

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)
MOBILE BANKING SOLUTION**

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Table of Contents

1. On-boarding a new user on the WBGB mBanking platform	4
1.1 On-boarding the Customer on WBGB mBanking platform when he/she has already enrolled for the WBGB Internet Banking Solution	4
1.1.1 Acceptance of the Terms & Conditions of the Bank	4
1.1.2 Login Screen.....	5
1.1.3 Bind your device.....	6
1.2 Forgot Password	7
2. Dashboard screen.....	9
2.1 Summary of transactions	10
2.2 Transferring funds.....	12
2.2.2 Self Linked Accounts.....	13
2.2.3 Within Bank.....	13
2.2.4 NEFT	14
2.3 Adding a Beneficiary	14
2.4 Cheque related actions	18

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION

WBGB mBanking is the digital banking system offer by the bank and is available on both Android & iOS platforms.

Prerequisites

The customer should fulfill the following requirements before initiating the registration for the mBanking solution

- An Android or iOS device
- Savings Accounts
- ATM-cum-Debit Card issued by the bank
- Mobile number registered with the bank for receiving alerts

The user should contact the nearest branch for applying for a new ATM-cum-Debit Card or for registering a new mobile number for receiving the alerts from the bank.

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs) – MOBILE BANKING SOLUTION

1. On-boarding a new user on the WBGB mBanking platform

Note: It is assumed that the user has completed the prerequisites for on-boarding himself/herself for the WBGB mBanking platform as mentioned on Page 1 of this document. In case the user needs any assistance regarding one or more criteria mentioned under prerequisites, he/she should contact the nearest WBGB branch.

1.1 On-boarding the Customer on WBGB mBanking platform when he/she has already enrolled for the WBGB Internet Banking Solution.

When the user has already registered himself/herself for the WBGB Internet Banking Solution, the login and transaction related credentials created by the user for WBGB Internet Banking Solution shall be carried over to WBGB mBanking Solution as well. The concerned user shall make a note of this fact since the system will not prompt for creation of a new login and/or transaction related credentials.



Terms and Conditions

Please read Terms and Condition available at <https://bgvbmobil.in/> prior to using the products and services offered by **Bangiya Gramin Vikash Bank**. By using the product, you agree to be legally bound to by the terms and conditions and privacy policy and terms of services (including without limitation all disclaimers, exclusion of warranties and limitations of liability contained therein). If you do not agree with these terms, please do not use the products and services offered by **Bangiya Gramin Vikash Bank**. KEY TERMS AND CONDITIONS (for reference only): You may receive text messages (SMS) from **Bangiya Gramin Vikash Bank** containing new product information, updates, alerts. You agree that messages from **Bangiya Gramin Vikash Bank** received on your mobile number will not constitute an unsolicited commercial communication irrespective of their having signed up to any Do Not Call registry.



1.1.1 Acceptance of the Terms & Conditions of the Bank

The Customer can download the WBGB mBanking application from Google PlayStore on Android handsets or Apple AppStore on iOS devices.

Note: As of 31/01/2024, the iOS version is supported for iPhones only.

After the user has downloaded and installed the WBGB mBanking application on the device, open the application. The user is required to accept the Terms & Conditions by pressing “I Agree” which is displayed at the bottom of the screen.

Once the user presses “I Agree”, the user can continue to use the application by registering himself / herself for the mBanking services as explained in this document.

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**



1.1.2 Login Screen

User ID: User ID is the Customer ID of the user as per the CBS records of the Bank.

Password: The Login password as created by the customer during registration phase.

Click here to initiate the workflow for on-boarding a new customer.

Click here to login using the User ID and Login Password of a customer who has already on-boarded.

Click here to create Login and/or Transaction password

Click here to Bind the device as authorized using OTP

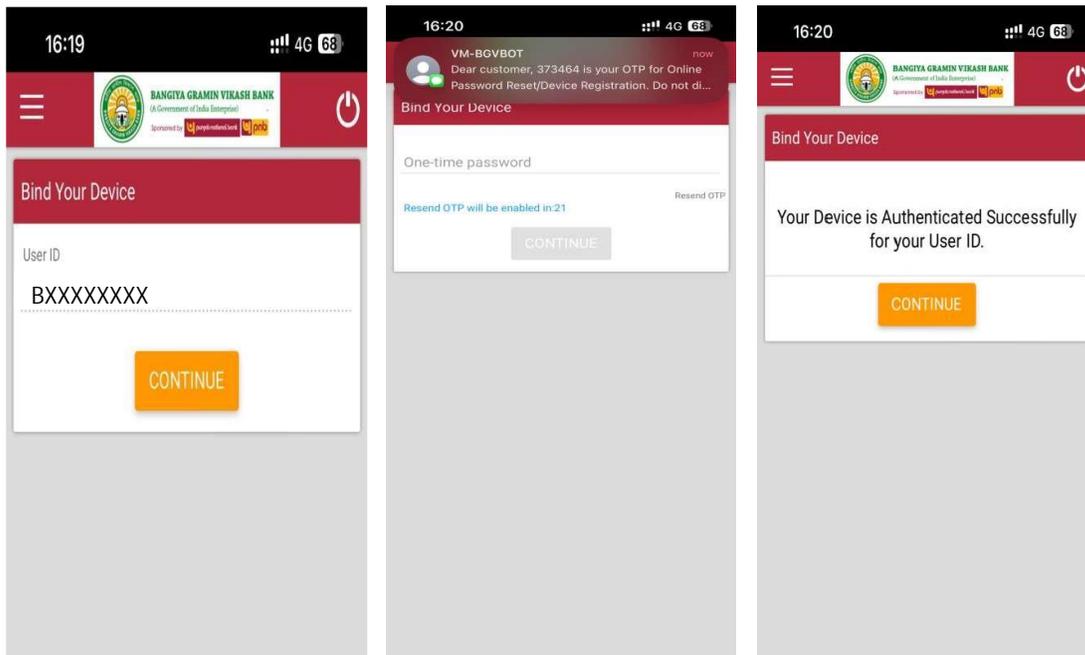


Figure: Process for completing the “Bind your device” feature.

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION

[1.1.3 Bind your device](#)

If the user is attempting to login for the first time after completing the registration/on-boarding, the concerned device in use at that time shall be marked as trusted device by the system. However, if the details of any previous logins are available for the concerned customer, the system will require the device currently being used to marked as trusted by using the “Bind your Device” feature before attempting to log in, if the current device is different from the one that was used for previous login.

Process

1. Go to “Bind your Device” option on the login screen.
2. Enter “Customer ID”
3. OTP will be sent to the registered mobile number of the customer.
4. Enter the OTP
5. Device in use shall be marked as authenticated/trusted.

The process flow has been shown on the Figure given on the previous page.

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

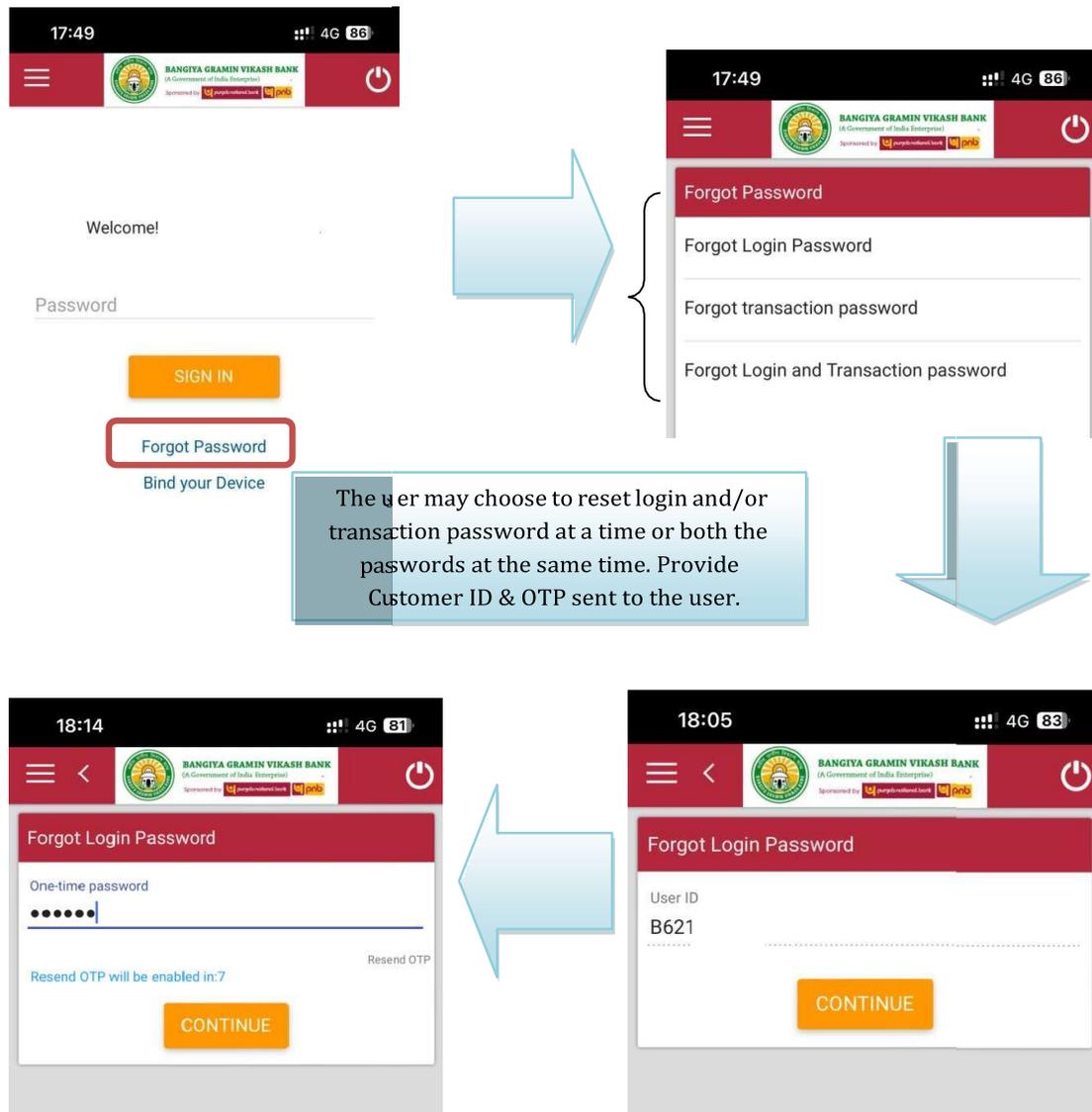
1.2 Forgot Password

The user may choose to reset his/her login password and/or transaction password using the “Forgot Password” option on the login page.

The user is presented with the following options

- Forgot Login Password
- Forgot Transaction Password
- Forgot Login and Transaction Password

The workflow for all the three options is similar and has been given below



**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

18:15

BANGIYA GRAMIN VIKASH BANK
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Forgot Login Password

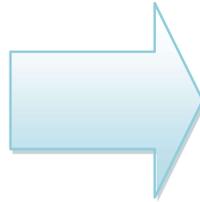
Account ID
55

Card number

6080 0541

PIN

CONTINUE



18:16

BANGIYA GRAMIN VIKASH BANK
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Forgot Login Password

New Login Password
●●●●●●

Confirm New Login Password
●●●●●●

CONTINUE

Note:- 1.Password should be alphanumeric with atleast one special character includes \$#@.\.
2.Password should contain minimum 6 and maximum 28 character.
3.Your password cannot be the same as any of your previous 3 passwords.

Enter the details of ATM-cum-Debit Card for authentication purposes. The system will ask you to set a new login/transaction password or both depending upon the selected criteria



18:16

BANGIYA GRAMIN VIKASH BANK
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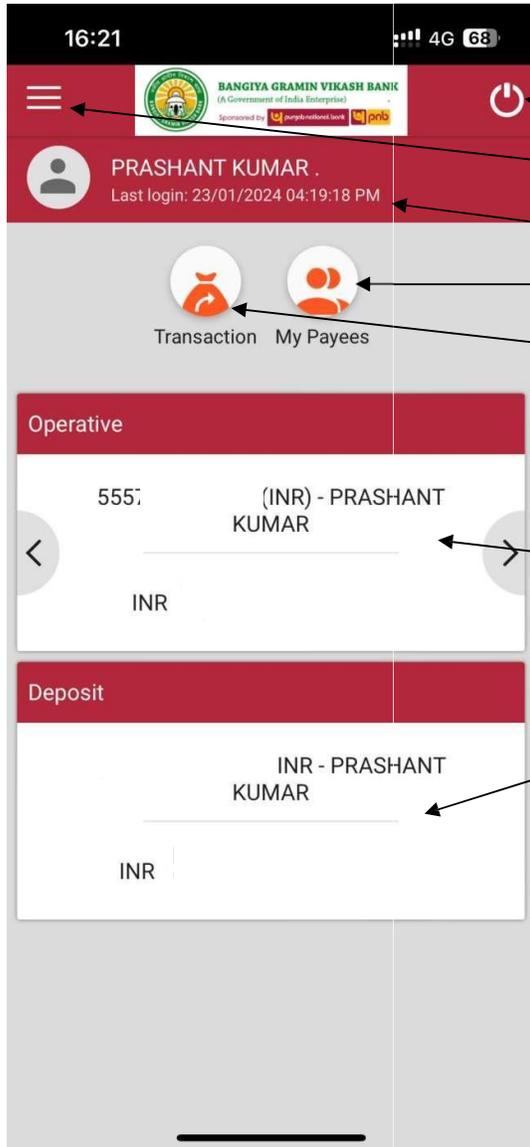
Forgot Login Password

Password changed successfully.

CONTINUE

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION

2. Dashboard screen



This is the Dashboard screen that is available to the user after a successful login.

Click here to logout from the application

Click here to access the features of mBanking

User Name & details of previous successful login

Click here to add Beneficiaries for fund transfers

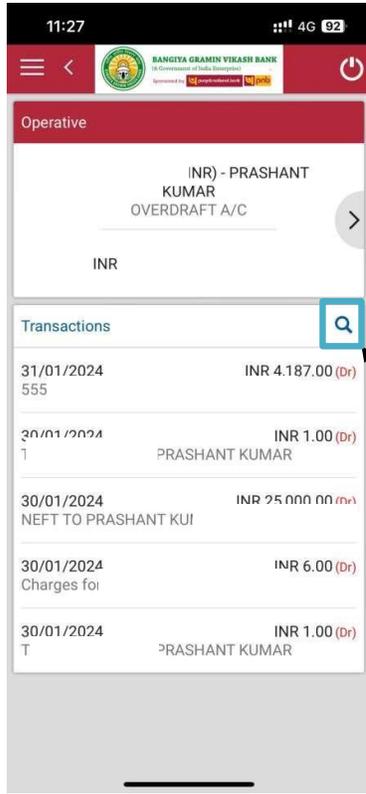
Click here to initiate fund transfers

This space shall provide the details of all the operative accounts of the customer like Current/Savings/Overdraft/Cash Credit etc. The user can scroll through the accounts using the markers available on both the sides.

This space shall provide the details of all the deposit accounts of the customer like Fixed/Recurring/Re-investment Plan etc. The user can scroll through the accounts using the markers available on both the sides.

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FREQUENTLY ASKED QUESTIONS (FAQs) – MOBILE BANKING SOLUTION

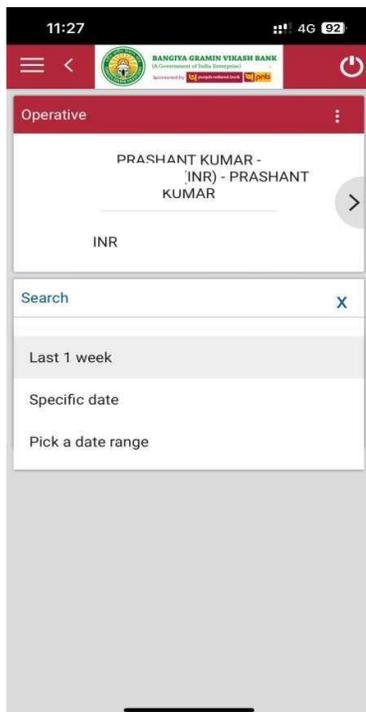
2.1 Summary of transactions



The user may select any operative account for obtaining a summary of transactions. The summary of transactions usually contains the last 5 transactions, both debits as well as credit, performed using the selected account.

In case the user wishes to view transactions performed during any specific period the user may do so using the “Search” button given at the top right corner of the screen.

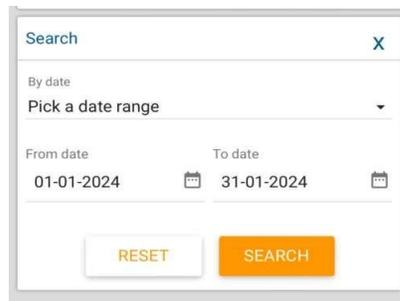
Search transactions as per User defined Criteria



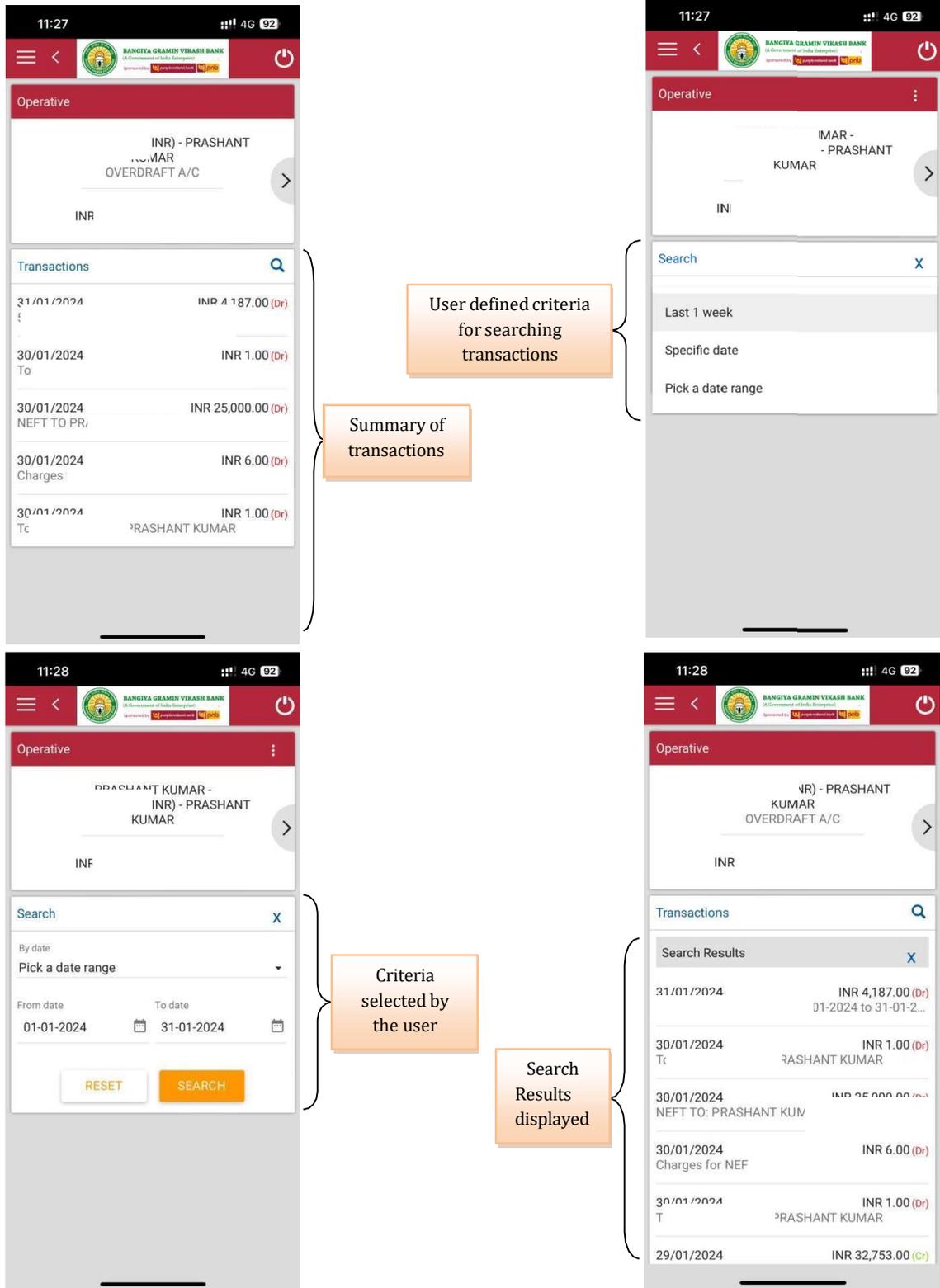
This provides the concerned user with 3 options

1. Last 1 Week
2. Specific Date
3. Pick a date range

The user may select any of the option given above and obtain the list of transactions performed during the selected period.

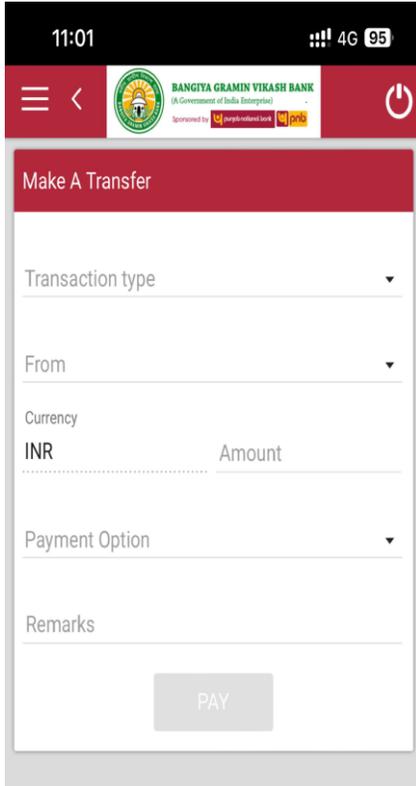


**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**



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FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

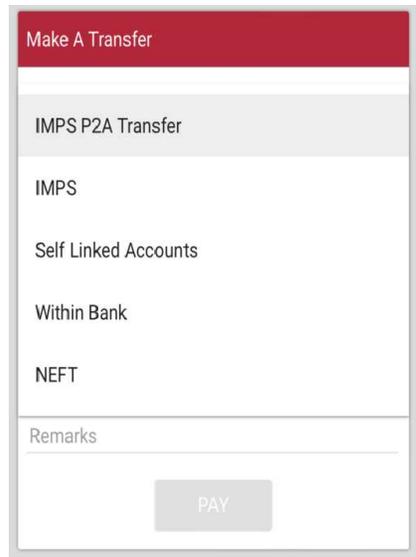
2.2 Transferring funds



In order to initiate a fund transfer, the user can select the “Transaction” option available on the Dashboard page.

The WBGB mBanking solution currently supports the following types of funds transfer (transactions).

1. Transfers within the Bank to the “Own Accounts” of the Customer.
 - a. Select “Self Linked Accounts” (No option shall be provided to manually enter the Account Number. The beneficiary account is to be selected from the drop down containing the list of eligible customer accounts.)
2. Transfers within the Bank to other accounts of same or other customers.
 - a. Select “Within Bank”. This option may be used to transfer funds to the accounts of the WBGB which may or may not belong to the same customer.
3. Transfers outside the Bank
 - a. Select “NEFT” to transfer funds to branches of other banks.



Types of funds transfer currently supported by the WBGB mBanking

**Note: IMPS transactions are currently under testing*

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs) – MOBILE BANKING SOLUTION

2.2.2 Self Linked Accounts

The user can transfer between his/her accounts maintained at the branches of WBGB using this option.

- ✓ **From:** Select the account number from which the amount is to be debited
- ✓ **To:** Select the account number to which the amount is to be credited. This account will be the Customer's own account maintained at same or other branch of WBGB.
- ✓ **Amount:** Enter the amount that is to be debited/credited.
- ✓ **Payment Option:**
 - "Pay", if the payment needs to be made on an immediate basis.
 - "Schedule Payment", if the payment is to be made on a future date. Kindly note that an additional field for providing "Date of Payment" is available with this option.
- ✓ **Date of Payment:** Date on which the payment is to be made. This field is hidden if the "Payment Option" is selected as "Pay" by the user.
- ✓ **Remarks:** Any free text for user's own reference.

Note: Drop-down under "From" and "To" shall contain the list of accounts and the customer shall not be allowed to enter the account number manually.

2.2.3 Within Bank

The user can transfer funds to other accounts (not owned by him/her) that are being maintained at the branches of WBGB using this option.

- ✓ **From:** Select the account number from which the amount is to be debited
- ✓ **To:** Select the account number to which the amount is to be credited. This account will be the beneficiary's account maintained at same or other branch of WBGB. Refer to "Adding a Beneficiary" section for further information.
- ✓ **Amount:** Enter the amount that is to be debited/credited.
- ✓ **Payment Option:**
 - "Pay", if the payment needs to be made on an immediate basis.
 - "Schedule Payment", if the payment is to be made on a future date. Kindly note that an additional field for providing "Date of Payment" is available with this option.
- ✓ **Date of Payment:** Date on which the payment is to be made This field is hidden if the "Payment Option" is selected as "Pay" by the user.
- ✓ **Remarks:** Any free text for user's own reference.

Note: Drop-down under "From" and "To" shall contain the list of accounts and the customer shall not be allowed to enter the account number manually.

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs) – MOBILE BANKING SOLUTION

2.2.4 NEFT

The user can transfer funds to the accounts maintained at the branches of other banks using this option.

- ✓ **From:** Select the account number from which the amount is to be debited
- ✓ **To:** Select the account number to which the amount is to be credited. This account will be the beneficiary's account maintained at branches of other banks. Refer to "Adding a Beneficiary" section for further information.
- ✓ **Amount:** Enter the amount that is to be debited/credited.
- ✓ **Payment Option:**
 - "Pay", if the payment needs to be made on an immediate basis.
 - "Schedule Payment", if the payment is to be made on a future date. Kindly note that an additional field for providing "Date of Payment" is available with this option.
- ✓ **Date of Payment:** Date on which the payment is to be made. This field is hidden if the "Payment Option" is selected as "Pay" by the user.
- ✓ **Remarks:** Any free text for user's own reference.

Note: Drop-down under "From" and "To" shall contain the list of accounts and the customer shall not be allowed to enter the account number manually.

2.3 Adding a Beneficiary

The customer can maintain a list of beneficiaries under "My Payees" section, available on the Dashboard, to whom the funds can be transferred using various modes of transfer as may be supported by the WBGB mBanking platform from time to time.

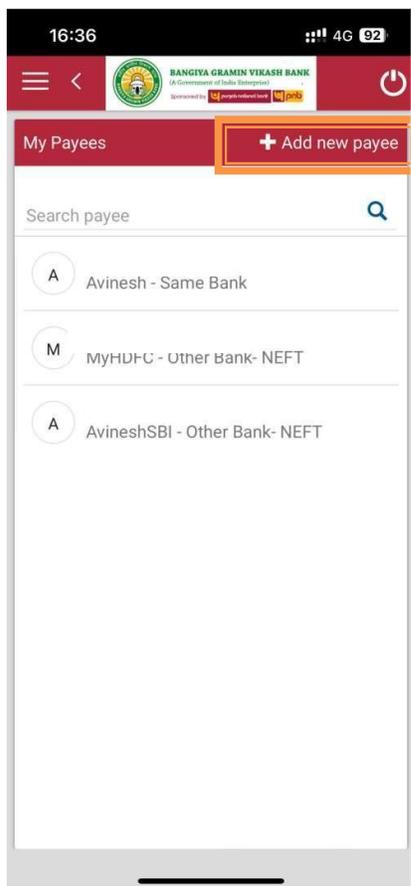
Please note that the funds transfer to such accounts that are neither owned by the logged in customer nor registered as beneficiary, are currently not permitted by the WBGB mBanking platform.

Same beneficiary may be added multiple times, if multiple modes of transfer of funds is to be allowed for the concerned beneficiary.

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION



Click "My Payees" on Dashboard screen.



Click here to add a new beneficiary

List of beneficiaries along with the mode of fund transfer.

Same Bank – The concerned beneficiary account is maintained at a branch of WBGB itself. No mode of transfer is mentioned for these cases.

Other Bank – The concerned beneficiary account is maintained at a branch of other bank. Mode of transfer is specifically mentioned for these cases. E.g. NEFT

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FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

11:02 4G 95

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Add New Payee

Name

Nick name

Account number

Confirm Account number

Transaction type

IFSC code

ADD PAYEE

Description of fields

Name: Name of the Account Holder

Nick Name: This can be any name for user's own reference.

Account Number: Beneficiary Account Number is to be provided here.

Confirm Account Number: Re-enter the Beneficiary Account Number

Transaction Type: Select a transaction type from the list provided.

IFSC Code: IFSC Code of the Beneficiary for NEFT transactions.

11:04 4G 95

BANGIYA GRAMIN VIKASH BANK
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Add New Payee

Name
Naga krishna

Nick name
Nagapnb

Account number

Confirm Account number

Transaction type
NEFT

IFSC code

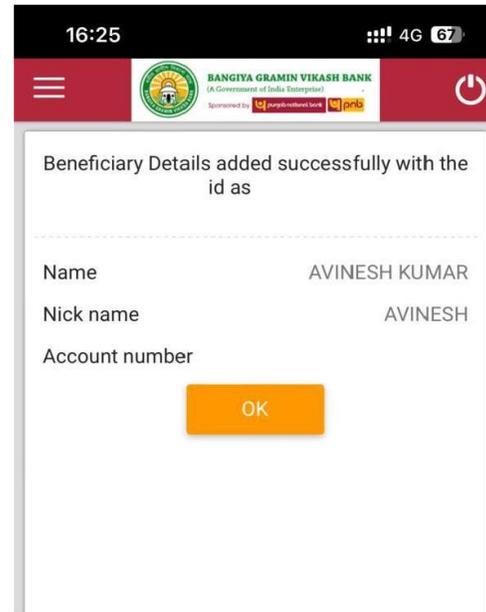
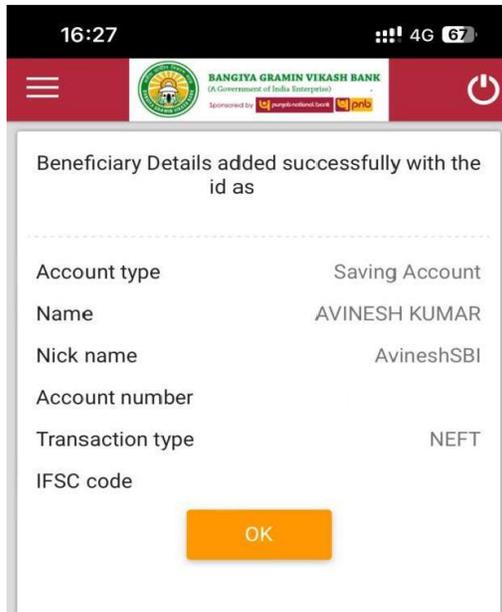
ADD PAYEE

Sample entry for adding a beneficiary for NEFT transactions. Similarly, beneficiaries can be added for other type of transactions.

Please note that the following fields shall not be available for beneficiaries of the same Bank

- *Transaction Type
- *IFSC Code

WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs) – MOBILE BANKING SOLUTION



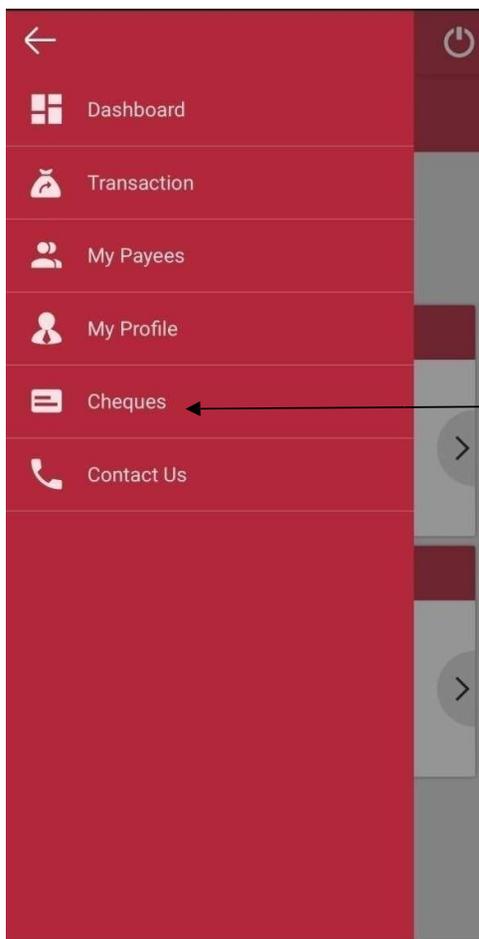
Confirmation screen after addition of beneficiary details

- a) Beneficiary of the same bank
- b) Beneficiary of other bank

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

2.4 Cheque related actions

The user can access the Cheques section from the sidebar of the application that can be accessed by clicking the 3 vertical bars on the top left corner  and selecting "Cheques" from the side menu that expands.



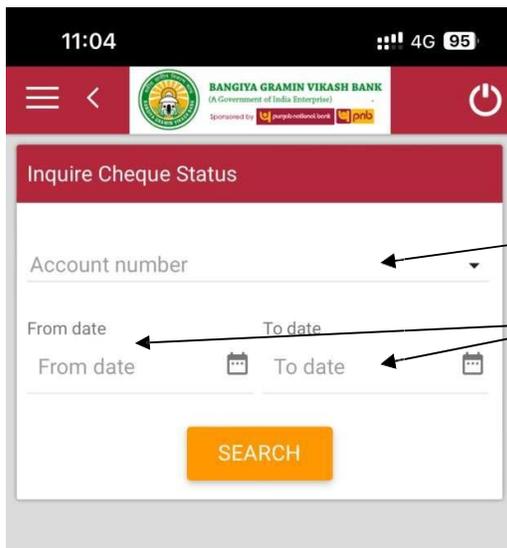
Click here for accessing the Cheque related functionality

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**

The user can perform the following 3 activities with reference to Cheques

- Inquire Cheque Status
- Stop Cheque
- View Cheque

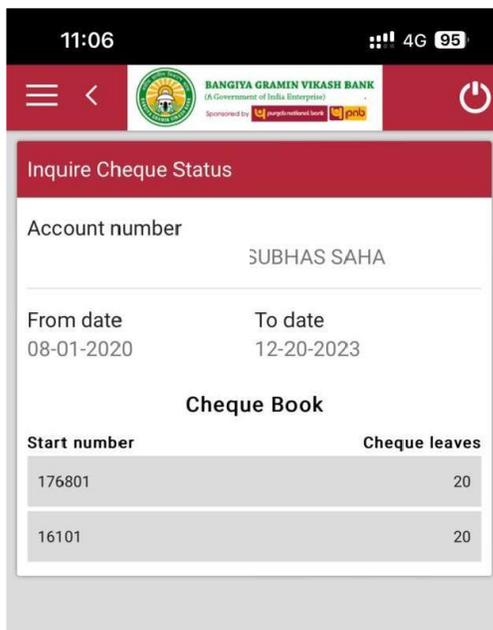
It may be noted here that the “Stop Cheque” is accessible from within “Inquire Cheque Status” as well.



Inquire the information regarding Cheques issued in an account during a selected period

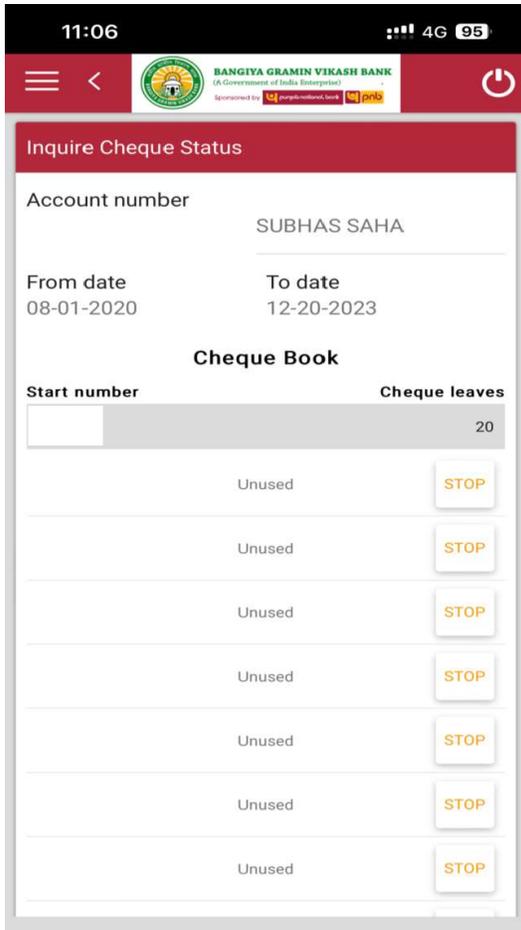
Select account number from the list of account numbers displayed

Select the duration during which Cheque Issue needs to be inquired



The mBanking system will provide the details of Cheque Books that were issued for the selected account during the selected period.

**WEST BENGAL GRAMIN BANK
FREQUENTLY ASKED QUESTIONS (FAQs)- MOBILE BANKING SOLUTION**



The user may further choose to select a particular Cheque Book number to view the details of the individual Cheque Leave.

The “Stop” option will be available against a Cheque Leave if it is Unused.

The User can select a reason for stopping the payment of the Cheque and submit the record to the CBS.

