



***NKGSB Co-operative
Bank Ltd.*** *(Multi-State Scheduled Bank)*

NKGSB CO-OP BANK LTD

INFORMATION TECHNOLOGY DEPARTMENT

**FREQUENTLY ASKED QUESTIONS ON
QUICK MOBIL - MOBILE BANKING APPLICATION**

Version 1.8





**NKGSB Co-operative
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1. What is NKGSB Bank Mobile Banking Application - Quick MOBIL?

NKGSB Quick MOBIL is a mobile application that allows you to access your bank account(s) using a mobile phone or any smart hand held device. You can view account related information, transfer funds, pay bills and recharge your mobile and a lot more using this application.

2. Who can use NKGSB Quick MOBIL application?

All existing NKGSB Bank customer with a savings/current account can avail the mobile banking facility.

3. Eligibility -

| Type of Account | Constitution - Mode of Operation |
|---------------------|---|
| Saving Account | Single - Self Joint - Either or Survivor |
| Current Account | Single - Proprietor Joint - Either or Survivor |
| Cash Credit Account | Single - Self Joint - Either of Survivor |
| Overdraft Account | Single - Self Joint - Either of Survivor |

***Jointly Operated Accounts will not be available for access on Mobile Banking**

4. What are the facilities available on NKGSB Quick MOBIL?

NKGSB Quick MOBIL is very simple to use. Facilities are available like Mini statement, Balance Enquiry, Funds Transfer, Bill payments and Mobile recharges. NKGSB Quick MOBIL also gives you added features like ATM/Branch Locator, Finger print authentication, Set Debit card Pin.

5. Which versions of handsets support NKGSB Quick MOBIL ?

NKGSB Quick MOBIL is supported on all handsets with the following Operating Systems:

- iPhone/iPad using iOS 11.0 onwards
- Android 5.0 onwards



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6. How do I download NKGSB Quick MOBIL?

NKGSB Quick MOBIL can be downloaded from,

- > Google Play Store - For Android devices
- > App Store - For Apple devices

7. How long does it take to download the NKGSB Quick MOBIL application?

The actual download time depends on the speed of GPRS connectivity offered by your mobile operator, but typically less than a minute.

8. Are there any charges for downloading/ activating NKGSB Quick MOBIL?

NKGSB Bank offers NKGSB Quick MOBIL free of charge to its customers. You can download and use this application as and when needed without any charges levied by the Bank. Your mobile operator may levy charges for GPRS/SMS used. Please check with your operator for details

9. Can anyone else use my NKGSB Quick MOBIL ?

NKGSB Quick MOBIL is user specific and correlates the customer credentials with the mobile number. Quick MOBIL requires a 6 digit MPIN code that is recognized by the Bank for any transactions via the application. It is a safe and secure process as the application locks itself on entering three consecutive incorrect PINs. For matters of safety you are requested not to share your NKGSB Quick MOBIL MPIN with anyone. It should be understood that the Bank never asks any Customer to share any banking details through Emails, SMS or Call. NKGSB Bank would never call or ask from the Customer for Mobile Number, Aadhaar Number, Card number, CVV number, CVV2 number, PIN, One Time Password, or Net/Mobile Banking Password details.

10. What if I delete/uninstall NKGSB Quick MOBIL from my mobile phone by mistake?

You will need to download the application again on your handset. Please refer to the FAQ response for "How to download the NKGSB Quick MOBIL application." Please follow the download process depending on the OS of your phone.



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11. Will NKGSB Quick MOBIL have a similar appearance on all phones?

The appearance of NKGSB Quick MOBIL will slightly differ depending upon your phone OS, however its functions and operations will remain the same irrespective of the mobile handset being used.

12. How to de-register if my phone is lost?

You can register on your new device with your regular credentials. And de-register your earlier registration by clicking on 'more' option in 'settings' then on 'Registered Devices', where you will get the list of devices on which you were registered, from the list you can de-register your mobile app.

Alternatively contact Customer Service (18002671917) and provide your details to de-register your application from the lost device.

13. What happens when I click on the Login button on the home screen?

In case you have already registered, you will be directed for MPIN confirmation.

14. I don't have an active Internet Banking login ID. Can I still use NKGSB Quick MOBIL?

You can register using your CIF (Customer Information Number) that is mentioned on the first page of the passbook.

15. What happens when I try to activate NKGSB Quick MOBIL on a handset which does not carry the SIM card of the registered mobile number?

The registration fails in this case, as your registered mobile number is required to activate the application

16. In which case does the activation process fail?

If the mobile number in the handset does not match with your registered mobile number, then the registration fails.

17. What is the time taken for the activation process?

Activation takes immediately after successful registration.



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18. If I change the mobile number or the message text in case of IOS phone then will I be able to register for the application?

In case you change the text or the number, the registration fails as this is a security measure to confirm that the customer's mobile number is same as registered with Bank.

19. I have the registered number's SIM card in my handset still I am getting an error message and the application is not getting registered, What should I do?

Please check that the PAN details, Date of Birth etc. input details required are correctly entered while registering through mobile banking application. And these details are already registered with Bank.

20. What happens when I click on Login button post successful registration?

You will be asked to enter the MPIN which was set at the time of registration of the application.

21. I have a dual SIM phone. How do I register NKGSB Quick MOBIL on my phone?

In case you have a dual SIM phone, you can register NKGSB Quick MOBIL by using your credentials.

22. What should I keep in mind while setting the MPIN?

You will not be able to set MPIN which is repetitive or sequential in nature (e.g. 11111). Kindly enter unique digits while setting MPIN. System stores upto last 5 MPINs that cannot be reused.

23. If my debit card is blocked or I don't have a debit card then will I be able to use the mobile banking application?

In this case, you can use CIF (Customer Information Number) that is mentioned on the first page of the passbook while registering.

24. What if I get disconnected or my mobile phone switches off while performing a transaction?

You can simply reconnect to NKGSB Quick MOBIL and verify your balance or statement to check if the transaction has been executed and you can check transaction history since the application does not allow incomplete transaction, and you can reprocess the transaction if required.



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25. What if I get an SMS or a call while Using NKGSB Quick MOBIL?

On most handsets, you can answer the call or read the SMS while NKGSB Quick MOBIL continues to run in the background. After you have finished your call, you can resume the application. However, for certain handsets, you may need to re-open the application and login again. In case the call is extended for a longer duration (beyond 5 minutes) then the application will get logged out and you will have to login again

26. Can I access NKGSB Quick MOBIL when I am on national roaming?

Yes, as long as you have GPRS activated on your mobile number, subject to availability of the network, you can access NKGSB Quick MOBIL anywhere in India. Please keep in mind that you might be charged special roaming rates for using GPRS

27. I have entered the MPIN incorrectly, 3 times and message is displayed that 'Your NKGSB Quick MOBIL application is locked', what should I do?

You can use 'Forgot MPIN' option and re-register yourself with valid credentials.

28. In case I have forgotten my MPIN how should I reset the same?

The MPIN can be reset by clicking "Forgot MPIN", here you will get an option to reset your MPIN.

29. Why am I not able to reset my MPIN after having changed my mobile number?

If you have not updated the number via Branch then you will not be able to unlock MPIN. In case you are facing difficulty, then please update your mobile number via Branch and re-try registration

30. What if I change my mobile handset or change my mobile number?

In case you change your handset, you need to download the application again..

In case you change your mobile number, please register it through Branch and then install the application for the new number.



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31. If I have lost my mobile handset what should I do?

If you have lost your mobile phone then please report the same to Customer Care Service (18002671917) or you can download the application on the new handset in use, once you register using the current handset. And de-register your earlier registration by clicking on 'more' option in 'settings' then on 'Registered Devices', where you will get the list of devices on which you were registered, from the list you can de-register your mobile app.

32. What if I don't want to continue using NKGSB Quick MOBIL?

You can de-register by clicking on "more" icon, "settings" and then select option of "de-registration". You can un-install the application also.

33. I have formatted my phone, what should I do to activate NKGSB Quick MOBIL application again?

You need to download and install the application and perform the registration process again.

34. If I add a beneficiary using the mobile application will this get reflected in the internet banking portal also?

Yes, the beneficiary added using the mobile application will be reflected while using internet banking.

35. Can I use NKGSB Quick MOBIL on two handsets simultaneously?

No, you cannot use NKGSB Quick MOBIL on two handsets simultaneously.

36. I am a current account customer, can I register to the application?

At present the mobile banking services can be availed by current account customers falling in the following categories:

- Sole Proprietorship,
- Partnership firm having any one single or either or survivor mode of operation.

37. I have 5 current accounts, but all of these accounts are not visible in the mobile application



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At present the mobile banking services can be availed by current account customers falling in the following categories:

- Sole Proprietorship,
- Partnership firm having any one single or either or survivor mode of operation.

If you have any further queries, please contact your nearest branch.

38. I have savings as well as current account with NKGSB, which of the two will be synchronized to the application?

If you have a current account constitution which is supported by mobile banking services, then both the accounts will be synchronized to the mobile application provided the above criteria meets.

39. Can I make payments to new beneficiaries?

You can register new beneficiaries on your NKGSB Quick MOBIL. After registration, there is a waiting time (cooling period) of 30 minutes and then you can make payments via NKGSB Quick MOBIL. Newly added beneficiary can perform transactions upto Rs. 25000/- only. Irrespective of his/her actual limit in first 24 hours as a security feature.

40. Can I use my NKGSB application overseas?

No, it can be used only with in India.

41. Do I need to register with a specific service provider to avail the GPRS service?

No.

42. What is CIF?

It is the Customer Information Form (customer number) provided to you by the Bank and is available on the first page of passbook.

43. How do I log out of the NKGSB Quick MOBIL. Application?

There is a logout button available in “more”.

44. How do I know that no unauthorised payments are made using NKGSB Quick MOBIL.?

With NKGSB Quick MOBIL., you initiate and authorise each and every payment that is made from your account by way of OTP (One Time Password). Remember to log out of the application after you have finished



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using the application and also don't share your Cust ID and MPIN with anyone.

45. How can I pay my bill through the NKGSB Quick MOBIL. Application?

After you have logged in, go to the bill payment tab and then you can pay the registered beneficiary.

46. Are there any charges and transaction limits to the transactions I can perform on NKGSB Quick MOBIL.?

There are NO charges for funds transfer within own account, within bank, bill payment, recharges and NEFT transactions.

Charges for fund transfer using IMPS are as follows -

| Per Transaction Amount | Charges |
|----------------------------|---------------|
| Upto Rs.100000/- | Rs.5 + taxes |
| Rs.100001/- to Rs.200000/- | Rs.15 + taxes |
| Rs.200001/- to Rs.500000/- | Rs.25 + taxes |

There is no limit set for fund transfer within customer's own account

Combined for Internet Banking and Mobile Banking for Fund Transfer within Bank and Outside bank is as follows -

NEFT/IMPS/RTGS (combined limit)

Rs. 5,00,000/- Per Transaction

Rs. 5,00,000/- Per Day

47. Is this service available 24x7?

Yes, the service is available 24X7.

48. What is Bill Pay or BBPS (Bharat Bill Payment System)

BBPS offers integrated, accessible and interoperable bill payment services to customers across geographies with certainty, reliability and safety of transactions. BBPS will be integrated platform connecting banks and non-banks in in bills aggregation business, billers, payment service providers and retail bill outlets.



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Bill Pay is an electronic method of Presentment and payment of Bills on the Internet. This service is currently available to all NKGSB Bank customers who are registered for Mobile Banking. It enables you to pay bills at any time of the day through the internet. This service basically allows you to view bills of your registered service providers on the Internet. You can schedule your payments by giving authorization to the Bank for making these payments at a later date. Subsequently, the Bank will debit your account for the exact amount that you have indicated to pay to the respective Service Provider

49. Is online Bill Pay secure?

NKGSB Bank's net banking uses the highest level of encryption possible (i.e. 128 bit SSL) for transacting on the net. Your online Bill Pay sessions are encrypted within the banking server and provide you with highest safety level while conducting your transactions.

50. Do I have to fill in a separate registration form for NKGSB Bank Bill Payment?

No, you don't have to fill in any registration forms for this service. You need to have NKGSB Bank's 'QuickMobil' (mobile banking application) on your mobile. All you need to do is register the Biller to whom you wish to make a payment.

51. Will I be charged for using this facility?

No, bill payment facility is free for you.

52. Can I pay from any of my accounts with the Bank?

You can access any of your linked accounts to make your payments. You need to specify the account number while setting up your payment instruction online. Also you should have access to the specified accounts through Mobile Banking.

53. What bills can I pay using this facility?

You can pay bills for all the billers with whom you have to register your payment details. For added complete list of billers, click on the drop down list under the "Add New Biller" section of the NKGSB Bank Mobile Banking (QuickMobil).

54. How many billers can I choose to pay using this facility?

There are no restrictions on number of billers that you can register under Pay Bills option provided in Mobile Banking

55. Will I continue to receive my bill from the biller?



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Yes, you will continue to receive your bill from the biller as always as per your arrangement with the biller, even after registering for the service with us.

56. Can I add, delete or change the biller registered earlier?

Yes, you can add, delete or change the biller registered earlier.

57. What are the various payment options available for Bill Payment?

You can pay your bills by two ways

- Auto Pay on the due date
- Manual Payment

If you have multiple accounts with us, please select the account which should be debited in the case of the Auto pay option.

In case of Manual Payment, the bill payment should be done manually on presentment of the bills. Please schedule or make this payment one day prior to the due date displayed on the screen. For example, if your bill due date falls on 10-04-2018, the payment date will be shown as 09-04-2018. In this case the payment should be made or scheduled to be paid on or before 06-04-2018 as it takes about 2-3 days for your payments to reflect in the biller's account. We request you to make/schedule payments accordingly.

58. Can I alter my AutoPay instructions once set?

You can alter your AutoPay instructions at any point of time. If you wish to cancel or change a bill scheduled through AutoPay, you may do so for the next pending bill or for all the scheduled bills.

59. Can I schedule my bill payments on a date of my choice?

Pay Later allows you to set payment instructions for a future date. Please note that AutoPay instructions schedule the payment of your bill on the due date of the bill.

It takes about 2-3 days for your payments to reflect in the biller's account. We request you to make/schedule payments accordingly

60. When is my scheduled payment processed?

Your scheduled payment is processed in the evening of the specified scheduled date. The payment is sent to the biller on the next working day.

61. Should the scheduled date be the date on which the payment is actually due?

It is advisable that your scheduled date be at least 3 working days before the due date, since it takes billers a couple of days to update their records with the electronic payment received from NKGSB Bank.



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62. Can I cancel a scheduled payment?

Yes, you can cancel a scheduled payment from the pending payments option under the Bill Payment section of NKGSB Bank Mobile Banking. Please note that scheduled payments cannot be cancelled on due date.

63. Can I make payments after the due date or can I pay my bill in multiple transactions?

Billers offering the 'View Bill and Pay' payment option do not allow payment after due date. Billers offering the Direct Pay option accept part payments and payments after due-date.

64. Will I have a confirmation of my payment using this facility?

You are given a reference number for successful payments. Your account statement includes the details of your transaction. You can also check the bill history.

65. Does the service store my Bill and payment details for future reference?

The Bill Pay service provides archiving facility for the bills paid by you during the last twelve months through this service. NKGSB Bank's Bill Pay service in addition to providing archiving facility also provides an option to generate customized reports for certain payments made by you.

66. What if a particular bill is not paid by me through this service?

In case you wish to make your payments through cheque or by any other mode to the Biller, the bills are archived so that you can retrieve them at a later stage. You will however continue to receive the e-mail message that a particular bill is overdue and that the payment is to be made. You have the option to delete the bill from the Bill Pay system. In this case, the record of the bill and its payment outside the system shall not be stored in the system.

67. How will I know that my bills are paid?

There are multiple ways in which you can get to know about the bill payment

- If your service provider informs their customers about the bill's due dates and payments through SMS, you will receive SMS alerts & emails on your registered email ID.
- If you are registered for Mobile Banking with NKGSB Bank, you will get SMS alert for every debit / credit transaction hitting your account
- You can view your account through internet banking also
- The debits will also reflect in your account statement

68. What does it mean by 'InstaPay'



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Insta pay is a facility given by Billdesk to pay instantly to the biller through mobile banking application. User can pay postpaid billers also like Idea, Vodafon etc. through InstaPay.

Debit Cards:-

69. What is My Card functionality?

It gives all card details linked to user's account along with its status and card limits.

70. How I can block or unblock my card?

- In case of theft or lost, user can block his card through mobile banking.
- User able to block or unblock card temporarily or permanently.
- If card is temporarily blocked by user, then same can be reactivated by the user.
- But if card is blocked permanently, then cannot be reactivated. Fresh application to be given for new card.
- Transaction type wise (ATM, POS & E-com) block/unblock functionality is available through '**Manage debit card Usage**'.
- As enhanced security user can enable/disable following functions separately or collectively
 - a. ATM
 - b. POS
 - c. E-Com

71. How I can activate International usage?

- Debit cards issued to customers are by default disabled for International transactions i.e E-com usage
- Domestic and international usage can be managed by the user for following functions separately or collectively
 - a. ATM
 - b. POS
 - c. E-Com

72. How I can manage card limits?



- User are allowed to select their debit card transaction limits as per usage of card holder as an added security feature.
- User can set 'ATM limit' and/or 'POS/E-Com' limit within the pre-defined maximum limits.
- Slabs for ATM, POS & ECOM limits within standard card limits as mentioned in below table.

| Card Variant | BIN | Usage | ATM | POS & E-Com |
|------------------------------|--------|---------------|----------|-------------|
| | | | Max | Max |
| RuPay Platinum | 608113 | Domestic | 20,000/- | 1,00,000/- |
| RuPay Platinum contactless | 817493 | Domestic | 20,000/- | 1,00,000/- |
| RuPay Platinum International | 652353 | International | 25,000/- | 1,00,000/- |

Contactless Limit for POS- Rs.10,000/--(Including per transaction limit without PIN Rs.5,000/-)

Please note: Minimum limit can be Rs.100/- and in multiple of 100 for ATM and min. Re.1/- for POS and E-com

TD/RD opening:

73. Can I open TD/RD through mobile banking application?

Yes, user can open TD/RD through mobile banking application and the receipt will have mode of operation as "Self"

74. In which name the TD/RD will get created?

TD/RD will get created from source a/c which user has selected for debit, in case mode of operation of the account is Either or Survivor, and if primary account holder creating TD/RD then it will be in the name of primary account holder. And if secondary holder creating it then it will be in the name of secondary holder.

75. How can I get the printed receipt

User can request for printed receipt at his/her home branch, of the branch in which he/she has created the receipt through Mobile banking application. On Creation of TD/RD, user will receive TD/RD Advice also which contains the



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format of maturity instruction on his/her registered mail ID if user is not having registered email ID then he/she will not receive Advice.

76. Can I close the receipt prematurely created through Mobile Banking application?

No premature withdrawal allowed through mobile banking application since auto-closure and auto-renewal options are available to user.

77. Can I give Nominee to TD/RD while creating the same through Mobile Banking application?

While creating TD/RD, by default, Nomination will be "Y" (Yes), user has to select "No" if he/she does not want to give nominee, if user selects "Y" then he/she is expected to fill up all details of nominee. Nominee Registered "Y" gets reflected on Advice as well as on receipt. If user selects "No" then Nominee Registered "N" gets reflected on Advice as well as on receipt.

78. How do we get the scratch cards

For the following activities user will get the scratch card

- a. New registration - one time
- b. Creating TD - No limit
- c. Creating RD - No limit
- d. Payment done through INSTAPAY - No limit
- e. Any bill payment, using billdesk option
- f. Recharge - No limit

79. What will happen if we don't use the scratch card immediately

No worries, un-scratched as well as un-used scratch cards will remain in the history. This history can be fetched by clicking on the icon 'Reward points' which you can see on the dash board after login.

80. To whom we should contact for query related to scratch card

On the dash board, there is an 'Reward point' icon, after clicking on the same, user can see the scratch card history page where on the top right side corner, there is HELP button.

User can write their queries to following Email ID.

"nksb-support@thellogicalbanya.com"



81. What does loyalty point means and how we will earn?

Loyalty points are those points which every Mobile Banking user will earn after doing following function or activity.

| Sr | Transactions | Points Structure | Limit per financial year i.e. April – March |
|----|--|---------------------------|---|
| 1 | Normal Account Opening Scheme - Saving A/c Regular, (1001,1056,1075) Dignity Saving,-1005 SBYUVA,- 1013 Salary A/c, - 1015 NRE A/c, - 1051 NRO, - 1053 | 100 Points | Once |
| 2 | HNI Account Opening Scheme - SB HNI ,-1007 SB HNI Super Esteem, - 1008 SB HNI Super Exclusive,- 1009 Maitreyee – 1014 | 200 Points | Once |
| 3 | Average Monthly Balance | | |
| | Above Rs. 25000 to Rs. 50000 | 100 Points | Monthly. 1 st week of next month |
| | Above Rs. 50000 to Rs. 100000 | 200 Points | Monthly. 1 st week of next month |
| | Above Rs. 100000 to Rs. 200000 | 300 Points | Monthly. 1 st week of next month |
| | Above Rs. 200000 | 500 Points | Monthly. 1 st week of next month |
| | | | |
| 4 | Monthly Credit Transactions Amounting to Rs. 50,000 or more (through UPI, NEFT, RTGS, IMPS) | 50 Points | Once a month. |
| 5 | Electronic Clearance System Transactions (ECS)– Credit or Debit ECS Transactions | 10 Points Per Transaction | Maximum 10 Transactions in a month 1 st week of next month. |



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| | | | |
|-------------------------|---|-------------|-----------------------------|
| 6 | Opening of Recurring Deposit Account for Rs. 1000 or more | 25 Points | Monthly |
| Mobile Banking | | | |
| 7 | 1st Transaction through Mobile banking | 50 Points | Once |
| 8 | Rs. 10,000/- through Mobile Banking (below Rs.10,000/-) | 100 Points | Monthly |
| | Above Rs.10001/-) | 200 points | Next working day |
| Debit Card | | | |
| 9 | 1st Transaction of Debit Card (Within a Month) | 50 Points | Once Next working day |
| 9 | Rs. 10,000/- through Debit Card including (POS+ ATM Withdrawal+ Online) | 200 Points | Monthly Next working day |
| Internet Banking | | | |
| 10 | 1st Transaction through Internet banking | 50 Points | Once |
| 11 | Customers having deposit above 25.00 lacs and less than 100.00 lacs | 1000 points | Monthly Next working day |
| 12 | Clients having deposits above 1.00 CR. | 2000 points | Monthly Next working day |

82. How to utilise these points

User can redeem these points individually or collectively and can be utilised for online purchase.

83. Whether these points can be used for online purchase from other sites.

No, you cannot use/redeem the loyalty reward points to purchase online from other sites.

84. To whom we should contact for query related to redemption of loyalty points?

On the dash board, there is an 'Reward point' icon, after clicking on the same, user can see the reward point history page where on the top right side corner, there is HELP button.

User can write their queries to following Email ID.

"nkgsb-support@thellogicalbanya.com"



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85. Is there any expiry date for the loyalty reward points?

It is advisable to use Loyalty reward points within three months from the date of earning. At present, there is no expiry date for loyalty reward points.

86. Any Charges will be applied for this service?

"There are no charges to be applied to the customer for this service on the contrary the customer earns points which can be redeemed to avail discount from authorized partners".

87. Where can you check the rewards points accumulated points?

After login in the mobile application, on dash board, click on the right and on the top icon. User can check accumulated points after clicking on the 'Reward Point History'.

88. Once the reward points are used. In case of any cancellation of the services taken or product purchased what will happen of the rewards points utilised?

Rewards points will not credited back once they are redeemed.

89. Can I redeem the points once the account with our bank is closed?

Mobile banking application is available to only individual customer of our Bank having savings bank account.

90. What is Green PIN/ SET Debit card PIN?

Green Pin is paperless ATM Debit card PIN. Customer can set / reset ATM Debit card PIN using Mobile banking app anytime and anywhere

91. What is the process to set/reset Green Pin

Log in NKGSB Quickmobil App. Go to the cards section either by tapping "CARDS" button on home page or select MORE option on task bar - go to SERVICE REQUEST-select option DEBIT CARD.



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Select appropriate account against which customer has received Debit Card.

Once selected, tap on Button "SET Debit Card PIN". Enter expiry date and CVV (printed on backside of physical card)

Once Entered and proceeded, OTP enter screen will populate and simultaneously customer will receive OTP on his/her registered mobile number.

Once OTP received, Customer to enter and validate the same.

Post validation customer will now see PIN enter and re-enter screen wherein he/she has to enter 4 digit pin of his/her desire

Once entered as well as re-entered pin (which is similar with each other) are submitted screen will be populated with successful PIN set confirmation.

If customer is setting the PIN for the first time, then to activate the card, first transaction must be on any ATM or POS

92. Positive Pay

What is Positive Pay System?

RBI has introduced the Positive Pay System to further augment customer safety in case of cheque payments and reduce instances of fraud occurring on account of tampering of cheque leaves. For this process, the issuer of the cheque will be required to submit certain minimum cheque details (such as date, cheque number, amount and payee name) to the drawee (issuing) bank. The details of the cheque will be verified with the presented cheque by Cheque Truncation System (CTS), and any discrepancy will be flagged to the drawee bank and presenting bank for redressal measures.

With reference to the above, you can provide Positive Pay data for the cheques amounting to Rs. 50,000/- and above issued by you (viz. cheque date, 6-digit cheque number, amount, beneficiary name) either by logging NKGSB Mobile Banking Application or Net Banking or by visiting the nearest bank branch on the day the cheque is issued by you or before it is handed over to the beneficiary.

This system is implemented to reduce any cheque frauds of high value as the information provided by the issuer is verified at NPCI whenever the cheque is submitted for clearing.

Kindly contact our branch official to get 'Positive Pay Details Submission form' for filling up the details of the cheques issued.

Here's how you can provide information for Positive Pay on **Net Banking** in a few simple steps:



- Login to Net Banking with Username and Password
- Click on Positive Pay option from menu bar

Here's how you can use Positive Pay on **Mobile Banking** in a few simple steps:

- Login to Mobile Banking Application with login password
- Go to Positive Pay option which is on dash board
- Fill in the details of the cheque

Please note:

- a. The details are to be provided only for cheques issued manually, on the same day the cheque is issued, or before it is handed over to the beneficiary
- b. Kindly ensure that the cheque details submitted are correct, to keep it from getting rejected or returned
- c. Availing the facility will be at the discretion of the customer. In case the details of manually issued cheques are not provided, existing clearing process will continue without Positive Pay check
- d. Cheques that are compliant with the above process will be accepted under dispute resolution mechanism at the CTS grids i.e. in case the cheque issuance details are not shared with drawee (issuing) bank, the right to raise a complaint under Dispute Redressal Mechanism where an altered cheque is paid from the account will be forfeited
- e. Positive Pay validation will be done only for the cheques for which issuance data has been provided to the bank
- f. Despite Positive Pay details being available, cheque may be returned due to other technical and financial reasons during the scrutiny of the bank
- g. Only those cheques which are compliant with above instructions will be accepted under Bank's dispute resolution mechanism.

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