

The Haryana State Co-operative Apex Bank Ltd

S.C.O. 78-80, Bank Squire, Sector -17B, Chandigarh -160017

1. What is HARCO M-Banking?

HARCO M-Banking is HARCO bank's mobile banking application. With this you can check your Balance, recent transaction, generate account statement, transfer funds and much more on the go.

2. What is M-Pin?

M-Pin is your login Pin. Whenever you are trying to login into the application you have use this pin. Don't share this to anyone.

3. What is T-Pin?

T-Pin is your transaction Pin. It will be used when you are doing the transaction. With OTP, T-Pin will be asked for completing the transaction.

4. How secure is HARCO M-Banking?

HARCO M-Banking is a secure and robust application.

1. No Personal/account information stored on your mobile phone/sim.
2. After several minutes of inactivity, application will be closed.
3. Application can be used after a proper registration.
4. SSL encryption is used to communicate with the Bank.
5. For Transactions, two factor authentication is enabled by default.

5. How can I transfer money to others?

You can transfer the money to other accounts in the below mentioned ways.

I. Own/Self Account Transaction - Timing 24*7.

You can do the transaction within the accounts linked to your customer Id like Loan account, current account, etc...

II. HARCO To HARCO (Within Bank) Transaction - Timing 24*7.

You can do the transaction to other account holders within the same bank.

III. NEFT/TRGS Transactions.

You can do the transaction to other bank account holders. As per RBI guidelines, transaction timing will be restricted.

6. Adding Beneficiary.

Beneficiary is to whom you are sending the money. You can add the account details of the person with whom you are transacting regularly. So that you no need to enter the account information again.

7. Can I use HARCO M-Banking app if my number is not registered with Bank?

No. You cannot use the app if the mobile number is not registered. You have to register your mobile number in bank.

8. I forgot my M-Pin, how do I reset it?

You can click on Forgot MPIN? Then follow the steps to reset your M-Pin.

9. I forgot my T-Pin, how do I reset it?

After Login, Go to change T-Pin option, there you can click Forgot TPIN? Then follow the steps to reset your T-Pin.

10. I lost my handset on which application was activated, what should I do to avoid any misuse?

Contact immediately to your branch to disable the mobile banking services.

11. Suggestions/Queries?

You can share you suggestions/queries in the feedback page once you logged-in. Your valuable queries/suggestions will help us to improve our Service.

Thank you!