

Unique features of IB SMART REMOTE:

1. **LOCK and UNLOCK** can be performed on Debit cards and Credit Cards temporarily. When a Debit card is locked, it will be locked for **ALL** financial transactions. When a Credit card is locked, it will be locked for **ALL** transactions.
2. This app does not **HOT LIST** the card i.e. the card can be used with full functionality after **UNLOCK**.
3. **ATM withdrawal and POS purchase limits** can be reduced for Debit Cards individually. The **LOCK, UNLOCK and limit updation** happens in real time.

Workflow for IB SMART REMOTE:

Initial Registration procedure:

1. The customer has to go to Google Play Store/ Windows Store and search for 'IB SMART REMOTE' in search box.

OR



Download 'IB SMART REMOTE' from Google play store using this link
<https://play.google.com/store/apps/details?id=com.indianbank.IBSmartRemote>

Download 'IB SMART REMOTE' from Windows store using this link
<https://www.microsoft.com/en-us/store/apps/ibsmartremote/9nblggh200lr>



2. When the customer opens the app, he has to check the checkbox and click 'AGREE'

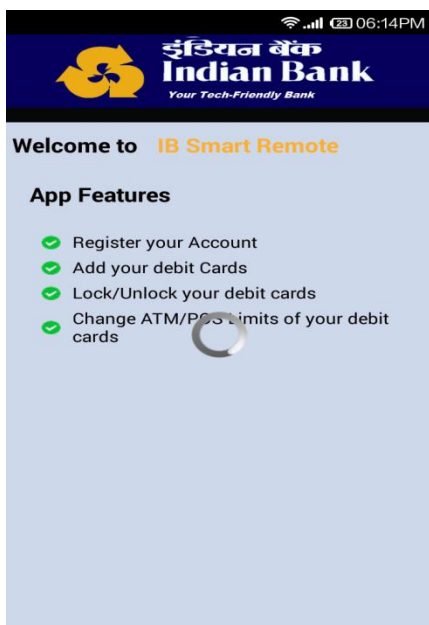


Fig 1

Loads to

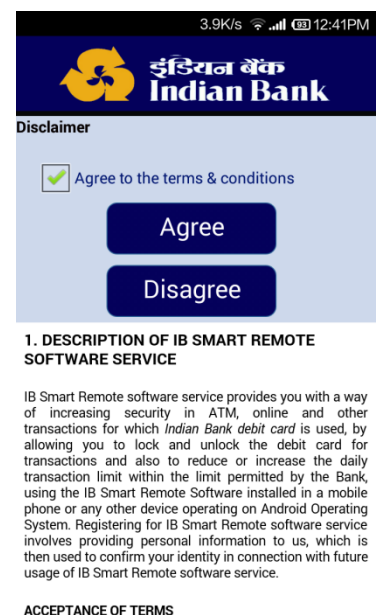
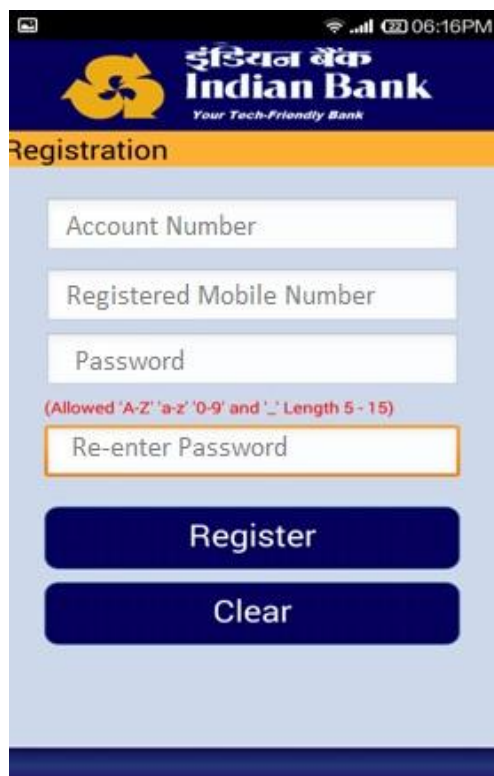


Fig 2

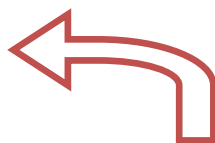
ACCEPTANCE OF TERMS

a Indian Bank provides the IB Smart Remote software

3. Then this screen will appear:



The screenshot shows the Indian Bank mobile app's registration screen. At the top, the bank's logo and name are displayed. Below the header, the word 'Registration' is written in orange. The form contains four input fields: 'Account Number', 'Registered Mobile Number', 'Password', and 'Re-enter Password'. A red note below the password field states: '(Allowed 'A-Z' 'a-z' '0-9' and '.' Length 5 - 15)'. At the bottom of the form are two blue buttons: 'Register' and 'Clear'.



The customer has to enter account number, registered mobile number (the mobile number that is registered with the account number in CBS). Then he has to create a password of length 5-15 characters and re-enter it and click 'REGISTER'.

Fig 3

4. If the mobile number is registered for the account number, a One Time Password (OTP) will be sent to the customer's registered mobile number and this screen will appear:



The screenshot shows the Indian Bank mobile app's OTP screen. At the top, the bank's logo and name are displayed. Below the header, the word 'OTP' is written in orange. The form contains one input field labeled 'OTP'. Below the input field are two blue buttons: 'Submit' and 'Resend OTP'.



The customer has to enter the OTP received on his mobile and click 'SUBMIT'. If he doesn't receive OTP in 5 minutes, he may click 'RESEND OTP'

Fig 4

5. Once the customer enters the correct OTP, the home screen will appear as:

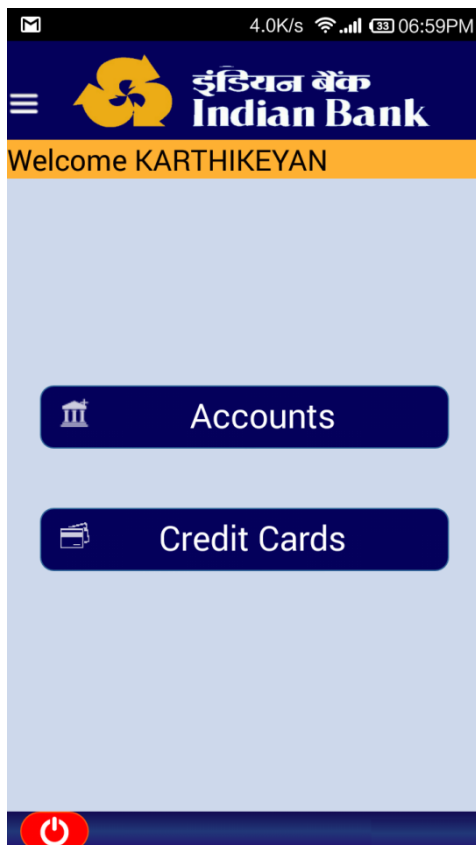


Fig 5

6. If he clicks on 'ACCOUNTS', the following screen will appear:

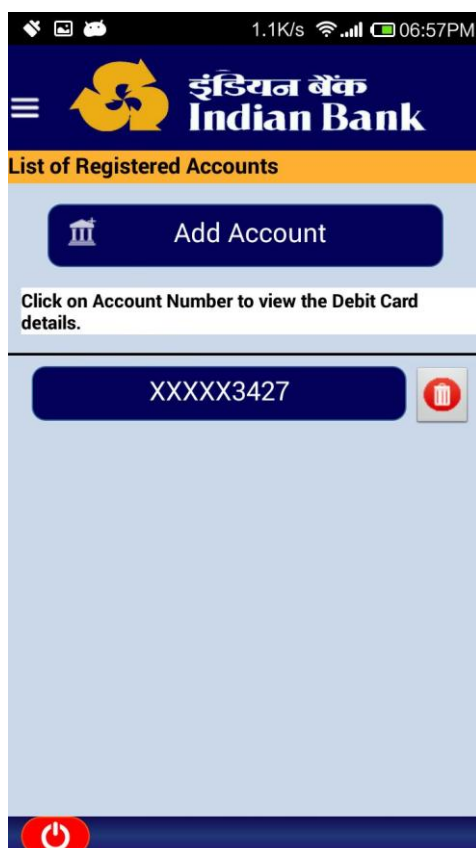


Fig 6

7. He can add account by clicking 'ADD ACCOUNT' in Fig 6

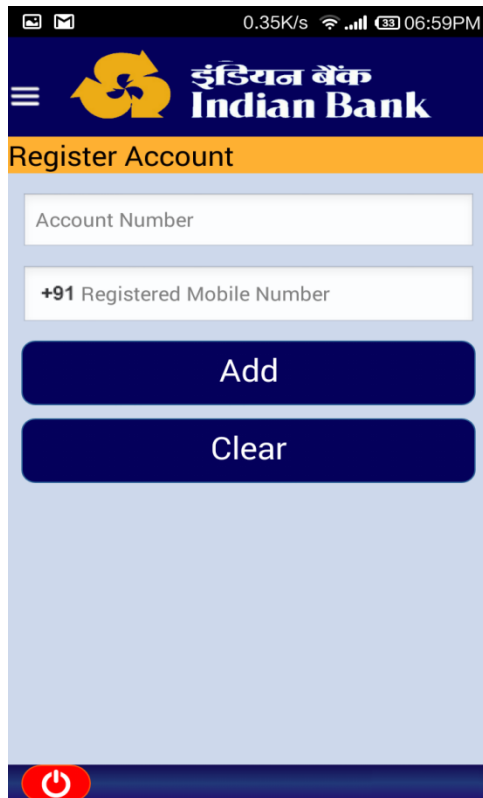


Fig 7

8. Accounts having the same CIF and linked by the same Registered Mobile Number shall be added in this manner. Once accounts are added, if he clicks on an Account in the list of accounts in Fig 6, the following screen will appear:

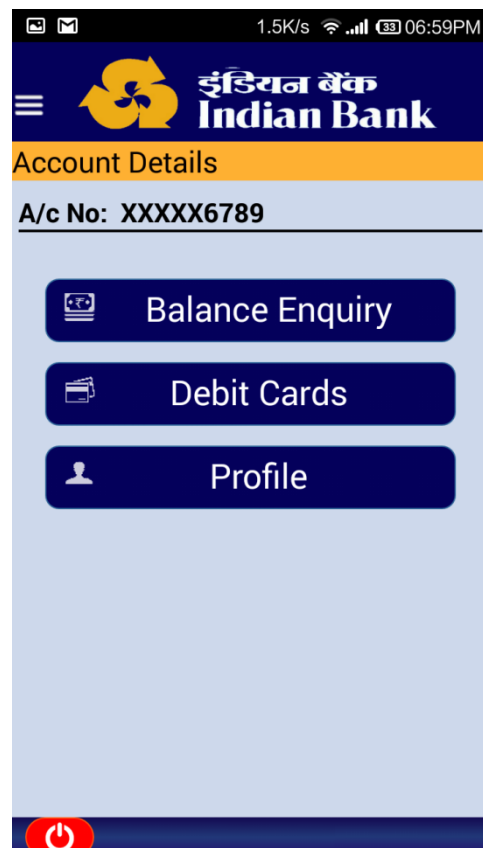


Fig 8

9. If he clicks on 'PROFILE' in Fig 8, the following screen containing his details will appear:

Profile	
CIF	XXXXX0325
Account Number	XXXXX6789
Account Name	GaneshPandian
Customer Name	Mr. GaneshPandian
DOB	22/06/XXXX
Phone No	91-99XXXXX344
PAN	BXXXXX88N

Fig 9

10. In order to enable IB SMART REMOTE for his debit card, first he needs to register his card. If he clicks 'DEBIT CARDS' option in Fig 8, this screen will appear:

Card List

A/C No: XXXXX6789

Add Card

Please click any Card below to view or Change Status

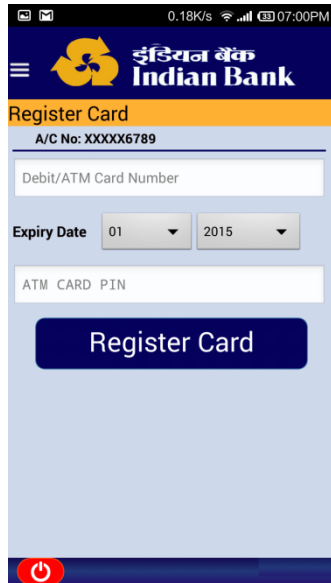
Maestro card

5044 XXXX XXXX 7150

The customer has to click on 'ADD CARD' option to add his card

Fig 10

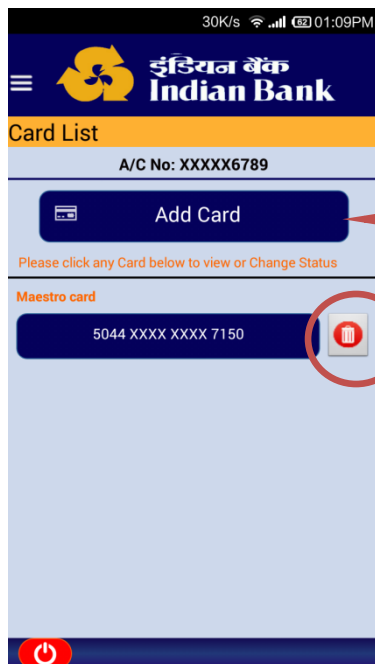
11. When the customer clicks on 'ADD CARD' button, this screen will appear:



The customer has to enter all the details correctly and click on 'REGISTER CARD'

Fig 11

12. If all details viz. expiry date and PIN match with the card, the card will appear thereafter as shown below, whenever the customer clicks on 'DEBIT CARDS' in Fig 8:



This button when clicked shall take the customer to Step 11.

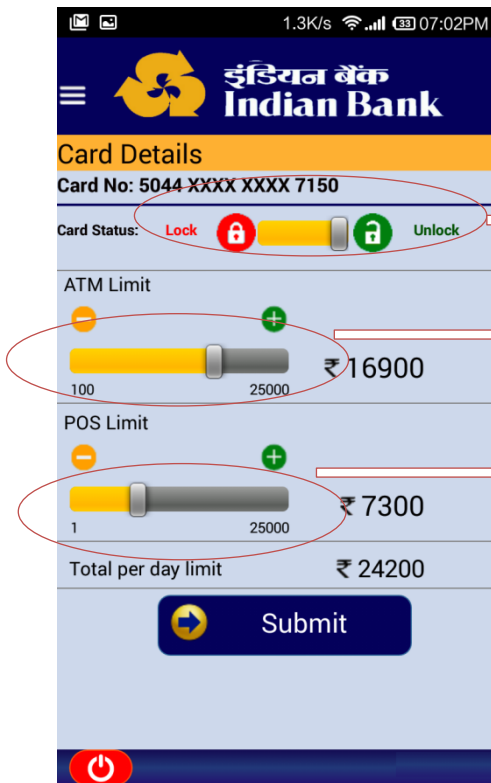
This button can be clicked to delete the card. The card can be added again later on.

Fig 12

Please exercise caution while deleting debit cards which are locked.

Debit cards when locked, go into a restricted state. When a locked Debit card is deleted, it cannot be used in ATM or POS for Financial Transaction again. It cannot be added back either.

13. When the customer clicks on card number in Fig 12, the following screen appears:



This slider can be used to **LOCK** and **UNLOCK** the card

This slider can be used to **increase** and **decrease** **ATM** withdrawal limit of the card

This slider can be used to **increase** and **decrease** the **POS** purchase limit of the card

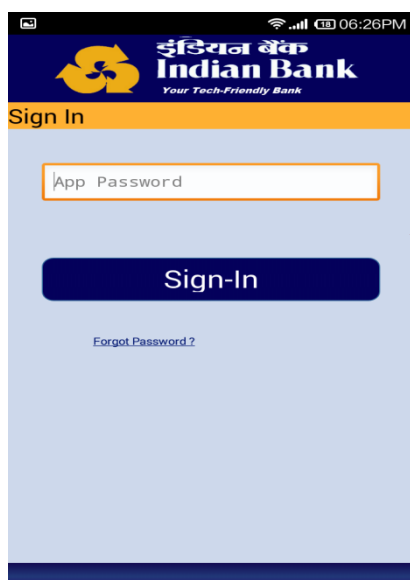
Fig 13

After performing the above operation the customer has to click on 'SUBMIT'.

The **LOCK**, **UNLOCK** and limit updation happens in real time.

After Registration:

14. Please note that the steps above are for initial registration of the card. Once the customer has registered his card, he has to click on the app icon and this screen will appear:

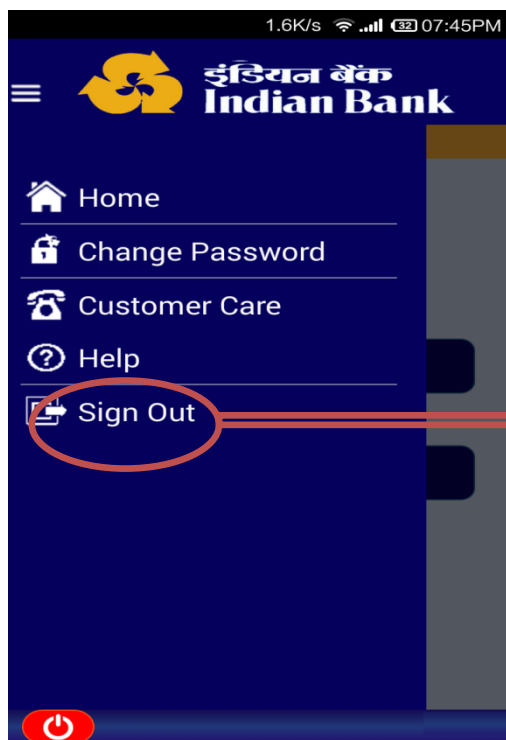


The customer enters the password created by him in Step 3 and clicks 'SIGN-IN'

Fig 14

Once the customer signs in, the screen as per Fig 5 will appear and he may proceed accordingly.

Signing out and changing password:



The customer signs out of the app by clicking on this menu obtained by swiping from the left

Fig 15

15. To change the app password, The customer has to click on the 'CHANGE PASSWORD' button available in the menu of Fig 15 and the following screen will appear:

A screenshot of the 'Change Password' screen within the Indian Bank app. The header shows the bank's logo and name. Below the header, the title 'Change Password' is displayed in a yellow bar. The screen contains three input fields: 'Old App Password', 'Create App Password', and 'Confirm App Password'. Below the 'Create App Password' field, there is a red text note: '(Allowed 'A-Z' 'a-z' '0-9' and '_' Length 5 - 15)'. At the bottom of the form is a dark blue 'Submit' button.

Fig 16

Here the customer has to enter the old app password created in Step 3, and then enter the new password twice and click 'SUBMIT'.

Forgot Password:

16. In case the customer forgets his password after registration, he may click on the '[Forgot password?](#)' link in initial sign-in screen i.e. Fig 14.

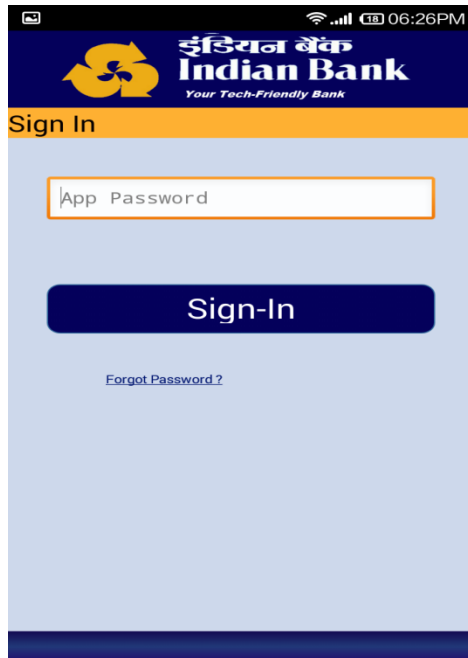


Fig 14 (reproduced)

17. Then Fig 4 appears. An OTP is sent to the registered mobile number of the customer, which he enters in this screen



Fig 4 (reproduced)

18. The customer can then create his new password in the following screen and click 'SUBMIT'.



Fig 17

Then he can login to the app as in Step 14.

Lock/ Unlock of Credit Cards:

While locking Unlocking credit cards, Credit Cards can be added from the screen in Fig 5. Then the following screen will appear

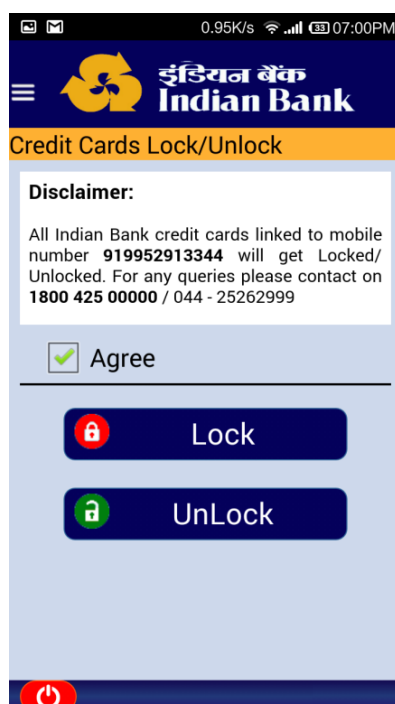
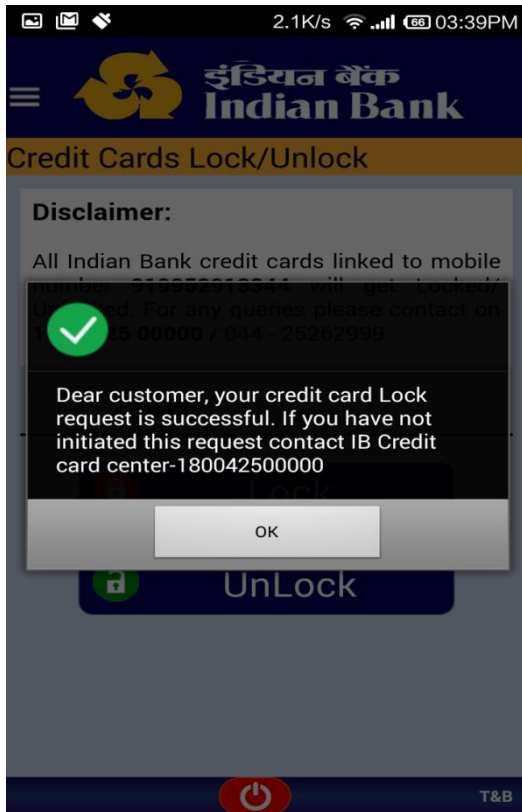


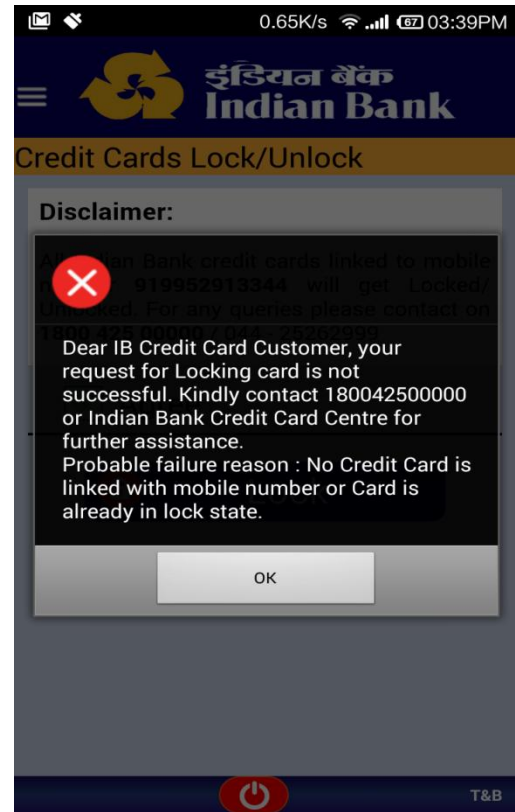
Fig 18

The procedure for Credit cards is different from that of Debit Cards. While clicking on LOCK option for Credit cards, all credit cards linked to the displayed Mobile number will get locked. Similarly, while unlocking, all Credit Cards linked with the Mobile Number will get unlocked, if they are presently in locked state.

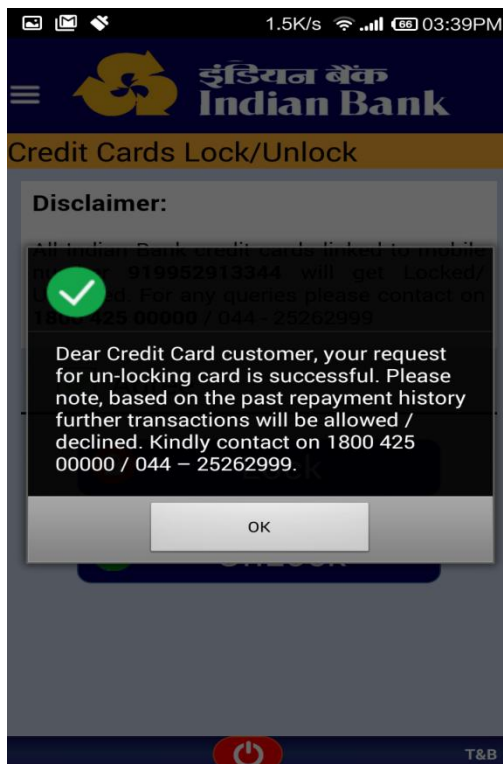
Credit Card Lock Successful (Fig 19)



Credit Card Lock Failure (Fig 20)



Credit Card Unlock Successful (Fig 21)



Credit Card Unlock Failure (Fig 22)

