

## Frequently Ask Questions

### 1. What is bank muscat Mobile Banking Remittance App?

Mobile banking Remittance App is a facility provided to you by bank muscat to help you bank with us anytime, anywhere. The service is available 24/7, 365 days a year. This application provides you the convenience of banking without having to visit our branches or worry about branch timings. You can access your account details, make speed transfer to India, Pakistan and Bangladesh instantly at your convenience also mobile Top Up to Omantel, Ooredoo and Renaa, using your mobile phone in your own language (Hindi, Malayalam, Tamil, Bengali and Urdu)

### 2. How secure is this application?

Bank Muscat Mobile Banking Remittance App service is highly secure. The application does not store any sensitive information or transaction logs on the phone; which makes your bank Mobile Banking Remittance App experience totally secure. Apart from this, there are other robust security features built into the application. Data exchange from this application is encrypted based on best industry standards and dual factor authentication, making the Remittance App service a trusted application.

### 3. How much will it cost me?

The Bank Muscat Mobile Banking application is free of cost. The only cost that applies to you is the network usage levied upon you by your telecom service provider.

### 4. How do I know if my phone is compatible?

Application based Mobile Banking Remittance App is supported for Android users, through the Android Market (Google Play).

### 5. Can I do a recharge from Mobile Banking Remittance App for my phone as well as my friend's phone?

Yes, you can register and do a mobile Top Up transaction for any prepaid Ooredoo, Omantel or Renna mobile by going to the Top Up option.

### 6. What if I have more enquiries on the bank muscat Mobile Banking Remittance App application?

If you have additional enquiries on the bank muscat Mobile Banking facility, you may contact us at our call centre 24/7 on 24795555 or logon to our website [www.bankmuscat.com](http://www.bankmuscat.com).

## Access, Registration and Activation

### 1. How do I download / access the Mobile Banking Remittance App?

Downloading and Using the Mobile Banking Remittance App is easy.

- Application is only available for Android users, through *the Android Market (Google Play)*.
- Once application is downloaded and Installed, Kindly select your country and language on your convenience.

### 2. How do I Register for bank muscat Mobile Banking Remittance App?

Select the "New User" option and input the following information:

- 1- Mobile Number registered with the bank
- 2- ATM/Debit Card number
- 3- Enter your ATM pin number
- 4- Accept Terms & Conditions
- 5- Enter OTP
- 6- Registration is now completed and a confirmation message of a successful registration will be received

\*Please Note - the registration is only allowed with the mobile number registered with the bank. In case you need to update the Mobile Number registered with the bank, please contact the call center for assistance or visit the nearest branch or ATM.

### **7- Can I use the Mobile banking Remittance App on my various mobile phones?**

Registration is only allowed using the mobile number registered with the Bank. In case you need to update the mobile number registered with the bank, please call the call center on 2479 5555 or submit a written application to the bank.

### **8- How do I Activate / Deactivate my Biometric (touch id and face id) for logging in Mobile Banking Remittance App?**

**You can Activate / Deactivate Biometric by following these steps:**

- Access settings.
- Select " Manage Touch Id" and input your Biometric touch id / face id.
- Enter Activation Code (OTP) that will be sent to your phone.

### **9- Can my friend get access to his account using the bank muscat Mobile Banking Remittance App installed on my phone?**

This application is highly secure and personalized and will open only with credentials as set by you for the mobile number subscribed at the time of registration.

### **10- How do I unlock my service?**

In case you have been locked out from bank muscat Mobile Banking **Remittance App:**

- Select "forgot password" option
- You will be asked to enter your credentials (i.e. User ID, ATM / Debit card number with PIN and mobile number)
- Post validation of your credentials, you will receive an activation code on your registered mobile number
- You can then create your new password

You can also contact our Call Center on 2479 5555 to unlock your service.

## **11- What if I change my phone or if I lost my phone?**

Please contact our Call Center on 2479 5555. We will deactivate your subscription, and you can then activate the same service by following the activation steps.

### **Activation Steps:**

- 1) Select the "New Phone" option
- 2) Enter your registered mobile number and ATM/Debit Card number with PIN
- 3) Post validation of user credentials, you will receive an OTP (one time password) on your registered mobile number
- 4) You will then receive the confirmation of successful activation on your phone

## **12- What happens if I permanently change my SIM card?**

There is no impact when changing your sim card as long as the mobile number remains the same. If the phone number will change however, you will then need to either change the number using a bank muscat ATM or visit the branch.

## **13- In case the existing SIM is damaged, what happens if the SIM is changed for the same mobile?**

Changing your SIM card with the same mobile number will not disrupt access to Mobile Banking service.

## **14- Can I access bank muscat Mobile Banking Remittance App outside Oman?**

You can use bank muscat Mobile Banking Remittance App from any location that is supported by your service provider

### **Forgotten User ID/Change Password**

#### **1. What do I do if I have forgotten my user id?**

In case you have forgotten your User ID, access the Forgot User ID on the pre-login screen and follow the below steps:

- Click /Select - Forgot User ID option
- Enter your Primary Mobile Number and ATM / Debit Card number
- Post validation of user credentials, you will receive OTP (one time password) on registered Mobile Number
- And then your existing User ID will be sent to your registered Mobile Number

#### **2. What do I do if I have forgotten my password?**

In case you have forgotten your password, access Forgot User ID / password option which is provided on the home page and follow the below steps:

- Click/Select - Forgot Password option
- System will ask to enter your credentials i.e. User ID and enter ATM / Debit Card number
- Post validation of your credentials, you will receive an Activation code on your registered mobile number
- And then you can create your new password

## **Changing of Mobile Banking Remittance App password**

You can change your password using the Mobile Banking Remittance App by selecting the 'Change Password option'.

**\* We advise you never to share your Mobile Banking Remittance App password with anyone and change the password at regular intervals for additional security.**

### **Services/Functionalities**

#### **1. What are the facilities offered on Mobile Banking Remittance App?**

**With the bank muscat Mobile Banking Remittance App, you can avail of the following facilities:**

##### **A. Accounts**

- Check your balance in your Current account & Savings
- View up to 3 months transactions in your Current Account & Saving Account
- View your mini statement with the last 25 transactions you performed
- Download / email Current & Savings statements based on the selected period (Max 3 Months)

##### **B. Bill Payments**

- Omantel Top Up
- Ooredoo Top Up
- Renna Top Up

##### **C. Funds Transfer**

- Speed Transfer to India
- Speed Transfer to Bangladesh
- Speed Transfer to Pakistan
- Daily bank muscat exchange rates for the selected currencies.

### **Accounts**

#### **1. Can I get my account statement by email?**

Yes, you are able to receive your account statement by e-mail by clicking on the detailed statement tab when you are viewing your account details.

#### **2. Can I view the last transactions performed using my credit card?**

You are able to view the last 25 transactions performed using your account by going to the account summary page and selecting the "**Recent Transactions**" option.

### **Speed Transfers**

#### **1. Can I transfer funds from my bank muscat account to a beneficiary account in India and when will these transactions be processed?**

It is possible to transfer funds from bank muscat accounts to India using "**Speed Transfer to India**" option from Mobile Banking Remittance App (nominal charges applicable). These transactions will be executed on the same day for the instructions posted as per RBI guidelines.

What is IMPS Transfer?

IMPS is an immediate Transfer option for select banks that are enabled to receive foreign inward remittances. It's a 24/7 Service.

What is the limit per transaction?

Two lakhs Indian rupees is limit per transaction

## **2. Can I transfer funds from my bank muscat account to a beneficiary account in Pakistan and when will these transactions be processed?**

It is possible to transfer funds from bank muscat accounts to Pakistan using "**Speed Transfer to Pakistan**" option from Mobile Banking Remittance App (nominal charges applicable).

The transactions for banks in Pakistan will be executed on the same day for the instructions posted till 4.30 PM. The instructions posted after 4.30 PM will be executed on the following bank working day. The payment processing takes around 24 common working hours of Oman and Pakistan.

## **3. Can I transfer funds from my bank muscat account to a beneficiary account in Bangladesh and when will these transactions be processed?**

The payment processing takes around 24 common working hours of Oman and Bangladesh.

## **4. Under the Speed Transfer option what currencies I can remit?**

You can remit money to India (INR) Bangladesh (BDT) and Pakistan (PKR).

## **5. When will the fund be debited from my account after I place a remittance instruction?**

The fund will be debited immediately from the account prescribed by you on the processing day.

## **6. Do customers need to pay any charges for the fund Transfers performed using the Mobile Banking Remittance App and what are the daily limits?**

Below are the charges and daily limits for the fund Transfers through Mobile Banking Remittance App:

**\* Please Note - These charges and daily limits are subject to change. Please refer the website to get the latest charges and daily limits.**

## Services

Top Up Omantel, Ooredoo & Renna  
Speed Transfer to India – IMPS (ICICI – HDFC)  
Speed Transfer to India – NEFT  
Speed Transfer to India – IMPS (Other bank)  
Speed transfer to Bangladesh  
Speed transfer to Pakistan

## **Mobile Top Up**

### **1. What is Mobile Top Up service on mobile Banking Remittance App?**

Mobile Top Up are now made simple and easy with bank muscat e-channels! Enjoy the ease and simplicity of recharge mobile balance at your convenience. Save on time and effort by using the bank muscat mobile Banking Remittance App.

### **2. Which Billers provide online bill payment services?**

#### **Bill Name**

Omantel  
Ooredoo  
Renna

### **3. Which transactions can I plan in advance and how do I do this?**

Yes, you are able to schedule the following transactions using the Mobile banking application:

- Speed Transfer to India

You will have the option to:

- o **Schedule Payments:** - Schedule the date and amount
- o **Recurring Payments:** - Repeat the same scheduled recharge plan between few interval periods/days.
- o **Standing Instruction:** - Cancel/Stop the scheduled/recurring plans which are active as Standing Instruction.

## **Switch to existing MB app**

If the customer wishes to disable the Mobile Banking Remittance Services for some brief period, user can switch to existing bank muscat MB App and enable through the option of bank muscat mBanking App in burger menu

- Login to Mobile Banking Remittance App
- Click on burger menu
- Click on Bank Muscat mBanking App
- Click on Continue
- Click on OK
- Enter OTP sent to your Registered Mobile Number
- If not received OTP Press Resend OTP
- Enter OTP
- Tap on CONFIRM
- MBS app will be successfully registered and Remittance app will be disabled

- Tap on DONE

**Switch to mobile Banking Remittance App**

If the customer wishes to disable the existing Mobile Banking App Services and able to login with Mobile Remittance App, user can contact call center and request to enable service to use mobile Banking Remittance App.