held by customer with Bank at all the branches.
5. For TDS certificates of previous financial years, please contact your relationship branch.
6. If you are unable to download the forms, it may be possible that your PAN record is not updated in our database. Kindly contact your relationship branch and submit the details for updating the records.

PAN number of the customer, Customer Id and Date of birth are auto-populated while accessing this option

Click on submit to proceed

The screenshot shows a mobile application interface for requesting a TDS Certificate. At the top, there is a status bar with the time 0:01, signal strength, VoLTE, and 68% battery. Below this is a dark green header with a back arrow, the title "TDS Certificate Request", and a power icon. The main content area is divided into sections. The first section shows "FY 2018-19" with an upward arrow. Below this is a grey bar with the text "PAN Wise TDS Data For FY 2018-19". Underneath is a dropdown menu for "Quarter" currently set to "Quarter1" with a downward arrow. Below the dropdown is a section for "FY 2017-18" with a downward arrow. At the bottom of the main content area is a large orange button labeled "SUBMIT". A mobile home indicator bar is visible at the very bottom.

Select the Financial year for which user wants to generate TDS Certificate

Select the quarter for which user wants the TDS Certificate

Click on Submit to generate

Register for email statement

← Register for Email Statement ⏻

Account No. Select Account ▼

Email ID

☐ I have read and agree to abide by the terms & conditions and request the bank to register me for Statement by email.

For updating your Email ID, please visit the nearest Branch.

CONTINUE

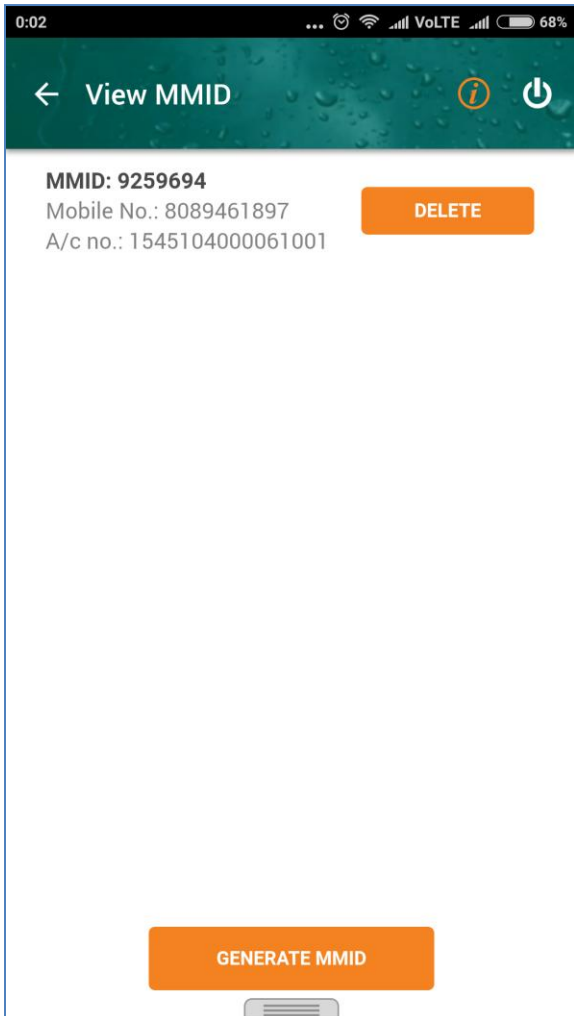
Select the Account number of the user for which statement need to be received on email

Enter the registered email id of the user with the bank

Tick the box to give user's consent of having read the Terms & Conditions and agreement of the same

Click on continue to get email statements

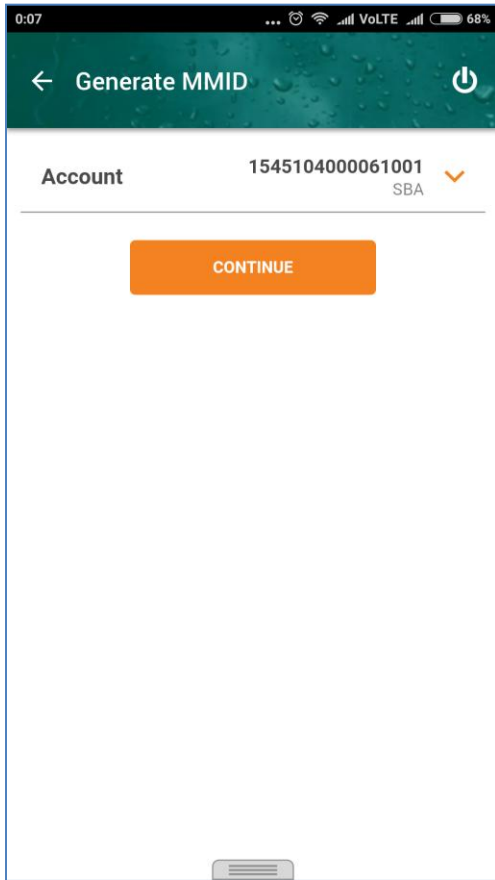
Generate MMID



This page displays any existing MMID for the user

It displays MMID as well as Mobile number and Account number

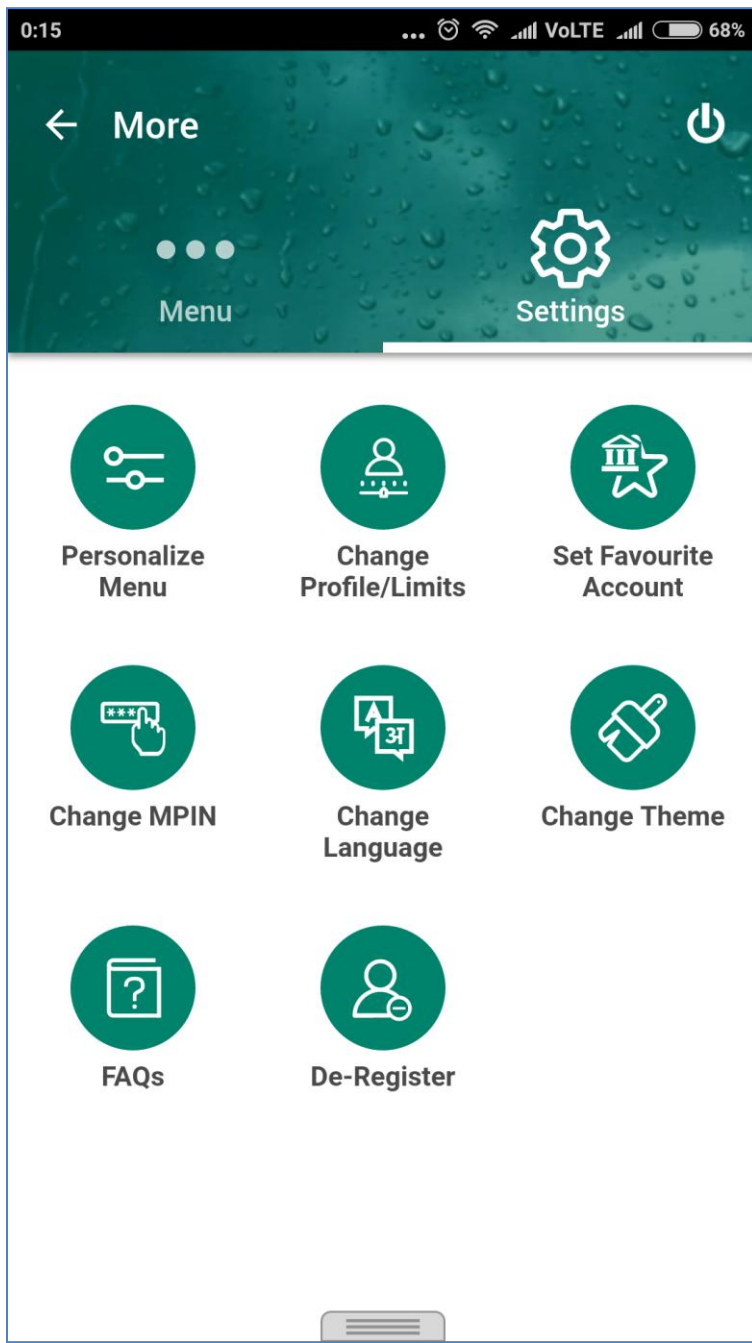
Click on Generate MMID to create a new MMID



Select the Account number for which MMID needs to be generated

Click on Continue to generate the MMID

SETTINGS



Personalize Menu option is used for changing what appears in the dashboard for the user. Based on user's convenience he can re-arrange the options in his dashboard

Change Profile/limits provide user option to change his transaction limit as well as change his profile from View access to Transaction access

Set Favorite Account lets user set an account as his favorite which will be displayed first in list of accounts. So this can be used for frequently used accounts

Change MPIN is used for changing MPIN

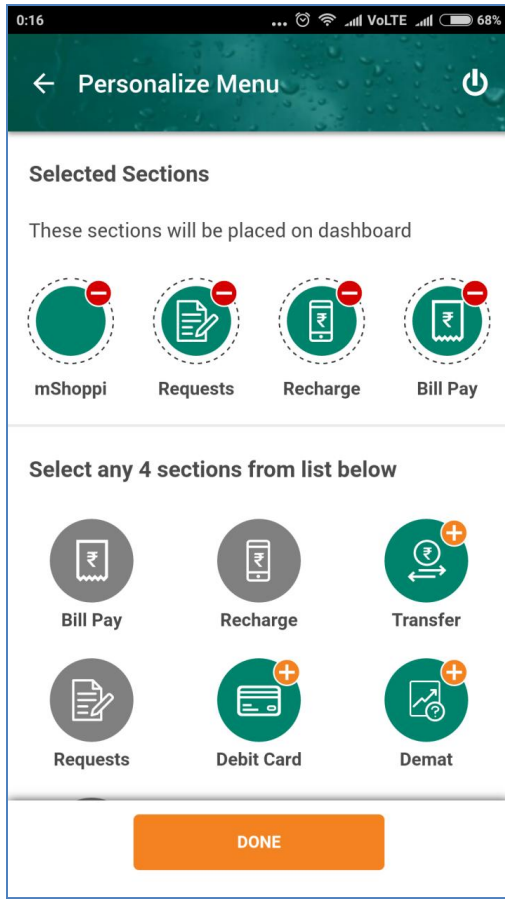
Change language changes UI language to either Hindi or English

Change Theme allows user to select different themes for his app from a selection of seasonal-based themes

FAQs display the frequent queries related to mobile banking that user can go through for his better understanding and usage of the app

De-register option is used to temporarily disable mobile banking for the user

Personalize Menu



Select the section from the list provided

Selected sections will come up in the above part of the screen

Remove or add sections based on the '-' or '+' symbols attached along with the sections

Click on Done to complete it

Change Profile/Limits

0:16 68%

← Change Profile/Limits

Current Profile	Full Access Profile
Current Slab	upto - 100000
Change Profile	Select Profile
Slab Limit	Select Slab
Card Number	Enter Card Number
Expiry Date	MM / YY
ATM PIN	Enter PIN

CONTINUE

Current profile and slab displays existing user profile and slab

Click on Change Profile and select either View Access or Full Access

Select the slab limit from list of slab limits available for the user

Enter the debit Card number associated with the account of the user

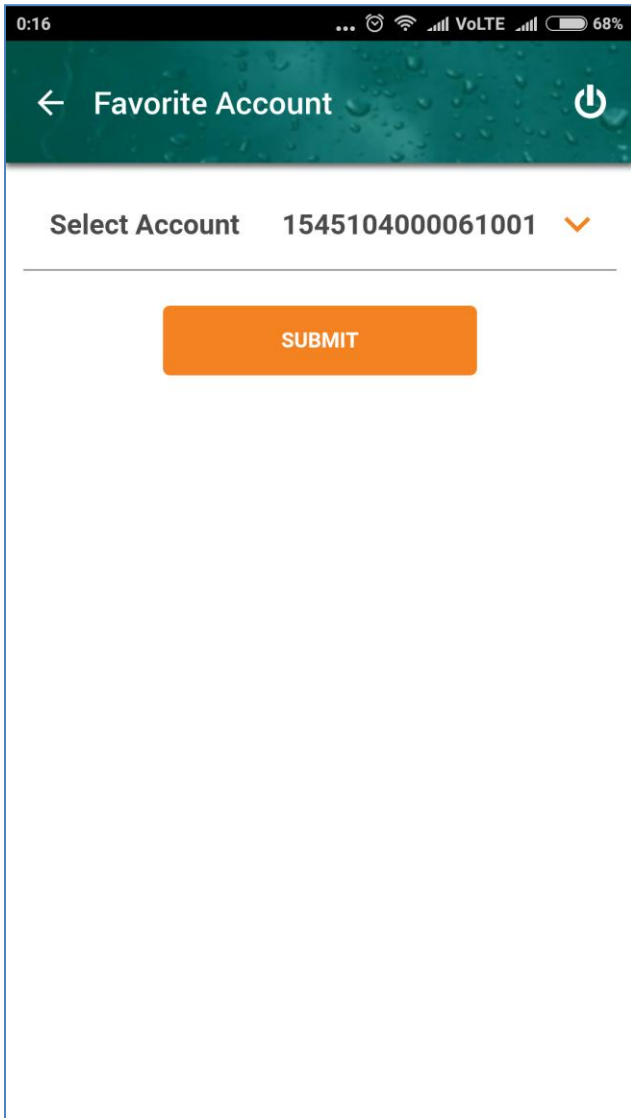
Enter the expiry date of the debit card

Enter the 4 digit PIN of the debit card

Click on Continue to proceed to OTP page

Enter the OTP to complete the transaction

Favorite Account

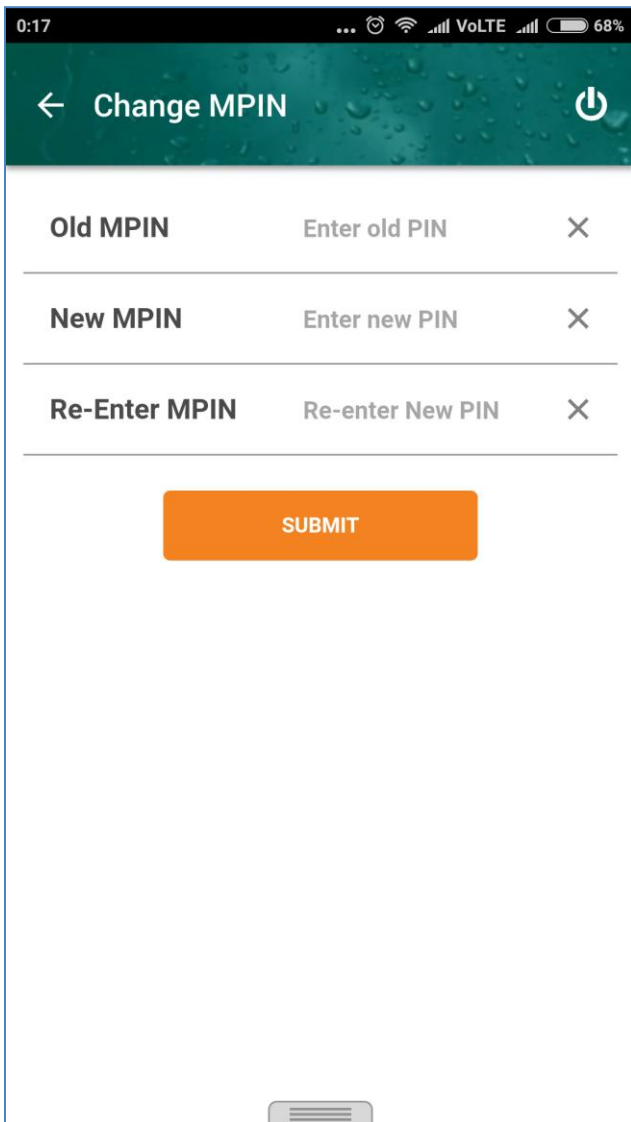


The screenshot shows a mobile application interface. At the top, there is a status bar with the time 0:16, signal strength, VoLTE, and a 68% battery level. Below this is a dark green header with a back arrow on the left, the text 'Favorite Account' in the center, and a power icon on the right. Under the header, there is a section labeled 'Select Account' followed by the account number '1545104000061001' and a small orange downward arrow. Below this, there is a large orange button with the word 'SUBMIT' in white capital letters.

Select the Account number from the list of accounts of user which he wants to set as Favorite

Click on Submit

Change MPIN



The screenshot shows a mobile application interface for changing an MPIN. At the top, there is a status bar with the time 0:17, signal strength, VoLTE indicator, and a 68% battery level. Below the status bar is a green header with a back arrow, the text 'Change MPIN', and a power icon. The main content area has a light green background with a water droplet pattern. It contains three input fields, each with a label, a placeholder text, and a clear (X) button:

Field Label	Placeholder Text	Action
Old MPIN	Enter old PIN	X
New MPIN	Enter new PIN	X
Re-Enter MPIN	Re-enter New PIN	X

Below the input fields is a large orange button labeled 'SUBMIT'. At the bottom of the screen, there is a small grey button with three horizontal lines.

Enter the old MPIN

Enter the new MPIN user wishes to use

Re-enter the new MPIN for added security

Click on submit and a message pops up indicating successful change in MPIN

Select Language

0:17 68%

← Select Language

Select Language/ भाषा चुनें

SUBMIT

Select Language

English

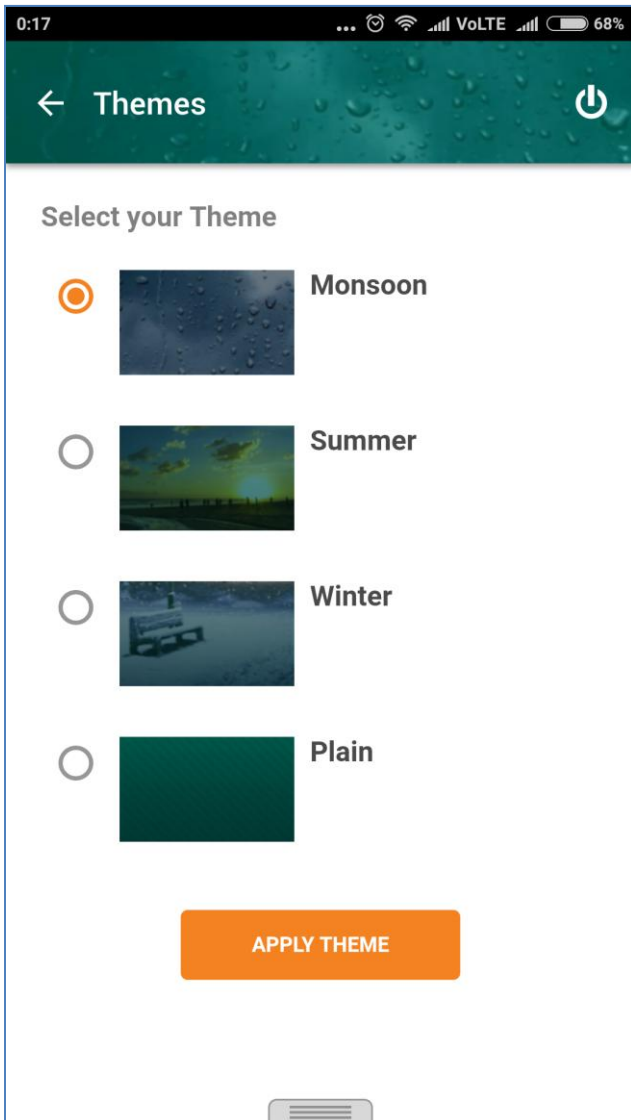
हिन्दी

Select the desired language user wants the UI to appear from the list available

Select English or Hindi

Click on Submit to change the language

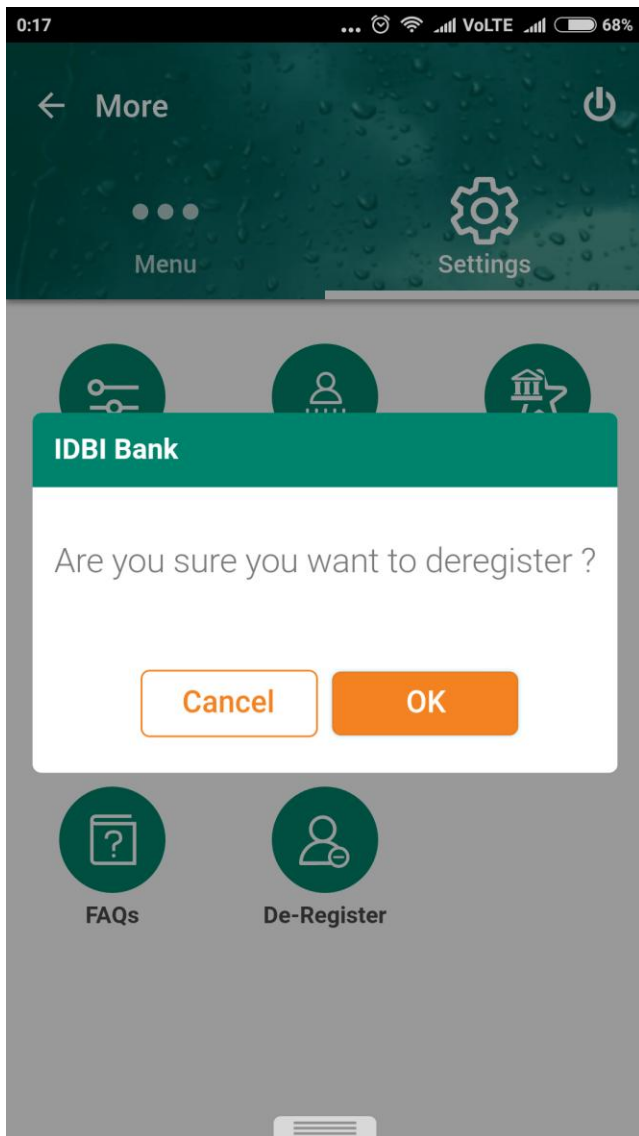
Themes



Select the theme of user's choice

Click on Apply Theme to bring the theme into effect

De-Register



Click on De-Register

A pop-up window appears and asks user to confirm the action

Click on Ok and the user will be temporarily blocked for mobile banking

User will have to re-activate the app to again enable Mobile Banking access