

BANKSMART FAQ

What is NCC Smart

NCC Smart is a unified digital banking solution that empowers customers with the services of mobile banking, internet banking and digital payments into a single platform and delivers them to a customer's mobile phone. It is an all-in-one solution for customers enjoy the true power of digital banking while it is also a multimedia-rich and cost effective platform for banks to carry out instant marketing & promotional campaigns.

What banking facilities can I do through NCC Smart application?

With NCC Smart application, you can access and manage your accounts to perform the following services.

- View account balance and last 5 transactions.
- Transfer funds between the NCC Bank accounts.
- Transfer funds to fonepay member bank networks
- Pay bills to NTC postpaid, Landline, ADSL and NCELL Postpaid
- Direct topup to NT Prepaid, Postpaid, ADSL, NCELL Prepaid, Dishome and SimTv
- Locate Branches and ATM with route navigation.
- Get instant notifications from debit or credit on account transactions
- Pay bill of NEA
- One month transaction history from GPRS login
- Schedule payment

How Can I enroll in NCC Smart

To enroll in NCC Smart, visit the branches and fill the Mobile Banking registration form. Once the bank verifies the form with account number you provided, registration confirmation message will be sent with your transaction password and login password.

What is Login password and Transaction Password?

Login password is the secret code used for authentication during the login process if you are using smart phones with activated internet connections on it.

Transaction password is the secret code used for transaction during the fund transfer, bill payment, balance enquiry or to get the recharge cards.

How do I get the application installed in my Mobile Phone?

The NCC Smart application is available in android and iOS platform.

- In case of Android phones, go to google playstore and search for NCC Smart
- In case of iPhones, go the Apple Appstore and search for NCC Smart

What do I do after receive the message with the passwords and MPIN

After receiving message with Transaction password and Login password, change the transaction password from application and change the GPRS Login password from GPRS Login page with mobile number as Username.

Do I need to pay extra charges to transfer the amount from one account to another account within NCC bank?

No, the transaction within the NCC Bank is free of cost. There are no any charges required to pay for such transactions.

Do I pay SMS cost for the transactions from GPRS login?

No, SMS cost is absolutely free when you do transaction from GPRS login with internet connection in mobile phone.

What if I change the device? Do I need to inform the bank for NCC Smart access?

No, you don't need to inform the bank when you change your device. You can manually reset your device from GPRS Login page in order to login on new device.

Is my transaction safe using NCC Smart?

Yes, transaction done from NCC Smart is absolutely safe. NCC Smart uses two factor authentications with device id registration, strict password policies and encrypts mechanism.

BankSmart Frequent Problems

1. Login Url for Banksmart

There are two different url for customer registration and View report in Banksmart.

Url for Customer registration: <http://192.168.100.6:8080/>

Url for View Report: <http://192.168.100.6:8080/f1bi/faces/pages/login.xhtml>

Login Id and Password for Customer Registration and View Report are same.

Best view of Banksmart application is Google Chrome.

2. How to make Customer active after customer receives first password

When Customer is registered in Banksmart, customer gets two passwords. One is Transaction password and one is GPRS login password.

To change the transaction password, go to Setting in Banksmart application, and click on change PIN option and change pin.

In GPRS login , Customer registered mobile number

3. How to reset customer Password

Go to Customer → Manage Customer, search Mobile number and list of user detail appears, then click reset password as shown in picture

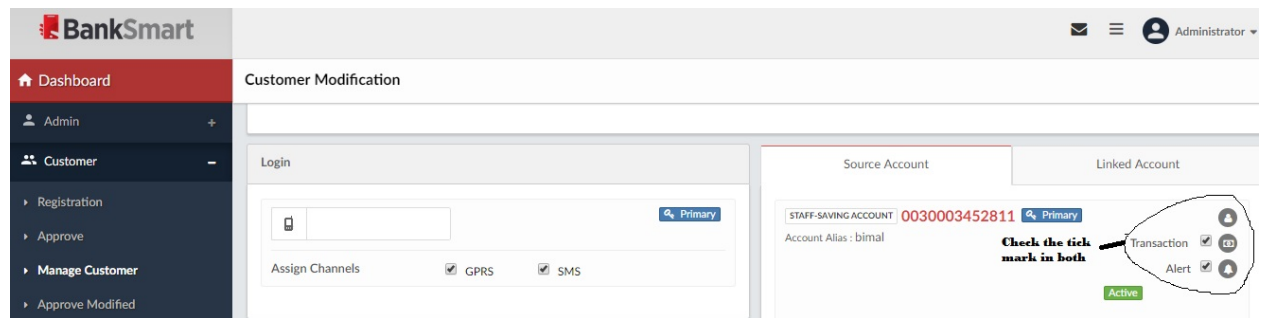
The screenshot displays the BankSmart web application interface. The top navigation bar includes the BankSmart logo and a user profile dropdown labeled 'Administrator'. The left sidebar contains a menu with options: Dashboard, Admin, Customer, Registration, Approve, Manage Customer, Approve Modified, Rejected List, Approve Password Reset, Approve Deleted, Unblock Service, Approve Unblock, Reset Device Id, and View Customer Status. The main content area is titled 'Manage Customer' and features a form with the following fields: Username (9819531492), Mobile Number, First Name, Channel (a dropdown menu), and Account Number. Below the form are 'Search' and 'Reset' buttons. A 'Customer Details' table is shown below the form, containing one entry for 'BINOD KUMAR THAPA' with a 'Reset Password' button in the Action column.

Username	Customer Name	Branch	Status	Created Date	Mobile Number	Action
9819531492	BINOD KUMAR THAPA	DAILEKH BRANCH AP	Approved	Sep 17, 2018	9819531492	Reset Password

4. Transaction Alert doesn't work in Customer Mobile

If customer didn't get the transaction alert, then check the following

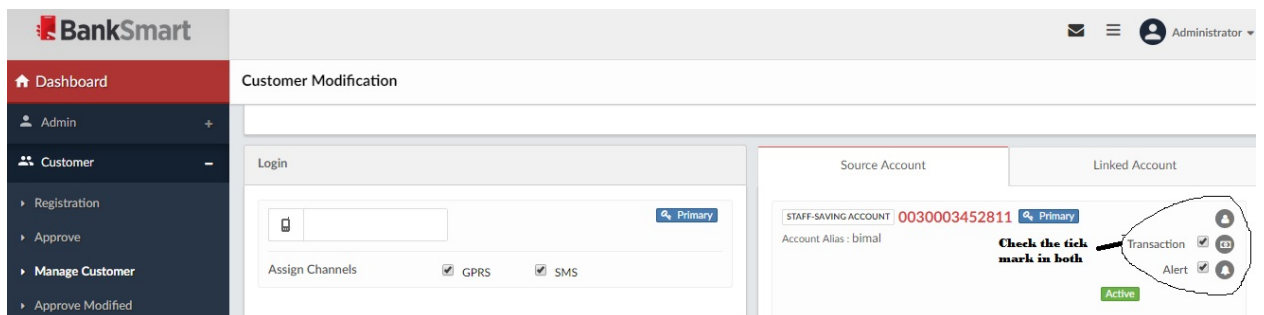
- Send the normal SMS from customer mobile to other mobile numbers. If it message is delivered to another mobile successfully then go the point b.
- Go to Customer → Manage Customer, search Mobile number and Click on Modify in action, check the tick marks in alert and transaction



5. SMS is not delivered from Customer Banksmart Application, What should I do?

If customer download the application and they tried to send SMS from the application, some customer message is not delivered. In this case, follow the below steps.

- Check the Transaction allow in customer account as below



- After downloading and installation of the NCC Bank Smart application, Permission will be asked by application, click on Allow in all messages.
- Check the default message on Setting of customer mobile. Sometimes registered number is in SIM2 and default message in mobile setting is in SIM1 or vice versa. In this case make default message and registered SIM is in same slot.
- Send the normal message from customer mobile to another mobile. If the message is not delivered, then message from the application will also not be delivered.
- To check message is working or not from the customer mobile, create new message in mobile and type as below

<PIN NO><SPACE>BE eg: 1111 BE

And send the message to 35161

- f. From above procedure, if customer didn't get reply message then check SMS setting in mobile itself and if customer gets reply message then check application permission in Mobile setting → Application Manager → NCC Smart and make permission as "Always Allow".

6. Charge Procedure

To Renew Charge, Go to Charge → Renew Charge, search the mobile number and Click on Initiate Button.

BankSmart

Renew Charge

Renewal To Expire Soon | Renewal Expired

Expiry Within: 1 Week

Profile: All

First Name:

From Account:

Mobile Number: 9851176752

Records Per Page: 50

Show Date Filter

Search

No. of Records: 1

Modules awaiting renewal

<input type="checkbox"/>	Customer Name	Mobile Number	From Account	To Account	Profile Name	Charge	Last Renew Date	Expiry Date	Branch
<input checked="" type="checkbox"/>	ASHOK GHIMIRE	9851176752	0850000039601	9450332000100	SMSBankingPremium	0.0	29-09-2017	29-09-2018	SUKEDHARA BRANCH ID

Initiate Initiate All

For Approve the customer, go to Charge → Approve Charge, search the mobile number and make tick mark on customer and click on Initiate selected or Initiate All button.

BankSmart

Approve Renew Charge

First Name:

Mobile Number: 9823607474

Profile: All

From Account:

Search

Renewed records

<input type="checkbox"/>	Customer Name	Mobile Number	Account Number	Profile	Charge Type	Charge	Initiator Branch	Expiry Date	Recorded By	Recorded Date	Remarks
<input checked="" type="checkbox"/>	BIGYAN RATNA STHAPIT(MINOR)	9823607474	0830000040113	BankSmart	Renew Charge	200.0	TEKU BRANCH ID	Jul 12, 2018	NAMITA	Jul 24, 2018	Sent For Charging

Initiate Selected Initiate All Reject

7. Charge System in BankSmart

In New Customer registration in any profile, Rs 200 will be deducted automatically by pumori system, so branch user doesn't need to take charge manually.

For Customer Renewal, for only profile "BankSmart", Rs 200 charge is automatically deducted from account and account is also renewed for one year.

But other than BankSmart Profile, only account is renewed automatically for next one year and branch user has to deduct Rs 200 from customer primary account manually.

8. Failed Charge

Amount which can't be deducted from customer account is remained under Charge→Failed Charge menu.

Causes for the transaction to be transferred in failed charge

- If the primary account of registered account have no sufficient balance ie . Rs 200.
- If the primary account of registered account is dormant or blocked.

Steps to Initiate failed Charges

Failed charges can be reprocessed from Charge→Failed Charge, change the Txn From date as of registration date or renewed date and search the transaction. After search, click on Customer and Initiate the transaction

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Failed Charge

Txn From: 9/1/18

Txn To: 9/24/18

First Name

From Account

Charge Type: All

Resp Code

Mobile Number: 9849409333

Records Per Page: 50

Profile: All

Search

Total Count: 1

	Customer Name	Mobile Number	Account Number	Profile Name	Charge Type	Profile Charge	Charge	Initiator Branch	Initiated By	Initiated Date	Txn Date	Resp Code	Resp Desc
<input checked="" type="checkbox"/>	SUJAN KHATIWODA	9849409333	066000004130B	BankSmart	Registration Charge	200.0	200.0	SINDHULI BRANCH SP	206	24-09-2018	24-09-2018	-1	System Problem

Initiate Selected

Initiate All

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Note: Before initiate the transaction, check the primary account, if the amount is deducted or not. If amount is deducted from primary account and account is not renewed then inform or mail to IT department.

Type of Response Code in Failed Charges

1. Failed to obtain txn Response → In this type of response description, transaction is uncertain, amount may or may not be deducted from account .So please verify the customer account before initiate the transaction.
2. Customer not in charging mode → when the charge is in approval stage. First approve the charge.
3. Customer is not in password reset stage → when password is reset and not approved. First approve the password reset.
4. Failed to establish connection → Failed transaction when link is not connected to PDX server
5. System Problem → Due to Charge system idle or any other system causes.
6. Unknown Behavior → When customer CBS account is dormant or blocked
7. Customer in modified stage [unapproved] → when the customer account is not approved.