



Bank in your pocket - UMOBILE

1. OVERVIEW:

UMOBILE- a milestone in banking field- provides the customers a secure and convenient means of banking and commerce from anywhere anytime. Customers can check their account balances, take a mini- statement, transfer money to Union Bank accounts, other banks, , make bill payments, do airline /movie ticketing, make temple donation, fee payments, stop cheques, know cheque status, know branch/ATM locations and even request bank for cheque books, a/c statements or new accounts, all this on press of button on mobile. The services are available both on SMS and GPRS. UMobile is a secured payment channel since the customer does not compromise with information like the debit card number or pin. So what are you waiting for! Explore UMobile and also refer it to your friends.

2. FEATURES:

UMobile service currently has the following features:

- a) Balance Enquiry
- b) Mini Statement (last nine transactions)
- c) Fund Transfer
 - Within the bank
 - ✚ Mobile to Mobile between two registered customers)
 - ✚ Mobile to Account (to any account in Union Bank)
 - To Other banks (using NEFT platform)
- d) Bill Payments
- e) Airline Ticketing
- f) Movie Ticketing
- g) Shopping (shopping at the counters, on the move and online hopping)
- h) Mobile Recharge
- i) Corporate Fund Transfers
- j) Temple Donations
- k) Fees payments
- l) Stop Payment of cheques
- m) Cheque status

- n) Hotlist Debit Card
- o) ATM/Branch Locator
- p) Request to Bank for
 - Cheque Book
 - account statement
 - Loans
 - Debit/Credit card
 - New account/Fixed Deposits
- q) mPin change
- r) Communication Mode
 - SMS
 - GPRS
 - WAP
- s) Change Activation code/password
- t) Enable/Disable Transactions
- u) Change Service no.
- v) Feedback/Complaints

3. REGISTRATION:

Customer can register for UMobile service at any of bank's ATMs.

4. DE- REGISTRATION:

Customer can de-register UMobile service at bank's ATM.

5. REGISTRATION PROCESS:

Customer visits bank's ATM to register for UMobile services. The procedure is as follows:-

- I. The Customer inserts his debit card and enters the debit card pin number.
- II. On the display screen selects the "*others*" menu option.
- III. On the next screen selects "*Mobile Payment*"
- IV. Then selects "*UMobile*" and chooses "*Registration*".
- V. He is prompted to enter his mobile number and confirm it for registration
- VI. Once his mobile number is entered it is validated by the system and if found valid it prints the receipt in the following format:- "*Registered successfully, Your activation code is xxxx and your mPin is xxxx. Download application using the url <http://mobile.fssnet.co.in/MPAYPORTAL>. Visit www.unionbankofindia.co.in for further details*"

6. INSTALLATION PROCESS:

Customer visits <http://mobile.fssnet.co.in/MPAYPORTAL> and downloads the mPAY application to his mobile (mobile device should be MIDP 2.0 compatible). Download procedure is as follows:

- a. Visit <http://mobile.fssnet.co.in/MPAYPORTAL>.
- b. Enter the mobile number and mPin.
- c. Click on the “**Download Application**” option
- d. Select the model from the “**Model**” list and click “**Download**”.
- e. The application gets downloaded on PC/laptop, which can be saved.
- f. Transfer the application to mobile phone using data cable/Bluetooth.
- g. Install the application on handset.

1) Installation using Bluetooth

Customers who have access to Bluetooth on their laptop/PC can transfer the UMobile application into their handsets by selecting Download button and sending the same file to Mobile Handset through Bluetooth.

2) Installation using Data Cable

Customers who have access to data cable for their laptop/PC can download the UMobile Application on their desktop. Customer can transfer this file to their mobile handset using data cable.

3) Installation using GPRS:

Customers having GPRS facility on their mobile phones can directly download the UMobile application by invoking the link <http://mobile.fssnet.co.in/MPAYPORTAL> which they get while registering at the ATM for UMobile.

7. SECURITY:

UMobile is a secure application which takes care of end-to-end encryption of data in transit to offer banking information and transactions. Customer is forced to change the activation code and mPin sent to him at the time of registration. He is also driven to decide a password to log-in to the

application. Customer also has a choice to change the mPin, log-in password at any point of time.

8. TRACK YOUR ACTIVITIES:

Customers can track their past activities and transactions by visiting to our service provider's website through link provided on bank's web site.

9. DE-REGISTRATION PROCESS:

In case the customer wants to de-register from U-Mobile service, he has to visit the ATM. The procedure is as follows:-

Others —→ *Mobile Payment* —→ *UMobile* —→ *De-registration*

10. CUSTOMER SUPPORT:

Bank has set up Union e-Shoppee at 9 major cities namely Mumbai, Delhi, Chennai, Kolkata, Ahmedabad, Pune, Lucknow, Bhopal and Bangalore to assist customer with UMobile product.

Customers can also call our Call centre at 1800 222244 for assistance.

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How to Use UMobile?

1. Balance Enquiry

- i. Select Balance Enquiry.
- ii. Enter 4 digit mPin.
- iii. Get balance of account on screen.



2. Mini Statement

- i. Select Mini statement.
- ii. Enter 4 digit mPin.
- iii. Get mini statement containing last 9 transactions of your account on screen.



3. Fund Transfer:

a). *Within the Bank*

a1). Mobile to Mobile

- I. Select beneficiary registration
- II. Enter beneficiary mobile number (to be a registered UMobile customer) and mPin to complete beneficiary registration
- III. Go to Payment option and invoke the list of beneficiaries.
- IV. Select beneficiary, Enter Amount and your mPin.
- V. Get transaction successful message on screen and inbox.
- VI. Beneficiary also gets a message instantly.



a2). Mobile to Account

- i. Select beneficiary registration
- ii. Enter the 15 digit account number of the beneficiary
- iii. System fetches his name for your confirmation
- iv. Confirm and complete registration
- v. Go to payment option and invoke the list of beneficiary
- vi. Select beneficiary, Enter Amount and mPin.
- vii. Get transaction successful message on screen and inbox.



b) Other Banks

b1). NEFT

- i. Enter Beneficiary account no in other bank
- ii. Enter other bank IFSC code
- iii. Enter Name of the beneficiary to complete registration
- iv. Go to Payment option and invoke the list of beneficiaries.
- v. Select beneficiary, Enter Amount and mPin.
- vi. Get transaction successful message on screen and inbox.
- vii. Funds are transferred to the other bank account in batch mode at pre-decided frequencies by bank.



4) My Services :

4.1 Bill Payment

- i. Register the biller by selecting the appropriate category, the required biller and enter the correct information enquired.
- ii. Make payment:
 - a. Registered Bill Payment - Select the registered biller, confirm by selecting full/minimum/part/excess payment. Enter mPin and receive the successful message on screen and inbox.
 - b. Ad-hoc Bill Payment - Select appropriate category, then biller, then details of the bill and make payment by confirming the details fetched. Get transaction successful message on screen and inbox.
- iii. If needed delete the biller by selecting Delete Biller option and then selecting the biller from the list.



4.2 Airline Ticketing

a. Booking & Payment

- i. Enter mPin, start place, destination, date of journey, select class, and no. of passengers.
- ii. Select Airline from the list.
- iii. Select the appropriate flight.
- iv. Enter the booking person's details and passenger's details.
- v. Confirm by entering mPin.
- vi. Get transaction successful message on screen and inbox.



b. Payment Only

- i. Book the ticket on IVR service of airline
- ii. Select Payment only option of airline ticketing
- iii. Enter mPin and Booking Reference No. (BRN).
- iv. Get transaction successful message on screen and inbox.

4.3 Movie Ticketing

- i. Enter mPin, city, language, no. of tickets and date.
- ii. Select theatre from the list provided.
- iii. Select movie and timings.
- iv. Confirm the booking by entering your mPin.
- v. Successful message will be received on screen and inbox.



4.4 Shopping

- i. Enter amount for payment and merchant's mnemonic name.
- ii. Confirm by entering the mPin.
- iii. Receive the successful transaction message on screen and inbox, after the merchant approves the transaction.



4.5 Mobile Recharge

- i. Enter mPin and mobile number (to be charged).
- ii. Select the amount with which you want to recharge the prepaid mobile number.
- iii. Confirm by entering the mPin.
- iv. Get transaction successful message on screen and follow instructions to recharge.



Note:- The service is supported for selected TELCOs and for selected circles where they have enabled online top-up support. In case the service is not supported for a TELCO or for a circle a message stating "Service not supported" will be given by the system in response. We shall continue adding TELCOs as and when they enable online top-up.

4.6 Corporate Fund Transfer

- i. Register the distributor by searching the corporate, then sub-corporate and then confirm it by entering the mPin.
- ii. Make payment by selecting the appropriate registered distributor, enter amount, invoice number and confirm the transaction.
- iii. Set per day and transaction amount limit for any registered distributor in Standing Instruction option.



4.7 Temple Donation

- i. Select temple for which you want to make donation.
- ii. Select temple donation scheme.
- iii. Enter the amount and confirm the transaction.



- iv. Get successful transaction message on screen and inbox.

4.8 Fees Payment

- i. Register the institute by selecting the institute from the list.
- ii. To make payment enter roll no, confirm the details.
- iii. Select the category (tuition or hostel) and payment options.
- iv. Enter appropriate information and confirm the payment.
- v. Get transaction successful message on screen and inbox.



4.9 Other Services

- i. Stop Cheque: Enter mPin and cheque number. Get successful message for stop payment.
- ii. Cheque Status: Enter mPin and cheque number. Get the successful message on status of the cheque.
- iii. Block Card: Hotlist the debit card used for registration of UMobile service by entering the mPin.
- iv. Locator :
 - a. ATM Locator - Locate bank's ATM using pin code or the location.
 - b. Branch Locator - Locate bank's branch using pin code or the location.



5) **Request to Bank:**

- i. Request for Cheque Book- Enter mPin and your request will be registered.
- ii. Request for Account statement- Enter mPin and request for a/c statement will be logged.
- iii. Request for Loan - Enter mPin and request will be logged.
- iv. Request for Credit Card - Enter mPin and successfully request will be logged.
- v. Request for New Account - Enter mPin and request will be logged.



6) **My Setup:**

- i. *Enable or Disable Transaction* - Enable or disable the transactions in your application.
- ii. *Change Service Number* - Two Service numbers are provided (9870338500 and 5616151). Make a change if you desire.
- iii. *GPRS URL* - The GPRS Url has been provided for customer convenience.
- iv. *Save Application in Memory* - Select "Yes" or "Save" in order to save the messages received in the inbox.
- v. *Communication Mode* - Select communication mode either GPRS or SMS according to your requirement
- vi. *Refer a Friend* - Enter mPin, mobile number and email id of the friend whom you want to enjoy the benefits of Mobile banking of the bank.
- vii. *Email id Configuration* - Enter mPin and then change your email id if already incorporated email id is incorrect.
- viii. *WAP Option* - If the handset is WAP enabled, you can use this option.



- ix. *Change mPin* - Change your mPin by first entering your old mPin, then new mPin and then re-enter the code.
- x. *Change Login Password* - You can change your login password.

7) **Inbox:**

Inbox stores last five transaction responses received.

“Enjoy the UMobile Experience”