

Saraswat Co-operative Bank Ltd

Frequently Asked Questions (FAQs) on Banking on WhatsApp



General Frequently Asked Questions (FAQs)

1. What is Saraswat Bank's Banking on WhatsApp?

Saraswat Bank's services on WhatsApp or Banking 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 'Banking on WhatsApp'?

Yes, customers as well as non-customers may access 'Banking on WhatsApp' services after registration for the same service. Post registration, unlike non-customers, customer can 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.

3. What are the features / advantages of 'Banking on WhatsApp'?

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

- Banking on WhatsApp is a simple, safe and secured.
- Customers can access bank's services through WhatsApp 24x7.
- 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.
- Messages in Regional languages i.e. Unicode messages are not supported at WhatsApp messaging platform, which would help our bank to send regional message through WhatsApp.
- Informative / Non-critical / non-transactional messages would be sent to customers at WhatsApp along with pictures, videos, documents, smart-links etc.
- 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.
- Since, WhatsApp messenger is popular among customers, it would boast high engagement rate among our customers.

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

Yes, your mobile number is mandatorily registered with Saraswat Bank to access with WhatsApp Banking.

5. What are the pre-requisites for 'Banking on WhatsApp'?

The pre-requisites for 'Banking 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, mini statements, Mobile Banking Registration, 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.

6. How to register for 'Banking on WhatsApp'?

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

- ✓ For registering himself/ herself, a **Missed Call has to be given on 9029059271**. By giving a missed call, Customer is providing his/ her consent for availing WhatsApp banking.
- ✓ Customer would receive 'Welcome' message via text message and at his/ her WhatsApp from our Bank's verified WhatsApp number i.e. **8291409100**.
- ✓ Customer may update our Bank's verified WhatsApp number i.e. **8291409100** in his/ her smartphone contact list.
- ✓ Further, customer would start receiving notifications through WhatsApp channel as and when forwarded by the Bank.
- ✓ To initiate chat through WhatsApp, post giving a missed call, Customer needs to type 'Hi' & send to **8291409100** over WhatsApp and choose from the displayed option to avail its services.

7. How to initiate a Chat at 'Banking on WhatsApp'?

- ✓ Post missed call, customer may have to update our Bank's verified WhatsApp number i.e. **8291409100** in his/ her smartphone contact list.
- ✓ To initiate chat through WhatsApp, post giving a 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. What are the functionalities are available under BOT – two-way communication in ‘Banking on WhatsApp’?

Following services are currently made available through Saraswat bank’s WhatsApp Banking (Chat option):

Sr No	Banking services
1	Balance Enquiry
2	Last 5 Transactions
3	Banking
	Mobile Banking Registration
	Know your Customer Number
	Register your Email-ID
	Account Statement
	ATM/ Branch Locator
4	Product information
	Vastu Siddhi Housing Loan
	2-wheeler/ Car Loan
	Kwik Lap (Loan Against Property)
5	Downloads
	GoMo Mobile Banking App
	mPassbook
	Credit card app

9. How to get at main menu during a chat at ‘Banking on WhatsApp’?

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

10. Post missed call, at 8291409100 I sent ‘Hi’ but it is asking me to give missed call at 9029059271 to register for ‘Banking 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.

11. I am requesting for account balance at ‘Banking 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.

12. How to unregister / unsubscribe for 'Banking on WhatsApp'?

In chat window, customer needs to type 'stop' to unregister or unsubscribe from 'Banking on WhatsApp' services.

13. How to unregister / unsubscribe 'Banking on WhatsApp' in case of loss of mobile device?

To unsubscribe from WhatsApp Banking, customer may type 'Stop' at WhatsApp from the registered mobile number. In case of loss of mobile device, customer would have to register for WhatsApp from any other mobile, automatically earlier WhatsApp from lost mobile would be deactivated. Customer may continue using 'Banking on WhatsApp' at new mobile.

14. I have unregistered / unsubscribed from 'Banking on WhatsApp', now I would like to re-register for 'banking on WhatsApp'. How to proceed further?

- ✓ 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**.
- ✓ You may update our Bank's verified WhatsApp number i.e. **8291409100** in your smartphone contact list.
- ✓ To initiate chat through WhatsApp, type 'Hi' & send to **8291409100** over WhatsApp and choose from the displayed option to avail its services.

15. I want to know more about 'Banking on WhatsApp'?

The information related to 'Banking on WhatsApp' is made available on bank's website i.e. www.saraswatbank.com. Also, for further support you may contact our 24 Hours helpline No. 022 41572070.