HDFC Bank MobileBanking

USER GUIDE

Version: 1.0

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1 Overview

HDFC Bank MobileBanking application is a comprehensive application equipped with advanced encryption technology to ensure secure and convenient banking transactions for all users. The application allows instant access to all banking needs and management of users' personal and business accounts at their convenience. The application also offers best user experience with a myriad of features including account management, bill payment, quick fund transfers, task lists, alerts, and customized dashboards. This document provides all necessary information to perform hassle-free online banking transactions.

1.1 Target Audience

This guide is for all Android smartphone users.

1.2 Features and Services

- Instant setup
- Safe and secure access with Face ID
- Simplified real-time banking
- Quick fund transfers
- Effortless bill payments
- Cardless cash
- eCMS
- One touch share
- Missed call recharge
- SMS banking
- Investment tracking
- Credit and Debit card management
- Eva ChatBot support

1.3 Compatibility

- Android
  - OS 5.0 (Lollipop) or higher

2 Get Started

This section describes how to sign in to HDFC MobileBanking application using customer Id and password, and to set up quick access pin.

2.1 Sign in to HDFC MobileBanking Application

To sign in to HDFC mobile banking application using customer Id and password, follow the steps below:

1. Download HDFC MobileBanking application from Google Play Store and install it on user's smartphone.
2. Tap the **HDFC Bank** icon to launch the application.

Figure 1: Sign in

3. In the **Customer ID** field, enter customer Id.

> **Note**: HDFC bank provides Customer ID when user opens an account with HDFC bank.

4. In the **Password** field, enter password.

> **Note**: User can enter IPIN provided by HDFC bank in the Password field.

5. Click **LOGIN**.

2.2 Set Up Quick Access Pin

To set up quick access pin, follow the steps below:

1. On the login page, click **SET UP QUICK ACCESS PIN**.

Figure 2: Sign in

2. In the **Enter Your Details** section:

   I.   In the **Customer ID** field, enter customer Id.

   II. In the **Registered Mobile Number** field, enter user's registered mobile number.

   III. Click **CONTINUE**.

Figure 3: Enter user details

3. In the **Enter OTP** section:

   I.   In the **Enter OTP** field, enter the OTP received on user's registered mobile number.

   II. Click **CONTINUE**.

4. In the **Enter Debit Card Details** section:

   I.   In the **ATM PIN** field, enter ATM pin.

II. In the **Expiry Date** field, enter expiry date on debit card.

III. Click **CONTINUE**.

5. In the **Set Quick Access PIN** section:

I. In the **New 4 Digit PIN** field, enter new four-digit pin.

II. In the **Confirm 4 Digit PIN** field, enter the four-digit pin entered in the first step.

III. Turn on **Enable FingerPrint** to enable fingerprint sensor.

IV. Click **CONTINUE**.

> ***Note****: User can either use fingerprint or four-digit pin next time when signing in to the application.*

3 Add Payee

This section describes adding individual payees and merchant payees.

3.1 Add Payee (Individual)

To add an individual payee, follow the steps below:

1. In the left-pane, click **Menu > Pay > Money Transfer**.
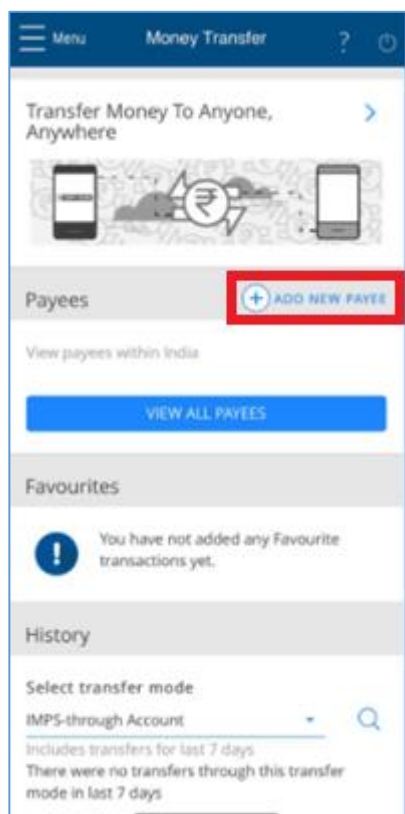
2. Click **ADD NEW PAYEE**.

Figure 4: Money transfer

3.   Under **Select Transfer Type**, select **Bank Accounts**/**Indian Credit Cards**/**Cardless Cash**.

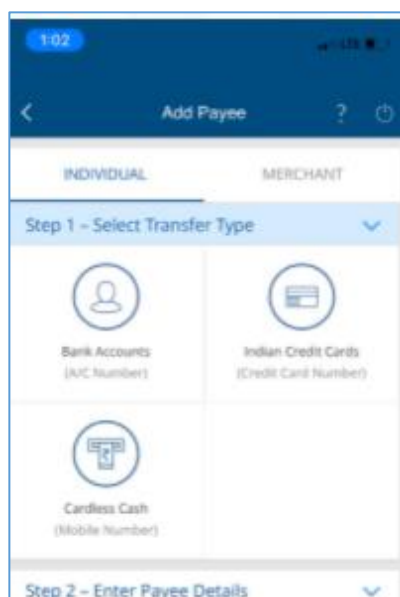*Figure 5: Add payee*

4.   In the Enter **Payee Details** (Bank Accounts) section:

    I.   From the **Account Category** drop down, select payee account.

    II.   In the **Name on Account** field, enter payee name.

    III.   In the **Account Number** field, enter payee account number.

    IV.   In the **Re-enter Account Number** field, re-enter the payee account number.

5.   In the **Enter Payee Details** (Cardless Cash) section:

    I.   In the **Beneficiary Name** field, enter beneficiary name.

    II.   In the **Mobile Number** field, enter mobile number.

    III.   Select **Pay ID** (User can choose either Voter ID or PAN. By default, PAN is selected.)

    IV.   In the **Enter PAN Number**, enter the PAN number.

6.   In the **Enter Payee Details** (Indian Credit Cards) section:

    I.   In the **Credit Card Number** field, enter the credit card number.

    II.   In the **Re-enter Credit Card Number** field, re-enter the credit card number.

    III.   In the **Name on Card** field, enter the payee name on the credit card.

7.   Click **CONTINUE**

8.   Review payee information and click **CONFIRM**.

9.   Click **CONTINUE** to receive OTP to the registered mobile number.

10.   Enter the OTP in the **Verification** popup and click **CONTINUE**.

11.   A confirmation message appears displaying that the payee is added successfully. Click **DONE**.

3.2.1   Add Payee (Merchant)

To add a merchant payee, follow the steps below:

1.   In the left-pane, click **Menu > Pay > Money Transfer**.

2.   Click **ADD NEW PAYEE**.

Figure 6: Money transfer

3.   Select **MERCHANT**.

4.   In the **MERCHANT** section:

   I.   In the **Merchant Name** field enter merchant name.

   II.   In the **Account Number** field, enter merchant account number.

   III.   In the **Re-enter Account Number** field, re-enter the merchant account number.

   IV.   In the **Email Id** field, enter merchant email Id.

Figure 7: Add payee – merchant

5.   Click **CONTINUE**.

6. Review merchant payee information and click **CONFIRM**.

7. Click **CONTINUE** to receive OTP to the registered mobile number.

8. Enter the OTP in the **Verification** popup and click **CONTINUE**.

9. A confirmation message as shown below displays if the payee is added successfully. Click **DONE**.

4 Money Transfer

The HDFC Bank MobileBanking application allows real-time money transfer on the go. With this application, user can initiate more than 120 transactions effortlessly with high-level security. Using Money Transfer facility users can transfer money from HDFC to HDFC or other banks effortlessly using UPI /NEFT/ MPS & other payment methods.

To transfer money from the user account to the payee account, follow the steps below:

1. In the left pane, click **Menu > Pay > Money Transfer**.

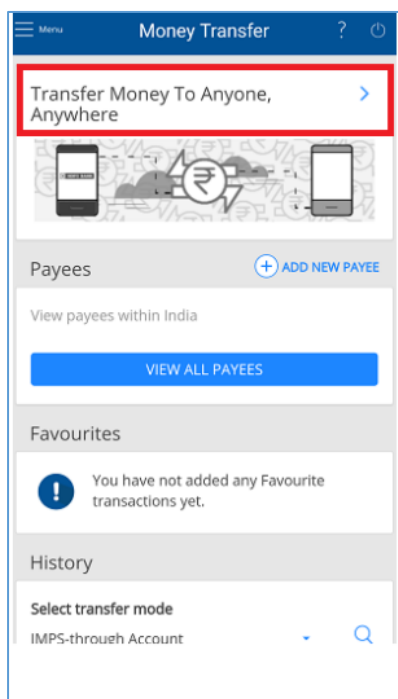2. Select **Transfer Money to Anyone, Anywhere**.

Figure 8: Money transfer

3. Enter the payee's name.

> **Note**: To add payee, refer to Add payee.

4. In the **Amount** field enter amount.

5. In the **Remarks** field enter remarks (if any).

6. Select **Transfer Mode** (IMPS/NEFT) and click **CONTINUE**.

7. Confirm the entered information and select **I accept the Terms and Conditions** check box to accept the terms and conditions.

8. Click **CONFIRM**.

9. On successful transaction, a success message appears with the transaction reference number. Click **DONE** to finish the transaction.

> **Note**: After unsuccessful transactions, contact HDFC bank customer service team.

5 Bill Pay

HDFC bank allows users to pay Gas bills, DTH bills, utility bills, Electricity bills & Mobile bills at their convenience. Users can also set up scheduled automated bill payment on monthly basis.

To pay user's monthly bills, follow the steps below:

1. In the left-pane, click **Menu > Pay > Bill Pay**.

2. Select biller type.

3. Enter biller information and click **CONTINUE**.

4. Click **PAY CURRENT BILL**.

    The application displays a confirmation message implying the user completed the transaction successfully.