

OPERATION MANUAL
FOR
NCC MOBILE BANKING SERVICE

- CARD DEPARTMENT



NCC Bank
नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

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21/03/2012

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NCC Mobile Banking Services

Mobile Banking (also known as M-Banking, mbanking, SMS Banking) is a term used for performing account balance checks, account transactions, payments, fund transfer and other banking transactions through a mobile device such as a mobile phone. Mobile banking has recently most often been performed via SMS or the Mobile application software.

1. Basic Features:

NCC Mobile Banking service can be provided to both the current and savings accounts. The Mobile Banking service provided to all type of accounts are valid for a period of one year and shall have to be renewed on expiry.

NCC Mobile Banking facilitates the following services:-

- 1) Account Information which includes balance enquiry and mini statement.
- 2) Requests which includes cheque book request, statement request, banking hour, exchange rate and PIN change.
- 3) Transactions which include fund transfer, utility payments, recharge cards and merchant payment.
- 4) Transactions SMS Alert (Debit and Credit transactions on customer' account).

The transfer of funds shall be done from one account to another account within any branch. This service is available round the clock. Funds can be transferred from individual savings & current accounts and joint accounts under consent from all joint holders. NCC Mobile Banking - Funds Transfer cannot be done between banks.

2. Steps/ Procedures to Provide NCC Mobile Banking Services:

The steps/procedures to provide NCC Mobile Banking Services are listed as below for maintaining uniformity in all branches.

- 2.1 Duly filled application form (**Format 1**) for request for NCC Mobile Banking Services is submitted to Customer Service Department (CSD) by the customers of respective branches.
- 2.2 Application form is verified and approved at the branch by the concerned authorities (i.e. Operation In-charge / Branch Manager) in order to validate the request.
- 2.3 On receipt of the approved application, CSD shall create new customer on the Mobile Banking Software and proceed this to concerned authorities (i.e. Operation In-charge / Branch Manager) for approval.
- 2.4 The PIN code/ Access Code is provided over to the respective account holder(s) mobile through SMS only after approval of request sent from CSD and the same is recorded in the report automatically generated by software as a proof of delivery. The approved customer report should be checked properly and signed by both CSD and concerned authorities (i.e. Operation In-charge / Branch Manager). This is an important process from the security point of view and any deviation in this regard shall not be accepted. Branch Manager/Operation In-charge shall be responsible for activation/approval of the Mobile Banking service and not the persons generating the customer.

Page 2 of 7

3. Modification of Mobile Banking Services:

The Branch shall be solely responsible for activation, deactivation, and regeneration of PIN code/Access code and renewal or cancellation of the services or any other services e.g. edit SMS alert etc on real time basis as required.

4. Steps/ Procedures in case of lost of PIN code/Access code:

- 4.1. A request letter pertaining to loss of PIN code/Access code and instruction thereto to deactivate/block the Mobile Banking Services should be obtained from the accountholder(s) (**Format 2**). However verbal instructions may also be considered on practical ground subject to obtaining written instruction, not being contrary to the prior instructions, at the earliest.
- 4.2. Mobile Banking Services should immediately be deactivated/ blocked as soon as instruction is received.
- 4.3. On receiving the written request, it should be verified and approved for further processing.
- 4.4. The client should be notified that bank will not be liable for any cash loss due to whatsoever reason(s) despite reasonable care and caution exercised by the Bank.
- 4.5. The procedure to provide a new customer code and PIN code/Access code in replacement for the old one is the same as the one for issuing a fresh one.

21/03/2012

5. New Passwords

The request for new passwords (**PIN code/Access code**) is done when the customer forgets his/her passwords. The request for new passwords is lodged at the CSD (**Format 3**) and the same is authenticated. It should be filed properly for future records at the respective branches. The branch shall generate the new passwords under the same customer code and the new passwords will automatically send to customers' mobile number.

6. Cancellation of Services:

The Services shall cease to be valid and the Bank shall be entitled to the immediate restriction of the user in the event of:

- i. Closure of Designated Account(s);
- ii. Death of a Customer;
- iii. The Customer (s) authority to operate the Designated Account is terminated;
- iv. The Bank requests to stop the use Mobile Banking Facilities;
- v. Customer is blacklisted on a loan or other similar obligation;
- vi. Customer fails to maintain the minimum balance as stipulated from time to time.

7. Monitoring of Mobile Banking Transactions:

The Branch Manager/Operation In-charge shall be responsible for monitoring and audit of all Mobile banking transactions on a daily basis. The transaction list should be printed, checked, rechecked and filed properly.

8. Renewal of Mobile Banking Service:

The customer's Mobile Banking Service can be renewed from CSD after receiving approval from the Branch Manager/Operation In-charge in case of expiry of Mobile Banking service through the Mobile Banking Software.

9. Creation of staff users in Mobile Banking Software:

The Branch Manager shall submit requests for the CSD staff user name and Approval user name to Card Department and Card Department forward this requests to IT Department for user creation. After users' creation, the branch would be provided the requested user names through the Card department.

10. Transfer & Alert Limits and Fee Structures:

10.1. Mobile Banking Fund Transfer Limit and Alert Message Limit:

- Fund transfer maximum limit from any customer accounts: Rs. 10,000/- per transaction.
- Fund transfer maximum limit from any customer accounts: Rs. 50,000/- per day.
- Maximum number of Fund transfer count from any customer accounts: 5 per day.
- Minimum limit of transaction amount for SMS Alert to customers: NPR.500.00 each for Debit & Credit (transaction on customers' account) respectively.

(Note: The above limits are subject to change as per management decision.)

10.2. Fees and Commission:

- As per management decision from time to time.
- All Mobile Banking Services to Staff Accounts: Nil.
- Alert SMS Rate from Bank Side to customers: Telecom's standard SMS rate with Applicable Government Tax also (Branch shall bear the Alert SMS fee with Applicable Government Tax).
- Other SMS Rate: Telecom's standard SMS rate with Applicable Government Tax also.

11. Operational Functions of Mobile Banking Service:

The Card Department shall handle the operational functions of NCC Mobile Banking service in relation to transactions of Mobile Banking. The dispute resolution as concerned with transactions of Mobile Banking shall also be handled by the Card Department. The dispute application (**Format 4**) form in relation to Mobile Banking transaction shall be submitted from CSD to the Card Department for dispute resolution. The Card Department shall perform the job of reconciliation / settlement of Mobile Banking- Transactions which include fund transfer, utility payments, recharge cards and merchant payment.



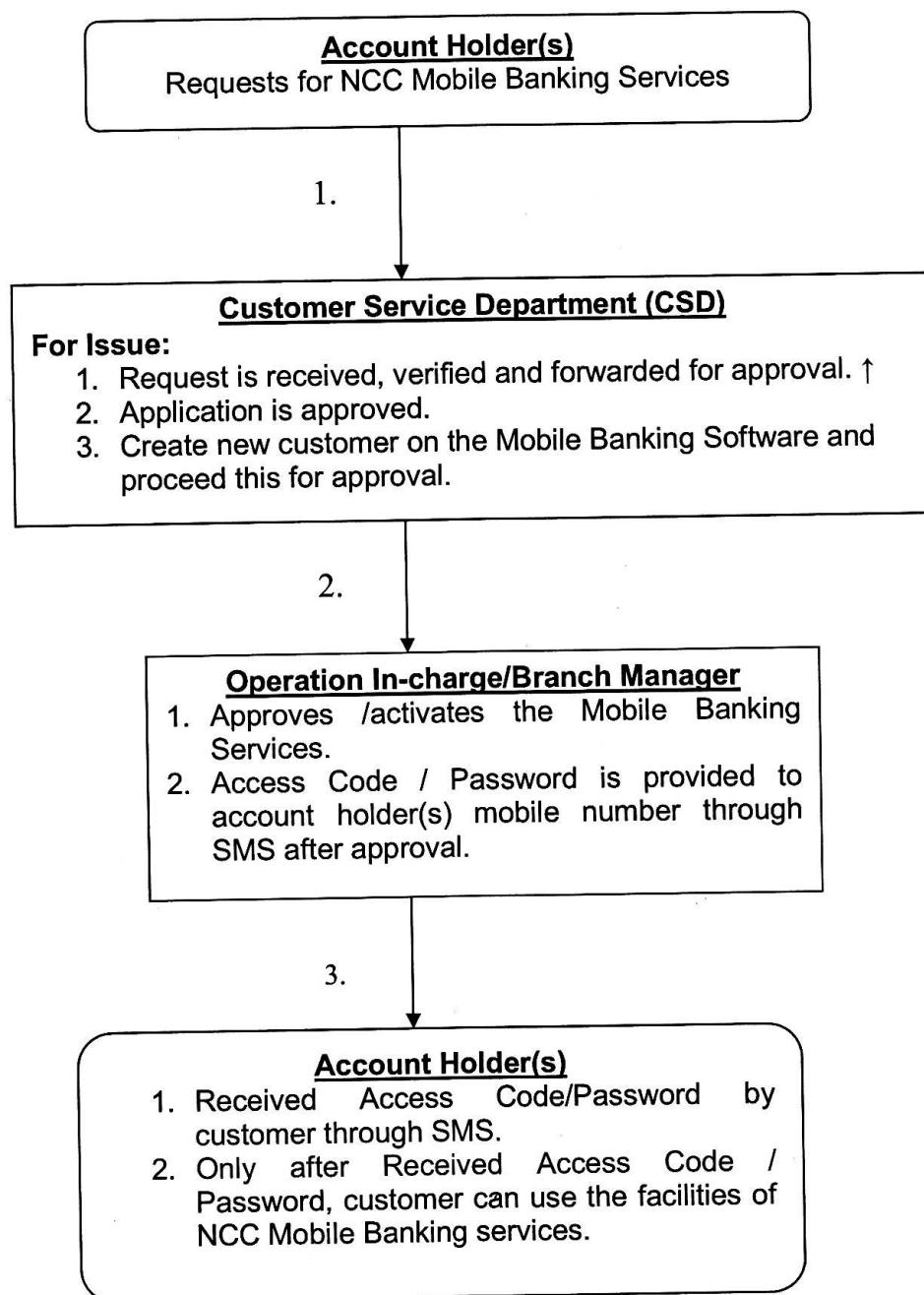
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NCC Mobile Banking Process (Flow Chart)



NCC MOBILE BANKING SERVICES APPLICATION FORM

Format 1

Manager
NCC Bank Ltd.

Date _____

Branch _____

Dear Sir/Madam

I/We wish to apply for Mobile Banking Services and give below the required information to enable you to process the application.

Name of Applicant (IN CAPITAL LETTERS):

Account Type: Single Joint

Account Number:

Accounts to be linked

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Email Address:

Postal Address:

Telephone Number: Mobile Number:

Application Type (Tick one of the following): New Customer For Additional Facility

For additional facility, please mention Customer Code:

Mobile Banking Facility

| | | |
|--|--|--|
| <input type="checkbox"/> Account Enquiry | <input type="checkbox"/> Fund Transfer | <input type="checkbox"/> Utility Bill Payments |
| <input type="checkbox"/> Requests | <input type="checkbox"/> SMS Alert | <input type="checkbox"/> Others _____ |

I/We hereby declare that the information provided above is true and correct to the best of my knowledge. I/We accept full responsibility of all the consequences in case of misrepresentation and/ or the information provided is proved to be wrong. I agree to receive passwords in my aforementioned mobile numbers. I/We hereby authorize the Bank to debit my/our account for annual charges for fund transfer facilities.

Sincerely Yours,

Applicant's Signature

Name:

Date:

FOR BANK' USE ONLY

Checked By
Date:

[Signature]
21/03/2012

[Signature]

Approved By
Date:

[Signature]

TERMS AND CONDITIONS RELATING TO MOBILE BANKING SERVICES

The terms and conditions contained in this agreement, along with those contained in the application filed by the customer with the Bank, shall collectively form part of the contract between the Bank and the customer. Nepal Credit & Commerce Bank Limited (NCC Bank) shall provide the online Mobile Banking Services through the Bank's website www.nccb.com.np as per the terms and conditions as follows:

1. The User must be a customer of the Bank and maintain an account at a branch of the Bank.
2. If the account is a Joint Account, the parties will be jointly and severally liable for all transactions arising from the use of Mobile Banking Services.
3. Mobile Banking Service is exclusively for sole/personal use. It is not transferable. It should not be used for any purpose other than the transactions designated by the Bank.
4. The Customer is provided a Password in order to log-on to the Services and give instructions to the Bank online.
5. The Customer may change the Passwords at any time. The Customer Code however, cannot be changed by the Customer.
6. The Customer should keep the Customer Code / Passwords strictly confidential and undertake not to reveal the same to any person at any time under no circumstances.
7. The Customer shall be fully responsible for any accidental / negligent and/or unauthorized disclosure of the Customer Code and/or the Passwords to any other person and shall bear the risks of the Customer Code and/or the Passwords being used by unauthorized persons or for unauthorized purposes or transactions.
8. The Customer should keep the Bank informed immediately upon becoming aware that the Customer Code /Passwords have fallen in to hands of any unauthorized party.
9. The Customer shall accept full responsibility for all transactions processed from the use of Mobile Banking Services offered by the Bank.
10. The Customer is required to quote the Passwords in order to log-on to the Services and give instructions to the Bank on mobile online. Instructions in connection with the Services must be given in the manner that is acceptable to the Bank. Instruction shall not be executed if given in the manner not acceptable to the Bank and Bank shall not be held liable for the consequences arising out of non-execution of such instruction.
11. The Bank reserves the right to determine and change from time to time the scope, timing and type of the Services to be made available.
12. It shall be deemed by the Bank that any transaction entered into by use of Mobile Banking Services with the use of the Customer Code /Passwords, is done with the knowledge & consent of the Customer.
13. The Bank has the authority to debit the account with all charges that the Bank may charge for using of Mobile Banking Services, and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating to the use of Mobile Banking Services.
14. The Bank is not bound to carry out the instructions given through Mobile Banking Services, if the Bank at its sole discretion believes that such instructions do not emanate from the customer.
15. The Bank will not be liable, responsible or accountable in anyway whatsoever arising by any malfunction or failure of the Mobile Banking Services or on the failure or delay on the Bank to act on instructions given via this medium.



16. At no time the customer should use or attempt to use the Mobile Banking Services to execute transfer of funds, unless sufficient funds are available in the account. The Bank is under no obligation to honour any payment instructions unless there are sufficient funds in designated account/s at the time of receiving such payment instructions.

17. The Bank reserves the right to charge fees in relation to the use and/or termination of the Services and to revise such fees at any time with or without notice to the customer. The Bank shall determine and notify the Customer of the rate of any fee from time to time, which shall be binding on the Customer. Fees shall be collected from the Customer in such manner and at such intervals as the Bank may specify. In addition to the Fees, the bank may prescribe minimum balances to be maintained in accounts for availing the Mobile Banking Services.

18. The Customer shall accept the Bank's record of transactions as conclusive and binding for all purposes.

19. The Bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non-acceptance of instructions given on Mobile Banking Services.

20. The Services shall cease to be valid and the Bank shall be entitled to the immediate restriction of the User in the event of:

- i. Closure of Designated Account(s);
- ii. Death of a Customer(s);
- iii. The Customer (s) authority to operate the Designated Account is terminated;
- v. The Bank requests to stop the use Mobile Banking Services;
- vi. Customer(s) is blacklisted and / or defaults on a loan or other similar obligation;
- vii. Customer(s) fails to maintain the minimum balance as stipulated from time to time.

21. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees applicable at its absolute discretion with or without notice to the customer and such amendment, supplement or variation shall be binding on the customer.

22. The Bank shall have the full discretion to cancel, withdraw or renew any Mobile Banking Services extended to the customer without prior notice or any reasons given.

23. The Bank shall not be liable for any computer/cyber crimes such as hacking etc. and shall not be liable for any unauthorized transactions and/or any transactions carried out by using illegal and fraudulent methods.

24. The Customer shall be fully liable and responsible for all consequences arising from or in connection with use of the Services and/or access to any Information in the internet Site on mobile phone or any other information as a result of such use by the Customer or any other person whether or not authorized. The Customer shall indemnify the Bank, any Information Provider and their respective officers and employees against all liabilities, claims, demand, losses, damages, costs, charges and expenses of any kind (including, without limitation, legal fees on a full indemnity basis) which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with the provision of the Services, Information / Reports in the internet site on mobile phone except in the cases of willful default of the Bank.

25. The use of Mobile Banking Services shall be subject to the Bank's prevailing rules and regulations.

26. The Services and these terms and conditions shall be governed by and construed in accordance with the Laws of Nepal and the Bank and the Customer submits to the non-exclusive jurisdiction of the Courts of Nepal.

27. The applicant confirms that he/she/it has read and understood the terms and conditions contained above and agrees to be bound by the same.

Date: _____

21/03/2012

Signature: _____

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Jyoti

W

J

Format 2

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Request for Deactivating/Block Mobile Banking Services

Dear Sir/Madam,

This is to inform you that my/our Mobile Phone has been lost on
so I/we request you to deactivate/block the Mobile Banking Services with immediate effect.

Customer Code:

Name of the Account Holder:

Account No:

Mobile No:

Signature:

For Bank's Use

Verified By:

Approved By:

21/07/2012
M. Suresh Kumar

✓ J

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Format 3

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Request for New Passwords

Dear Sir/Madam,

This is to inform you that the Password to my/our Mobile Banking Services has been forgotten or lost, so I/we request you to provide me new Password to operate my Mobile Banking Services.

Customer Code:**Name of the Account Holder:****Account No:****Mobile No:****Signature:****For Bank's Use****Verified By :****Approved By:**

Format 4

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

SUB: Claim for Account Debited (NCC Mobile Banking Transaction)

Dear Sir/Madam,

This is to inform you that my account was debited without successful transaction while using NCC Mobile Banking Services. Please arrange for refund accordingly.

The details of transaction are as follows:

Amount:

Date of Transaction:

Transactions Facility used*:

Mobile No:

Name of the Account Holder:

Account No:

Signature:.....

* *Transaction Facility used: Transactions which include fund transfer, utility payments, recharge cards and merchant payment in relation to NCC Mobile Banking Service.*

21/02/2012 *Jyoti* *Omka* *J* *M* *J*