

PNB Kitty, Mobile Wallet

PNB Kitty is a **digital wallet** that allows an individual to make e-commerce transactions. This includes purchasing items on-line using computer or using a smart phone. Users of PNB Kitty can make payments using the money stored in the wallet instead of using other mode of payments like credit card, debit card or net banking, which means making payments without sharing the sensitive credentials like Internet Banking passwords or Card details.

Once the customer gets registered for WALLET he can do following transactions without using his sensitive credentials:

1. Wallet to Wallet Transfer using mobile number of the receiver.
2. Transfer to Bank account using IMPS (using account number and IFSC).
3. Recharge (Mobile/Dish TV)
4. Utility Bill payment transactions.
5. E-commerce transactions on a variety of merchant websites choosing PNB Wallet as an option for payment.

There is also a facility of send money through **QR code (Quick Response** code a machine-readable code consisting of an array of black and white squares, typically used for storing URLs or other information for reading by the camera on a smartphone).

1. Eligibility- PNB Kitty:

Any individual above the age of 10 years having a valid Mobile Number can avail the facilities of PNB Kitty.

2. Category & Limits:

- a. PNB Customer – Rs. 50,000/- per month
- b. Non-PNB Customer - Rs. 20,000/- per month

3. Registration process

Registration is completely an online process. User need not be having account with PNB to register for PNB Kitty. User is identified by his mobile number that is used as User ID to login the application.

Application captures user's mobile number in first step of registration to verify whether given mobile number is registered with the Bank. If mobile number is not found, user will be registered for limited services with upper limit for transactions @ Rs 20000/- per month.

If user is an existing PNB customer, he will be registered for full services with upper limit for transactions of Rs 50000/- per month.

After downloading the App from App store, the user has to install the App and follow the registration process as below:

Steps for users not having Operative Account with PNB:

Enter Mobile Number.

Enter OTP.

Enter the personal information (like Name, DOB & email ID)

Select the security questions & set their answers.

Set login password for PNB Kitty.

Steps for existing PNB Customers:

Enter Mobile Number.

Enter OTP.

Select the existing Account Number.

Select the security questions & set their answers.

Set login password for PNB Kitty.

After registration the user can login by keying his password. The password is alpha numeric with minimum six characters.

4. Recharging the PNB Kitty Wallet

PNB Kitty can be recharged through following options:

PNB Internet Banking

Internet Banking of any Bank

Debit Card of any Bank

5. Process for Money Transfer Using PNB

Kitty: A. Recharge & Bill Payment

Kitty can be used to perform Recharge (Mobile/DTH) and Utility Bill payment transactions.

Under Bill presentment option, user can subscribe for bills going through Add Biller option. Once bill subscription is successful, user can go through "View and Pay Bills" option; view the outstanding bill details and proceed for payment.

There is Quick pay option for bill payment where User can pay the bill directly without registering the biller in following easy steps:

Select the option „Bill Payment“.

Go to Instant bill pay.

Enter the required details.

An OTP will be received by user, after entering the same in respective field the bill is paid using PNB Kitty.

B. Shopping through PNB Kitty

PNB Kitty can be used to perform e-commerce transactions on a variety of merchant websites choosing Wallet as an option for payment.

C. Transfer to any Bank Account through IMPS

Funds can be transferred to any Bank account using IMPS (through Account Number & IFSC).

Please Note: IMPS is not permitted before 24 hours after the last credit in the Wallet.

D. Wallet to wallet transfer

Funds can be transferred from any PNB Wallet to another PNB Wallet using Mobile Number of the receiver. There is also an option of send money through QR code. While sending money through QR code, user has to go to Send Money option. In this under Wallet to Wallet the icon of QR code is provided. When we select that option we can scan the QR code of the beneficiary and send money through QR code. The QR code for every Wallet is provided under the option My Profile in the side bar.

E. Using PNB Kitty as a Debit Card

Kitty users are issued a virtual debit card by default. This virtual card can be used for e- Commerce transactions. Virtual card details are displayed to the user post OTP authentication. For virtual card details refer General Services.

- 6. Upgrading PNB Kitty limit by submitting KYC documents:** To upgrade PNB Kitty from limit of Rs 20000/- per month to Rs 50000/- per month, User is required to submit KYC documents at nearest branch and close the existing wallet. New wallet opened will be by default upgraded one with limit of Rs. 50000/-.

7. General Services

- **Upload Profile Picture:** Photo upload feature is available in App by clicking on the photo icon.

- **My Profile:** My profile screen displays Name, Mobile number, Wallet account number in Bank& IFSC code. There is an option to update e-Mail ID. Monthly statement will be sent to the mail ID registered with wallet application. Unique QR code for every wallet is been displayed in this option.

- **Change Password:** Change password feature will be authenticated by OTP.

- **Payment Request:** User can view his Request Received and Request Sent.
- **Completed Transaction:** User can view his transaction details for recharge /Payment or Fund Transfer. By default last 5 transactions will be seen. Customer can also see transactions in a date range provided by the customer.
- **Mini Statement:** Last 5 transactions will be visible under mini statement link. Debit & Credit transactions are highlighted in Red & Green color respectively.
- **Detailed Statement:** Detailed Account statement can be fetched giving transaction period From Date & To Date with the interval of one month. User can also fetch up to 99 transactions using multiple numbers of transaction options.
- **Monthly Credit Limit:** Customer can see the monthly credit limit applicable for their Wall et.
- **Virtual Card Details:** All wallet users are issues a virtual debit card by default. This virtual card can be used for e-Commerce transactions. Virtual card details are displayed to the user post OTP authentication.
- **Set/Reset Virtual Card PIN:** Wallet user needs to set PIN to use virtual debit card for e-Commerce transactions. User can also reset his/her PIN any time in future.

8. Password Management

5 attempts are allowed for logging in PNB Kitty, after that the access will be denied. The user can reset the password by clicking on “**Forgot Credentials**” provided on the login page and select option “Password”. The user will get an OTP on the registered mobile number. After putting the OTP in the next screen the customer has to answer two security questions. After clicking on “SUBMIT” the user can reset the password.

9. Reset Security Questions

To reset security questions customer has to click on “Forgot Credentials” provided on the login page and select option “Security Answers”. If the customer enters wrong answers for security questions thrice while resetting the password, the access is denied and the customer needs to call the Contact Centre to unblock the user. After unblocking, customer can reset the security answers.

10. Closing the PNB Kitty wallet

User can close wallet account only if balance is zero. If balance is not zero, user has to either spend money or send it to other accounts using IMPS.

Please Note: When the customer wants to change the registered mobile in the bank, he has to first spend the balance amount in the wallet and close the wallet. Otherwise he will not be able to change his mobile number in the branch.