

J&K Bank mPAY – FAQs

What is J&K Bank mPAY?

J&K Bank mPay is a mobile application that allows you to access your bank account(s) using a smart phone. You can view account related information, transfer funds, pay bills and recharge your mobile and a lot more using this application. Download the application now to make banking simple!

Who can use J&K Bank mPAY?

An existing J&K Bank customer with a Savings/Current/Cash Credit account having mobile number updated with us can use mPay facility.

What are the facilities available on J&K Bank mPAY?

J&K Bank mPay makes banking a lot simpler! Now you don't have to visit a Branch anymore for services like Mini statement, Balance Enquiry, Funds Transfer within Bank, NEFT/IMPS, Term Deposits, Loan Requests, Bill payments and Mobile recharges.

Which versions of handsets support J&K Bank mPay?

J&K Bank mPay is currently available on all handsets on following operating systems:

- iPhone, with an updated IOS (App available on Apple App store, search with keywords J&K Bank mPay.)
- Android (App available on Play Store, search with keywords J&K Bank mPay.)

Are there any charges for downloading/activating J&K Bank mPay?

J&K Bank mPay is free for download. However, the telecom operator may levy charges for internet connectivity and the national SMS required for registration

How do I register in mPay?

Download J&K Bank Mobile Banking App [J&K Bank mPay] from respective store (i.e. Google play store for **Android** users & App Store for **ios** users). After installation provide your debit card details & follow the process.

In case of online assistance/issues, please call us on our toll free number 1800 1800 234.

You can also register through J&K Bank business unit/JK Bank ATMs.

What fund transfer services are available?

1. Mobile to Mobile
2. Mobile to Account
3. NEFT
4. IMPS

What is the daily Transaction limit?

Daily transaction limit of Rs. 5, 00,000 & Monthly limit of Rs. 30, 00,000.

Total Number of transactions per day: 20

Max amount per transaction: Rs.3,00,000 (JK Bank – JK Bank)

Max amount per transaction: Rs.2,00,000 (IMPS/ NEFT)

Is this service available 24x7?

Yes, the service is available round the clock

Are the transactions done on mobile phone secure?

Yes

Does Mobile Banking work on Dual SIM phone?

Yes, Mobile banking works perfectly fine on Dual SIM phones. For initial registration ensure the SMS is sent from the registered SIM (the number registered with the Bank).

Is it necessary for the MPIN to be numeric?

Yes, MPIN is numeric fixed length of a four digits.

Is it necessary to change the default MPIN that is sent over by the bank?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to a new 4 digit number.

I have forgotten my Login password?

- Click on **Forgot Password** option at the login page
- Customer will receive an OTP
- Enter the received OTP
- Click OK
- Enter Mpin
- Set login password (Enter twice)

How to change Login password?

- After login go to the **Settings** option then afterwards click on **Change Login Password**
- Enter old **login password** followed by **new login password** (Enter twice)

I have forgotten my Mpin

- Use Set/Reset Mpin option on login page of the App & follow the process to RESET the **Mpin**

How do I change mPIN?

- After login click on **Change Mpin** option
- Enter **old mPIN** followed **by new Mpin** (Enter twice)

How do I register a beneficiary?

- Go to Transfer → Fund Transfer-Within J&K Bank → Add beneficiary → Enter the 16 digit A/C no. of the beneficiary you want to transfer funds to.
- Provide a unique nickname to the beneficiary & click *OK*.
- The beneficiary will be registered.

How do I register a beneficiary for NEFT?

- Go to Transfer → Fund Transfer-Other Bank → Add beneficiary → Enter the A/C no. of the beneficiary you want to transfer funds to.
- Enter the ISC Code and provide a beneficiary name & click *OK*.
- The beneficiary will be registered.

How do I do a Fund Transfer between My Own Accounts?

a) Self-Linked A/C's fund transfer:

- Go to Transfer → My Own Accounts
- Select From A/C.
- Select To A/C.
- Enter Amount and Remarks & click OK.

How do I do a Fund Transfer to other J&K Bank Accounts?

a) Transferring funds:

- Go to Transfer → Fund Transfer-Within J&K Bank
- Select the option Mobile-to-Account or Mobile-to-Mobile depending on your choice and follow the steps.

How do I do a Fund Transfer to other Bank Accounts?

- **NEFT:** Go to Transfer → Fund Transfer-Other Bank → NEFT and follow the steps.
- **IMPS:** Go to **IMPS** and follow the steps.

How do I make a Cheque Status Inquiry or Stop a Cheque?

Cheque Status Inquiry & Cheque Stoppage pertaining to registered Accounts can be performed

- Click on **Requests** and select the relevant option **Cheque Status** or **Stop Cheque** and follow the steps.

How do I make a Loan Request in mPay Application.

- Click on **Requests** and select the relevant option **Loan Request** and follow the steps.

How do I open Term Deposits in mPay Application.

- Click on **Deposits** and select the relevant scheme under Term Deposit and follow the steps.

How do I block my debit card.

- Click on **Requests** and select the relevant option **Debit Card Hotlist** and follow the steps.

I have changed my Handset?

Download the application afresh & start using it.

All my accounts are not getting displayed?

Use **Account Fetch** option under settings.

Customer needs to make the balance enquiry.

After login Click on the **accounts option** and then select the **Balance Enquiry** and you will get the details

I need to check my transaction history.

After login, Click on the **accounts option** and then select the **Transaction History** and you will get the details

I need to check my mini statement.

After login Click on the **accounts option** and then select the **Mini Statement** and you will get the details

I need to check the account summary?

After login Click on the **accounts option** and then select the **Account Summary** and you will get the details

App shows "Account Fetch Failed"

Get your mPay profile de-registered from any Business unit. Register afresh for mPay and your issue will be resolved.

During registration after SIM selection App shows "Generic Result not Updated"

Kindly check if you sufficient balance in your SIM card to send SMS.

During registration after entering all details about debit card for first time use, App shows "Transaction Not Permitted".

Kindly ensure that you are entering the correct card details when doing "Set/Reset mPIN" or when using mPay. Further make sure that you are using mPay on your registered mobile number only.

Whenever I try to register my account with this app it always shows "Customer Id. is already registered for mobile banking"

Get your mPay profile de-registered from any Business unit. Register afresh for mPay and your issue will be resolved.

Airtel, jio option not present in recharge option.

We are in the process of enabling our services.

We can't pay electricity bill after 25th of the month. Please fix this

Bill cycle for PDD bill payment through mPay is upto the 25th of the current month.

I am not able to access the app as it hangs after asking me to allow sending SMS to my registered number and then doesn't work.?

Kindly ensure that you are able to send SMS from your registered mobile number.

Mobile Postpaid Bill Payment failure and IMPS Failure but account debited.

Kindly wait for **minimum two working days** for resolution. If the issue remains unsettled after that, kindly drop a mail on **settlement.crcard@jkbmail.com** mentioning the complete transaction details [transaction amount / transaction date] along with your 16-digit account number [debited account].

Error message "You are not a mobile banking customer"

Kindly uninstall and reinstall the app and complete the registration process properly.

mPIN Not Received during registration

In case the default mPIN is not received or available with you, kindly use "Set/Reset mPin" tab at the login page of mPay to set your mpin.

How to get all your accounts on mPay for all the Customer IDs.

Inform your Business Unit regarding merging of all accounts into a single Cust ID in case your other accounts are not fetched using **"Account Fetch"**

How to Unblock Account?

To unblock mPay profile, use **Set/ Reset mPIN and/or Forgot Password** at the login page.

What is QR Code Payments?

QR Code Payments is the latest form of electronic payments. It has the following benefits:

1. Mode of use is easy
2. No need to share A/C or Mobile No. with anyone.
3. QR Codes can be publicly shared. i.e. displayed on shops, departmental stores, etc for instant & easy money receiving.
4. Extremely secure & accurate mode of payment.

How to generate QR Code?

QR code can be generated either from the app or from your concerned business unit.

What is the procedure to pay after reading the QR code?

Once a customer has scanned the QR code, beneficiary details [beneficiary name and beneficiary mobile number] will be popped up and the customer has to verify the same.

After this the customer will select his/her debit account and enter the amount and remarks, if any.

Lastly the customer will confirm the transaction and enter his/her Mpin.

Is QR code account number specific or mobile number specific?

QR code can be generated for the registered mobile number only for the specific primary account number.

Is MPay available for international mobile numbers?

As of now Mpay is not available for international mobile numbers.