



United mBank

✓ What is United mBank?

Ans: **United mBank** is the mobile banking facility launched by United Bank of India. This facility enables the Customers to access their bank account on mobile and perform various banking and payment transactions.

✓ Who can avail 'United mBank'-mobile banking services?

Ans: **United mBank** can be availed by any Customer having Savings/ Current account with any branch of our bank.

✓ What are the services available in Mobile Banking?

Ans: The accessibility of various mobile banking services over different channels is as under.

| Services | Application | SMS | WAP | USSD |
|---|---------------------------|---------------------------|---------------------------|---------------------------|
| Balance enquiry | Yes | Yes | Yes | Yes |
| Mini Statement | Yes (Last 8 Transactions) | Yes (Last 3 transactions) | Yes (Last 8 Transactions) | Yes (Last 3 Transactions) |
| Intra-Bank Fund Transfer to self/third party accounts | Yes | Yes | Yes | Yes (Through IMPS) |
| Inter-Bank Fund Transfer through NEFT | Yes | Yes | Yes | No |
| IMPS | Yes | Yes | Yes | Yes |
| Prepaid Mobile Recharge | Yes | Yes | Yes | No |
| Movie Ticketing | Yes | No | Yes | No |
| Cheque Status enquiry | Yes | Yes | Yes | No |
| Stop Cheque | Yes | Yes | Yes | No |
| ATM & Branch Locator | Yes | Yes | Yes | No |
| Change mPIN | Yes | Yes | Yes | Yes |
| Generate MMID | Yes | Yes | Yes | Yes |
| Feedback & Complaint | Yes | No | Yes | No |

✓ How the Mobile banking facility can be used?

Ans: Mobile banking facility can be used in any of the following channels.

- 1) Application
- 2) SMS
- 3) USSD

4) WAP

The Customer has to register for mobile banking to avail mobile banking service through any of the above channels.

✓ **Which of the channels can I Use?**

Ans: The registered Customer is free to use any of the four available channels of Mobile Banking.

✓ **What is the difference between these channels?**

Ans:

| Application | SMS (Short Messaging Services) | USSD (Unstructured Supplementary Services Data) | WAP (Wireless Application Protocol) |
|---|--|--|---|
| In this method the mobile banking services are accessed through application installed on the handset. | In this method the services are availed by sending plain text SMS in the predefined format to 9223173933 | In this method the services can be availed by accessing the USSD service menu on dialing *99#. | In this method the services are accessed by accessing the WAP portal on the Internet from the mobile phone browser. |

✓ **Do all the mobile handsets support all the channels?**

Ans: The SMS and USSD based services can be accessed from any handset. The Mobile application is supported on Java/Windows/Android/Blackberry platform and WAP services can be accessed from any handset having Internet browsing capability through GPRS.

✓ **How do I register for mobile banking service?**

Ans: Customer can obtain the mobile banking application from branch or website of the bank (www.unitedbankofindia.com) and submit the duly filled in application form to his branch. On submission the Branch verifies the application and activates the service. On activation of mobile banking service the Customer will receive two SMS to his registered mobile number. The first SMS contains the GPRS link to download the mobile banking application and the second SMS contains the application password and mPIN.

✓ **After registration I have received two SMS. What to do with these SMS?**

Ans: The first SMS contains the GPRS link to download mobile banking application. In case the Customer opts for application based mobile banking then this link can be used to download the mobile banking application to the handset using the GPRS facility. The second SMS contains the application password and mPIN.

✓ **What is application password?**

Ans: Application password is a four-digit numeric password generated by the mobile banking system on registration. Application password is required to login to the mobile banking application.

✓ **What is mPIN?**

Ans: mPIN is a four-digit numeric password generated on registration which is used by the mobile banking system to authenticate the transactions.



✓ **Is application password and mPIN mandatory for all these four channels?**

Ans:

- 1) mPIN is mandatory for activating the service and doing transaction through all the four channels. The mobile banking service will be activated only after changing the mPIN through any of the four channels.
- 2) Application password is mandatorily required to activate Application and WAP based services.

✓ **I shall use SMS and USSD based services only. Do I require the details received in the SMS?**

Ans: If you use only SMS and USSD based services then the GPRS link to download the mobile banking application and the application password will not be required. Only the mPIN needs to be changed to activate the service.

✓ **Are there any steps to be taken by the Customer to activate the services after registration?**

Ans: The activation process for four different channels is as under:

| Application | SMS | USSD | WAP |
|--|---|--|--|
| After successful installation of the application the Customer should select "Sign in" and log in as "New User" with the application password received on registration. The Customer will be forced to change the application password and once the new application password is updated in the system the Customer will be forced to change the mPIN. Once the mPIN is changed successfully the services are activated. | After registration the Customer should change the mPIN by sending SMS in the following format to 9223173933. <CHANGE PIN> <MPIN> <NEWPIN> <NEWPIN>. Here "MPIN" is the system generated pin and "NEWPIN" is the 4-digit pin chosen by the Customer. | To access the USSD service the Customer is required to generate MMID which is a 7-digit number allotted to the Customer for each registered account in mobile banking. To generate MMID the Customer can send MMID to 9223173933 and receive the MMID in SMS. Using this MMID the Customer can access the USSD service and access the "Change mPIN" service menu to change the mPIN for activation of the service. | After registration the Customer can access the WAP URL on https://mobile.fssnet.co.in/mpaywap/unbi from his mobile and select "Sign Up". <ol style="list-style-type: none"> 1) In sign up page the Customer is required to enter the registered mobile number, application password & mPIN. 2) On successful validation of the mobile number, application password & mPIN entered the signup OTP will be generated and delivered to the Customer mobile in SMS. After generation of OTP the Customer is navigated to the OTP page where he should enter the OTP received in SMS. 3) After successful authentication of the OTP entered, the system will navigate the Customer to the WAP password generation page to generate the new WAP password. Once the WAP password is successfully updated in the system the Customer will be able to use WAP services. If the Customer has not already activated the mobile banking through any other channel then he will be forced to change the mPIN after generation of the WAP password to activate the service. |



✓ **How the Services can be accessed through all the channels?**

Ans: The services can be accessed through different mobile banking channels in following ways:

| Application | SMS | USSD | WAP |
|---|--|---|--|
| The Customer can log in to the mobile banking application with the application password and access various service menus. | The Customer can send SMS to 9223173933 in predefined format specified for various services. | The Customer can dial *99# and enter valid MMID for his primary mobile banking account to access the USSD service menu. From the service menu the Customer can access a particular service by responding with the menu serial number of that service. | The Customer can access the WAP site on https://mobile.fssnet.co.in/mpaywap/unbi from the mobile phone browser through GPRS and select the "Log In" option. <ol style="list-style-type: none"> 1) To log in to the WAP site the Customer is required to enter his Mobile number and WAP Password. 2) On successful validation of the mobile number and WAP password, the one-time password (OTP) for log in is generated and delivered to the registered mobile number of the Customer in SMS. 3) After generation of the OTP the Customer is navigated to the OTP page where he should enter the OTP received in SMS. 4) On successful authentication of the OTP, the Customer is navigated to the home page from where he can access various mobile banking service menus. 5) The expiry for OTP is 10 minutes and in case OTP is not received within 5 minutes the Customer can use the "Resend OTP" option to regenerate the OTP. |

✓ **What are the commands to access the SMS based service?**

Ans:

| SL No | Transaction Type | Syntax | Example |
|-------|---------------------------------|--|------------------------------------|
| 1 | mPIN Change | CHANGE PIN <OLDPIN> <NEWPIN> <NEWPIN> | CHANGE PIN 5555 4444 4444 |
| 2 | Balance Enquiry | BAL <MPIN> | BAL 4444 |
| 3 | Mini Statement | MINI <MPIN> | MINI 4444 |
| 4 | Fund Transfer-Mobile to Mobile | FTMM <MPIN> <BENE-MOBILE> <AMOUNT> | FTMM 4444 9790951696 100 |
| 5 | Mobile to Mobile Confirmation | CONFMM <MPIN> <TXNID> | CONFMM 4444 123456789012 |
| 6 | Fund Transfer-Mobile to Account | FTMA <MPIN> <ACCOUNTNO> <AMOUNT> | FTMA 4444 88888888888812345 100 |
| 7 | Mobile to Account Confirmation | CONFMA <MPIN> <TXNID> | CONFMA 4444 789456123012 |



| | | | |
|-----|------------------------------|---|---|
| 8 | NEFT | NEFT <MPIN> <IFSC CODE> <ACCOUNT NO> <NICK NAME><AMOUNT> | NEFT 4444 12340545123 123402010000123 TEST 10 |
| 9 | NEFT Confirmation | CONFNEFT <MPIN> <TXNID> | CONFNEFT 1230 01002210 |
| 10A | IMPS | IMPS <BENEFICIARY MOBILE NO.> <BENEFICIARY MMID> <AMOUNT> <MPIN> | IMPS 9840535311 9876543 100 4444 |
| 10B | Generate MMID | MMID | MMID |
| 10C | Cancel MMID | MMIDCANCEL | MMIDCANCEL |
| 11 | Mobile Recharge | MOBREC <MPIN> <MOBILENUMBER> <AMOUNT> | MOBREC 4444 9876543210 100 |
| 12 | Stop Cheque Request | STCHQ <MPIN> <CHEQUENUMBER> | STPCHQ 4444 123456 |
| 13 | Cheque Status Request | ENQCHQ <MPIN> <CHEQUENUMBER> | ENQCHQ 4444 123456 |
| 14 | ATM Search-PIN Code based | ATM <MPIN> <PINCODE> | ATM 4444 630001 |
| 15 | ATM Search-Location based | ATMLOC <MPIN> <CITY> <AREA> | ATMLOC 4444 CHENNAI ADAYAR |
| 16 | Branch Search-PIN Code based | BRANPIN <MPIN> <PINCODE> | BRANPIN 4444 630001 |
| 17 | Branch Search-Location based | BRANLOC <MPIN> <CITY> <AREA> | BRANLOC 4444 CHENNAI ADAYAR |
| 18 | Refer a Friend | REFER <MPIN> <FRIENDNAME> <FRIENDMOBILE> <FRIENDEMAIL> | REFER 4444 RAMJI 9876598765 RAMJI@FSS.CO.IN |

✓ **Is GPRS facility mandatorily required to use mobile banking services?**

Ans: The GPRS facility is mandatorily required only to access the WAP based services.

✓ **How can I download the application and access mobile banking services if GPRS is not available?**

Ans:

- 1) The application based services can be used through either SMS or GPRS mode. While activation the Customer is required to select the communication mode from SMS or GPRS. Post activation the Customer can change the mode by accessing the "Change Communication mode" option available in "My Setup" menu.
- 2) Apart from GPRS the mobile banking application can also be downloaded from the mobile banking website <http://mobile.fssnet.co.in/MPAYPORTAL/unbi> where the Customer can log in using the registered mobile number and mPIN to download the application from the "Application Download" menu. Besides, the applications can also be downloaded from the Mobile & SMS Banking page of the website of the Bank www.unitedbankofindia.com. For Android users the application is available in the online Android Store.

✓ **How to transfer the application to mobile from PC / Laptop?**

Ans: The application can be transferred to mobile using the Bluetooth or data cable.

✓ **Where can I find the Mobile banking application on my mobile device?**

Ans: The mobile banking application is generally installed on the add-on memory card of the mobile. The location of the additional memory varies between handset models.



✓ **Can I avail all the facilities of mobile banking through any service provider ?**

Ans: Mobile banking facility can be availed independent of the selection of the mobile network operator. However, the USSD based facilities are currently available to BSNL & MTNL subscribers only. As and when the other telcos join, the USSD facility will be available to their subscribers also.

✓ **What if the OTP for accessing WAP services not received?**

Ans: The OTP should be received immediately on generation. However based on network condition the delivery may be delayed in some cases. In case the OTP is not received within 5 minutes the same can be regenerated through the "Resend OTP" option. If such issue is observed on repeated occasions please take it up with your mobile operator.

✓ **I have enabled Do not Disturb (DND) on my mobile. Is it going to affect my mobile banking transactions?**

Ans: The Bank takes necessary steps through the service provider so that responses from the mobile banking system to the Customer are not blocked by DND.

✓ **I used the Fund Transfer facility to transfer Rs. 100000 to my other account in the Bank and received the message "Maximum limit for Fund Transfer is Rs. 48000. Please try lesser amount".**

Ans: The above message is received when the Customer attempts fund transfer for amount more than the upper limit set by the Bank for fund transfer.

✓ **What is the transaction limit set by the Bank for Mobile Banking Transactions?**

Ans:

| Inter/Intra Bank Fund Transfer | Application | SMS | WAP | USSD |
|--------------------------------|-------------|--------|----------|--------|
| Daily Limit | 48,000 | 4,000 | 48,000 | 4,000 |
| Weekly Limit | 1,00,000 | 8,000 | 1,00,000 | 8,000 |
| Monthly Limit | 2,50,000 | 20,000 | 2,50,000 | 20,000 |
| Daily no. Of Transactions | 50 | 50 | 50 | 10 |
| Payment | Application | SMS | WAP | USSD |
| Daily Limit | 2,000 | 1,000 | 2,000 | NA |
| Weekly Limit | 5,000 | 2,000 | 5,000 | NA |
| Monthly Limit | 15,000 | 5,000 | 15,000 | NA |
| Daily no. Of Transactions | 10 | 10 | 10 | NA |

✓ **Is mobile banking safe?**

Ans: The Customer should follow the below steps to protect against security risks of mobile banking:

- 1) Maintain secrecy of the application password, WAP Password & mPIN.
- 2) Change the passwords and mPIN at periodic interval.
- 3) Avoid using mobile banking in a crowded place.
- 4) Customers using SMS banking should delete the SMS from the Sent Item / Outbox folder after transaction.
- 5) If the mobile is lost or stolen the same should be reported to the Bank at the earliest.



- ✓ **What if a customer loses 'United mBank' application loaded mobile phone? Whom do I report immediately?**

Ans: If Customers loses the mobile phone on which the application is installed, the customer should report to their branch for disabling the mobile banking facility immediately. In addition the customer should also inform the mobile service provider about the loss.

- ✓ **Can the handset be changed after activation of the service?**

Ans: Yes. The customer has to install a new application and log in as 'old user' to reactivate the service.

- ✓ **How many incorrect login attempts are allowed?**

Ans: After 5 consecutive invalid *application password input*, the mobile banking application will be locked automatically. To unlock the application the customer has to install a new application in his mobile.

- ✓ **I got a message that my account has been locked. What should I do?**

Ans: A/c lock is resulted by 3 consecutive invalid mPIN attempts which is unlocked automatically after 24 hours.

- ✓ **What if I forget application password/ mPIN?**

Ans: Please contact the branch for receiving new application password/mPIN.

- ✓ **Can the mobile recharge facility be used to recharge any mobile through mobile banking?**

Ans: The Customer is able to recharge the prepaid mobile account with a valid top-up amount. This service is presently supported by select telcos in select telecom circles.

- ✓ **What will the customer do if his mobile no is not being recharged but still the account has been debited with the recharge amount?**

Ans: The Customer should wait for 24 Hours to see if the amount has been reversed by the Bank. Otherwise the same should be reported to the Bank with date, transaction reference and amount of the transaction.

- ✓ **The mobile recharge transaction failed with "Operator not available". What is the reason?**

Ans: The recharge facility through mobile banking is available for select operators for select telecom circle. The above message means the facility is not available for the particular mobile number for which recharge was requested.

- ✓ **How do I deregister the United mBank service?**

Ans: The branch should be requested for deregistration. The customer will receive SMS immediately after successful deregistration on the same number which has been registered for mobile banking.

- ✓ **I am getting the message 'Transactions not permitted to the cardholder' while performing fund transfer, what should I do now?**

Ans: Please check whether the transaction is disabled in the "Enable/Disable Transaction" menu under "My Setup".



✓ **How many accounts can be linked to single mobile?**

Ans: A maximum of six Saving/Current accounts can be linked with the same mobile number of which one account is the primary account whereas the others are secondary accounts. The Customer can choose any of the six accounts as his primary account for mobile banking. The primary account can only be debited while the other accounts can be debited / credited through mobile banking.

✓ **I am getting the message 'Requested Function not supported' while performing NEFT. What is the reason?**

Ans: This message is generated for NEFT attempted beyond the stipulated timing. Please refer the stipulated NEFT timings described below:-

Days Timings for NEFT transactions:

- Weekdays 0900 Hrs to 1830 Hrs
- Saturday 0900 Hrs to 1230 Hrs
- Sunday/Holiday Not available

✓ **What is IMPS?**

Ans: Immediate Payment Service (IMPS) is a round the clock online interbank electronic fund transfer service through mobile phones on the platform developed by National Payment Corporation of India (NPCI). IMPS facilitate customers to use mobile instruments as a channel for accessing their banks accounts to remit funds to other Banks.

Now you can transfer funds to any other Bank instantaneously by using the Mobile number and an additional 7 digit MMID number of the beneficiary. All Mobile banking customers of United Bank of India can avail the service under IMPS through application, SMS, USSD and WAP.

✓ **I am not a Mobile Banking Customer. Can I use the IMPS facility to send / receive funds?**

Ans: To remit fund through IMPS the Customer must be registered for mobile banking and have valid MMID. To receive fund through IMPS from other Bank the Customer need not be a mobile banking customer but must have valid MMID.

✓ **I am a Mobile Banking Customer. Can I use the IMPS facility to send / receive funds?**

Ans: Yes. You can send / receive fund through IMPS for which you need to generate the MMID.

✓ **What is MMID?**

Ans: MMID or Mobile Money Identifier is the 7 digit number allotted to the Customer by his Bank to send/receive fund through IMPS. The MMID along with the Mobile Number uniquely identifies the Customer account and used by the remitter to send fund to the beneficiary through IMPS.

✓ **I am not registered for mobile banking and like to receive fund through IMPS. How can I generate my MMID?**

Ans: You can send the tag MMID in plain text SMS to 9223173933 to obtain MMID for your accounts. Please note that to avail this facility your mobile number must be registered in the Bank's core banking system.



✓ **I am registered for mobile banking and like to use the IMPS facility. How to generate MMID?**

Ans:

Using Application:

- 1) Open United mBank application and select Banking
- 2) Select Immediate Payment Service
- 3) Select Generate MMID.
- 4) Enter mPIN
- 5) Select Account to be linked with the MMID.
- 6) Select OK.
- 7) The MMID will be displayed in the screen.

Using SMS:

Please send the SMS tag “MMID” to 9223173933 from your registered mobile number.

Using WAP:

- 1) Login to the WAP portal on <https://mobile.fssnet.co.in/mpaywap/unbi>
- 2) Select Immediate Payment Service
- 3) Select Generate MMID.
- 4) Enter mPIN
- 5) Select the Account to be linked with the MMID.
- 6) Select OK.
- 7) The MMID will be displayed in the screen.

Using USSD:

- 1) Dial *99# and respond with the MMID to access the service menu.
- 2) Respond with option 3 i.e. “IMPS Fund Transfer”
- 3) Respond with option 1 i.e. “Generate MMID”
- 4) Respond with the mPIN.
- 5) The MMID will be displayed in USSD message.

✓ **I regularly receive alert SMS for the Internet Banking Transactions. Still when I send MMID to 9223173933 it says “Your mobile number is not linked to your bank a/c so far. Please visit branch”**

Ans: The alert for Internet Banking transaction is generated from the Internet Banking system which is independent of the Bank’s Core Banking system. The message mentioned above means your mobile number is not updated in the Bank’s core banking system for which you should request the Branch.

✓ **How to send money through IMPS?**

Ans:

Using Application:

- 1) The Customer must be registered for mobile banking.
- 2) Open united mBank application and select Banking.
- 3) Select Immediate Payment Service
- 4) Select “Quick IMPS” or “Registered IMPS” ->”IMPS payment”
- 5) Select the account for debit
- 6) Enter mPIN



- 7) For "Quick IMPS" enter beneficiary mobile no, MMID & amount
- 8) For "IMPS Payment" search/select the beneficiary and enter amount
- 9) Select OK
- 10) For successful transfer the confirmation will be displayed on the screen.
- 11) Both the sender and beneficiary will receive the confirmation SMS.

Using SMS:

The Customer should send SMS to 9223173933 in the format given below:

IMPS <BENEFICIARY MOBILE NO.> <BENEFICIARY MMID> <AMOUNT> <MPIN>

Using USSD:

- 1) The Customer has to be registered for mobile banking.
- 2) Generate MMID
- 3) Dial *99#
- 4) Enter MMID
- 5) Select IMPS Funds Transfer
- 6) Select IMPS Funds Transfer or Quick IMPS
- 7) Follow Step 5 to Step 10 of transfer using application.

Using WAP:

- 1) The Customer should login to the WAP portal on <https://mobile.fssnet.co.in/mpaywap/unbi> and select Banking.
- 2) Select Immediate Payment Service
- 3) Select "Quick IMPS" or "Registered IMPS" ->"IMPS payment"
- 4) Select the account for debit
- 5) Enter mPIN
- 6) For "Quick IMPS" enter beneficiary mobile no, MMID & amount
- 7) For "IMPS Payment" search/select the beneficiary and enter amount
- 8) Confirm the beneficiary mobile number, MMID & amount
- 9) For successful transfer the confirmation will be displayed on the screen.
- 10) Both the sender and beneficiary will receive the confirmation SMS.

✓ **How to receive money through IMPS?**

Ans:

- 1) Register your mobile number with the Bank branch.
- 2) Generate MMID
- 3) Share your mobile number and mmid with the sender
- 4) Check the confirmation SMS after the sender completes the transfer successfully.

✓ **Does the Bank charges for Mobile banking service?**

Ans: There is no Bank induced charges for Mobile Banking.

✓ **Where should I contact the bank for reporting issues in Mobile Banking?**

Ans: Mobile banking related issues can be reported to Branch or to the email mbankadmin@unitedbank.co.in .

THANK YOU

