

**Saraswat Co-operative Bank Ltd**

**Digital Banking Department**

**Frequently Asked Questions (FAQs) on  
Bank on WhatsApp**

**Version 1.3**



**Saraswat  
Bank**

**Saraswat Co-operative Bank Ltd.**

(Scheduled Bank)

## **General Frequently Asked Questions (FAQs)**

### **1. What is Saraswat Bank's 'Bank on WhatsApp'?**

Saraswat Bank's services on WhatsApp or Bank on WhatsApp is a newly launched service wherein user would be receiving alert messages through WhatsApp instead of text messages (SMSs). In addition to it, Customer can also chat with the bank through WhatsApp for performing banking services viz. Check balance, mini statements, Mobile Banking Registration, know your Customer Number, register Email-ID etc.

### **2. Can Customer & non-customers access 'Bank on WhatsApp'?**

Yes, customers as well as non-customers may access 'Bank on WhatsApp' services after registration for the same service. Certain services are enabled for bank's registered customers only. However, non-customers may access other informative services on 'Bank on WhatsApp'.

### **3. What are the features / advantages of 'Bank on WhatsApp'?**

Following are the salient features / advantages of 'Bank on WhatsApp'-

- Bank on WhatsApp is a simple, safe and secured.
- Customers can access bank's services through WhatsApp 24x7.
- Balance Enquiry, Last ten transactions, Know your customer, Account statement on Email, ATM / Branch locator & many services can be accessed at Bank on WhatsApp.
- Unlike traditional text messages wherein messages are in plain text format, WhatsApp provides end-to-end encryption which ensures the messages are secured with unique locks, and only sender and recipient may read the messages.
- WhatsApp Chat may resolve customer queries instantly on real-time basis which in return may reduce the load at our bank's branches & Customer Care dept.

### **4. Is it mandatory to register my Mobile number with Saraswat Bank?**

To access Bank's services like check balance, last 10 transactions, know your customer number, register Email-ID etc on WhatsApp, it is mandatory to register mobile number with Saraswat Bank. Also, it is imperative that customer's mobile number registered with Bank as well as at WhatsApp must be unique.

### **5. What are the pre-requisites for 'Bank on WhatsApp'?**

The pre-requisites for 'Bank on WhatsApp'-

- ✓ WhatsApp application must be installed in the smartphone & user must be registered for WhatsApp.
- ✓ Smartphone with active data network or WIFI connection is required.
- ✓ For utilizing Saraswat Bank's services like Check balance, last 10 transactions, know your Customer Number, register Email-ID etc. customer's mobile number should be mandatorily registered with Saraswat Bank. Also, WhatsApp application must be registered with the same mobile number & missed call should be given from the same number only.

## **6. How to register for 'Bank on WhatsApp'?**

Following is the process to register for 'Bank on WhatsApp'-

- ✓ Visit here - <http://bit.ly/2GzWJW4> & follow below mentioned steps.

Or

- ✓ Give a **Missed Call** on **9029059271**. By giving a missed call, Customer is providing his/ her consent for availing Bank on WhatsApp.
- ✓ Customer would receive 'Welcome' message via text message and at his/ her WhatsApp from our Bank's verified WhatsApp number i.e. **8291409100**.
- ✓ To initiate chat, type 'Hi' & send to **8291409100** over WhatsApp and choose from the displayed option to avail its services.

## **7. How to initiate a Chat at 'Bank on WhatsApp'?**

Following is the process to initiate a Chat at 'Bank on WhatsApp'

- ✓ Post missed call, Customer needs to type 'Hi' & send to **8291409100** over WhatsApp and choose from the displayed option to avail its services.
- ✓ Further, as per the on-screen instructions customer may type '1' or '2' and so on as per the requirement.

## **8. How to get at main menu during a chat at 'Bank on WhatsApp'?**

At WhatsApp, on a chat window type '9' or type 'hi' to redirect at main menu.

## **9. Post missed call, I sent 'Hi' but it is again asking me to give missed call at 9029059271 to register for 'Bank on WhatsApp'?**

It is mandatory that the missed call given from mobile number and mobile at which WhatsApp is registered must be unique. Hence, it is necessary to give missed call from the mobile number at which WhatsApp is registered.

**10. I am requesting for account balance at ‘Bank on WhatsApp’, but getting error that ‘your mobile number is not registered with the bank’?**

It is mandatory that the mobile number registered with the bank, mobile number from which missed call given and mobile number at which WhatsApp is registered must be unique. To update your mobile number, visit any nearest branch of Saraswat Bank.

**11. How to unregister / unsubscribe for ‘Bank on WhatsApp’?**

In chat window, customer needs to type ‘stop’ to unregister or unsubscribe from ‘Bank on WhatsApp’ services.

**12. I have unregistered / unsubscribed from ‘Bank on WhatsApp’, now I would like to re-register for ‘Bank on WhatsApp’?**

- ✓ For re-registering, give a Missed Call on **9029059271**.
- ✓ You would receive ‘Welcome’ message via text message and at your WhatsApp from our Bank’s verified WhatsApp number i.e. **8291409100**.
- ✓ To initiate chat through WhatsApp, type ‘Hi’ & send to **8291409100** over WhatsApp and choose from the displayed option to avail its services.

**13. I am not getting statement on email after raising request through WhatsApp?**

Ensure your correct email id is registered with the bank. You may update your email id by visiting ‘Services’ option through ‘WhatsApp’ or simply type ‘Email id’ in chat screen.

**14. I am getting error of invalid input after entering keywords?**

Ensure all the keywords entered are valid / correct.

Services	Keywords
Balance Enquiry	bal, balance, account balance, my bal
Last 10 Transactions	Txn, Txns, Transactions, mini statement
Know your Customer No.	Customer number, customer no, customer id
Register your Email-ID	Email id, Email id registration, register email
Account Statement	Stmt, account statement, statement
ATM/ Branch Locator	Branch, ATM, address, locator
Vastu Siddhi Housing Loan	Housing loan, home loan, hsg loan
2-wheeler/ Car Loan	Car loan, bike loan, vehicle loan
Kwik Lap	Lap, Loan against Property, property loan

GoMo Mobile Banking App	Gomo, mb, mobile banking, mb app
MPassbook	Mpassbook app, mpassbook,
Credit Card App	Credit card, credit card app, creditcard
Chargeback form	Chargeback, chargeback form
Nomination Forms	Nomination, nomination form, nomination format
Apply for Saving Account	Savings Account, open account, sb account
Loan Rate of Interest	Loan roi, loan rate, loan interest
Deposit Rate of Interest	Deposit roi, deposit rate, recurring deposit
Service Charges	Service charges, charges, locker, locker rent, debit card charges, demat charges, forex charges

#### **15. Can I find our nearest branch or ATM from ‘Bank on WhatsApp’?**

Yes, ‘Bank on WhatsApp’ has made it easy to find out your nearest Branch or ATM. Visit ‘ATM/ Branch Locator’ option & further, enter correct pincode.

#### **16. How to secure my WhatsApp application?**

To secure your WhatsApp application from unauthorized access, follow the below mentioned suggestions-

- Update your WhatsApp Application time to time.
- Use in-built app-lock for WhatsApp from privacy menu under settings.
- Avoid handing over mobile phone / WhatsApp in unlocked position.

#### **17. I want to know more about ‘Bank on WhatsApp’?**

The information related to ‘Bank on WhatsApp’ is made available on [bank’s website](#) or visit here - <https://www.saraswatbank.com/content.aspx?id=Saraswat-Bank-on-WhatsApp>. Also, for further support you may contact our 24 Hours helpline No. 022 41572070.