

**DCB Bank Mobile Banking Application
FREQUENTLY ASKED QUESTIONS (FAQ)**

- 1) What is DCB Bank Mobile Banking? Why should I apply for it?**
DCB Bank Mobile Banking app facility enables banking anywhere at any time through your mobile phone or tab. Enjoy banking with instant access to Savings Bank account, Current Account, instant fund transfer, view account transactions, request new cheque book and stop cheque request.
- 2) How do I get the App?**
Download and install DCB Mobile Banking app from either Playstore or AppStore. Register on the app with your DCB Debit Card or DCB Internet Banking login details or Temporary PIN.
- 3) How can I register for it?**
You can instantly register for DCB Mobile Banking App using the DCB Debit card or DCB Internet Banking details or Temporary PIN.
- 4) What is Temporary PIN?**
Customers who do not get a DCB Debit Card or DCB Internet Banking login from DCB Bank, can submit a signed customer request form to register for DCB Mobile Banking. Please visit any DCB Bank branch for this. The Bank will send a temporary PIN to the registered mobile number and email in 4 to 7 working days.
- 5) What is MPIN?**
MPIN is a PIN used to access your DCB Bank account by way of mobile banking
- 6) What if I forget my MPIN or User ID is locked?**
You can register yourself again for mobile banking by using forget MPIN/ New User option on the App. Use your DCB Debit Card or DCB Internet Banking details to create a new MPIN.
- 7) Can I start using DCB Bank Mobile Banking now?**
Yes
- 8) What should I do if the MPIN or registration does not happen?**
Please contact DCB Customer Care available from 8 am – 8pm IST.
Moreover DCB Card customers may access 24x7 DCB Customer Care for emergency services.
Resident Indians may please contact DCB Customer Care: 022-68997777 or 040-68157777
NRI customers may please contact + 91 22 61 271000
- 9) Can I change my MPIN for mobile banking?**
Yes, once activated you can change the MPIN.
- 10) What services can I use in DCB Bank Mobile Banking?**
 - * Account Summary
 - * Enquiry
 - * Account Balance
 - * Fixed Deposit details

- * Mini Statement (for last 10 transactions)
- * Passbook Statement (all transactions in the last 1 month)
- * Book Fixed Deposit
- * Manage Payee
- * Fund transfers
 - * Within your DCB Bank accounts
 - * To other DCB Bank account holders
 - * IMPS (using beneficiary account number and IFSC)
 - * NEFT
- * Bill Pay
 - * Add & Delete billers
 - * Pay utility bills
- * Cards
 - * Temporary block and unblock
 - * Manage international and domestic transactions
 - * Manage Card limit
 - * Generate PIN
- * Gold Loan
- * Requests
 - * Cheque Book
 - * Stop Cheque
 - * Interest Certificate
 - * Change MPIN
 - * ATM and Branch locator
 - * Contact Us

11) What types of accounts are available in DCB Bank Mobile Banking?

It supports the following types of accounts:

Savings Account

Current Account

Overdraft Account

Cash Credit Account

Fixed Deposit (Account Summary, Balance Enquiry & Track Fixed Deposit)

12) Is DCB Bank Mobile Banking different from mobile alerts?

Yes indeed! DCB Bank Mobile Banking gives you much more than mobile alerts. For starters you can send and receive money; it is a whole different way to bank. Mobile alert is a SMS service where DCB Bank updates you on the account activity. These text messages are sent whenever an event occurs in your account.

13) Do I need DCB Bank Mobile Banking?

DCB Bank Mobile Banking is quick and a convenient alternative to the branch visit. You can carry out basic banking activities directly from your mobile phone or tab. DCB Bank Mobile Banking is compatible with GSM mobile phones and works on GPRS channels.

14) Can I avail of DCB Bank Mobile Banking facility?

Yes, you can access this service when you are travelling abroad.

15) I am not a DCB Bank customer yet I want DCB Bank Mobile Banking.

Great! You will need to have an account with DCB Bank to avail the service. We will be happy to explain the documents and criteria for you to start banking with us.

16) Do you charge for this service?

DCB Bank Mobile Banking service is currently offered free of cost to DCB Bank customers.

17) Can I transfer funds instantly?

With IMPS, funds can be transferred instantly. Transfer funds to DCB Bank accounts or non-DCB Bank accounts. IMPS facility is not applicable for NRI customers.

18) Is there any limit on financial transactions?

Yes, the per day limit for DCB Bank Mobile Banking fund transfer is INR 5,00,000. DCB Bank Limited at its sole discretion may increase or decrease the limit.

19) Can I access DCB Bank Mobile Banking when I am abroad?

Yes, you can access this service when you are travelling abroad.

20) Will it be okay if I change my mobile phone number?

If your mobile number has changed, immediately inform DCB Bank. You will have to submit a fresh mobile phone number update request.

21) How do I use the nicknames while adding/ creating a beneficiary for fund transfer?

For ease in transacting, you can name any beneficiary you add with 'add nickname'. The nickname can be alphanumeric and special characters can also be used to the extent of 6 characters.

22) How do I know if my mobile phone has Internet access?

Contact your mobile service provider to confirm that your phone has internet or data service access. Your service provider may charge a fee for the service; ensure that you ask for details on fees and charges.

23) What if my phone disconnects/ is switched off/ battery runs out while transacting?

You can simply login again to DCB Mobile Banking and verify your transaction history to check if the transaction has been successfully executed. If the transaction is not executed, then you may try again.

24) What if I get a SMS or a call while performing a transaction?

On most handsets, you can answer the call or read the SMS while Mobile Banking continues to run in the background. After you have finished your call, you can resume banking. For certain handsets however, you may need to re-login.

25) What if I change my mobile phone?

If you change your mobile phone, simply install DCB Mobile Banking app in the new handset and click on 'New Users & New Device' and register once again.

26) What if I change my mobile phone number?

Please call as soon as you change your mobile number. Your new mobile number should be registered with the Bank to use DCB Mobile Banking App. You can register or update your new mobile number by visiting the nearest DCB Bank branch.

27) I have forgotten my MPIN.

You are permitted 3 attempts to input MPIN after which it gets locked. This is one of the many security features. You may use the forgot MPIN option to reset your MPIN using your DCB Debit Card or DCB Internet Banking details.

28) What is DCB Bank Mobile Banking using GPRS Channel?

The General Packet Radio Service (GPRS) is a new non-voice value added service that allows mobiles or tabs to be used for sending and receiving data over an Internet Protocol (IP) based network. GPRS as such is a data bearer that enables wireless access to data networks like the internet, enabling users to access e-mail and other internet applications using mobile phones. With GPRS customers enjoy continuous wireless connection to data networks (internet) and access their favourite web sites, entertainment services and other web applications.

29) How do I report fraudulent transactions not done by me?

Follow below steps to report unauthorised DCB Mobile Banking / Internet Banking transactions. Please login to DCB Bank Mobile Banking > Click 'Transfer' > 'Transfer History' Select the specific transaction/s that you are sure are fraudulent and click 'Report Fraud'.

30) I have a query, I need help, what do I do?

Please contact DCB Customer Care 022-6899 7777 or 040-6815 7777 or email customercare@dcbbank.com.

31) What is the procedure of lodging grievances?

DCB Bank grievance redressal policy and procedure are available on our website www.dcbbank.com under the Customer Corner section.
