

VCB-Mobile Banking Services

With the increase in the popularity of mobile phones, consumers have desired to access financial services on their hand-held devices. In this context, it is imperative that banks deliver financial services to customers and enhance their banking experience. Visakhapatnam Coop. bank has been trying to meet this need of customers by offering up-to date services to its customers. As a part of it, Bank has introduced Mobile banking application to provide greater convenience and ease to its' customers.

Visakhapatnam Coop. Bank is offering "**Mobile banking**" service to its' customers to conduct financial transactions remotely using a mobile device such as a smart phone or tablet. Mobile banking is available on a 24-hour basis. Through these services customer can access any of his accounts linked with mobile banking and can transact up to a limit of 2 lakh Rupees in a day with a restriction of not more than 49999/- per each transaction. Mobile banking is dependent on the availability of an internet or data connection to the mobile device.

Transactions through mobile banking depend on the features of the VCBL Mobi app, which facilitates obtaining account balances and lists of latest transactions and funds transfers between customer's account to any account in the same bank or in other banks. The app also enables view of last ten transactions of customer's accounts. Bank is also aiming to enhance the services extended through Mobile Banking in the coming days.

On-line Registration for Mobile Banking Facility

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Download the VCBL Mobi App from Google Play store and register yourself for VCBL Mobile banking Services if you are already registered with VCBL Debit Card Services. Otherwise, visit your nearest Branch for Mobile Banking registration along with latest KYC documents & photo.

On-Line Registration /usage of Mobi App by existing customer Process flow

1. Download the VCBL Mobi App from Google Play store
2. On clicking the downloaded App, Welcome screen with message "Welcome to Bank" will be displayed
3. If customer is already registered with Mobile Banking services, App will ask the customer to enter the details of MPIN
4. If the Mobile number is not registered for Mobile Banking Services, then a message will be displayed as "You are not registered for IMPS, do you want to register".

5. If the Customer clicks “Yes”, then the App will entails the customer for registration using his VCBL Debit Card number
6. Customer is prompted to enter Debit Card number(16 Digits) and valid to date (MM/YY) and click on “Submit”
7. MB App will send the request through MB Service to CBS (Bank) to identify if Debit Card belongs to the registered Mobile number or not.
 - i) If Debit Card belongs to the registered Mobile number, entire customer details associated are fetched from the CBS in the form of response.(SUCCEESS)
 - ii) If debit card does not belong to the registered Mobile number, then response generated from CBS to MB Service to MB App& message displayed as “Enter Valid Debit Card number”(FAILURE)
8. After successful entering of correct card details,SMS Aggregator sends an SMS to Customer’s Mobile No. with the OTP details
9. On entering the correct OTP details & “Submit” by the customer, another message will be send to customer’s Mobile No. with MPIN & TPIN details
10. Customer is then prompted to enter MPIN & TPIN received by SMS
11. Once, the details were rightly entered & confirmed by Customer, App will allow the Customer to log in to the Application
12. Immediately, System prompts with new message for changing of MPIN & TPIN
13. Customer enters new MPIN & TPIN which is 4 digits long as per his choice and also confirms the same.
14. System prompts Customer with message “Are you sure you want to update the MPIN”
15. If customer clicks “Yes”, process continues.
16. If customer clicks “No” ,then process is cancelled.(FAILURE)
17. Customer is then prompted by MB App to login with the New MPIN and permits the customer to avail Mobile Banking services

Procedure to follow for availing the available Services will be viewed by clicking on “User guide button

MOBILE BANKING PRIVACY POLICY

Preamble

“VCBL”, or “The Visakhapatnam Co-op BANK LTD.” is Registered under the Multi State Co-operative Societies Act, 2002, under registration no. MSCR/CR/1101/2014 of 13/01/2015 and having its registered office at “47-3-27/3,5th Lane, Dwarakanagar, Visakhapatnam”-530016.

This Mobile Privacy Policy (“Policy”) applied to users of mobile banking through “The Visakhapatnam Co-op BANK LTD.” The term The Visakhapatnam Co-op BANK LTD. or “VCBL” or “we”, “ us” or “our” in any mobile banking application we own and control and, in this Policy, refers to The Visakhapatnam Co-op BANK LTD. and our affiliates or subsidiaries. This Policy

describes how the mobile banking application hereafter known as “VCBL Mobile Banking Application” to collect, use and share information from or about you and explains how the information may be shared or used.

Agreement to Policy

By viewing VCBL Mobile Banking Application of Visakhapatnam Co-op BANK LTD. or by using VCBL Banks website “<http://www.vcbl.in>” on a mobile device, you consent to this policy which includes you consent to disclose and use information about you in the manner detailed in this policy. Other privacy policies may also apply in addition to the terms of this Mobile Privacy Policy, including but not limited to our Privacy Policy.

Information Collection, Use or Sharing Information that we may collect about you through mobile banking includes information that you voluntarily disclose at the time of subscription such as your name, primary a/c number, alias a/c, secondary account number/s, mobile number and other contact information; transaction information, information resulting from your mobile activity in terms of your usage of the subscribed mobile banking service. We do not gather additional information associated with your mobile device through cookies and other technologies. We also do not share any of this information with any other company unless required to do so by law or while handling any disputes that may arise.

Communications

We may use your Personal Information to contact you with newsletters, marketing or promotional materials and other information.

Security

We apply several security measures to protect your information. Reply messages sent by the Mobile Banking use masking features to hide the first few characters in your a/c numbers. To help prevent misuse of services and authorize access to your banking information, you are always required to type in your MPIN/TPIN provided by the bank or set by you from time to time. As always, we strongly encourage you to assist us in that effort by not sharing your MPIN with anyone. Though the security of your Personal Information is important to us, there is no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. The Visakhapatnam Co-op BANK LTD. (Multi-State Scheduled Co-operative Bank) Mobile Banking Privacy Policy or method of electronic storage is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

Changes to This Privacy Policy

This Privacy Policy is effective as of 05/02/2019 and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy. We are not responsible to separately/individually inform or intimate to registered customer for change made in Privacy Policy by the bank.

If we make any material changes to this Privacy Policy, we will mention the same prominently by notice on our authorised website.

Contact Us

If you have any questions about this Privacy Policy, please contact us on **imps@vcbl.in**

Tips on protecting your Devices

- Setup a password or Personal Identification Number (PIN) for all devices.
- Be careful when you install apps.
- Install updates for your devices.
- Make sure your devices have a feature that helps you find them if lost or stolen.
- Do not store unencrypted account information or screenshots from financial apps on your devices or in the cloud.