

Mobile Banking FAQs

1. I am an existing user of emPower mobile banking application. Will there be any change to my Mobile Banking?
 - Customers will no longer be able to use erstwhile Allahabad Bank's emPower mobile banking application from the day of technical merger. Customers have to download Indian Bank's IndOASIS mobile application from [Google Play Store](#) or [Apple App Store](#).
 - You can register through three different modes:
 - Debit Card Details Verification
 - Internet Banking credential verification
 - Your Existing MPIN
 - Please note that you can use Allahabad Bank ATM card, Internet Banking and Mobile Banking (emPower) details for registration. All beneficiaries, scheduled transactions, and receipts initiated/created by you on Allahabad Bank's mobile banking application will automatically be migrated and made available in the Indian Bank's mobile banking application.
 - Detailed registration procedure is available [here](#). You can watch the video for registration [here](#).
 - Screenshots are attached as Annexure
2. While registering through Internet Banking credentials, I am getting error message as 'Invalid User ID / Invalid Password'. What should I do?
 - Passwords are case sensitive. Kindly take adequate care while typing the system-generated passwords for the first time
 - Possibly your Internet Banking account has not been activated. Please attempt logging in after 48 hours of your submitting acknowledgement. If the problem persists, please get in touch with the branch.
 - You may also contact your home branch or use the Forgot User id and Forgot Password link to generate new credentials.
 - In case of any queries, you may contact our toll free number 1800 425 00000.
3. While registration I am getting error message as – message sending failed. What should I do?
 - IndOASIS Application will send a message from your Phone for registration authentication. Please make sure that you are having sufficient balance and proper network coverage is available.
 - Ensure that your mobile uses native messaging app for sending SMS (and not apps like TrueCaller, Hangouts, etc).
 - Please check in your message 'Sent Items' if an SMS starting with 'COMBINBPROD' is sent to the mobile numbers +91 92310 00001 / +91 92895 92895 / +91 99809 04040 is getting delivered.
4. I am getting error as 'You cannot avail with facility.' Why?
 - Mobile banking is available only for customers with personal CIF. Please check if yours is non-personal CIF.

5. I am getting error as 'CIF not linked to Card Number.' What should I do?
 - The mode of operation of your account in CBS is Blank / not eligible for IndPay.
 - Check if your Account is Joint account and if the Account number is properly linked to CIF.
 - To login to IndOASIS, mode of operation must be 'SELF' or 'E or S'. Account must not be joint.
 - Please approach your branch to change the mode of operation, if applicable to your case.
6. What is the maximum permissible limit of transactions in Indian Bank Mobile Banking?
 - You can perform transactions up to maximum Rs. 2 lakhs using IndOASIS in a day. Within this overall limit, you can perform IMPS transactions for Rs.2 lakhs.
7. I have Opened various FD/RD online through emPower, whether I will be able to close those FD/RD online?
 - FD/RD opened earlier through Allahabad Bank Internet Banking and Mobile banking can be closed through Indian Bank mobile Banking app IndOASIS.
 - Joint FD/RD account opened through internet banking can be closed only through branch.
8. I am having Both Indian Bank and Allahabad Bank Accounts, can I access all my accounts through a single IndOASIS app?
 - If you are having an account with both Indian Bank and Allahabad Bank, then you may have multiple Customer Information Files (CIFs) after the merger. You cannot have more than one IndOASIS linked to one mobile number / handset.
 - In order to access accounts of Allahabad Bank and Indian Bank using a single IndOASIS app, you should contact your home branch for unification of the CIFs.
9. I have already created an UPI VPA (Virtual Payment Address) in Allahabad Bank, whether I can use the same VPA in Indian Bank?
 - You can use your existing VPA for Credit and Debit in the account. All your existing linked accounts and beneficiaries will be migrated to IndOASIS / Indian Bank BHIM UPI.
 - You can use your existing UPI PIN to authorize any UPI transaction.
10. I am an Allahabad Bank customer and linked my Bank account in UPI enabled 3rd party app e.g. Google Pay, PhonePe, BHIM etc. Will I able to pay / receive money after migration of Allahabad Bank with Indian Bank?
 - You will able to use/continue already linked Allahabad Bank account to PAY / Collect fund in any 3rd party app as per existing flow.
11. I had to authorize a collect request in BHIM ALLBANK UPI APP, now after discontinuation of app how to authorize/ approve same?
 - All pending collect request will reflect in IndOASIS / Indian Bank BHIM UPI which can be authorized with the help of your existing 4 digit UPI PIN.

- All pending mandate requests will reflect in IndOASIS / Indian Bank BHIM UPI which can be authorize with the help of 4 digit UPI PIN.

- Amount will be debited/Hold will be revoked automatically based on your share allotment.

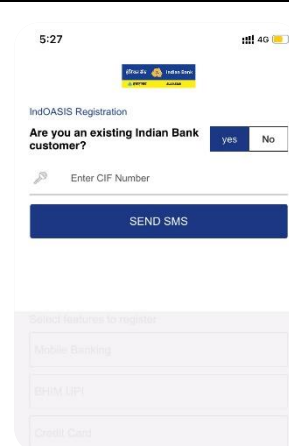
For any queries not available in this FAQ document, you may contact our toll free number 1800 425 00000.



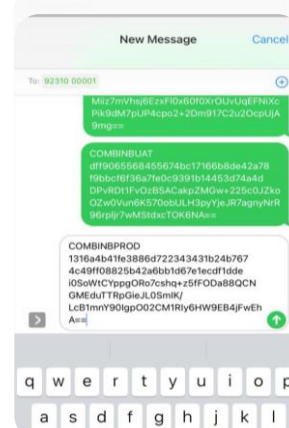
Annexure – Mobile Banking Registration Process Flow

1. Download and install IndOASIS from [Google Play Store](#) or [Apple App Store](#).
2. Select Language. Click on 'OK' in the pop up. Please disable Wi-Fi and keep Mobile Data ON

3. Choose 'YES' for 'Are you an existing Indian Bank Customer?' to avail Mobile Banking and UPI services.
4. Enter CIF number and click SEND SMS. Make sure that:
 - a. The phone number registered to your account number is present in the mobile.
 - b. You have selected the registered number to send SMS
 - c. There is sufficient balance to send SMS
 - d. The SMS is being sent through default SMS application of the phone and not through apps like True caller, Hangouts, Google Messenger etc.



5. A silent SMS will be sent from your default message application.
 - a. In Android, a pop-up shows the choice of network operator.
 - b. In iOS, the messages app will automatically open, Click SEND.
 - c. This SMS will be sent to the numbers +91 92310 00001 / +91 92895 92895 and will start with the keyword 'COMBINBPROD'
 - d. If you face difficulties here, ensure that this SMS is getting delivered and not getting failed. Please see previous slide for troubleshooting.



iPhone Ke


Indian Rupee


₹ 0.000000

₹ 0.000000

IndOASIS Registration

Enter CIF Number






SEND SMS


Select features to register

Mobile Banking





PROCEED


7. IndOASIS provides you three methods of registration:
 - a. Internet Banking (if you are an existing Internet banking user)
 - b. ATM/Debit Card (if you have an ATM/Debit Card)
 - c. Existing MPIN (if you are an existing IndPay/empower/IndOASIS user)



Activate application using


- ☒ Internet Banking User Id / Password
- ☐ ATM/Debit Card
- ☐ Existing MPIN

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Note:
Enter your Internet Banking ID and Password



ACTIVATE




Activate application using

- ☐ Internet Banking User Id / Password
- ☒ ATM/Debit Card
- ☐ Existing MPIN

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ACTIVATE





Activate application using

- ☐ Internet Banking User Id / Password
- ☐ ATM/Debit Card
- ☒ Existing MPIN

 ENTER 4 DIGIT MPIN

Note:
Existing user should enter the same MPIN currently being used for Indpay.
MPIN should be 4 digit and numeric only.
No special characters allowed.
This MPIN will be useful for login.

ACTIVATE

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SET MPIN

Login PIN is a 4 digit PIN, which will be used as a security password for your IndusInd application

Set MPIN

PIN

Confirm MPIN



PIN

Note:

 1. MPIN should be 4 digit numeric only.
 2. No special characters allowed.
 3. This MPIN will be used for Login.

[Security Tips](#)

Proceed

SET MTPIN

Transaction PIN is a 4 digit PIN, which will be used as authentication for your IndusInd transactions.

New MTPIN

Confirm MTPIN

Note:

 1. MTPIN should be 4 digit numeric only.
 2. No special characters allowed.
 3. MPIN and MTPIN should not be same.

[Security Tips](#)

SUBMIT

10. Once registration is completed, a successful registration pop up will appear on the screen. You will also receive a welcome SMS from Indian bank
11. Enter your MPIN to login
12. Allow permissions to the app. IndOASIS requires Location, Photo and Biometric permissions
13. Allow biometric permission to the app. Make sure that Finger print / Face ID is enabled for your phone and that other apps have permission to access it. After this, you can start using IndOASIS.

