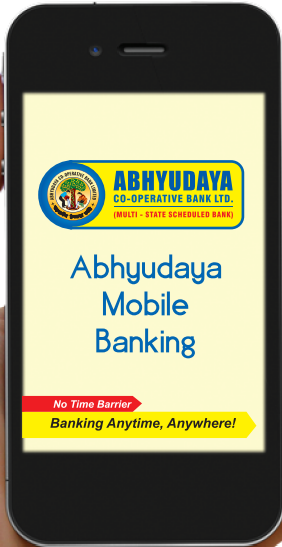




# Abhyudaya Mobile Banking



**No Time Barrier**

**Banking Anytime, Anywhere!**

The Abhyudaya Mobile Banking App is  
Safe, Easy & Convenient to use.

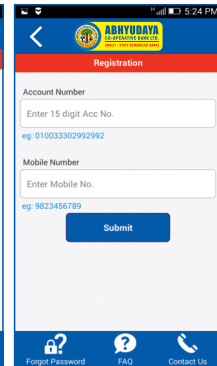
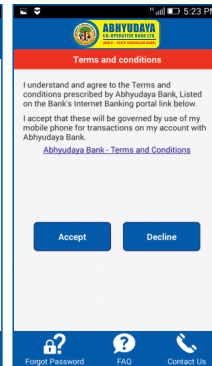
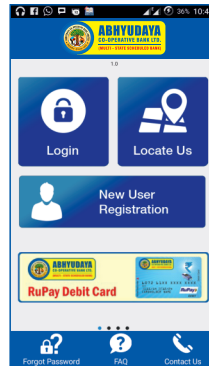
Download the App from  
Google Play Store



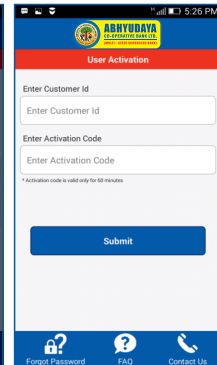
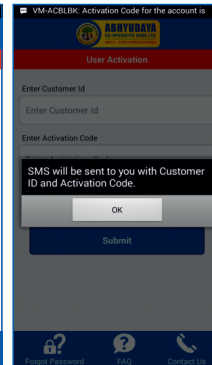
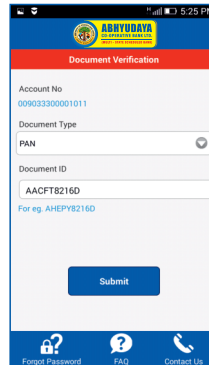
## Usage Guidelines

Bank Trusted by Millions of Depositors, Shareholders and Customers.

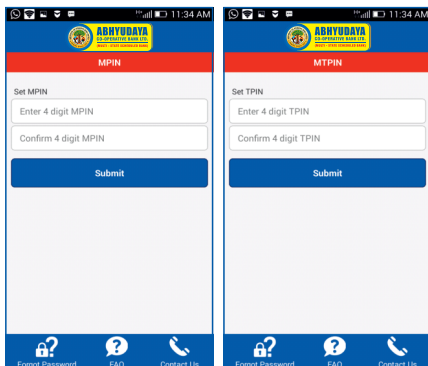
- 1) Download the Abhyudaya Mobile App from Google Play Store.
- 2) Click on New User Registration.
- 3) Read & Accept the Terms & Conditions.
- 4) Enter 15 digit Account Number mentioned on Passbook/Cheque Book & Registered Mobile Number with the Bank.



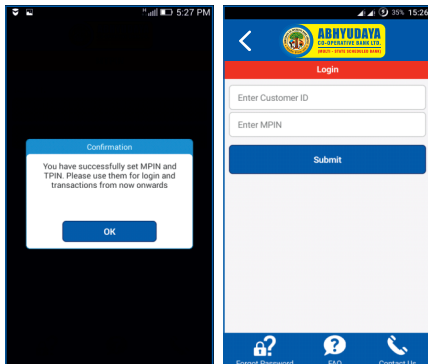
- 5) For Document Verification, Click PAN for Document Type. Enter PAN number in Document ID & click submit.
- 6) Once you submit you will receive a SMS for activation code. You will be directed to the Screen of User Activation Code.
- 7) Enter your Customer ID mentioned on Passbook & Activation code received through SMS.



- 8) Once User Activation is completed you are required to Set MPIN (Login PIN) & TPIN (Transaction PIN).



- 9) Once MPIN & TPIN is changed you are required to Re- Login again with Customer ID & MPIN.



Once you Log in through Mobile Banking App, you will be directed to Home Screen with following options.

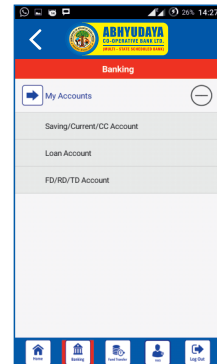
- Banking
- Fund Transfer
- Service Request
- VAS (Value Added Services)



## Click on Banking & Select my Accounts

- Saving/Current/CC Accounts
- Loan Account
- FD/RD/TD Account

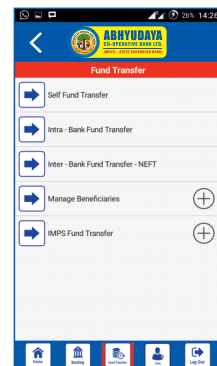
Once you click on the above accounts the detail description of the account with account balance will be displayed on the mobile screen.



## Fund Transfer Facility

- **Self Fund Transfer** – Transfer Fund within linked account in Abhyudaya Bank.
- **Intra Bank Fund Transfer** – Transfer Fund to other Abhyudaya Bank Account.
- **Inter Bank Fund Transfer** – Transfer Fund through NEFT to other Bank Account.
- **Manage Beneficiaries** – Add Intra Bank/NEFT Beneficiaries. View/Delete Beneficiaries.
- **IMPS Fund Transfer** – IMPS Fund Transfer to Mobile Number. IMPS Fund Transfer to Account Number.

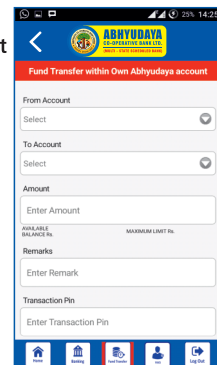
**Before transferring fund through Intra Bank/ Inter Bank to other Bank Account, it is important to Add the Beneficiaries through Manage Beneficiaries Tab.**



## Self Fund Transfer

### Fund Transfer to Own Abhyudaya Bank Account

- From Account (Select the Account Number for transferring the Fund)
  - To Account (Select the Account Number for remitting the Fund)
  - Amount – Enter the amount for Fund Transfer
  - Remarks – Enter Remark
  - Transaction PIN – Enter Transaction PIN (TPIN) to complete the transaction & Enter Submit
- All fields are mandatory



## Intra Bank Fund Transfer

### Fund Transfer to other Abhyudaya Bank Account

- From Account (Select the Account Number for transferring the Fund)
  - To Account (Select the Account Number for remitting the Fund)
  - Amount – Enter the amount for Fund Transfer
  - Remarks – Enter Remark
  - Transaction PIN – Enter Transaction PIN (TPIN) to complete the transaction & Enter Submit
- All fields are mandatory

## Inter - Bank Fund Transfer

### Fund Transfer to other Bank Account through NEFT

- From Account (Select the Account Number for transferring the Fund)
  - To Account (Select the Account Number for remitting the Fund)
  - Amount – Enter the amount for Fund Transfer
  - Remarks – Enter Remark
  - Transaction PIN – Enter Transaction PIN (TPIN) to complete the transaction & Enter Submit]
- All fields are mandatory

## Manage Beneficiaries

- Add Intra Bank Beneficiaries
- Add NEFT Beneficiaries
- View/Delete Beneficiaries

## Manage Beneficiaries

### Add Beneficiary for Intra Bank Fund Transfer

- Enter Beneficiary Account Number
- Enter Beneficiary Name
- Enter Nick name
- Enter Beneficiary Mobile Number & Click Submit

## Manage Beneficiaries

### Add Beneficiary for NEFT

- Enter Beneficiary Account Number
- Enter Beneficiary Name
- Enter Nick name
- Enter IFSC Code of Beneficiary
- Enter Email id of Beneficiary
- Enter Mobile No. of Beneficiary
- Enter Address & Click Submit

## IMPS (Immediate Payment System)

IMPS is a cost effective, channel for independent retail payment service, introduced by NPCI (National Payment Corporation of India) empowering customers to transfer funds real time to another person or to merchant.

The IMPS platform today is capable of processing transaction (Transfer & Receive fund) using Mobile number & MMID or Account number & IFSC number.

IMPS is an immediate payment service where the fund transfer happens in real time. So a customer should fill all the details carefully while initiating an IMPS transaction.

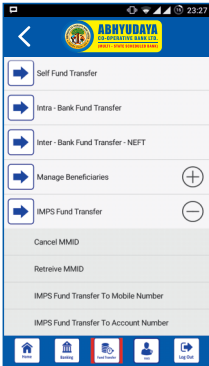
IMPS is an immediate fund transfer service, after initiating the payment request transaction cannot be stopped or cancelled .

### MMID

Mobile Money Identifier is a 7 digit code, issued by the bank. Combination of Mobile number & MMID is linked with an unique Account number and helps in identifying the beneficiary details. Different MMID's can be linked to same Mobile number .

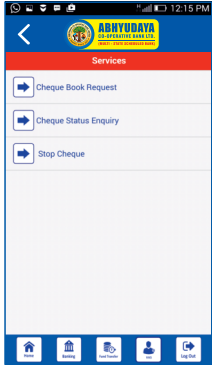
**IMPS Fund Transfer – 24\*7\*365 Days Service**

- Cancel MMID (Mobile Money Identifier)
  - Retrieve MMID (Mobile Money Identifier)
- MMID stands for Mobile Money Identifier. MMID is a 7 digits code issued by bank to customers for availing IMPS Service. MMID is issued to those customers whose mobile number is registered with the bank for Mobile Banking Services. Different MMID's can be linked to same Mobile Number.
- IMPS Fund Transfer to Mobile Number (P2P).
  - IMPS Fund Transfer to Account Number (P2A).



**Service Request**

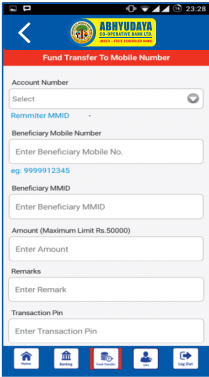
- Cheque Book Request
- Cheque Status Enquiry
- Stop Cheque



**Person to Person (P2P)**

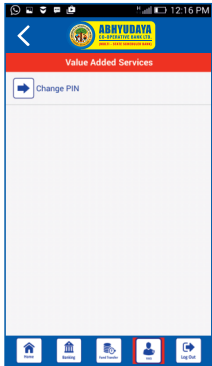
**IMPS Fund Transfer to Mobile Number**

- Select Account Number for transferring Fund
- Enter Beneficiary Mobile Number
- Enter Beneficiary MMID (Mobile Identifier)
- Enter Amount (Maximum Limit Rs. 50,000)
- Remark- Enter Remark
- Enter Transaction PIN (TPIN) & Click Submit



**Value Added Services**

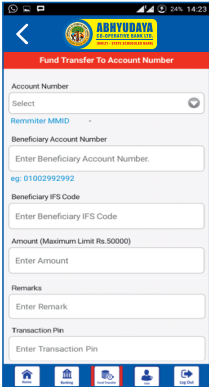
- Change PIN – MPIN & TPIN



**Person to Account (P2A)**

**Fund Transfer to Account Number**

- Select Account Number for transferring Fund
- Enter Beneficiary Account Number
- Enter Beneficiary IFSC Code
- Enter Amount (Maximum Limit Rs. 50,000)
- Remarks - Enter Remark
- Enter Transaction PIN (TPIN) & Click Submit



- Kindly maintain Confidentiality of your MPIN & TPIN. Don't Share it with anyone.
- Kindly ensure that your mobile number is registered with the bank for using Mobile Banking Services.
- While Log –in to Mobile Banking Services, you will require your Customer ID, which is available on the Pass Book or you can call the Parent (Base) Branch for your Customer ID.
- You can link various accounts of Abhyudaya Bank under Mobile Banking Services.
- For transferring Fund through Intra/Inter Bank, you are required to add the beneficiaries.
- If the mobile phone or SIM is lost, the user must immediately take action to de-register from Abhyudaya Mobile Banking at Home branch for the primary account enabled for Abhyudaya Mobile Banking.
- The transactions originated using the mobile phones are non retractable as these are instantaneous/real time, so kindly ensure beneficiary account number/mobile number , IFSC, MMID are correct.

For any queries related to Mobile Banking you are required to contact – 022 - 25246445/6825