



A SMARTER WAY OF BANKING

Mobile Banking(v3.0)

Powered By BSGITsoft

Date: 26 April '21

Version (0.1)

Quick Transfer:

Customer can transfer funds without adding beneficiary, by entering beneficiary details directly. Later, the beneficiary will be added to the list.

11:22 AM 2.5KB/s 4G 93

← Quick Transfer

Beneficiary Type

Within My Accounts

From Account Number

100002104000002

Beneficiary Name

Enter here

Beneficiary Mobile

Enter here

Beneficiary Account No

Enter here

Confirm Beneficiary Account No

Enter here

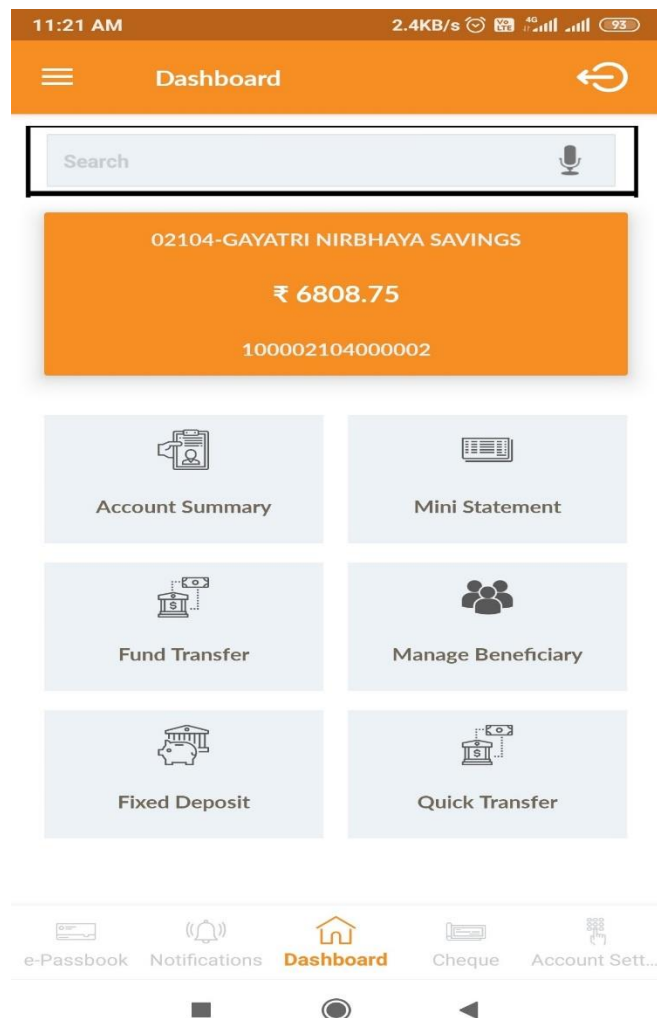
Bank Name

ADARSH CO-OPERATIVE BANK HYDERABAD

Bank IFSC

Voice Recognition:

Now customer can easily go to any module of mobile app by talking in mic provided on dashboard. For example, if user says 'fund transfer' then app will take customer directly to the fund transfer page.



TPIN:

Transactions are secured by Transaction PIN set by customer while first login. The feature allows secured transactions and saves customer's time.

11:26 AM 0.3KB/s 4G 92

←

Set Tpin

.....

.....

123456

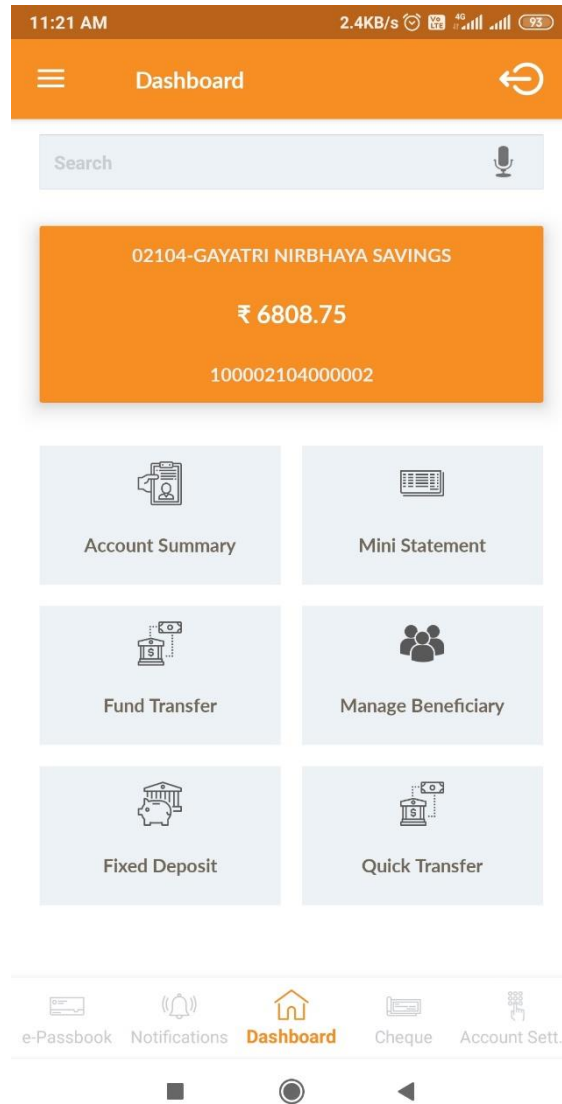
Resend OTP (2 pending)

SUBMIT

TPIN Policy customer id - 1. TPIN should not be same as

Improved UI

Improved and smart UI for customers ease of transactions. Also, convenient for Tracking and monitoring of transaction records.



Set Password

Customer can set password for mobile banking themselves after customer registration for mobile banking.

11:20 AM 0.0KB/s 4G 93

←

Set Password

.....

.....

123456

[Resend OTP \(2 pending\)](#)

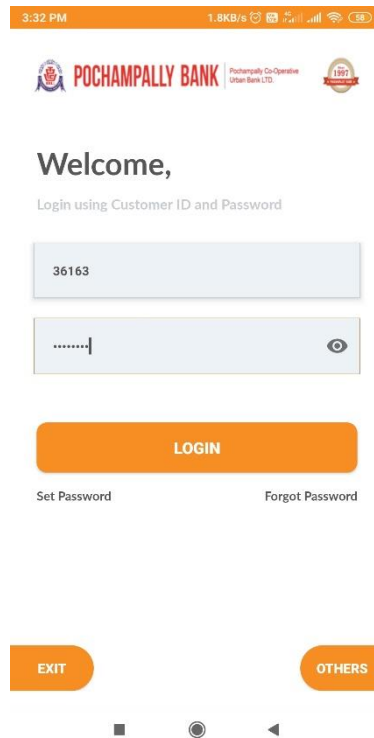
SUBMIT

Password should contain -
1 Numeric, 1 Lowercase, 1 Uppercase, 1
symbol(@#\$!), 8-16 characters

Login

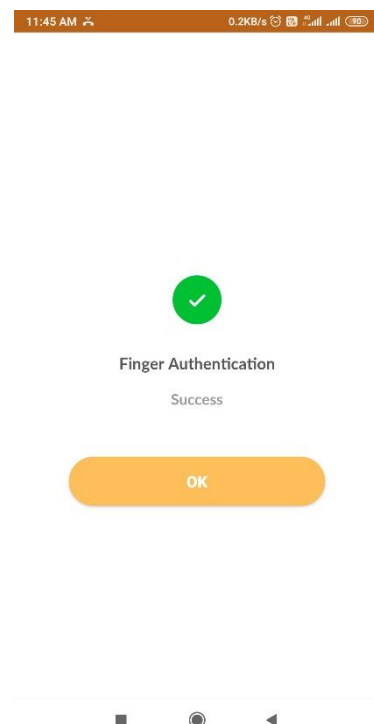
Customer can login in three ways:

- I. By using customer ID and Password



The screenshot shows the Pochampally Bank mobile app login interface. At the top, the status bar displays the time as 3:32 PM and data usage as 1.8KB/s. The app header features the Pochampally Bank logo, the text "POCHAMPALLY BANK Pochampally Co-Operative Urban Bank LTD.", and a "1971" anniversary badge. Below the header, the text "Welcome," is followed by "Login using Customer ID and Password". There are two input fields: the first contains the customer ID "36163", and the second contains a masked password "....." with a visibility toggle icon. A prominent orange "LOGIN" button is centered below the fields. At the bottom of the login section, there are two links: "Set Password" and "Forgot Password". At the very bottom of the screen, there are two orange buttons labeled "EXIT" and "OTHERS", and a standard Android navigation bar with back, home, and recent apps icons.

- II. By using biometric



III. By using MPIN

11:29 AM 0.0KB/s 4G 92

←

Set Mpin

.....

.....

123456

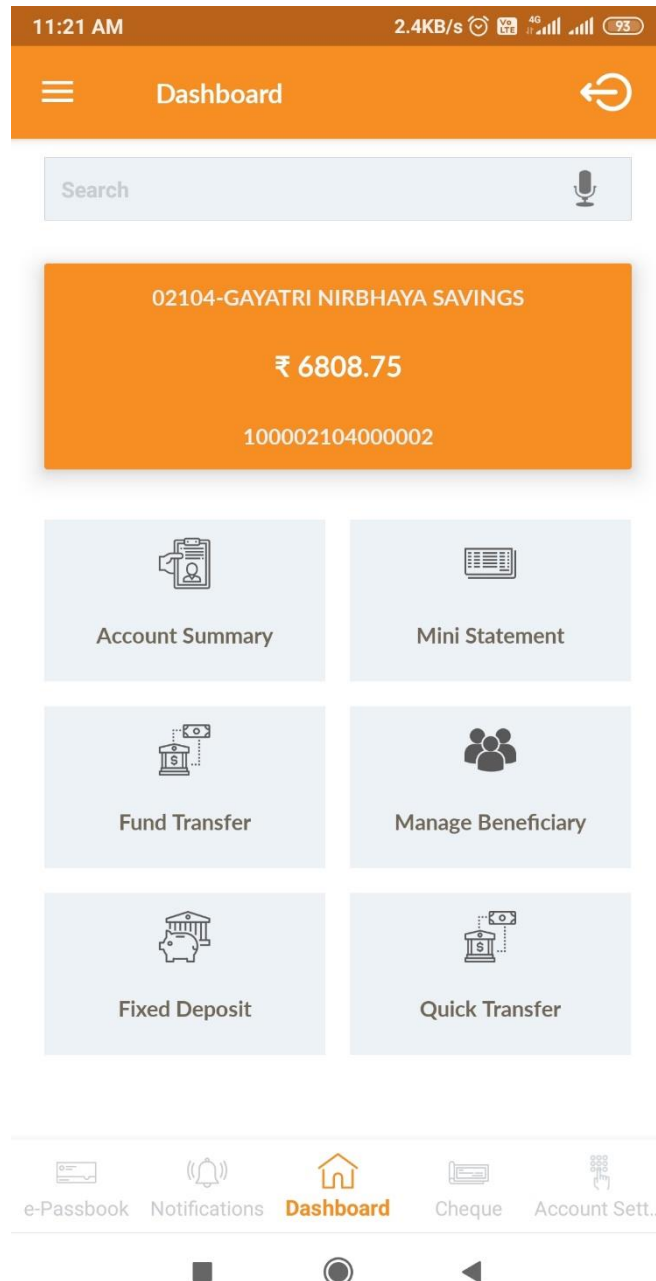
[Resend OTP \(2 pending\)](#)

SUBMIT

MPIN Policy customer id - 1. MPIN should not be same as customer id

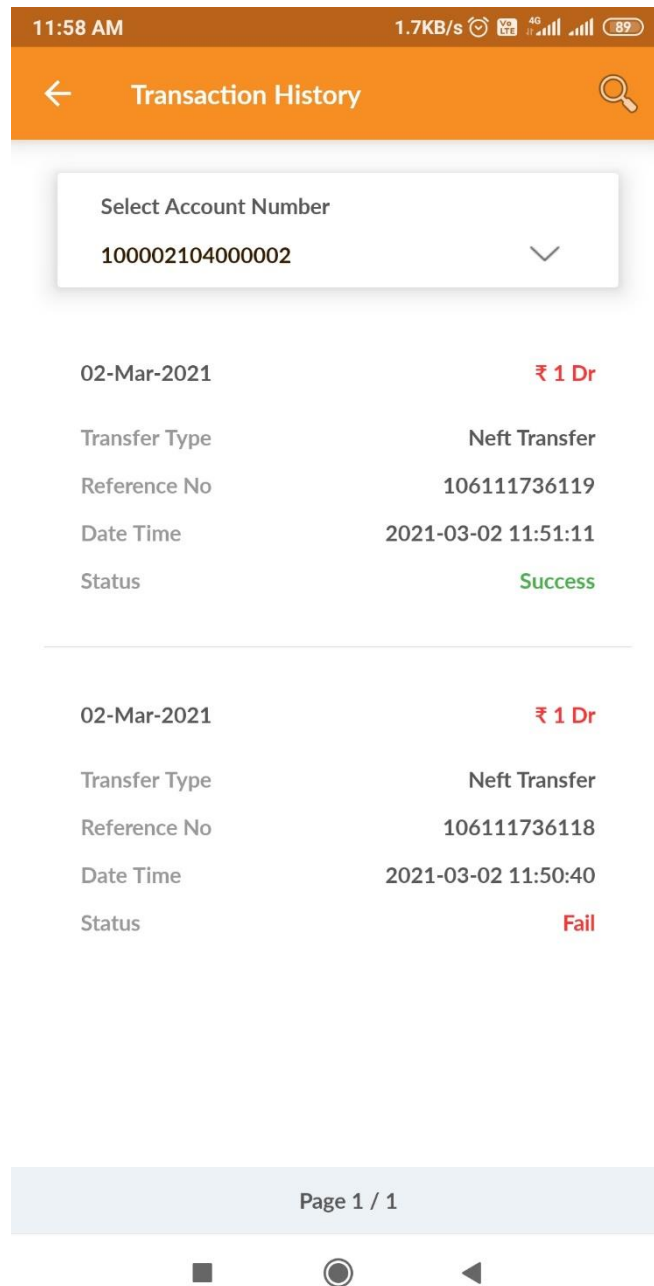
Shortcuts

Customer can access Account Summary, Customer Information, Mini statement, Fund Transfer, Manage Beneficiary, Transaction History easily from shortcuts on Dashboard. Also, customer can overview operational account numbers on dashboard.



Statement

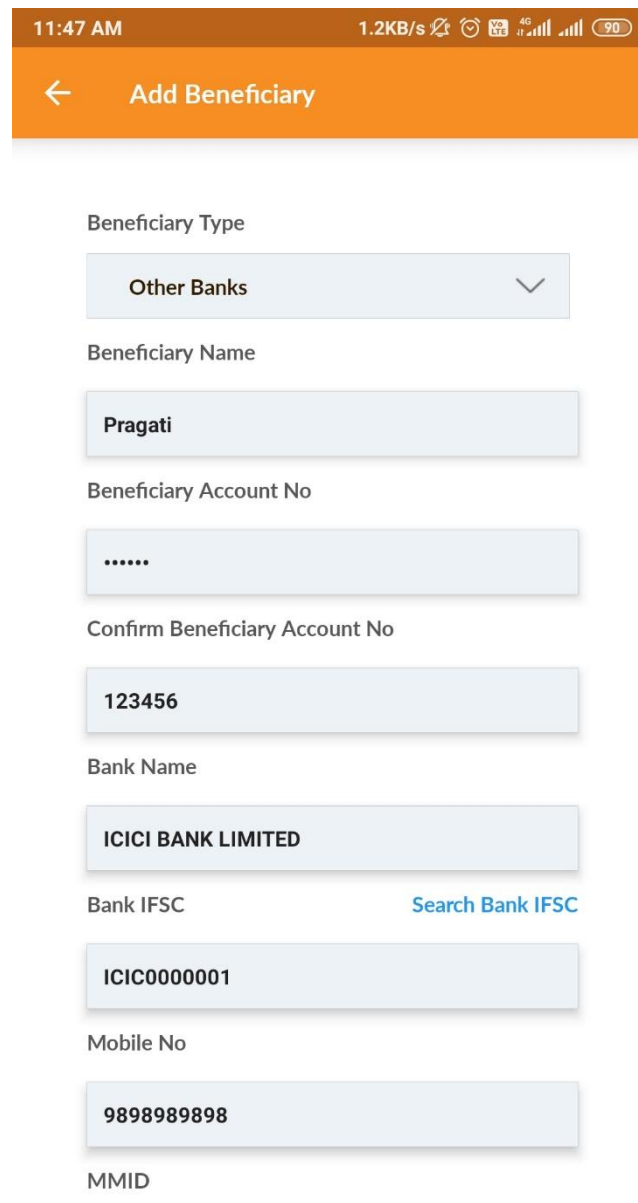
- I. Customer can see last 10 transaction account wise.



Also, Customer can view maximum 90 days of transactions on the basis of account, amount and transaction nature by selecting date range.

Manage Beneficiary

Customer can Add, Delete, Update beneficiary in single module.



The screenshot shows a mobile application interface for adding a beneficiary. At the top, there is a status bar with the time 11:47 AM, a data speed of 1.2KB/s, and various system icons. Below the status bar is an orange header with a back arrow and the text "Add Beneficiary". The form consists of several input fields:

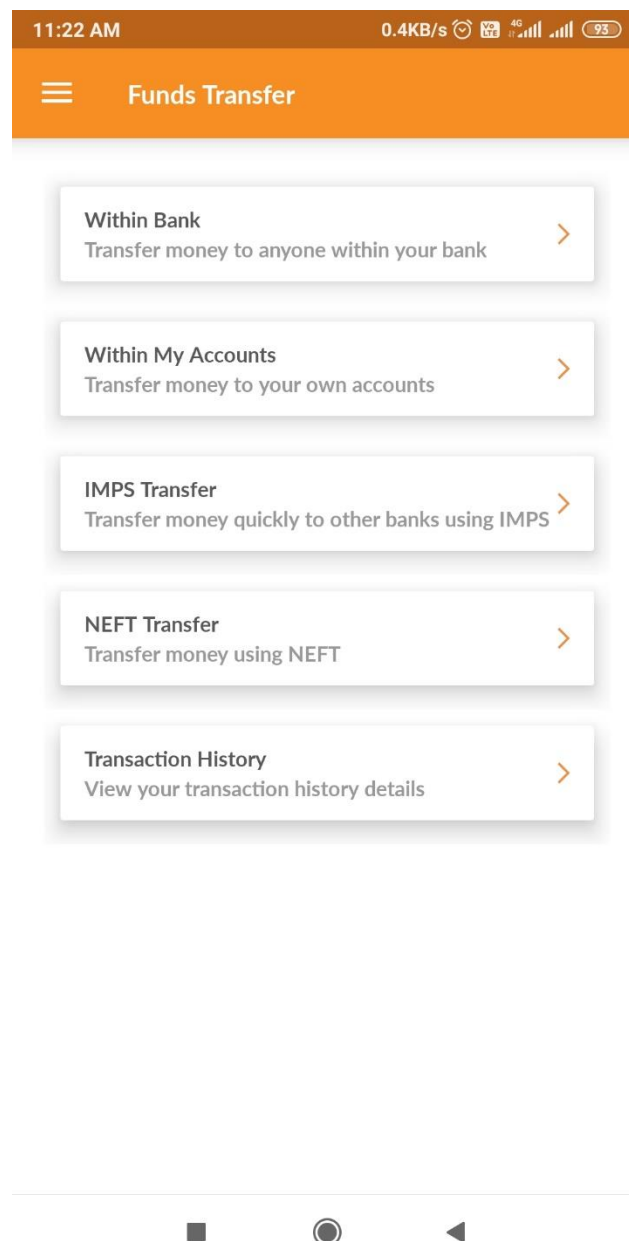
- Beneficiary Type:** A dropdown menu with "Other Banks" selected and a downward arrow.
- Beneficiary Name:** A text input field containing "Pragati".
- Beneficiary Account No:** A text input field containing ".....".
- Confirm Beneficiary Account No:** A text input field containing "123456".
- Bank Name:** A text input field containing "ICICI BANK LIMITED".
- Bank IFSC:** A text input field containing "ICIC0000001". To the right of this field is a blue link that says "Search Bank IFSC".
- Mobile No:** A text input field containing "9898989898".
- MMID:** A text input field that is currently empty.

At the bottom of the screen, there are three navigation icons: a square, a circle, and a triangle.

Fund Transfer

Customer can initiate following type of transactions from mobile banking secured by one time password.

- I. Internal
- II. IMPS
- III. NEFT
- IV. RTGS



Transaction Status

- I. Customer can On and Off their outward transactions from mobile banking.
- II. Customer can On and Off their ATM transaction from mobile banking.

11:45 AM 0.4KB/s 4G 90

← Transaction On/Off

Mobile Banking Transaction On/Off

| | |
|-----------------|-------------------------------------|
| Transaction On | <input checked="" type="checkbox"/> |
| Transaction Off | <input type="checkbox"/> |

SUBMIT

Other Services

- I. Customer can Reset Device for their customer ID by their own.
- II. Customer can view all the branches and IFSC codes.
- III. Customer can view Holidays list.
- IV. Customer can view and calculate bank rates.
- V. Customer can view mobile banking application details.