# Saraswat Co-operative Bank Ltd

# Digital Banking Department

# Frequently Asked Questions (FAQs) on GoMo Mobile Banking

# Version 1.8

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# General Frequently Asked Questions (FAQs)

**1. What is Saraswat Bank GoMo Mobile Banking?**

"Go-Mo" is a comprehensive Mobile Banking platform that will enable you to manage your own accounts with incredible ease. GoMo Mobile Banking will give you greater ease of use and more convenience through an intuitive and design rich interface.

**2. What are the features of GoMo Mobile Banking?**

Following are the salient features of GoMo Mobile Banking -
- Simple, Safe and secured Mobile banking platform
- Register yourself by entering your Net banking credentials or Debit card details
- Instant & 24x7 funds transfer service through IMPS
- Fund transfer within your own account, Intra bank or Interbank electronic fund transfer
- Bharat QR code based Scan & Pay option between individuals & merchants.
- Maximum limit for fund transfer is up to Rs. 2 lakhs
- Check balances of your savings, current, Overdraft accounts
- View last five transactions
- Funds transfer to Mobile Number, to account number & through NEFT
- Schedule your fund transfer through NEFT for future date & time
- Addition / deletion of the payee
- Create & view Term / Recurring Deposit
- View Rate of Interest for Term / Recurring Deposit
- Loan account details & statement for the same
- Card related Services includes Debit Card Pin Generation, Cardless Cash Withdrawal, Generate Digital Debit Card & Block / Unblock Debit Card
- Various Value-Added Services –
  - Search IFSC code for other banks
  - Saraswat Bank Branch / Atm locator
  - Chequebook Request
  - Cheque status inquiry
  - Stop Payment of Cheque
  - Account statement on Email
  - Update Email Id
  - Aadhar Seeding
  - Register / Generate Internet Banking Password

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

Yes, you must register your mobile number for Mobile banking facility.

**4. How to begin with GoMo Mobile Banking?**

You need a smartphone with an active internet datapack. Download the Saraswat Bank GoMo Mobile banking application from app store. Our GoMo Mobile Banking is currently available on Android & iOS.

**5. I am unable to download GoMo Mobile banking application in Windows appstore?**

We have recently discontinued the GoMo Mobile banking facility for Windows users due to lack of safety & security features in Windows mobiles considering the latest attack of Ransomware / Viruses.

**6. How to download GoMo Mobile Banking?**

To download Mobile Banking App, go to your appstore, type & download 'Saraswat Bank Mobile Banking'. Our Mobile Banking app is freely available on Android, iOS & Winows Mobile Operating systems (OS).

**7. How safe is GoMo Mobile Banking?**

GoMo Mobile Banking is very safe & secured. Each & every transaction executed on our Mobile Banking app is authorized by your own MPIN & TPIN only. Also, if the transaction is above Rs.5001/-, we have provided OTP authentication for additional security purpose. Without your valid MPIN & TPIN, your funds cannot be sent to any beneficiary.

**8. Do I need any specific mobile service provider?**

No, GoMo Mobile Banking app works with any mobile service provider. Only a working internet connection on your smartphone like 2G/EDGE/3G/4G/HSPA/Wi-Fi or higher is required.

**9. Is GoMo Mobile Banking free? Are there any hidden charges?**

GoMo Mobile Banking is totally free. There are no charges for sending money to other bank accounts. All transactions executed on the GoMo Mobile Banking app are free of cost. There are no hidden charges to be worried for.

**10. I am getting error – 'This Application is not supported on Rooted / Jailbroken devices.'**

In such cases, kindly approach your nearest authorized mobile service center to fix the same.

# Registration Process

11. **How to register for GoMo Mobile Banking? Or How to generate MPIN & MMID for Saraswat Bank account, if I don't have one?**

To register GoMo Mobile Banking, please follow the steps below-
- Download Mobile Banking application, register yourself by entering your debit card details & generate MPIN.

12. **What is my Customer ID? Or Where I can find my Customer ID? I forgot my Customer ID?**

To know your Customer ID, give missed call on 9029050017, you will receive the same by SMS on your registered mobile number. Also, your customer ID will be printed on the first page of your passbook as Customer Number.

13. **I have given missed call on 9029050017 to know my Customer ID, I have not received any confirmation message from Saraswat Bank yet?**

Ensure that, you have given missed call from the Registered Mobile Number itself. Further, if your mobile number entered is correct, please wait for some time as it could be case of mobile network fluctuation.

14. **How to register for GoMo Mobile banking via Debit Card details through Mobile Banking app?**
- On Welcome screen, select 'I agree to terms & conditions mentioned in website www.saraswatbank.com'
- Select 'Next' button
- Enter your Customer ID in the given field
- Registration via – Debit Card
   1. Select 'Debit Card'
   2. Select 'Next' button
   3. Enter Debit Card Number in given field
   4. Enter CVV number
   5. Select 'Expiry Month' from the given list
   6. Select 'Expiry Year' from the given list
   7. Select 'Next' button
   8. You will receive a One-Time Password (OTP) on your Registered Mobile Number (RMN)
   9. Enter the OTP in the given field.
   10. Select 'Next' button
   11. Enter 4-digit Login Pin (MPIN) & Transaction Pin (TPIN)
   12. Select 'Next' button
   13. On successful registration process, select 'Login' button.

15. **I accidently clicked on 'Register Now / Forgot Pin', what to do?**

Please follow the steps below -

1. On Welcome screen, select 'I agree to terms & conditions mentioned in website www.saraswatbank.com'
2. Select 'Next' button
3. Enter your Customer ID in the given field
4. Select Registration via – 'Existing Customer'
5. Select 'Next' button
6. Enter your MPIN (Login Pin)
7. Select 'Next' button
8. You will receive a One-Time Password (OTP) on your Registered Mobile Number (RMN)
9. Enter the OTP in the given field.
10. Select 'Next' button
11. Enter 4-digit Login Pin (MPIN) & Transaction Pin (TPIN)
12. Select 'Next' button
13. On successful registration process, select 'Login' button.

### 16. How to register for GoMo Mobile banking through Mobile Banking app, if I do not have any NetBanking credentials or a Debit card?

Visit your nearest branch & register for Net banking or for Insta Debit card. Download the application on your mobile handset & enter the credentials of Netbanking or details of Insta debit card & register yourself.

### 17. What is MPIN?

MPIN is your Login Pin for GoMo Mobile Banking. You cannot login into GoMo Mobile Banking without a valid MPIN.

### 18. What is TPIN?

TPIN is your Transaction Pin for GoMo Mobile Banking. You cannot execute a tranaction into GoMo Mobile Banking without a valid TPIN.

### 19. What if I wrongly enter Mobile Banking MPIN / TPIN?

For the security purpose, if you enter wrong MPIN / TPIN thrice, it will be locked. You will not be able to login to GoMo Mobile Banking.

### 20. How to unlock GoMo Mobile Banking user ID? Or my User ID is blocked, what to do?

To unlock GoMo Mobile Banking USER ID, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Net banking credentials or Debit card details. You will receive a confirmation message on your Registered Mobile Number that your Mobile Banking ID is now unlocked.

### 21. I am getting error – 'Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.' What to do?

**I have changed my MPIN, still during login, I am getting error – 'Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.' What to do?**

This error appears when customer enters wrong pin. Enter correct pin to login into GoMo Mobile Banking. If you forgot the pin, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Net banking credentials or Debit card details.

22. **I am getting error – 'Account is locked. Please try after 1 minute.' What to do?**

This error appears when customer enters wrong pin consecutively 3 times. Wait for 1 minute. To unlock GoMo Mobile Banking USER ID, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Net banking credentials or Debit card details. You will receive a confirmation message on your Registered Mobile Number that your Mobile Banking ID is now unlocked.

23. **I forgot my MPIN (Login Pin) for GoMo Mobile Banking? Or How to generate MPIN for Saraswat Bank account?**

To generate the MPIN for GoMo Mobile Banking, please follow the steps -
- On Login screen, select 'Register Now /Forgot Pin'
- On Next screen, accept the terms & conditions by selecting tick mark & select Next Button
- Enter your Customer ID
- Select the option Debit card
- Enter Debit card details accordingly
- Re-register yourself & set new MPIN & TPIN

To set your MPIN, it is mandatory to follow the above steps & reset your TPIN also.

24. **I forgot my TPIN (Transaction Pin) for GoMo Mobile Banking? Or How to generate TPIN for Saraswat Bank account?**

To generate the TPIN for GoMo Mobile Banking, please follow the steps -
- On Login screen, select 'Register Now /Forgot Pin'
- On Next screen, accept the terms & conditions by selecting tick mark & select Next Button
- Enter your Customer ID
- Select the option Debit card
- Enter Debit card details accordingly
- Re-register yourself & set new MPIN & TPIN

To set your TPIN, it is mandatory to follow the above steps & reset your MPIN also.

## Accounts Options

### 25. What is MMID?

Mobile Money Identifier (MMID) is a 7-digit number. Once you register for Mobile banking with Saraswat Bank, you can view your MMID in the app itself.

### 26. Do I have to know my MMID?

There is no need to know your MMID during the registration process. Once you successfully registered you can login & select Accounts option to view your MMID.

### 27. Where I can find the MMID in Mobile Banking application?

Follow the steps below -
1. On Home screen, select 'Transfer' option
2. Select 'Retrieve MMID' option
3. Your MMID linked to your account number will be displayed.

### 28. Where I can find the IFSC Code & Account number in Mobile Banking application?

Follow the steps below -
1. On Home screen, select 'Accounts' option
2. Your MMID linked to your account number & IFSC Code of that particular branch will be displayed.

### 29. Where can I find Mini Statement?

Follow the steps below -
1. On Home screen, select 'Accounts' option
2. Select your desired account number from the list
3. Select option Mini Statement

### 30. Where I can find the balance?

To view your current balance, follow the steps-
1. On Home screen, select 'Accounts' option
2. Select your desired account number from the list
3. Here on screen, you will find Account number, Full Name & balance of the account.

### 31. Balance showing in Mobile Banking app, is it a live balance?

Yes, the balance shown in our GoMo Mobile Banking is live balance of your account linked with Saraswat bank.

### 32. I am maintaining multiple accounts in Saraswat Bank, my which MMID is linked to which account? Where should find this?

Follow the steps below -
1. On Home screen, select 'Transfer' option

2. Select 'Retrieve MMID' option
3. Your MMID linked to your account number will be displayed.

**33. I am unable to see my new account in GoMo Mobile Banking app? Or I have recently opened another account in the branch, I am unable to view the same?**

Follow the steps below -

1. On Home screen, select 'Transfer' option
2. Select 'Generate MMID' option
3. Type your 15-Digit account number to be linked in GoMo app
4. Enter your transaction pin
5. Your account will be linked in GoMo Mobile banking application.

**34. I am getting error – 'Request could not processed, kindly contact home branch for further details', what to do?**

Ensure that the account number is attached to your own customer number only. Enter correct 15-digit account number & enter your transaction pin to continue.

# Funds Transfer Option

**35.  Can I transfer money to my own account within Saraswat bank?**

Yes, if you are maintaining multiple accounts, you can transfer money to your own accounts within Saraswat bank by selecting option 'Within Account Fund Transfer'

**36.  Can I transfer money to any other account within Saraswat bank?**

Yes, you can transfer money to any other accounts within Saraswat bank by selecting option 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number', through 'Transfer' option.

**37.  Can I transfer money to any other bank account?**

Yes, you can transfer money to any other bank account by selecting option among 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number' or 'Funds Transfer – NEFT', through 'Transfer' option.

**38.  How to transfer funds from GoMo Mobile Banking?**

To transfer the funds from GoMo Mobile Banking, follow the steps below-

1. On Home screen, select 'Transfer' option
2. Select option among 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number' or 'Funds Transfer NEFT'
3. Type Account Number & IFSC code or Mobile Number & MMID Number along with Amount & Particulars
4. Submit the details
5. Enter OTP, which you have received on your Registered Mobile Number.
6. Select 'Submit' button

**39.  What is difference between 'Funds Transfer – To Mobile Number', 'Funds Transfer to Account Number' & 'Funds Transfer – NEFT'?**

The funds transferred from 'Funds Transfer to Mobile Number' & 'Funds Transfer – To Account Number' will reach beneficiary instantly. Whereas funds transferred from 'Funds Transfer – NEFT', funds will be transferred under NEFT platform, which will reach as per the NEFT cycle.

The banks which are not registered to NPCI for IMPS platform, funds can be transferred to such banks via 'Funds Transfer – NEFT' option.

**40.  I want to transfer the funds; I don't have beneficiary's Mobile Number & MMID?**

You can transfer the funds via 'Funds Transfer – To Account Number' or 'Funds Transfer NEFT' by mentioning IFSC Code & Account number.

**41.  I want to transfer the funds; I don't have beneficiary's IFSC Code & Account number?**

You can transfer the funds via 'Funds Transfer – To Mobile Number' by mentioning Mobile number & MMID.

**42. I want to transfer the funds; I don't have beneficiary's IFSC Code & Account number or Mobile Number & MMID? Is there any other way to transfer the funds?**

To transfer the funds to any beneficiary, it is mandatory to have beneficiaries IFSC Code & Account number or Mobile Number & MMID, without which you may not be able to transfer the funds.

**43. If I transfer money through Mobile Banking app, how much time it takes to reflect it in beneficiary's account?**

Instantly. Yes, the money should reach beneficiary's account immediately as it uses the IMPS (Immediate Payment Service) platform.

**44. I am unable to receive an OTP on my mobile?**

If you are unable to receive the OTP on your registered mobile number, check whether your mobile handset is within the network area. If you still encounter the problem, give a missed call on 9223040000 for balance inquiry. In case if you get an SMS, that indicates your mobile number is registered with our Bank.

**45. Is there any limit set for number of transactions in GoMo Mobile Banking app?**

Yes, there is a daily limit of 10 number of transactions set for GoMo Mobile banking.

## Payee Management

### 46. Why to register a payee?

It is always advisable to register a payee, if you are going to transfer the funds to that beneficiary frequently. Also, to avoid fund transfer to wrong beneficiary, you may register the payee, transfer a small amount to that registered beneficiary. After confirming the receipt of fund transfer from the beneficiary, you may initiate the funds transfer.

### 47. Is it mandatory to register a payee?

No, it is always advisable to register a payee.

### 48. Can I transfer the funds without registering a payee?

Yes, you can transfer the funds directly without registering the payee.

### 49. How to register a payee?

To register a payee in mobile banking, follow the steps-

1. On Home screen, select 'Transfer' option
2. Select option 'Manage Payee'
3. Select 'Add Payee'
4. Type, 'Payee Name', 'Payee Nick Name'
5. Within the three red bordered boxes
   - Type Payee Account Number & Payee IFSC Code OR
   - Payee Mobile Number & Payee MMID OR
   - Payee Aadhar Number
   - Click on 'Submit' button
6. On Confirmation of Add Payee screen
7. After, confirming the details, type your Transaction PIN
8. Select 'Submit' button
9. If the payee is successfully registered, you will receive a confirmation message for the same

### 50. How to transfer the funds by selecting a registered a payee?

While transferring the funds via 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number' or 'Funds Transfer NEFT', select Payment option – 'Registered Payee' & proceed further.

### 51. Can I modify a registered payee?

You can modify a registered payee, where you can add details which are not provided earlier. You cannot modify earlier filled details. To do so, you delete the same payee by selecting option 'Delete Payee' & follow the process of add payee again.

### 52. If I registered a wrong payee, how to modify a registered payee?

You cannot modify earlier filled details in registered payee. To do so, delete the same payee by selecting option 'Delete Payee' & follow the process of add payee again.

**53.How to delete a registered payee?**

To register a payee in mobile banking, follow the steps-

1. On home screen, select option 'Manage Payee'
2. Select 'Delete Payee'
3. Select the registered Payee Name
4. On confirmation screen, type your Transaction Pin
5. Select 'Submit' button

**54.How many payees I can add at a time? Is there any limit to add number of payees in GoMo Mobile Banking app?**

Yes, a daily limit of maximum 2 payees is set for GoMo Mobile banking.

## Deposits Options

### 55. Where I can view the deposit details?

To view deposit details, follow the steps-

1. On home screen, select option 'Deposits'
2. Select 'Deposit Account Details'
3. Select the Deposit schemes among the listed option
4. Select the Deposit Account
5. Select the Deposit Receipts
6. View your Receipt details

### 56. How to request a Deposit Statement?

To view deposit details, follow the steps-

1. On home screen, select option 'Deposits'
2. Select 'Deposit Account Statement
3. Select the Deposit schemes among the listed option
4. On next screen, Select Account & select Duration
5. On next screen, the message will be displayed, that the request has been successfully placed
6. Check your Email for the said statement

### 57. Where I can Open a New Deposit?

To create a new deposit, follow the steps –

1. On Home screen, select 'Deposits' option
2. Select 'Open New Deposit'
3. Select the Deposit schemes among the listed option
4. Select Debit Account
5. If the deposit in same scheme is available, it will ask you to 'Select Deposit branch & account' from the list
6. Select 'Submit' button
7. On next screen, enter the desired amount, Tenure in months &/or days
8. Select 'Submit' button
9. On confirmation screen, verify the details & enter your Transaction Pin
10. On successful completion, your request for Term Deposit will be placed.

You have to submit the completely filled 15G/15H forms physically at the concerned branch, if applicable.

### 58. Where I can confirm or check the Deposit Interest Rates?

To confirm Deposit Interest Rates, follow the steps –

1. On Home screen, select 'Deposits' option
2. Select 'Interest Rate'
3. Select the Deposit schemes among the listed option
4. On next screen, Interest rates for selected schemes will be listed

**59. While creating deposits, I am getting error – Amount should be less than available balance?**

Before creating the term deposit, ensure that your account has sufficient balance. If you do not have sufficient balance or the deposit amount to be created is higher than the balance available in your account, it will provide you the poop up message – Amount should be less than available balance.

**60. Standing instructions for Recurring deposit can be automatically marked?**

Yes, after creating recurring deposit, standing instructions will be automatically marked for the same day.

## Loans Option

### 61. How to view Loan Account details?

To view your loan account details, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Account Details'
3. Select the Loan Accounts from the list
4. On next screen, your loan account details will be listed

### 62. How to get Loan Detail Statement?

To get your loan account statement, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Detail Statement'
3. On next screen, Select the Loan Account & Select the duration
4. On next screen, your loan account details will be listed
5. Further, the message will be displayed, that the request has been successfully placed
6. Check your Email for the said statement

### 63. How to get Loan Interest Certificate?

To get your loan Interest Certificate, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Interest Certificate'
3. On next screen, Select the Loan Account
4. Select 'Submit' button
5. Further, the message will be displayed, that the request for provisional interest certificate has been successfully placed
6. Check your Email for the said statement

### 64. I am unable to see any loan accounts in Loans option? Or I am getting error of 'Loan account not found'?

The term loan accounts linked to your customer number will be displayed in Loans option. Overdraft accounts will be displayed under 'Accounts' option instead of 'Loans' option.

## Services Options

### 65. How to check / confirm IFSC code?

To check or confirm IFSC code, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Get bank List / Search IFSC'
3. On next screen, choose a mode to get IFSC code
4. Further, Enter Bank, Enter city & Enter Area
5. Select 'Submit' button
6. On next screen, if the inputs are valid, the IFSC list will be displayed.

### 66. How to locate the Saraswat bank branch?

To locate Saraswat bank branch, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Branch Locator' option
3. Select State & City
4. Select 'Submit' button
5. On-screen map will be opened & Branch locations will be displayed by Location pins.

### 67. How to request a cheque book?

To request a cheque book, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Cheque Book Request' option
3. On next screen, select Account, address, choose delivery option between Any day & weekend alongwith No of chequebooks
4. Select 'Submit' button

### 68. While registering for cheque book, I am getting error of 'Your request could not be processed, please contact your branch.'

For savings account, if there are 100 unsused cheque leaves or for Current /Overdraft account, if there are 250 unused cheque leaves, you will not be abale to register a request for new cheque book.

### 69. How to inquire Cheque status?

To inquire a cheque status, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Cheque Status Inquiry' option
3. Select your desired account from the list
4. On successful validations, the status will be provided on display.

### 70. How to request Account statement?

To request Account statement on email, follow the steps –

1. On Home screen, select 'Services' option

2. Select 'Account Statement' option
3. Select your desired account number
4. Select the category as per your requirement
5. Select 'Submit' button
6. Further, the message will be displayed, that the request has been successfully placed
7. Check your Email for the said statement

### 71. How to register a stop payment request?

To register a stop payment request, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Stop Payment' option
3. Select your desired account number
4. Enter cheque number to be stopped for payment along with remarks
5. On confirmation page, enter Transaction Pin
6. Further, on confirmation, youe cheque will be stopped.

### 72. I am getting error of 'Entered cheque is already paid, please visit your branch for more details'?

This message will be displayed, if your cheque is already paid earlier.

### 73. Is it mandatory to register my Email Id with Saraswat Bank?

Yes, to receive statements on email, it is mandatory to register your email ID with Saraswat Bank.

### 74. How to register Email Id with Saraswat Bank?

To register Email Id, you can visit 'Services' option on Home Screen. Enter your Email ID twice in the given textboxes & enter Transaction Pin. Also, you may send keyword as EMAILID (space) abc@xyz.com to 9223810000, For e.g. EMAILID abc@gmail.com or login into Internet Banking, go to services option & register your Email Id.

### 75. Can I generate Internet banking password in our Mobile banking application?

Yes, you can generate Internet banking password via Services => Register / Generate Internet Banking Password option our Mobile banking application.

### 76. While generating Internet Banking PIN, it is showing the error of 'Enter valid Password'?

Reform & enter the valid password as mentioned as per the given Password Tips.

### 77. Can I update my Aadhar number through GoMo Mobile banking app? Or I am unable to type my Aadhar number in given textbox?

No, you cannot update Aadhar number through GoMo Mobile banking app. To update the same, visit your nearest branch.

**78.Under Aadhar seeding option, my Aadhar number is not displayed in given textbox of Aadhar number, why so?**

Under Aadhar seeding option, Aadhar number will be displayed in given textbox if the same is registered with Saraswat Bank. If your Aadhar number is not registered with bank, kindly visit your nearest branch to update the same.

## Card Services

**79. Can I generate / reset Debit card pin from our Mobile Banking application?**

Yes, you can generate / reset Debit card pin from our Mobile Banking application.

**80. I have not used / activated my new debit card in the ATM yet? Can I activate the same from our Mobile Banking application?**

Yes, you can activate your new debit card having status of Normal or Temporary blocked via Services => Card Services => Generate Debit Card Pin from our Mobile Banking application itself.

**81. Can I unlock my temporary blocked debit card from Mobile Banking application?**

Yes, you can unlock temporary blocked debit card through Services => Card Services => Generate Debit Card Pin from our Mobile Banking application itself.

**82. Cards with what status will be listed to generate Debit Card Pin option?**

Cards with status Normal & Temporary blocked will be listed to generate the debit card Pin option.

**83. I want to know more about Saraswat Bank Mobile banking?**

To know more about Mobile Banking, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Contact Us' option
3. Further, contact number & Email Id will be displayed on screen.

**84. What is Cardless cash withdrawal?**

Cardless Cash Withdrawal is a facility offered to customers wherein customer can register a request for Cardless cash withdrawal in Mobile Banking app & withdraw cash from Saraswat bank ATM without using Saraswat Debit card.

**85. Is there any limit for Cardless cash withdrawal?**

Yes, the daily limit for Cardless Cash Withdrawal is Rs.10000/-

**86. After how many hours a request for Cardless cash withdrawal will be expired?**

After 24 hours, request for Cardless cash withdrawal will be expired.

**87. Can I cancel request for Cardless cash withdrawal?**

Yes, request for Cardless cash withdrawal can be cancelled through Mobile Banking app itself.

### 88. I am getting error message that, 'Your request could not be process, please try again later'?

Ensure that you have sufficient network connectivity. Since, it could be case of mobile network fluctuation / jam. You may initiate the same transaction after a while.

## Digital Debit Card

### 89. What is Saraswat Bank Digital Debit Card?

Saraswat Bank Digital Debit Card is an electronic Debit card, which can be generated using the Saraswat Bank GoMo Mobile Banking facility. Since it is a virtual debit card, it can be used to shop online at any merchant website that accepts Rupay / Visa Cards, without any difference from a regular plastic Card.

### 90. What are the features of Digital Debit Cards?

Following are the features of Digital Debit Cards-

- Customers registered for GoMo Mobile Banking facility can only avail this facility.
- Customer may generate instant Digital Debit Card through GoMo Mobile Banking app round the clock 24*7*365.
- Customers can make payments on websites / E-com mobile applications using Digital Debit Card by entering card details.
- No need to carry physical debit card. It reduces the probability of theft / frauds / misuse of card since debit card details are not concurrently available.
- **No AMC** charge or any other charges are additionally levied on issuance of Digital Debit Card & the card will be valid for 5 years.
- Customers will receive notification through SMS confirming that the transaction has been performed successfully.
- The customers may enjoy all the benefits of Rupay Platinum or VISA Classic Debit Cards respectively.

### 91. Who can create / generate Digital Debit Card?

First account holder maintaining savings / current accounts having mode of operation with Self / Proprietor, Either or survivor & Any one or Survivor is eligible to create / generate Digital Debit Card at GoMo Mobile Banking application.

### 92. Do I need to fill up any separate registration form to avail Digital Debit Card facility?

No need to fill up any separate registration form. Customers registered for GoMo Mobile Banking facility can avail the facility through GoMo Mobile Banking application itself.

### 93. Is there any issuance charge or any annual fee / AMC for using Digital Debit Card?

No AMC charge or any other charges are additionally levied on issuance of Digital Debit Card.

### 94. Is there any transaction limit set for Digital Debit Card?

'Rupay Platinum Digital Debit Card' or 'VISA Classic Digital Debit Card' can be generated in GoMo Mobile Banking as per customer's longing. For Rupay Platinum Digital Debit Card the transaction limit is set for Rs. 100,000/- & for Visa Classic Digital Debit Card it is set for Rs.50,000/- per day.

### 95. Where can I use my Digital Debit Card?

Customers can make payments on websites / E-com mobile applications using Digital Debit Card by entering card details. Digital Debit Card cannot be used at POS machines or ATMs for cash withdrawals.

### 96. Can I block / unblock my Digital Debit Card?

Yes, digital debit card can be block / unblock through Debit Card Block / Unblock option provided under Card Services in GoMo Mobile Banking application or by using Missed Call Banking / SMS Banking facility.

### 97. How can I view the Digital Debit Card details?

Login to your GoMo Mobile Banking application, go to Card Services option & select Digital Debit Card option. Under the same, select option 'Browse Digital Debit Card' to view the card.

### 98. Can I create more than one Digital Debit Card or are there any limits on Card creation?

Only 1 Digital Debit Card can be created.

### 99. I am already having a physical RuPay / Visa Debit Card, can I generate Digital Debit Card for the same account?

If you are holding a physical RuPay Debit Card, then you can generate only Digital Visa Debit Card. On the other hand, if you are holding a physical Visa Debit card, then a Digital RuPay Debit Card can be generated.

### 100. What will be the validity of my Digital Debit Card?

The Digital Debit Card will be valid for the 5 years from the date of creation.

### 101. Can I reuse (do multiple purchases / swipes with) my Digital Debit Card before expiry?

Yes, you may reuse or make multiple purchases with your Digital Debit Card before expiry at any ecommerce websites or mobile applications.

# Block / Unblock Debit Card

### 102. What is the Block / Unblock Debit Card option?

Block / Unblock Debit Card is a service in which customer can either block or unblock his digital or physical debit cards linked to their respective account numbers from GoMo Mobile Banking Application. It is an alternate service to existing SMS Banking & Missed Call facility to Block / Unblock Debit Card.

### 103. Is it mandatory to register for GoMo Mobile Banking application to utilize Block / Unblock Debit Card service?

Yes, customer must be registered for GoMo Mobile Banking application to avail the facility. Customers not registered for GoMo Mobile Banking facility may continue to block or unblock their debit cards through SMS banking & Missed call facility as per the current practice.

### 104. Where can I locate Block / Unblock Debit Card option in GoMo Mobile Banking application?

On home screen, select 'Card Services', on next screen select 'Block / Unblock Debit Card' option.

### 105. Are there any charges to block or unblock my debit card?

No, there are no charges for Block or Unblock Debit Cards service.

### 106. Which cards can I block or unblock through the facility?

Any Saraswat Bank digital or physical VISA &/or RUPAY Debit Cards can be blocked or unblocked from GoMo Mobile Banking Application.

### 107. I had blocked my debit card through block via SMS facility, now can I unblock the same from GoMo Mobile Banking application?

No, you cannot unblock the debit card which is permanently blocked via SMS facility. You can unblock temporary blocked cards only.

### 108. I had blocked my debit card through block via Missed Call facility, now can I unblock the same from GoMo Mobile Banking application?

Yes, you can unblock temporary blocked cards from GoMo Mobile Banking application.

### 109. Can I unblock the permanent blocked cards through this facility? Or can I change the status of the debit card from permanent block to normal?

No, once the card is permanently blocked or the status of the card is 'permanent block' then the same card cannot be activated or the status cannot be changed to Normal. In this situation, generate a digital debit card from GoMo Mobile Banking application or apply for new physical Debit Card at your nearest / home branch.

### 110. If I don't remember the card no., where I can get the details to block such card?

Under 'Card Service', click on Block / Unblock Debit Card option in GoMo Mobile Banking and select your account number. Further, select the card number linked to your account from drop down list & block the same.

### 111. How will I be notified whether my debit card is blocked or unblocked?

Once the card is blocked or unblocked through GoMo Mobile Banking application, the change in status of Debit card will be notified through text SMS to registered mobile number of Customer.

## Block Digital Channels

### 112. What should I do in case of fraudulent transactions witnessed through GoMo Mobile Banking application?

In case of any fraudulent transaction witnessed using GoMo Mobile Banking Channel or any other digital channel, immediately give a missed call on 7666339922 from the mobile number registered with the Bank. After giving missed call on this number, all the transactions via UPI, Mobile Banking and Internet Banking will be blocked & confirmation SMS will be received.

You may also call up the toll-free number for further directions