

Cent Mobile V 3.0 FAQ

What is Mobile Banking?

Mobile Banking is a term used for accessing banking services over mobile device. These services may include general information about the banking services and specific information related to customer accounts. Customers may perform banking transactions through mobile device.

What is Cent Mobile? What are the benefits for users?

Cent Mobile is Mobile Banking Application offered by Central Bank of India. Users can access most of the banking services anywhere any time through internet enabled handsets. It can be downloaded from Play store/app store. Pre login options are accessible to all. Post login options can be accessed by customers of Central Bank of India after completing one time registration process.

Pre Login Options:

1. Contact details of Central Office/Zonal/Regional Offices/Branches including- office address, phone number, email address, MICR Code, Pin Code, IFSC Code.
2. Branch and ATM Locations - mobile handset GPS based list of nearby ATMs or Branches. State, District, Center or Pin code based pan India search option is also available.
3. Map showing distance/driving directions for ATM/Branch/Admin Offices.
4. Touch dial to displayed phone numbers of Branches/Admin Offices/Call center.
5. Link for Corporate website, Official social media pages (facebook, twitter), email address.
6. Information banners related to products and services of bank with zoom option.
7. Interest rates for Saving and Time Deposit for different maturity periods.
8. Interest rates for selected Retail Loan Schemes.
9. Buying/Selling Forex rates (for Cash, TT and Bills) for selected currencies.
10. Touch dial to Missed Call service of bank for getting Account Balance or last few Transactions over SMS (available to Customers registered for this service).
11. Apply for new Saving Account, Retail Loan/CKCC or Credit Card.
12. Real time Notifications/Alerts regarding new launch/offers/modification in schemes etc.
13. Search FAQ content based on key words.

Post Login Options:

1. Account Balance Enquiry (For SB/CD/OD/Fixed Deposit/Loan/PPF Accounts).
2. Account Details (For SB/CD/OD//Fixed Deposit/Loan/PPF Accounts).
3. Mini Statement.
4. Fund transfer to accounts with Central Bank of India.
5. Fund transfer to other banks through NEFT.
6. Fund transfer to other banks through IMPS.
7. Donation to selected Institution.
8. Request for ATM (Debit) Card Blocking.
9. Link Account to Aadhar Number.

10. Request for personalized ATM (Debit) Card.
11. Request for Cheque Book.
12. Request for Stop Payment.
13. Request to Revoke Stop Payment.
14. Cheque Status Enquiry.
15. Registration for getting Account Statement over Email.
16. Open New Time Deposit Account (RDS, FDR and MMDC Accounts).
17. NEFT Status Enquiry.
18. Option to Submit feedback/suggestion/rating for Cent Mobile Application.

Following services may be added

19. Utility Bill payment.
20. Recharge.
21. Credit Card related information such as Available Limit, Billed Amount, Unbilled Amount, Last bill summary, Card Statement, Reward Points, Central Card contact details.
22. Central Card Bill payment.
23. Request for Credit Card Blocking.

How to get Cent Mobile application?

Users may download Cent Mobile from App store. Size of application file is around 20 MB. Please check that you are downloading only official Cent Mobile App and not any other app with resembling name or appearance.

Link <https://play.google.com/store/apps/details?id=com.infrasofttech.CentralBank>

Which types of mobile handsets are supported by Cent Mobile?

Cent Mobile App runs on all mobile handsets running on Android, Apple iOS, BlackBerry, or Windows Phone/Mobile operating systems. Internet connectivity is required for running the app. For Internet connectivity Mobile Data service or Wi-Fi hotspot may be used.

Which is the latest version of Cent Mobile? How to update the App?

Cent Mobile 3.0 is the latest version. Old Cent Mobile app has been replaced with new version with enhanced functionality. Users can check for latest version provided at app store. Setting the Auto Update option - On, may be convenient for getting regular updates.

How to use Cent Mobile after installation?

Anyone can use the app for getting general information (mentioned Pre Login options) after installation. However for accessing Accounts related services, users need to register it once. User trying to login is prompted for registration, if not already registered.

How to register for Cent Mobile?

Launch the app and use option- **New User Registration**. Go through the **Terms & Conditions** for Cent Mobile, you can proceed further after **Accepting** it. Enter your CIF Number and **Submit**. After this, you will receive OTP (One Time Password) through SMS on your mobile

number already registered with the bank. Enter User OTP and **Submit**. In case you don't receive SMS for OTP, after short pause you may **Re-Generate** it. After successful validation of OTP, you can see Registration methods. Presently there are two methods –

1. Using Internet Banking User ID & Password
2. Through Branch.

If you are using Internet Banking facility, you may select method - 1. If you have selected method -1, enter your **Internet Banking User ID** (i.e. CIF) and **Password** then **Submit**. If you are not having Internet Banking facility, please visit nearest Branch to request for OTP for Cent Mobile. Select method- 2 (Through Branch) for Registration and enter OTP. After successful validation, you can set your preferred User ID for Cent Mobile Login. Then you need to set **MPIN (Login Password)** and **TPIN (Transaction password)**. After successful registration process, you may Login to see Home Screen with your account balance.

How to Login to Cent Mobile?

After one time registration, you may login to Cent Mobile. Enter your User ID and password (MPIN) then **Submit**. After successful validation, you see Home Screen with your account balance.

What is preferred User ID?

Cent Mobile allows users to create user ID of their choice for login. It can be any alphanumeric combination of minimum 8 and maximum 20 characters. Space or special characters can't be used for User ID. It can be your name or any other text which is convenient to recall.

What is MPIN?

MPIN is a four digit code. It is required for Login to Cent Mobile. You are prompted to create MPIN of your choice during Registration process. Don't disclose your MPIN to anyone.

What is TPIN?

TPIN is an alphanumeric code with 8 to 10 characters. It is required for authorizing transactions through Cent Mobile. You are prompted to create TPIN of your choice during Registration process. Space or special characters can't be used for TPIN. Don't disclose your TPIN to anyone.

How to change MPIN?

You may change it any number of times by using option- **Change Login Password (MPIN)** provided under menu **Home > Request**.

How to change TPIN?

You may change it any number of times by using option- **Change Transaction Password (TPIN)** provided under menu **Home > Request**.

How to change preferred User ID?

You may change it by using option- **Set your Preferred User ID** provided under menu **Home > Request**.

How to regenerate Login Password (MPIN) if you forget it?

At Login screen, use option **Login Help**. Enter CIF and **Submit**. As a security measure, OTP is sent to your registered mobile through SMS. Enter OTP and **Submit**. Create your new MPIN. Now you can login with this new MPIN.

How to regenerate transaction password (TPIN) if you forget it?

At Login screen, use option **Login Help**. Enter CIF and **Submit**. As a security measure, OTP is sent to your registered mobile through SMS. Enter OTP and **Submit**. Create your new TPIN. Now you can use this new TPIN for transactions.

How to regenerate User ID if you forget it?

At Login screen, use option **Login Help**. Enter CIF and **Submit**. As a security measure, OTP is sent to your registered mobile through SMS. Enter OTP and **Submit**. Create your new User ID. Now you can use this new User ID for login to Cent Mobile.

What are the terms & conditions for users of Cent Mobile application?

During one time Registration process, Terms & Conditions for Cent Mobile are displayed to users with options – Accept/Decline. You may tap the link – ‘**View Terms & Conditions**’ at Login Screen anytime to view Terms & Conditions.

How to view the product Information banners at Login Screen in Zoom Mode?

Information related to trending Products/Services offered by the bank, is provided as scrolling banner at Login Screen. For better visibility, you may touch any one of the images for zooming to full screen mode. Tap Cross Icon (X at upper right corner) to return to Normal view.

How to view the contact details of Corporate Office (Central Office) and other Admin Offices (Zonal Offices/Regional Offices)?

You can see useful contact information for Central Office/ Zonal Offices and Regional Offices at **Login Screen> Contact Us**.

Following information is provided for Corporate Office.

- Phone Number
- Toll free Call Center Number
- Email address
- Corporate website
- Official Social Media (facebook/twitter) pages of the bank

Following information is provided for Zonal/Regional Offices.

- Office Address
- PIN code
- Contact Number
- Email Address
- View on MAP
- Driving directions

What is Missed Call service?

Using this service, you can dial bank phone numbers for getting Account Balance or Last few Transactions through SMS. Cent Mobile users can find this service at **Login Screen> Missed Call Service**.

Two options are provided –

Balance Enquiry

Last Transaction Enquiry

You need to be registered for Missed Call service by branch, if not registered already. No call charges are born by customers as call is auto disconnected by the system. You need not to remember/update/save phone numbers for this service.

How to view rate of Interest on Deposit/Retail Loan Schemes?

Rate of interest can be viewed at **Login Screen> Interest/ Forex Rates**. Select your option to view Deposit Interest Rate or Retail Loan Interest Rates. Rate of Interest for Time (Fixed) Deposit are displayed for different maturity periods with effective date. Rate of Interest on Savings deposit is also displayed.

How to know Forex rates for the day?

Rates for buying/selling selected foreign currencies (AUD, CAD, EUR, GBP and USD) are displayed at **Login Screen> Interest/ Forex Rates**. Rates are displayed for three transaction modes (Cash, TT, Bills). Displayed Card rates are applicable for transaction upto USD 10000.

How to locate nearest ATM of Central Bank of India?

You can locate Central Bank of India ATM anywhere in India. Option is provided at **Login Screen> Locate Branch/ATM**. Under **Near You** section, select option – **ATM**. GPS function in your phone should be set to - **On** position for using this option. You can tap any spotted ATM at MAP View for getting address/distance. You can also use **View List** option to view list of nearby ATMs with distance displayed in ascending order. **View Direction** option is provided to view the route Map for selected ATM. **Start Navigation** option shows driving direction for selected ATM.

How to locate nearest Branch of Central Bank of India?

You can locate Central Bank of India Branch anywhere in India. Option is provided at **Login Screen> Locate Branch/ATM**. Under **Near You** section, select option – **Branch**. GPS function in your phone should be set to - **On** position for using this option. You can tap any spotted Branch at MAP View for getting distance/address and other details (Phone number, MICR Code, IFSC). You can also use **View List** option to view list of nearby Branches with distance displayed in ascending order. **View Direction** option is provided to view the route Map for selected Branch. **Start Navigation** option shows driving direction for selected Branch.

How to locate ATM of Central Bank of India at specific center?

You can find Central Bank of India ATM from all India list of locations. Option is provided at **Login Screen> Locate Branch/ATM**. This option is useful where GPS function in not available in your handset. Under **Select from Location List** section, select option – **ATM**. Select **State**, **District**, and **Center** or alternately enter Pin Code to find list of ATMs at particular center. Select any ATM from search results to view ATM address. **View on Map** option displays ATM location

on MAP. You can tap any spotted ATM at MAP View for getting address/distance. **View Direction** option is provided to view the route Map for selected ATM. **Start Navigation** option shows driving direction for selected ATM.

How to locate Branch of Central Bank of India at specific center?

You can find Branch of Central Bank of India from all India list of Branches. Option is provided at **Login Screen> Locate Branch/ATM**. This option is useful where GPS function is not available in your handset. Under **Select from Location List** section, select option – **Branch**. Select **State, District, and Center** or alternately enter Pin Code to find list of Branches at particular center. Select any Branch from search results to view Branch address, phone number, MICR Code, IFSC and Email Address). **View on Map** option displays Branch location on MAP. You can tap any spotted Branch at MAP View for getting address/distance. **View Direction** option is provided to view the route Map for selected Branch. **Start Navigation** option shows driving direction for selected Branch.

How to get latest notification/news updates from Bank?

Notifications/news updates regarding Cent Mobile and other products & services etc. can be viewed at **Login Screen> What's New**. After login, user may also get new notifications under **Alerts** option at Home Screen

Where can I find answer to queries related to Cent Mobile?

Most of the queries related to Cent Mobile are addressed at **Login Screen> FAQ** with keyword Search option. You can scroll down to see FAQ related to Cent Mobile. You can write any keyword in Search Box to find related FAQ. For the queries not covered under FAQ, You may contact your nearest branch.

How to view available balances in various accounts?

At Home Screen, your checking accounts (SB, CD, OD and CC) are listed under Account Picker window. By scrolling up or down in this window, you can select any of your accounts to view balance in Available Balance column. For viewing last few transactions, you may swipe Account Balance column to left side. For easy identification, Debit transactions are displayed in Red color. Swipe Account Balance column to Right side for returning to Home Screen.

How to set/change profile photo at Home Screen?

At Home Screen, Tap circle provided for user defined photo and select any of your photos. Selected photo is displayed at Home screen. You may change it any time.

What is Last Login information?

At Home Screen, user may check the Date and Time of last Login to Cent Mobile.

How to add frequently accessed menu to Favorites?

Services provided through Cent Mobile are grouped under six icons (Accounts, Transfer, Bill Pay, Cards, VAS and Request) at Home Screen. User may navigate to any of these icons for using the required functionality. For ease of users, **Favorites** icon is also provided. User may add frequently used services under **Favorites** Icon. Services added under Favorites are directly

accessible from Home screen. Alternately user may access any of the services directly from **Hamburger** Menu, provided at top right corner at Home Screen.

How to view details for Accounts?

Accounts details for various types of accounts (Saving, Current, Overdraft, Cash Credit, Loan, PPF and Time Deposit including FDR, MMDC, RDS etc.) can be viewed under **Home Screen>Accounts**.

How to view Mini Statement of Accounts?

Mini Statement for various types of accounts can be viewed at **Home Screen>Accounts>Account Type>Mini Statement**.

How to transfer funds to accounts maintained with Central Bank of India?

Use menu **Home Screen>Transfer>My Accounts** for own accounts. For other customer accounts, use menu **Home Screen>Transfer>Other CBI Accounts**. Select **From Account, To Account** and fill other details along with Transition Password.

How to transfer funds to accounts maintained with Other Banks?

Cent Mobile provides Fund Transfer to other Banks through NEFT or IMPS Service. IMPS service is available 24X7 for instant fund Transfer. NEFT transactions are settled at batch timings. For NEFT Fund transfer, use option **Home Screen>Transfer>Other Bank Accounts**. For Fund transfer through IMPS, use option **Home Screen>Transfer>IMPS Services 24X7**. Presently under IMPS, user may transfer funds through option **Transfer to Account (IFSC)**.

How to manage beneficiary for Other CBI Accounts?

Where beneficiary account is maintained with any branch of Central Bank of India, Use option **Home Screen>Transfer>Manage Beneficiary> Other CBI Accounts> Create** to add new beneficiary account. Fill Account Number and use option **Verify Account Details** to see Beneficiary Name and Account Home Branch. Assign Beneficiary Nick Name, Transaction Limit if required and Transaction Password before **Submit**. For deleting any previously added beneficiary, select the beneficiary from list and use **Delete** option.

How to manage beneficiary for Other Bank Accounts?

For other Bank Accounts, Use option **Home Screen>Transfer>Manage Beneficiary> Other Bank Accounts> Create** to add new beneficiary account. Fill Account Number, Account Type, IFSC Code and other details. Assign Beneficiary Nick Name, Transaction Limit if required and Transaction Password before **Submit**. If any modification is required in saved beneficiary, first delete it and create again with correct particulars.

How to manage beneficiary for IMPS Service?

Use option **Home Screen>Transfer>Manage Beneficiary> IMPS Services 24X7> IMPS Beneficiary** to add new beneficiary account for MMID based fund transfer. For Account (IFSC) based IMPS Fund transfer, use Option **Home Screen>Transfer>Manage Beneficiary> Other Bank Accounts> Create**.

How to assign Nick name to own Accounts?

Instead of recalling Account Numbers, User may assign any text based Nick Name to own Accounts as well as other Accounts. For assigning nick name to own account use option **Home Screen>Transfer>Manage Beneficiary> My Accounts**. Where nick name is assigned to any account, user will see Nick name at Fund Transfer and Home Screen instead of Account Number.

How to transfer funds to newly added Beneficiaries accounts?

Funds can be transferred to previously added beneficiary accounts only. For adding new Beneficiary Account, use option **Home Screen>Transfer>Manage Beneficiary**

As a security measure, newly added beneficiary accounts will be available for fund transfer transactions after cooling period of 4 hours specified by bank from time to time.

I have added beneficiary through Internet Banking Facility. Do I need to add it again for Mobile Banking?

For ease of users, list of Internet Banking beneficiaries is synced with Cent Mobile. So beneficiaries need to be added once in either channel. Use option **Home Screen>Transfer>Manage Beneficiary> Other CBI Accounts>Refresh** to sync beneficiaries list.

What are the safety measures for using Cent Mobile?

As a safety measure, user should not keep User ID/Passwords (MPIN, TPIN) and CIF with the device. After login with correct MPIN, user is asked for transaction password (TPIN) also for completing fund transfers. For high value fund transfers (presently for transaction amount more than Rs. 5000), OTP is also required for transaction authorization. Users are requested to always Logout from Cent Mobile after use. It may auto log out, after 5 minutes idle time with popup message. User may continue to login by selecting pop up option 'Keep me Logged-in'.

Which Cheque related services are available through Cent Mobile?

User may avail following Cheque related services under option **Home Screen>Request**.

Request for Cheque Book

Request for Stop Payment

Revoke Stop Payment of Cheque

Cheque Status Enquiry

How to open new Time Deposit Account?

User may open new Time Deposit account through option **Home Screen>Request>Open New Time Deposit Account**. Presently accounts can be opened under RDS, FDR and MMDC products for selected term. Nomination can also be registered while opening accounts.

How to view the status of NEFT transaction?

Use option **Home Screen>Request>NEFT Enquiry** and fill the UTR No. to view the status of NEFT Transaction.

How to get Account Statement over Email?

User may register request for getting Account Statement through Email. Request made by user is updated with Core Banking System (CBS) and mail is sent as per frequency selected by user.

How to apply for New Saving Account/Loan/Credit Card?

User may submit requirement of new Saving Account, Loan or Credit Card by using option **Home Screen>Request>Apply for New Account**. Customer Care team would respond through mail/phone for required formalities.

Is there any limit for fund transfers through Cent Mobile?

Presently following limits have been fixed for transactions through Cent Mobile.

Per transaction Limit= Rs. 25000

Per day Limit = Rs. 25000

Per month Limit = Rs. 250000

No. of transactions allowed per day = 5

How to request for ATM (Debit) card?

User may request for new personalized ATM (Debit) card through Cent Mobile. Use option **Home Screen>VAS>Request for ATM (Debit) Card**. Select Account Number, Card Type and type Emboss Name (i.e. Customer name to printed on Card) before Submit. After processing, new Card will be available at Home Branch for delivery.

How to link Aadhar No. to Account?

Use option **Home Screen>VAS>Link Aadhar No. to Account** for linking Aadhar number to your Account.

How to use Donation service?

Use option **Home Screen>VAS>Donation** for fund transfer to Institutions listed for Donation through Cent Mobile.

How to request for blocking ATM (Debit) Card?

Use option **Home Screen>Cards>Block Debit Card** to request for blocking your Debit Card, in case of need. Select you Debit Card Number to be blocked. Your request will be forwarded for processing.

How to submit feedback/issues related to Cent Mobile?

Bank welcomes the feedback from Cent Mobile users. User may provide their feedback through option **Home Screen>Request>Submit Feedback**. Bank is committed to provide user friendly and secure Mobile Banking services. Feedback may be related to any issue/problem observed by user or some suggestion or updation of information provided at Cent Mobile.