

Frequently Asked Questions for MobileBanking Application

1. What are the features of YES BANK MobileBanking?

- No additional login credentials required as Retail NetBanking credentials are used for log-in to the application
- 24x7, Real Time - Inter Bank funds transfer by using IMPS
- Additional security of 4 digit secret MPIN for all transactions

2. What if you do not have a valid Retail NetBanking Registration in place when you download the mobile application?

You can register for Retail NetBanking separately and then download this mobile application and login using those credentials.

3. What if I change my mobile number?

You can update your mobile number with YES BANK and then re-register for the service.

4. How do I ask for the MobileBanking download application URL to my new mobile handset?

You may simply send "YESMOB to 567678" and you will receive an SMS from YES BANK with the URL for downloading the application, once again.

5. What are the charges for accessing this application?

There are absolutely no registration or service charges for this application. However charges for your GPRS plan or SMS usage will be applicable as per your data plan with your telecom service provider.

6. Do I need to create a separate beneficiary library other than NetBanking for transfers to be done from mobile?

No, You can use the same Beneficiary library which you have created in your Retail NetBanking . You can also add a new Beneficiary in this library from Mobile which will be synchronized in your Retail NetBanking account.

7. Can I access the same bills which are registered in my Retail NetBanking?

Currently the bill payments module is not synchronized with YES BANK MobileBanking and thus they operate as two separate modules. However we will be integrating the same in next phase of the project and we will inform you through SMS.

8. What is IMPS?

Interbank Mobile Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones. IMPS facilitates customers to use



mobile instruments as a channel for accessing their banks accounts (interbank) and also fund transfer between these accounts.

IMPS transactions can be sent and received at any time and any day. There are no timing or holiday restrictions on IMPS remittances.

9. What is MMID?

Mobile Money Identifier (MMID) is a seven digit random number issued by the bank upon registration against an account number which is linked to the particular mobile number. Remitter (customer who wants to send money) and Beneficiary (customer who wants to receive the money) should have this MMID for doing this interbank funds transfer.

10. What beneficiary details does the customer need to affect and IMPS remittance transaction?

The beneficiary details required are:

- a. Beneficiary's mobile number
- b. MMID of the beneficiary customer

11. What happens in case you enter a wrong beneficiary mobile number for remittance transaction in IMPS?

The beneficiary details required for making a remittance are **mobile number and MMID**. The transaction will get declined in case anyone of these two numbers is erroneous and the amount gets reversed instantly.

12. What should I do if I forget my MPIN?

Your application has a Forgot MPIN option. You can set your new MPIN by answering the secret question's answer which was provided during the registration process.

13. When will my MobileBanking application gets blocked? What do I do if my MobileBanking application gets blocked?

When you enter invalid login credentials for **three** times, your MobileBanking application will get blocked.

You can unblock your MobileBanking application by using the option " Unblock your Account" where you can unblock your application using MPIN and secret question answer.

14. What is the list of Keywords used for this application?

YESMOB to 567678 - To receive YES BANK MobileBanking application URL for download

MMID space <Last six digits of your account number linked to the mobile> to 567678 - To receive or activate your MMID for your YES BANK Account.



MMIDCANCEL space <Last six digits of your account number linked to the mobile> to 567678 - To deactivate the MMID for your YES BANK Account. This will stop your IMPS services.