



(A Scheduled Bank)

HARCO BANK

हरको बैंक

THE HARYANA STATE CO-OPERATIVE APEX BANK LTD

S.C.O. No. 78-80 Bank Square, Sector 17-B, Chandigarh-160017, India.

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HARCO- mBanking User Manual



HARCO- mBanking

mBanking is HARCO's primary mobile banking application, allowing customers to perform a wide range of transactions and banking activities conveniently from their home or anywhere, eliminating the need to visit a branch. This manual offers a comprehensive user guide to all its features and functionalities.

***** Customer need to visit their home branch to get the registration of mobile banking.***

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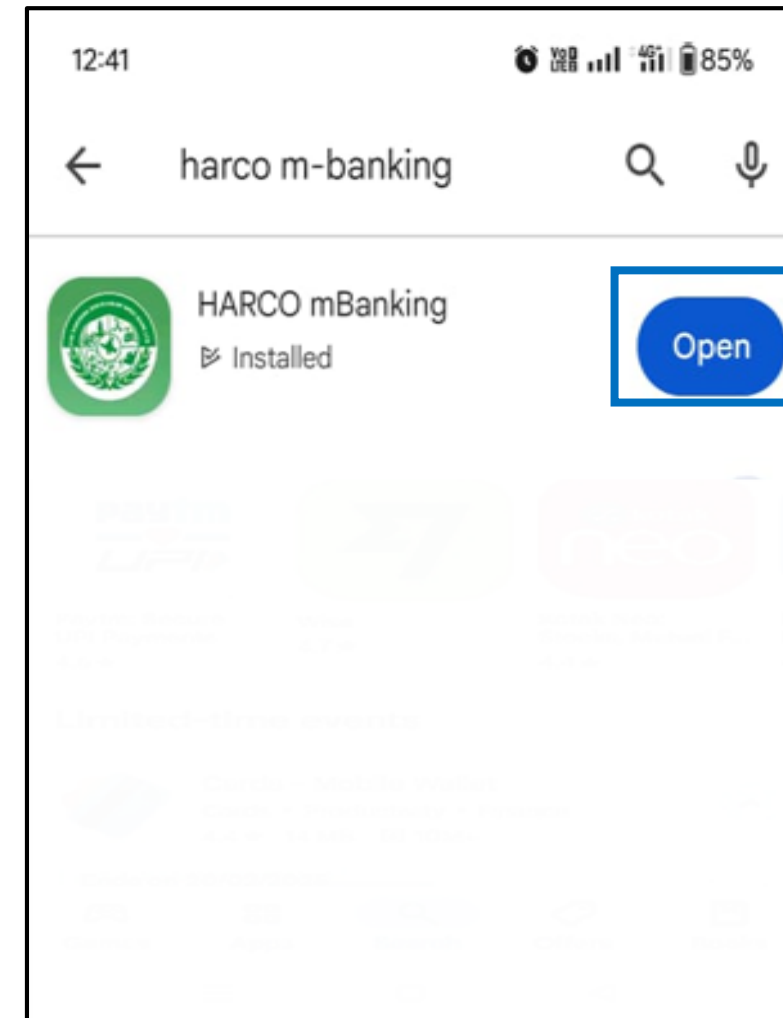
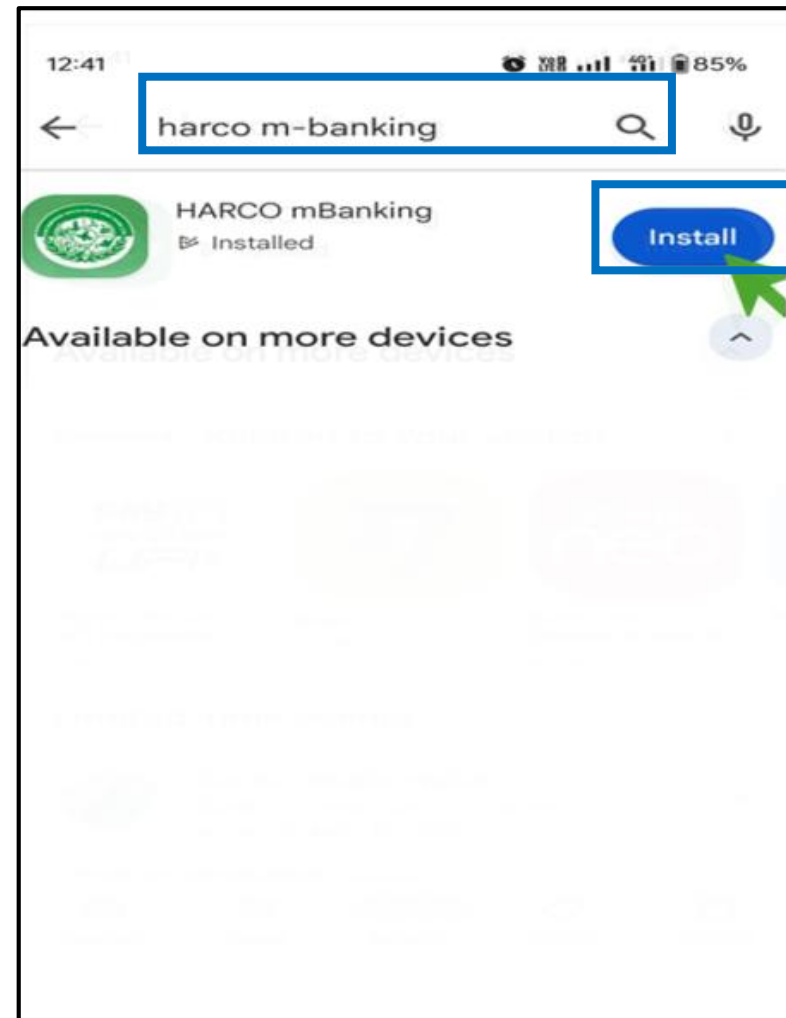
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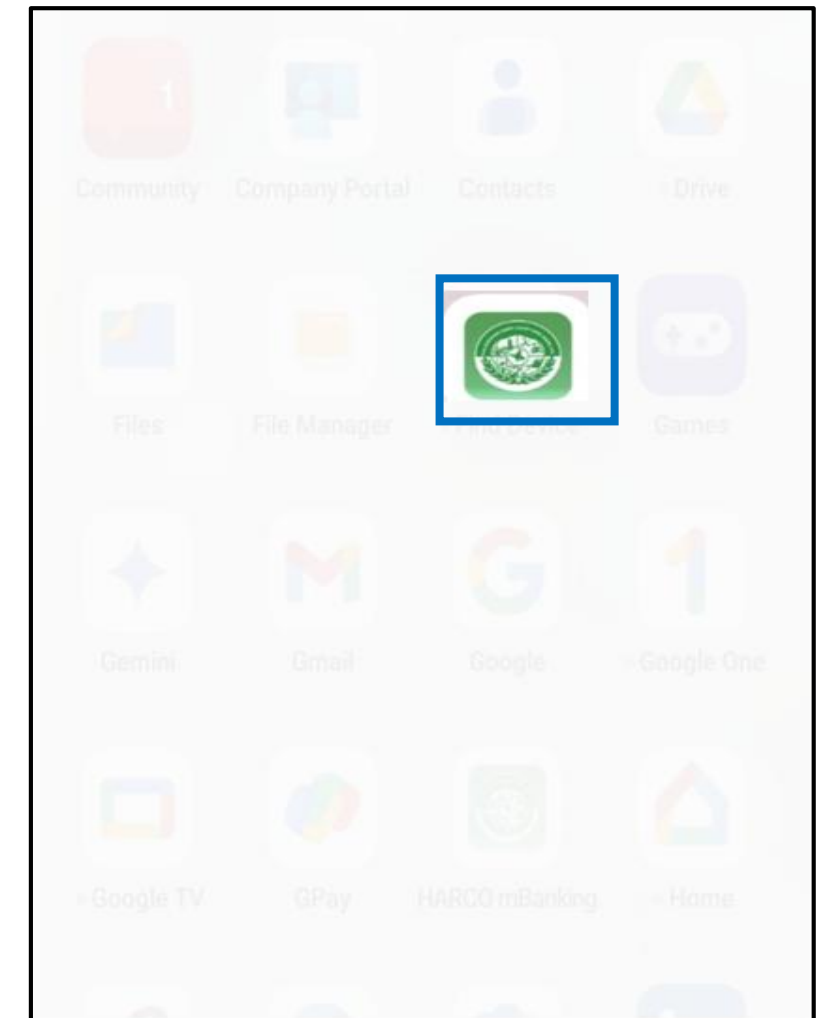
DOWNLOAD HARCO mBANKING



HARCO customer can easily download the mBanking on both Android and iOS devices by following a few simple steps.



OR



Step 1 -Open the '**Play Store**' on your Android or '**App store**' on Apple device. .

Step 2 – In the Search bar of 'Play Store' or 'App store, type '**harco or harco m-Banking**' to find the HARCO app.

Step 3 - Click on '**Install**' to begin downloading the mBanking app.

Step 4a-Click '**Open**' button to access HARCO mobile banking.

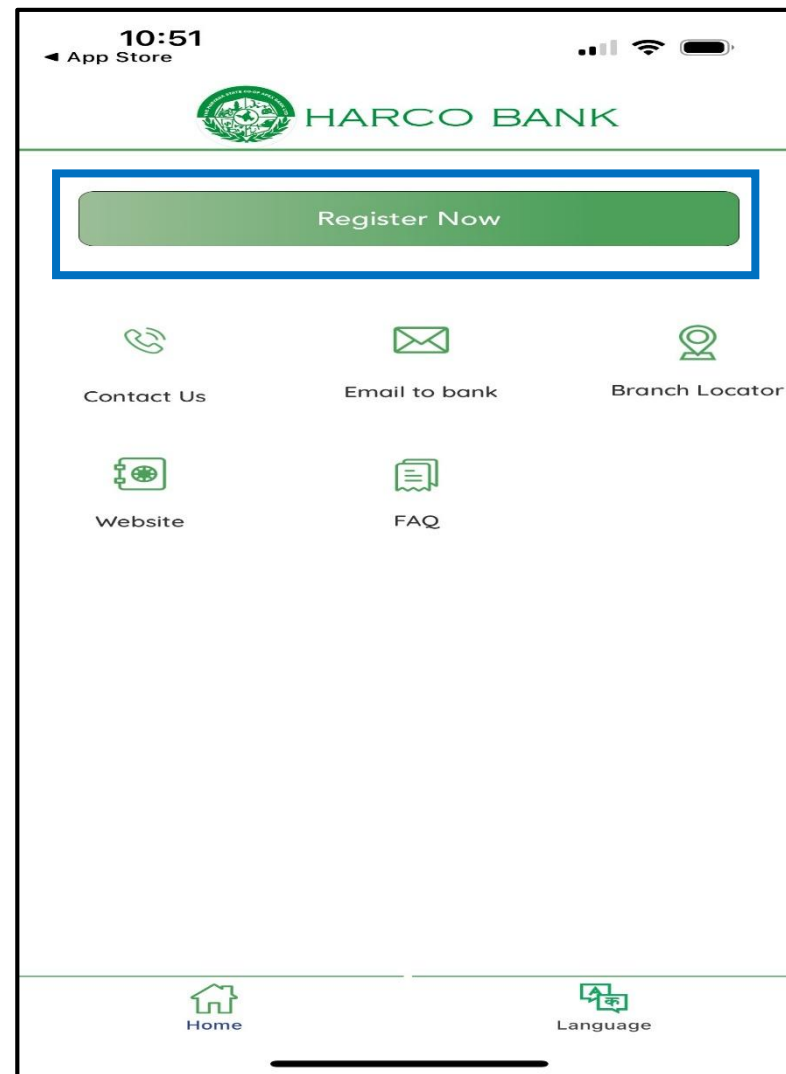
Step 4b-Tap the HARCO mBanking icon on your phone to launch HARCO mobile banking.

FIRST TIME REGISTRATION 1/4

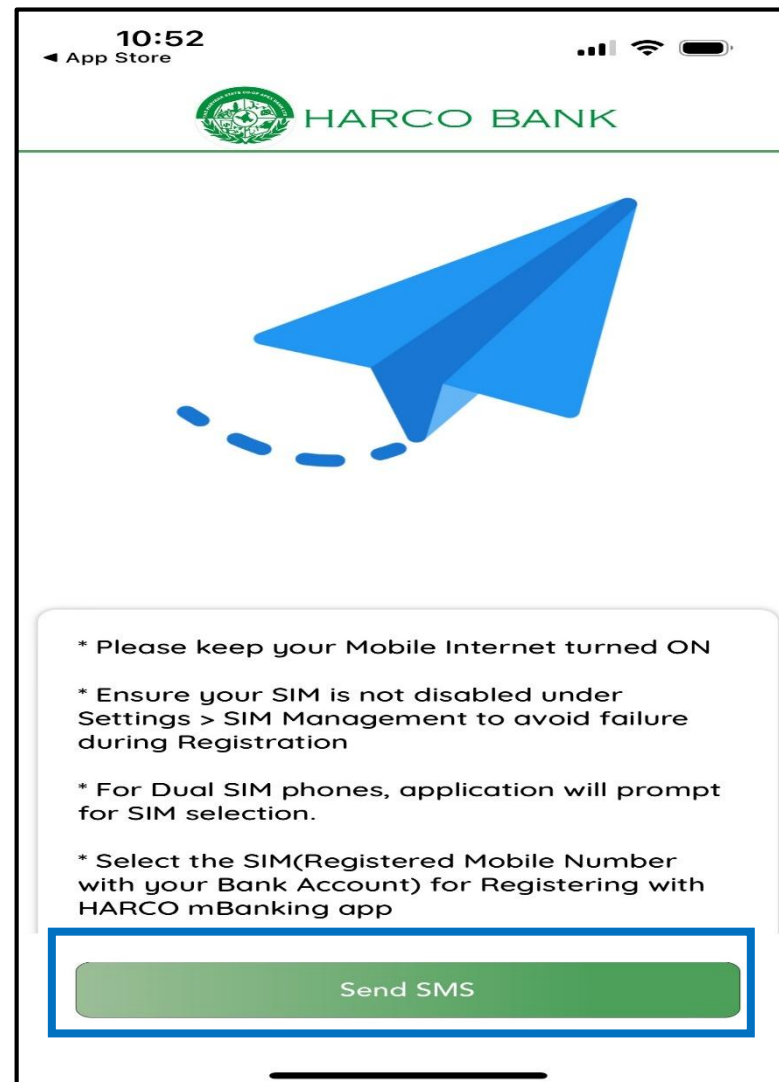


After downloading mBanking app, users can register their account by following the steps listed below.

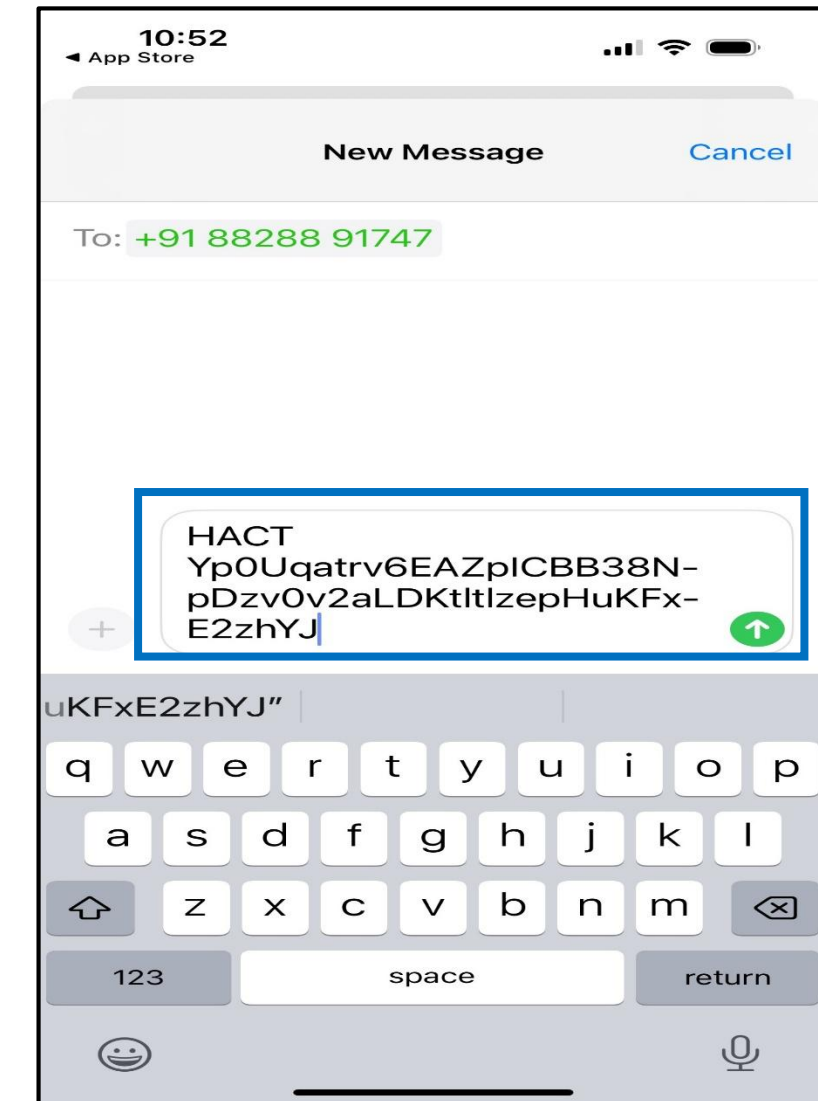
**** Standard SMS charges from your service provider will apply. ** Do not alter any part of the message received on device.**



Step 1- Click on **'Register Now'** to proceed to SMS page.



Step 2- Click **'Send SMS'** to receive registration content on your device.



Step 3 - Open your messages, send **SMS** content and device will navigate to the mBanking app.

FIRST TIME REGISTRATION 2/4



12:15

HARCO BANK

Illustration of a smartphone with three user avatars and a speech bubble.

Mobile Number

Customer ID

☒ I agree & accept all the applicable Terms & Conditions

Continue

Step4 - Enter your 'Mobile number' auto populate , and 'customer ID. Your account will be displayed automatically.

12:15

HARCO BANK

Select Account

XXXXXXXXXXXX0069

100017161

☒ I agree & accept all the applicable Terms & Conditions

Step5 – Select your **account number** from the pop-up screen. you will be redirected to authentication page(OTP).

11:06

HARCO BANK

Illustration of a smartphone with a padlock and a four-digit OTP display.

Enter OTP

Please wait : 39 Sec

SMS delivery depends on mobile network provider. In case of delay, please use resend otp


Submit


Step6 – Enter the **OTP** and click submit to proceed to Branch Pin or debit card screen.

FIRST TIME REGISTRATION 3/4



10:40 5G 72%

 HARCO BANK



Branch Pin Debit Card

Branch Pin (Provided by bank)


Please enter your Branch Pin received via SMS


SUBMIT

Step7(a) – Enter ‘**Branch Pin**’ and click **submit** to proceed to login and mpin setting page.

OR

10:40 5G 72%

 HARCO BANK



Branch Pin Debit Card

Enter 16 digit of Card Number

Expiry Date

Month (MM) Year (YY)

CVV

Please enter debit card details linked to your account

SUBMIT

Step7 (b)– Enter ‘**Debit Card**’ details and click **submit** to proceed to login and mpin setting page.

FIRST TIME REGISTRATION 3/4



12:51

HARCO BANK

Enter Login Pin

Confirm Login Pin

Enter mPin

Confirm mPin

SUBMIT

Step8 – Enter Login Pin & mPin, confirmation both, and click **submit** to set your mBanking PIN.

HARCO BANK

Enter Login Pin

HARCO mBanking
Registration Completed Successfully!

OK

Enter mPin

Confirm mPin

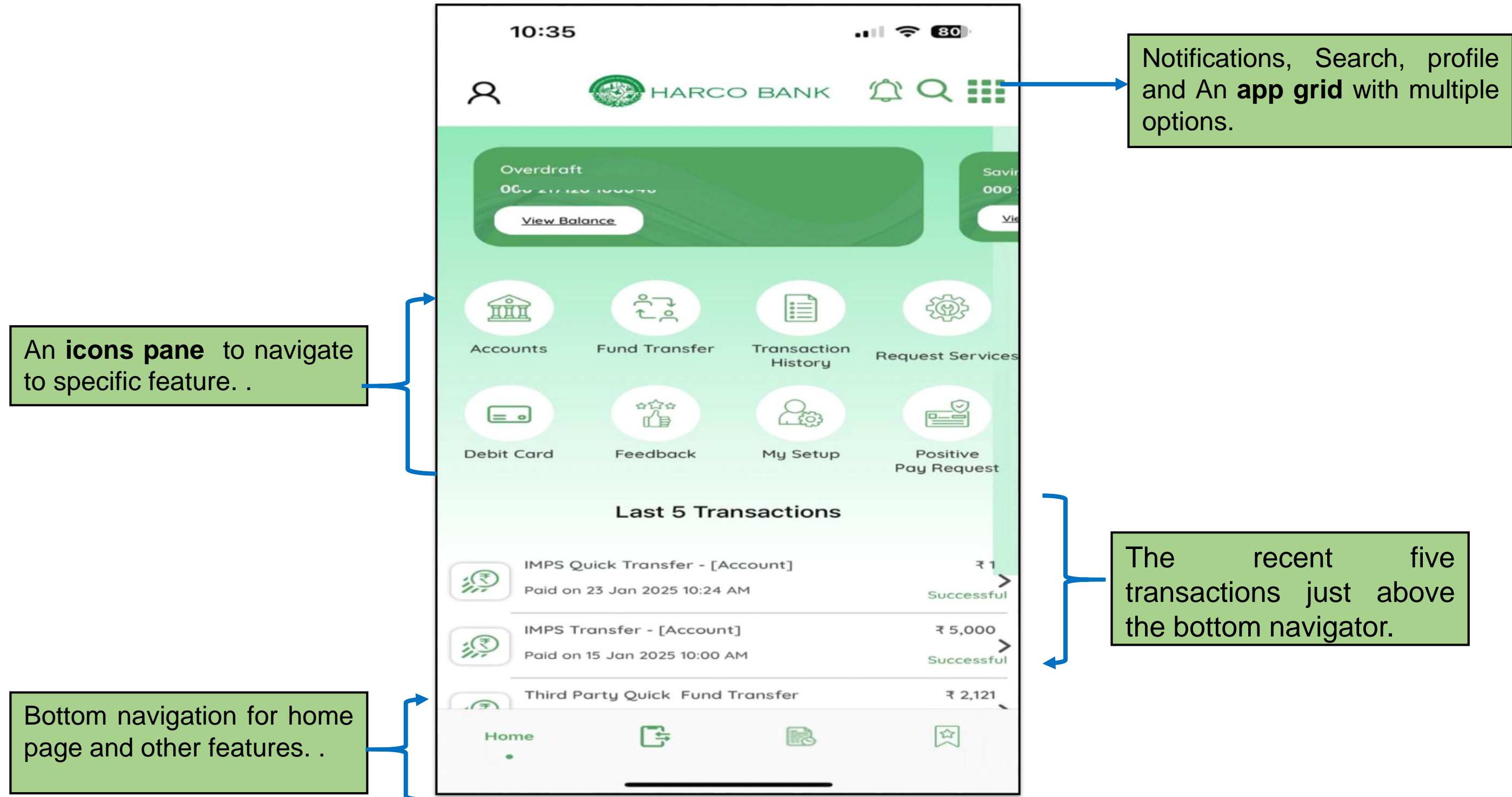
SUBMIT

Step9 – once you have successfully registered, you will receive a notification. From now on, log in with your PIN to use mBanking.

HOME PAGE



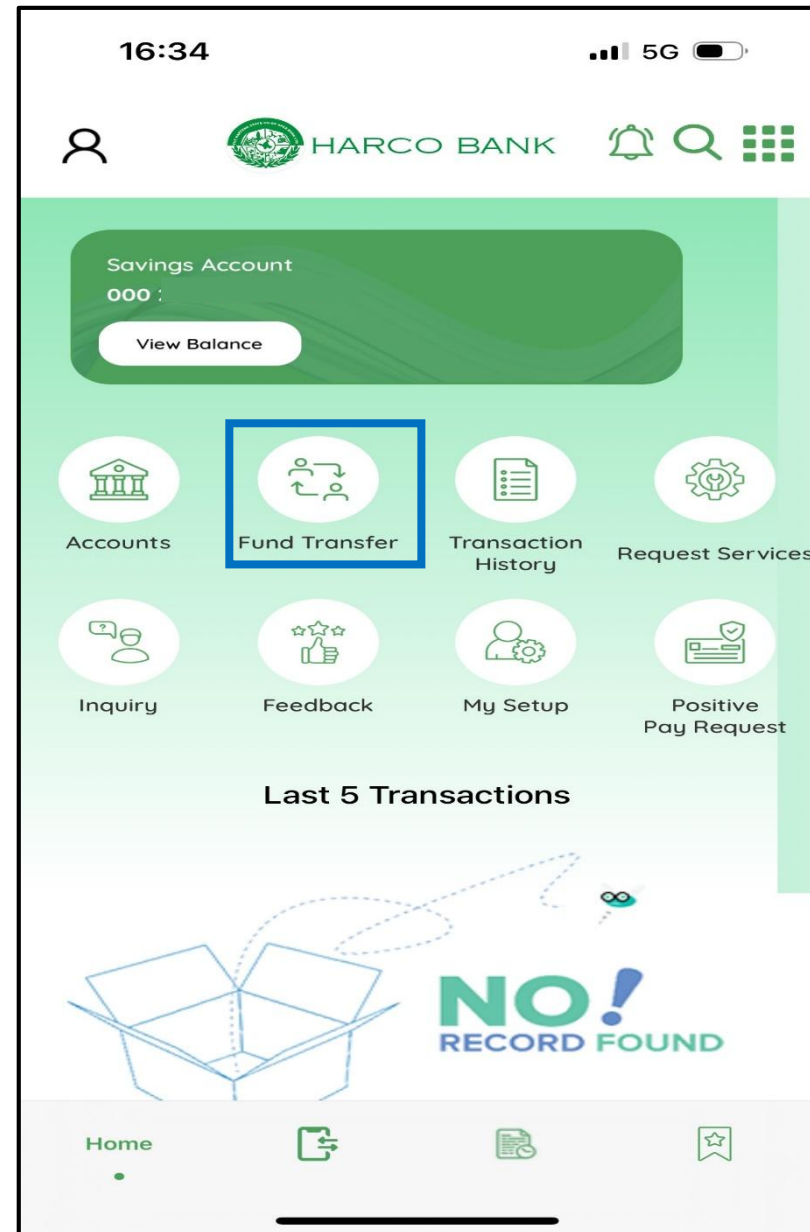
Upon logging in, customer will be directed to **Home page**.
From here, they can access three main navigation options, as illustrated below.



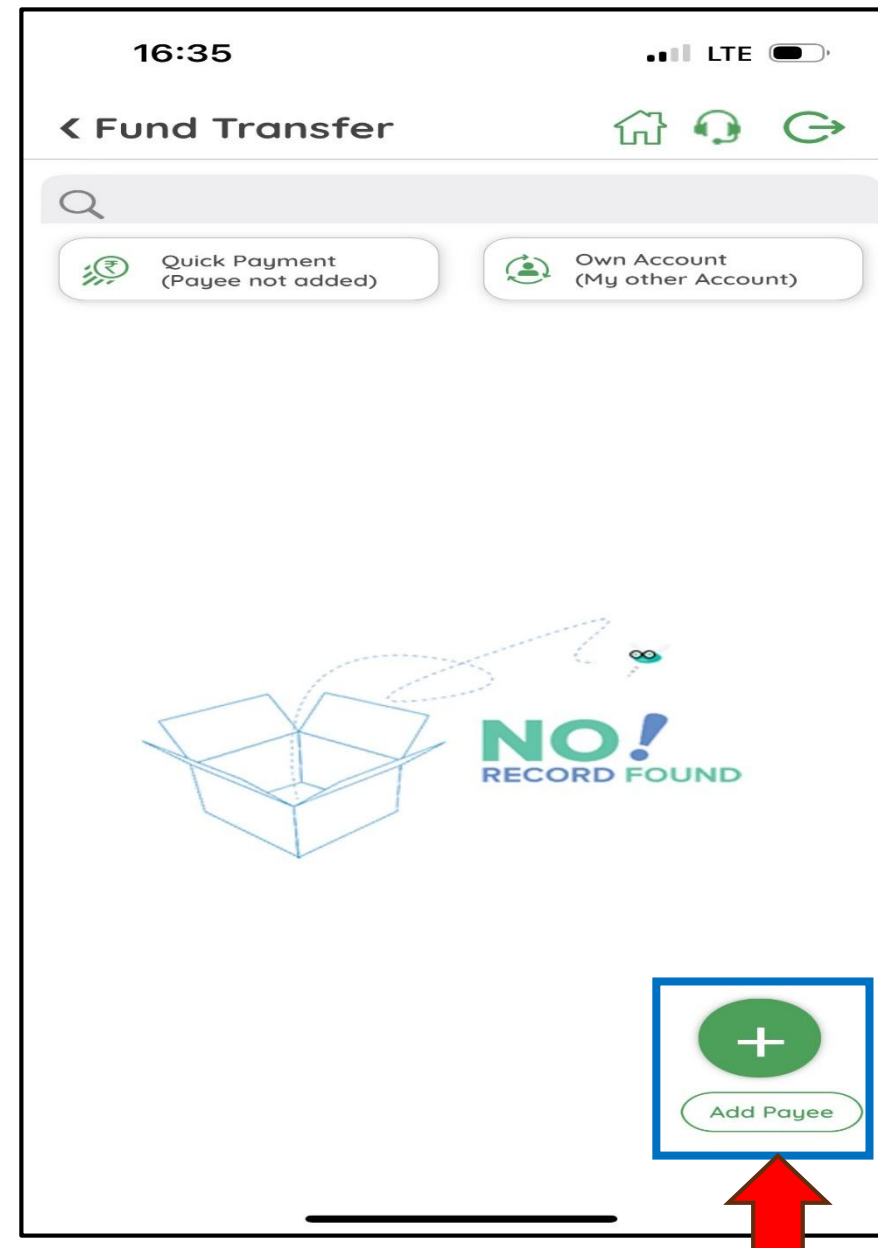


ADD PAYEE 1/2

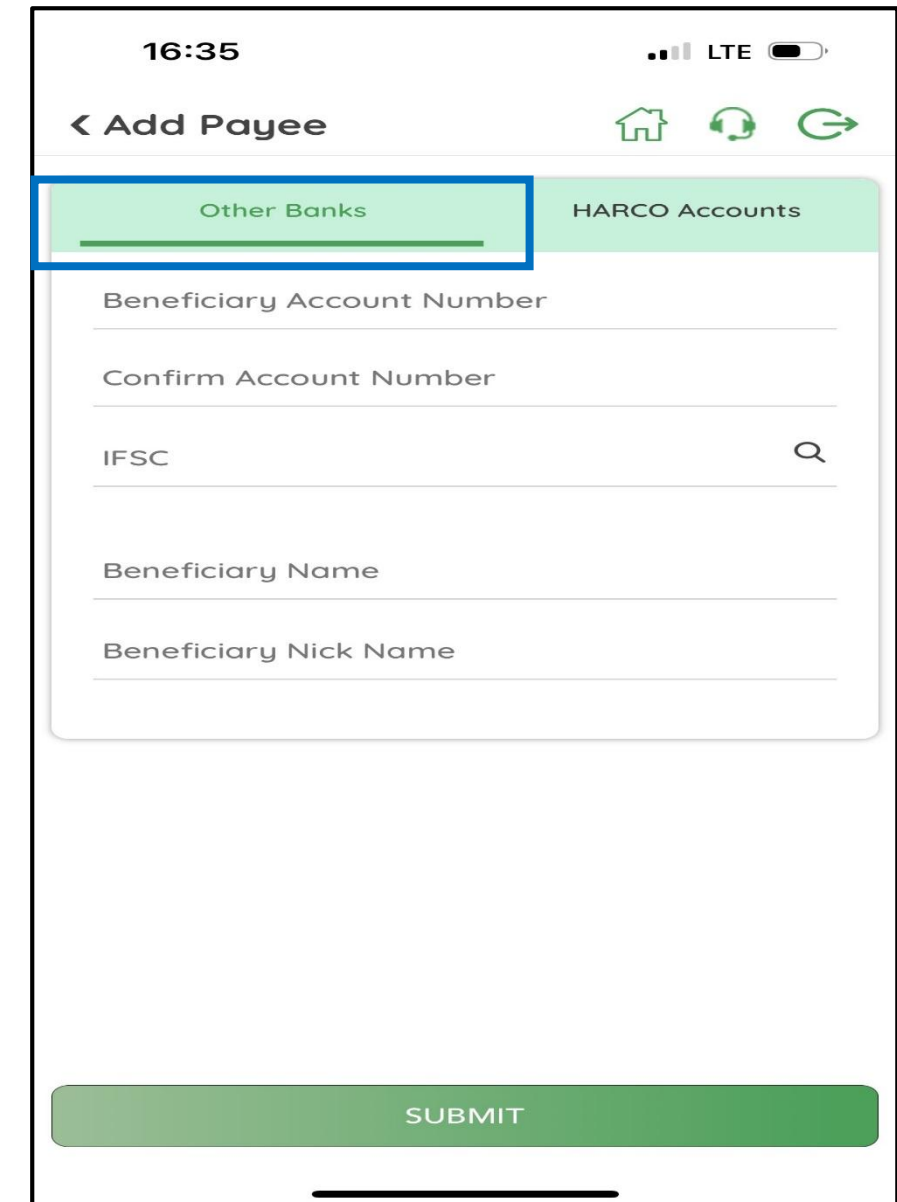
Customers need to add a payee to transfer funds both within and outside the bank.



Step 1- Click 'Fund Transfer' to navigate to fund transfer screen.



Step 2- Click 'Add Payee' to processed to add payee transfer screen.



Step 3a- Fill in beneficiary's account number, confirm it, and then add IFSC, name and nick name of **Other bank** beneficiary.



ADD PAYEE 2/2

User can add beneficiaries of other banks under 'Other banks' tab or can add HARCO bank's beneficiary under HARCO accounts.

16:35 LTE

< Add Payee

Other Banks HARCO Accounts

Beneficiary Account Number: Verify

Beneficiary Nick Name:

SUBMIT

Step 3b- Fill in beneficiary's account number and nick name to add **HARCO account** number as benefiter.

Step 4- Click '**SUBMIT**' to the add payee and proceed with the fund transfer.

12:25

< Summary

Enter mPin

★ ★ ★ ★

MODIFY CONFIRM

Step 5- Enter mPin and Click '**confirm**' to add the payee to your account.

12:25

< Transaction Receipt

Successful!
Sanchila Arora Added Successfully

Beneficiary Account Number:

IFSC Code:
HDFC0000450

Beneficiary Name:
Sc

Beneficiary Nickname:
Sc

Remarks:
Friends

Created On:
06-02-2025 12:25:15

Activate On:
06-02-2025 12:25:15

ACTIVE_FLAG:

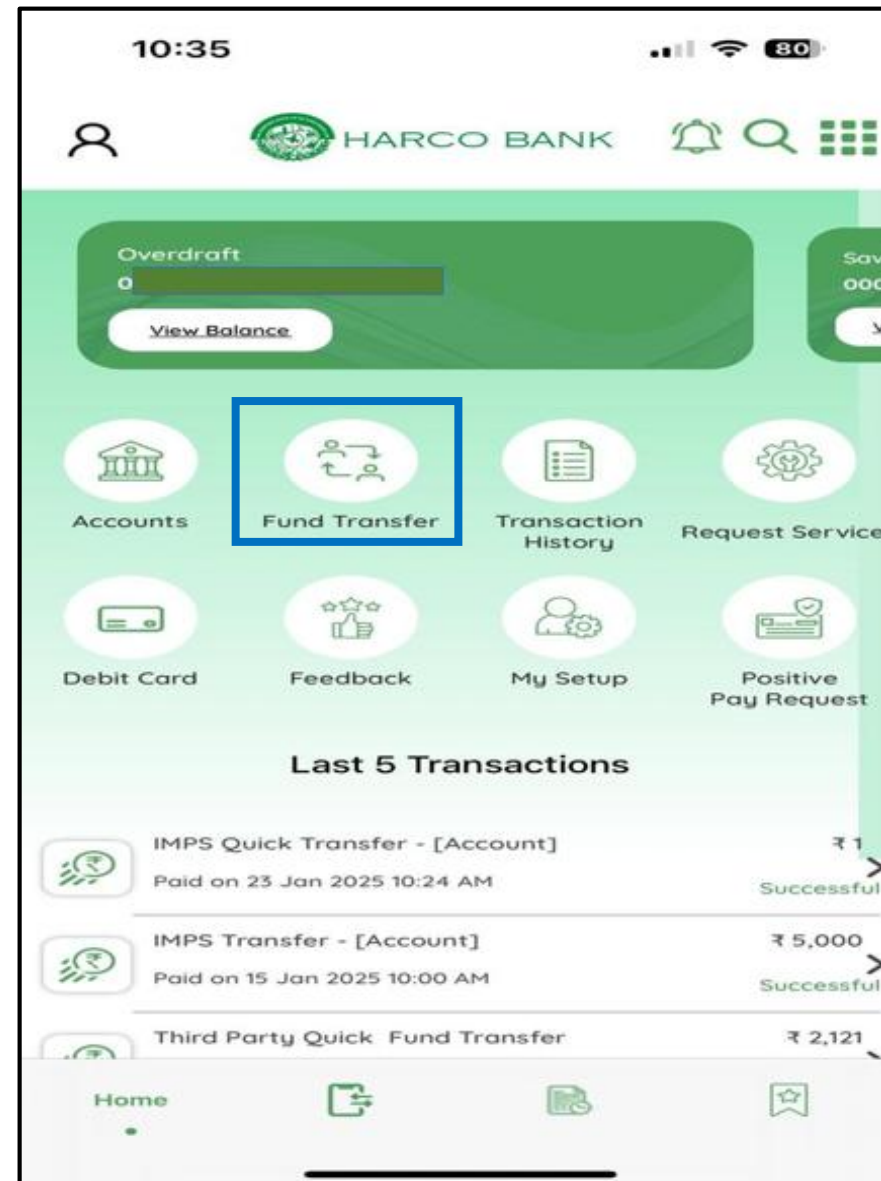
Back to Home MAKE TRANSFER

Step 6- The system will show a success message once the payee has been added.

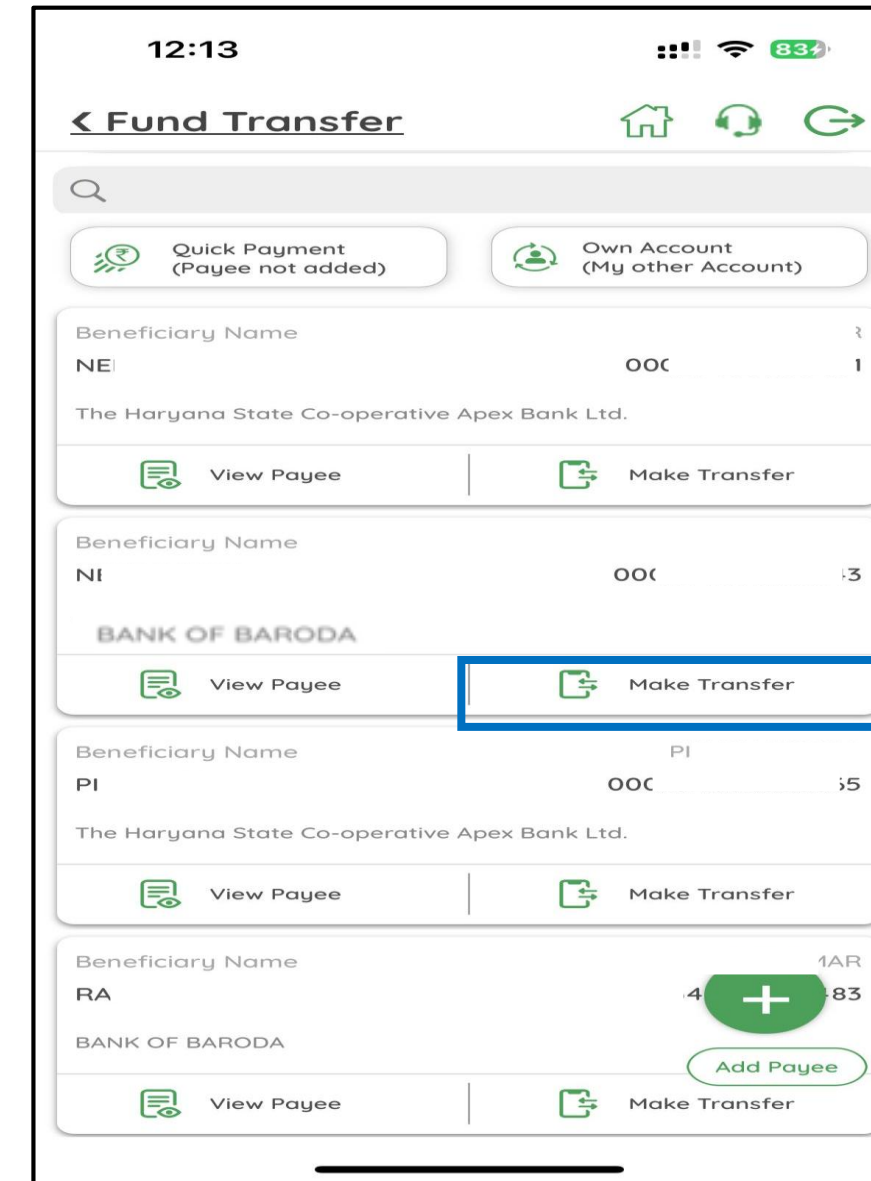
FUND TRANSFER 1/3



- Users can select transfer of funds to other banks or within HARCO bank. Other banks mean accounts which are not in HARCO
- NEFT/RTGS payment is for transfer of funds using RBI's NEFT mode of payment. IMPS payment is for transfer of funds in real time



Step 1 - Click on **fund transfer** to transfer funds to new beneficiary



Step 2 - Click on **Make Transfer** to transfer fund to the selected beneficiary.

FUND TRANSFER 2/3



12:21 4G 34

Fund Transfer

Other Banks HARCO Accounts

Select Account

SAGGARICA DATTA

Available Balance ₹3,756.9

Confirm Account Number

Mode of Transfer

IMPS

Send Rs.1 as Test

Amount

Remarks

CANCEL TRANSFER NOW

Home Insta Pay

Step 4 - Click on mode of transfer and select **NEFT/RTGS/IMPS** to transfer funds to beneficiary.

Step 3 – System will display beneficiary account number, IFSC , amount and remarks for the transaction, if any.

12:03 4G 37

< Fund Transfer

Select Account

SAGGARICA DATTA

Available Balance ₹3,756.9

Confirm Account Number

IFSC

ICICI

Beneficiary Name

SAGGARICA DATTA

ICICI BANK

Send Rs.1 as Test

Amount

₹ 100

Rupees one hundred only

Remarks

transfer

CANCEL TRANSFER NOW

Step 5 – Go through the account details and if the details are correct click on YES

FUND TRANSFER 3/3



12:04 4G 37

< Summary

From:
000 23

To:
0 5

IFSC Code:
ICIC0000558

Bank Name:
ICICI BANK LIMITED-MYSORE - INFOSYS

Mode of Transfer:
IMPS

Amount:
₹ 100

Transaction Type:
OTHERS

Remarks:
transfer

Beneficiary Name:
A

MODIFY CONFIRM

Step 6 – Go through the transaction details and click on **confirm** if the information is correct

12:04 4G 37

< Summary

Enter mPin

9 8 3

0 7 1

5 2 6

Clear 4

Step 7 – Enter the mPin to process the transaction

12:04 4G 37

< Transaction Receipt

Successful!

Your account XXXXXXXXXXXX00050 has been debited with Amount of Rs.100 and Credited to account XXXXXXXXXXXX86 on 21/01/2025...

From:
SA

To:
055

IFSC Code:
ICIC0000558

Bank Name:
ICICI BANK LIMITED-MYSORE - INFOSYS

Mode of Transfer:
IMPS

Amount:
₹ 100
Rupees one hundred only

Transaction Type:
OTHERS

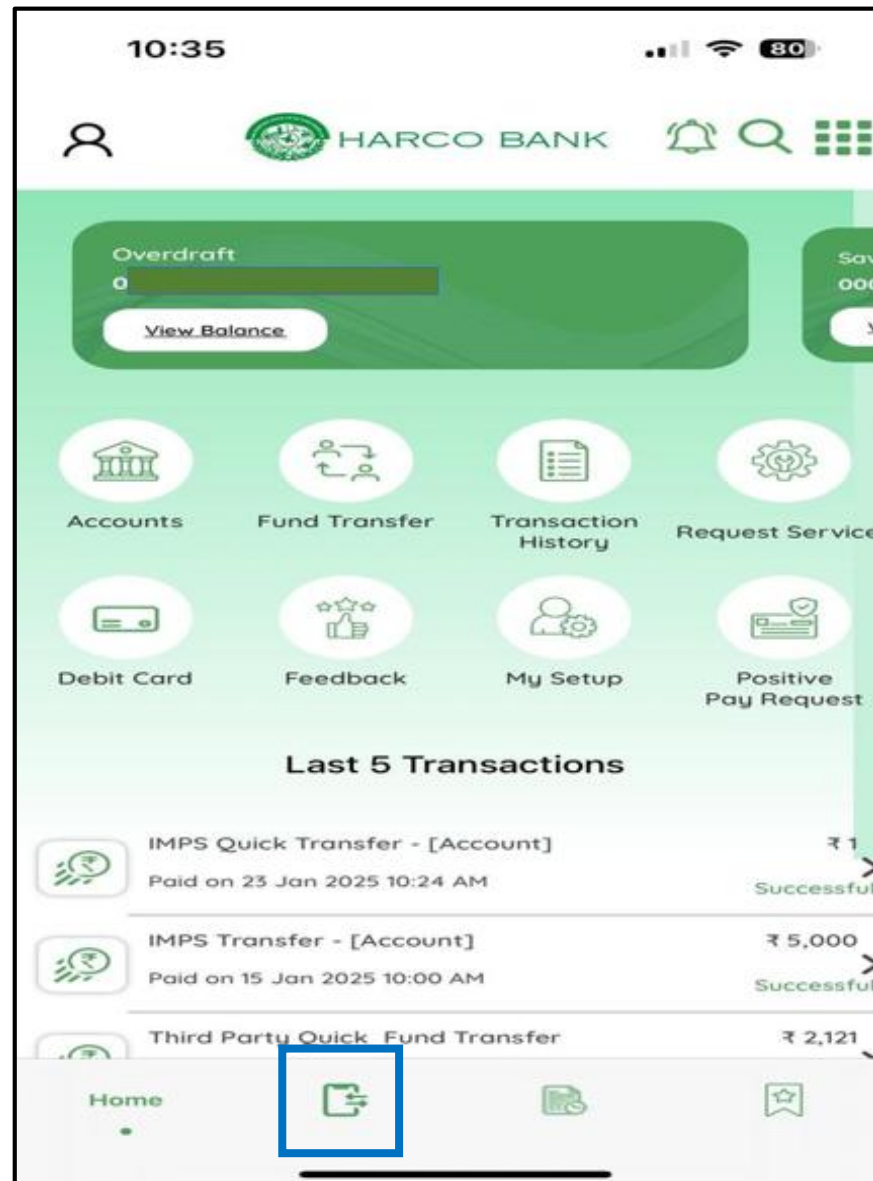
Remarks:
transfer

Step 8 – After a successful transaction, the customer will receive transaction details on SMS and email.

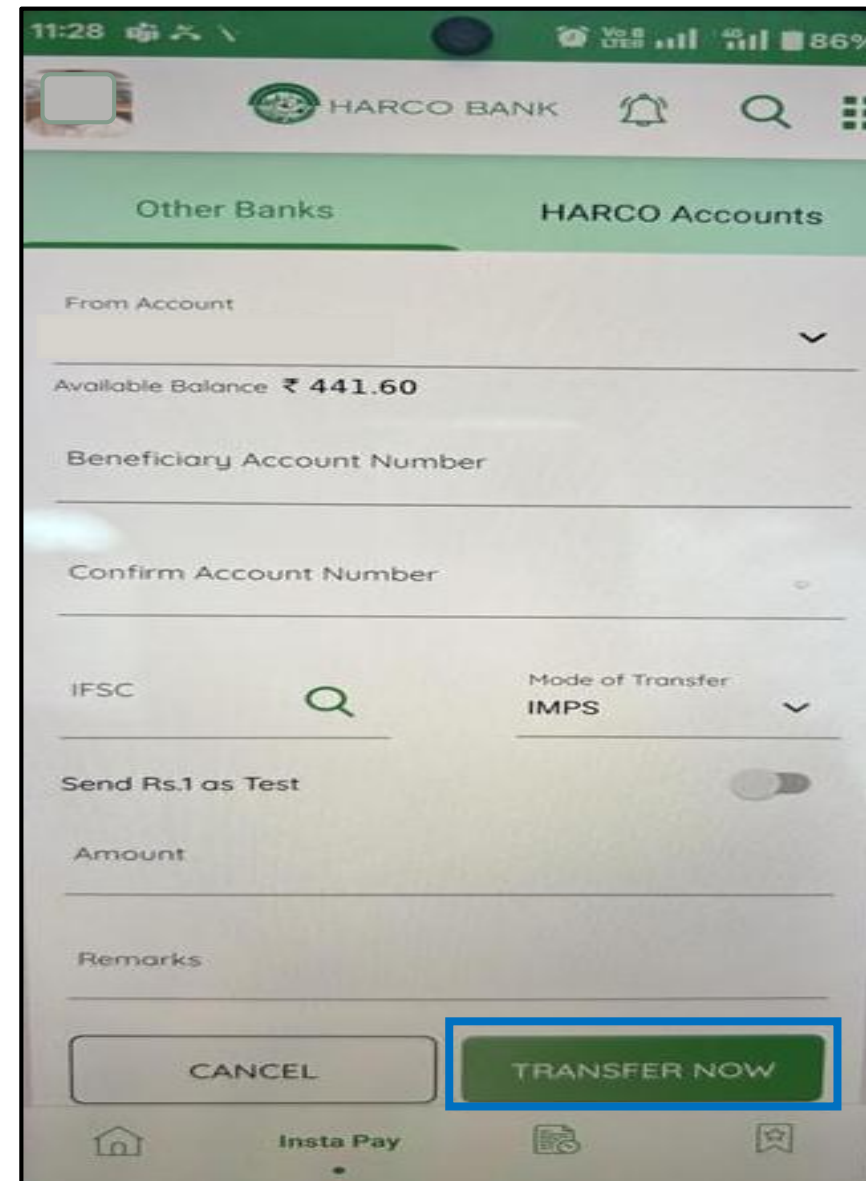
INSTA PAY 1/2



- Users can select Insta pay to transfer the funds instantly on the go without adding payee and confirming beneficiary. Other banks mean accounts which are not in HARCO.
- NEFT/RTGS payment is for transfer of funds using RBI's NEFT mode of payment. IMPS payment is for transfer of funds in real time

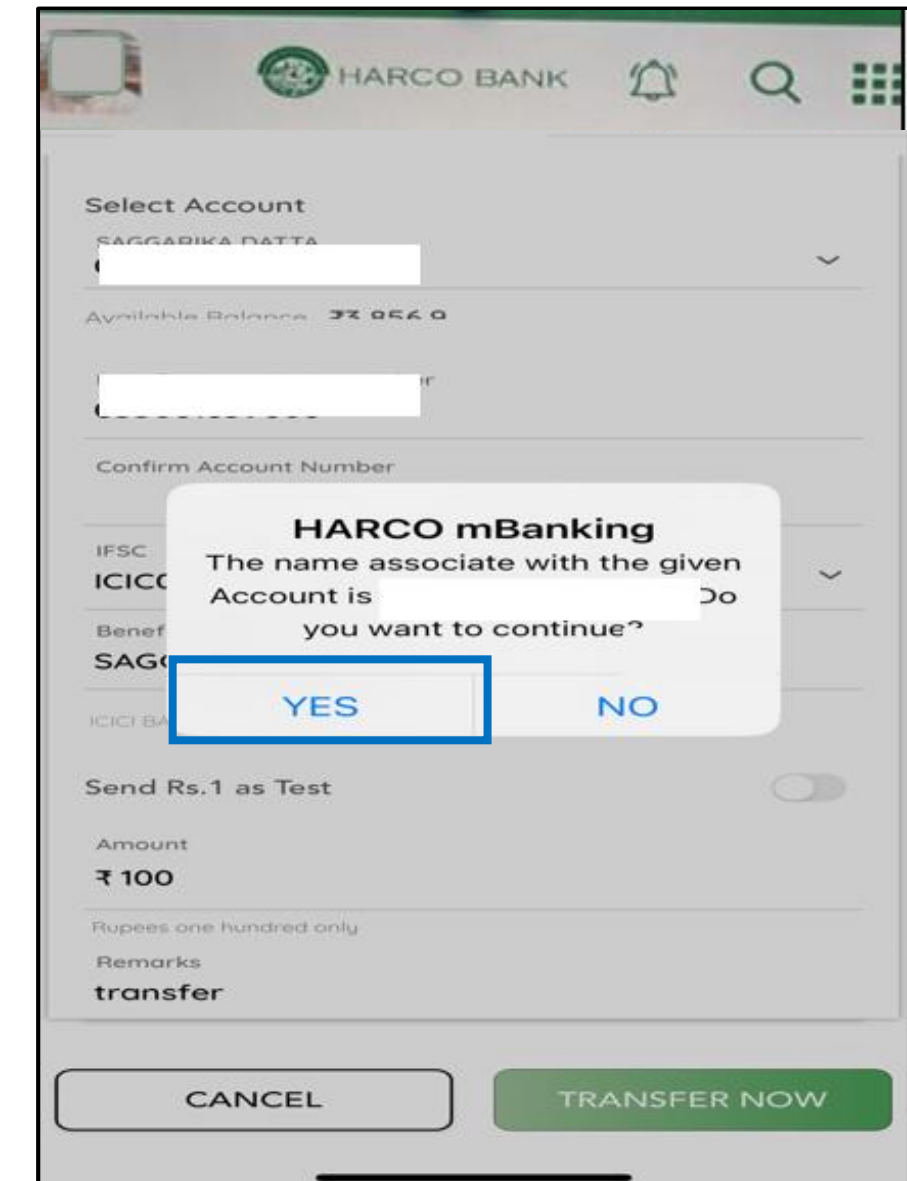


Step 1 - Click on **fund transfer** to transfer funds to new beneficiary



Step 2 - Fill in beneficiary account number, IFSC , amount and remarks for the transaction, if any.

Step 3 - Click on mode of transfer and select **NEFT/RTGS/IMPS** to transfer funds to beneficiary. Click **transfer now**.



Step 4 – Go through the account details and if the details are correct click on YES

INSTA PAY 2/2



12:04 4G 37

< Summary

From:
000 23

To:
0 5

IFSC Code:
ICIC0000558

Bank Name:
ICICI BANK LIMITED-MYSORE - INFOSYS

Mode of Transfer:
IMPS

Amount:
₹ 100

Transaction Type:
OTHERS

Remarks:
transfer

Beneficiary Name:
A

MODIFY CONFIRM

Step 5 – Go through the transaction details and click on **confirm** if the information is correct

12:04 4G 37

< Summary

Enter mPin

9 8 3

0 7 1

5 2 6

Clear 4

Step 6 – Enter the mPin to process the transaction

12:04 4G 37

< Transaction Receipt

Successful!

Your account XXXXXXXXXXXX00050 has been debited with Amount of Rs.100 and Credited to account XXXXXXXXXXXX86 on 21/01/2025...

From:
SA

To:
055

IFSC Code:
ICIC0000558

Bank Name:
ICICI BANK LIMITED-MYSORE - INFOSYS

Mode of Transfer:
IMPS

Amount:
₹ 100
Rupees one hundred only

Transaction Type:
OTHERS

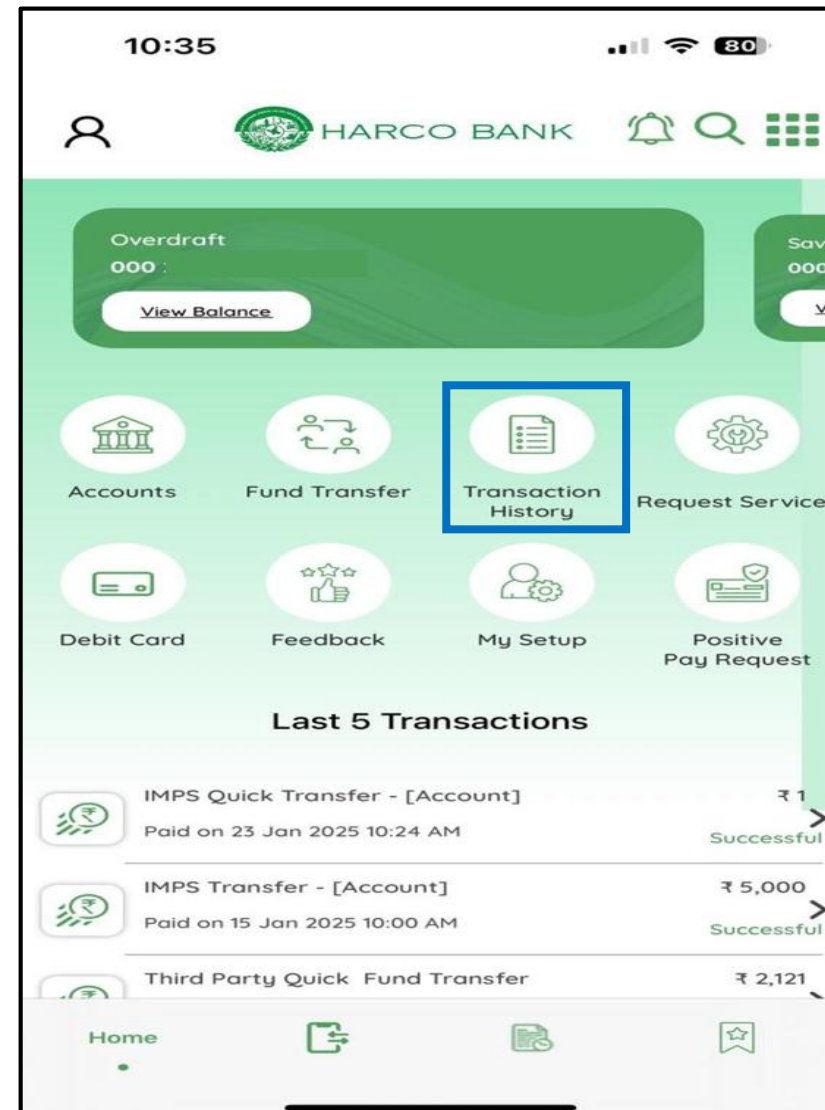
Remarks:
transfer

Step 7 – After a successful transaction, the customer will receive transaction details on SMS and email.

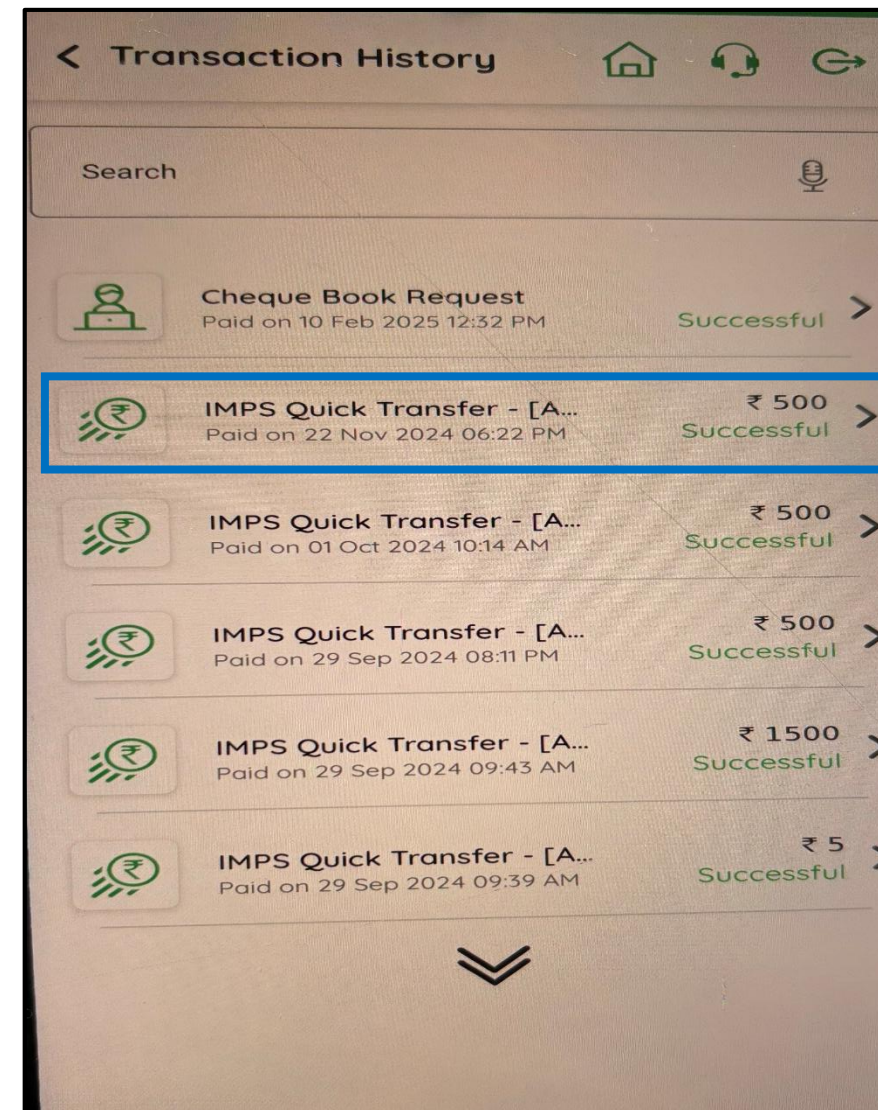
TRANSACTION HISTORY



Customers can access their recent transaction in the transaction history page.

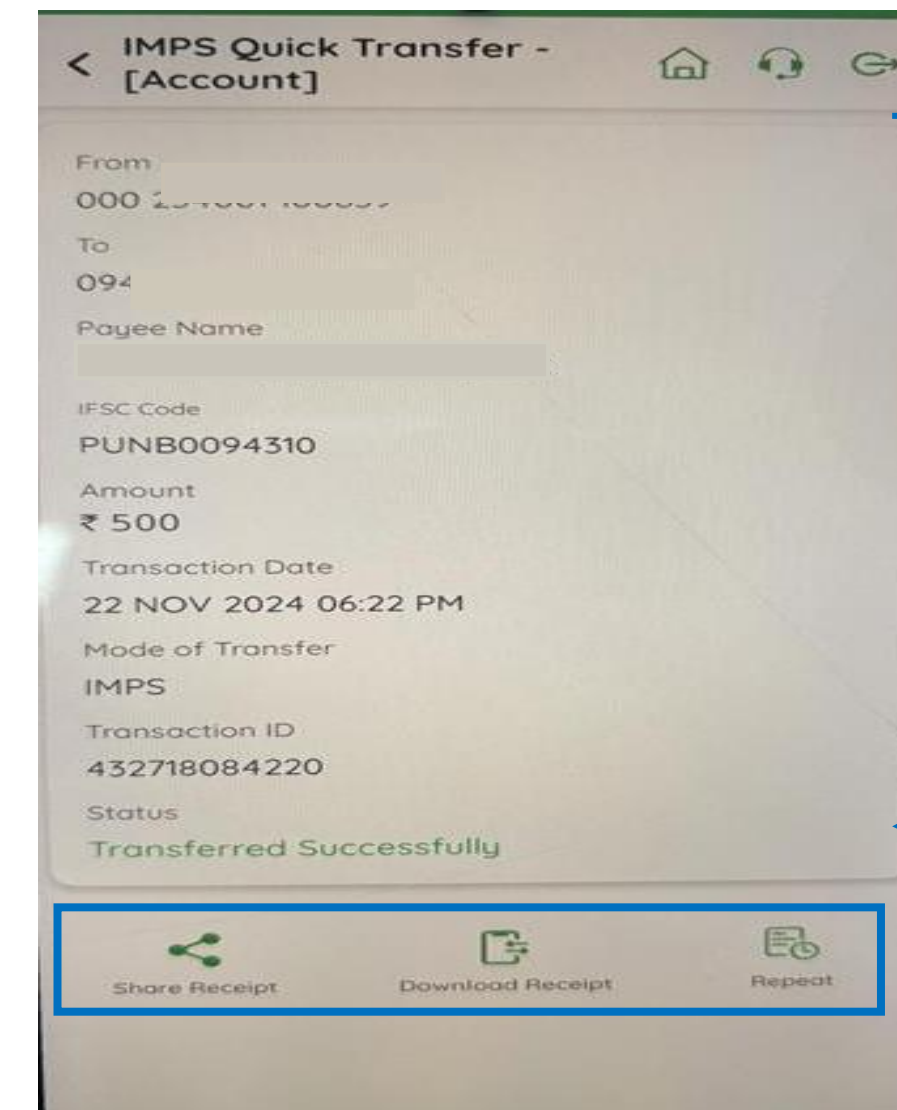


Step 1 - Tap on 'Transaction History' to navigate to transactions page.



Step 2 - User can view transactions and search past transactions.

Step 3 - Click on a transaction to see its full details.



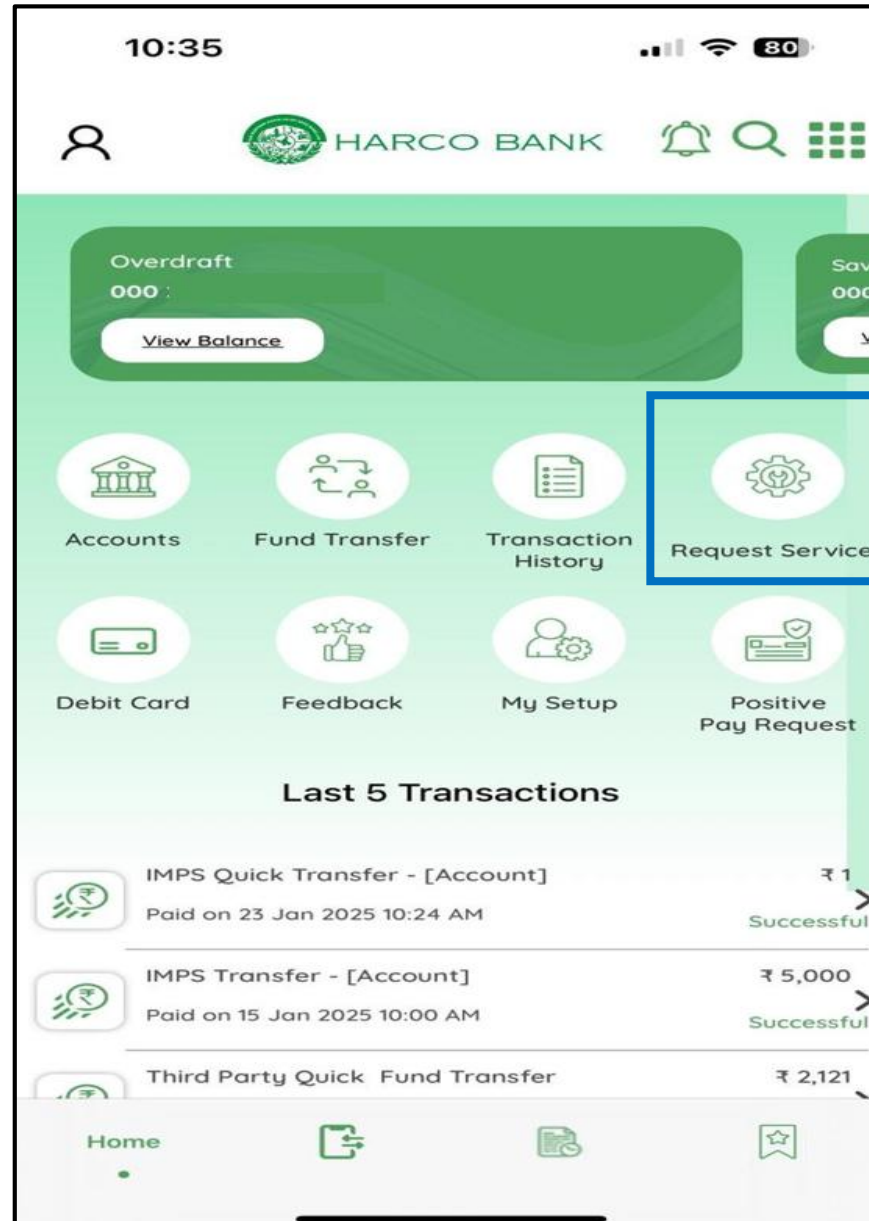
Step 5 - Users can share, download, or repeat the transaction using the 'Share receipt', 'Download', and 'Repeat' options.

Step 4 - The system shall display the complete details about a transaction. .

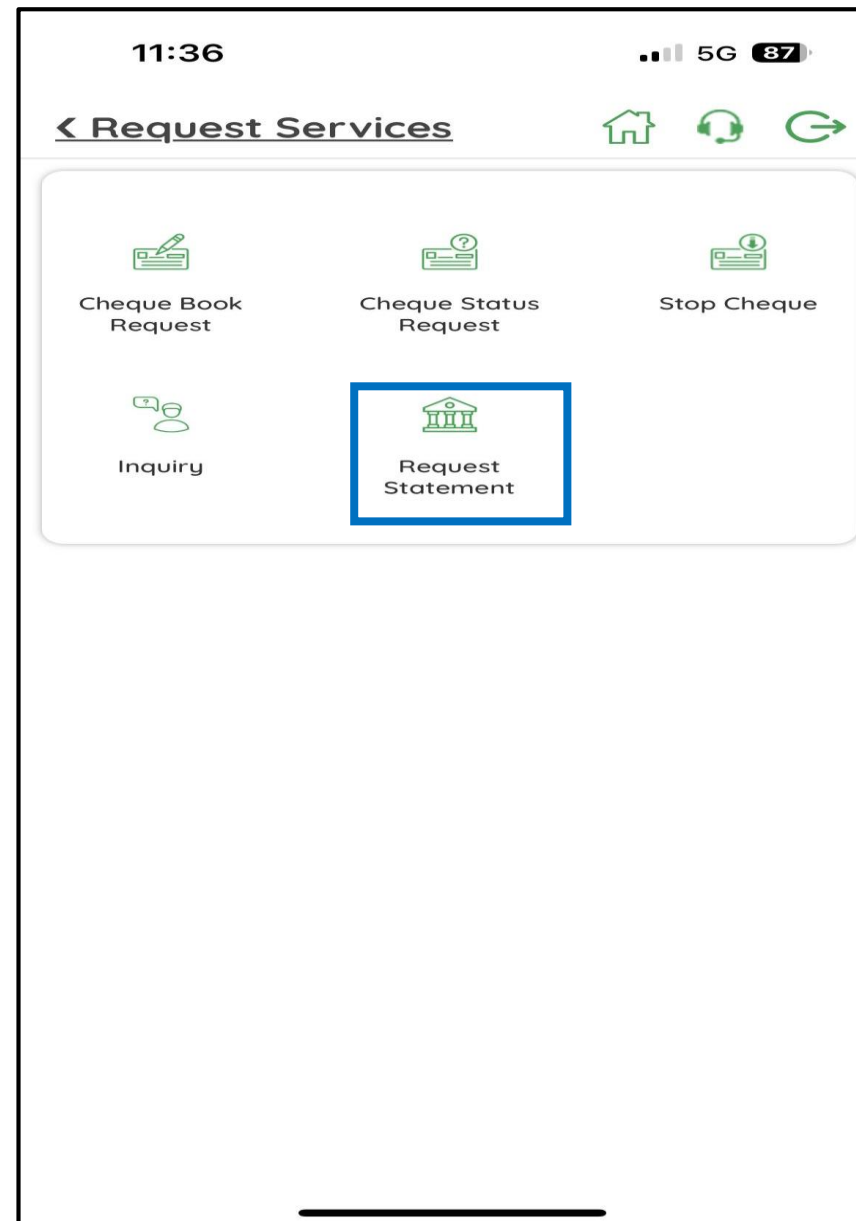
ACCOUNT STATEMENT 1/2



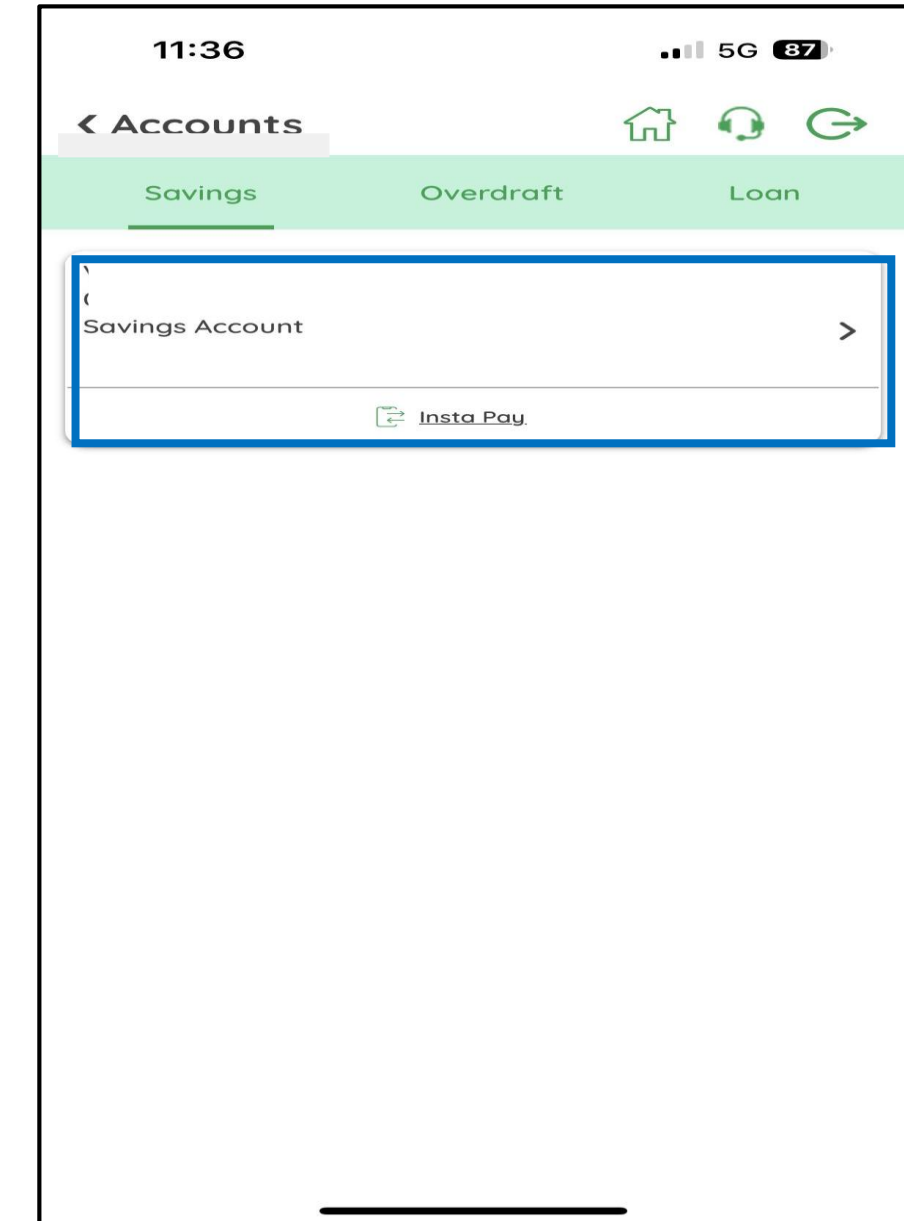
Customer can view and generate account statement



Step 1- Click 'Request service' on home page to navigate to request service page..



Step 2- Click 'Request statement' to navigate to accounts screen.



Step 3- Click 'Account pane' on accounts page to go to account details.

ACCOUNT STATEMENT 2/2



11:34 4G 45

< Savings Account

Account Number
-----050

Available Balance
1

Primary ☒

Share

Details Statement

Customer ID
100016217

Customer Name
SAGGARICA DATTA

Account Name
SAGGARICA DATTA

Account Opening Date
08-Apr-2024

Account Scheme
SBA

Account Type
SBA

Account Status
A

Mode Of Operation
N12

Step 4a- User are allowed to select **primary** or other accounts. Go through the Account details and **select statement** tab to navigate to account statement.

Step 4b- users can share their basic account details with trusted individuals to receive money..

11:34 4G 45

< Savings Account

Account Number
000

Available Balance
1856.9

Primary ☒

Share

Details Statement

16/01/2025	- ₹ 326
14/01/2025	- ₹ 2000
06/01/2025	- ₹ 4000
06/01/2025	- ₹ 271
06/01/2025	- ₹ 294

REQUEST STATEMENT

Step 5 - Go through Account statement and click **Request Statement** to open request statement page.

11:34 4G 45

< Savings Account

Account Number
000

Available Balance
1856.9

Primary ☒

Share

Details Statement

REQUEST STATEMENT

From Date
22-12-2024

UpTo Date
21-01-2025

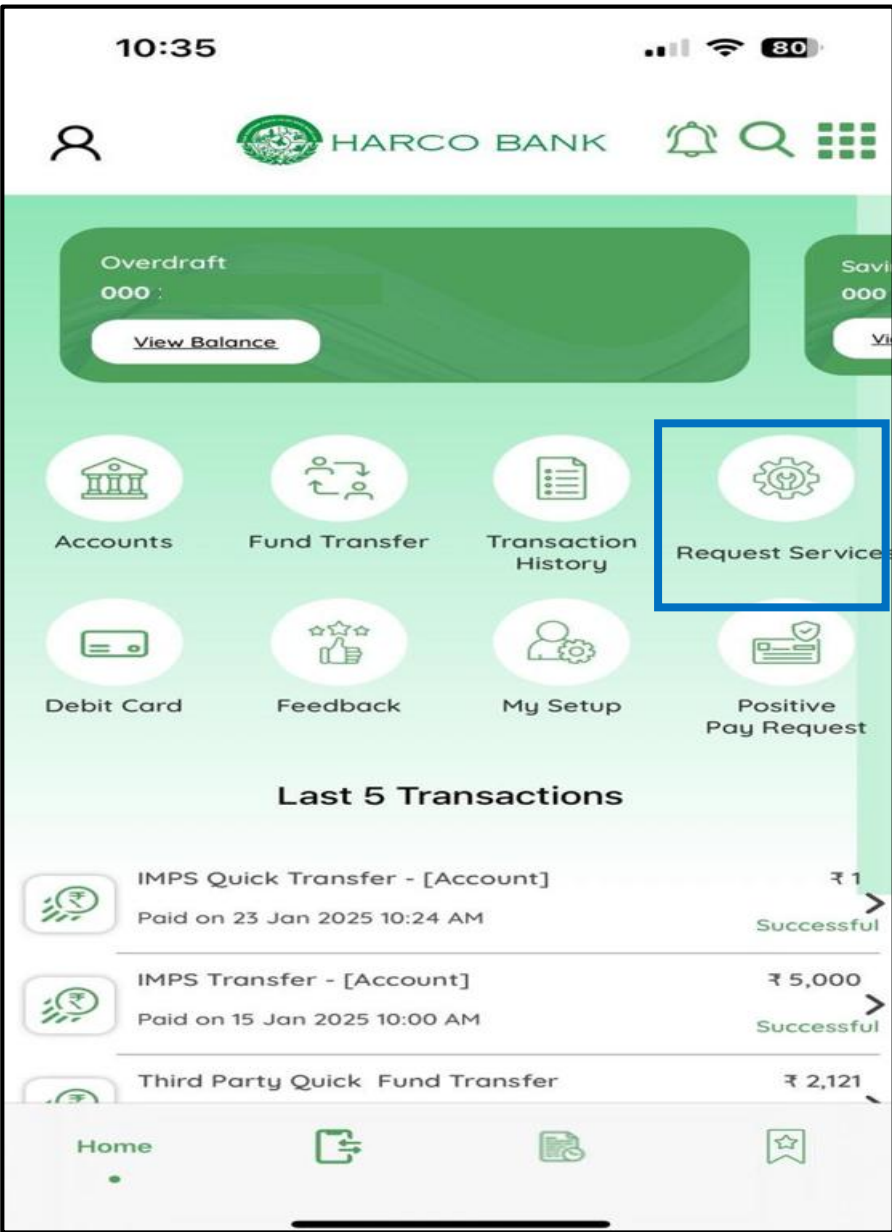
DOWNLOAD EMAIL STATEMENT

Step 6 - Users are allowed to **download** or get **email statement** for a duration by keeping from date to upTo date.

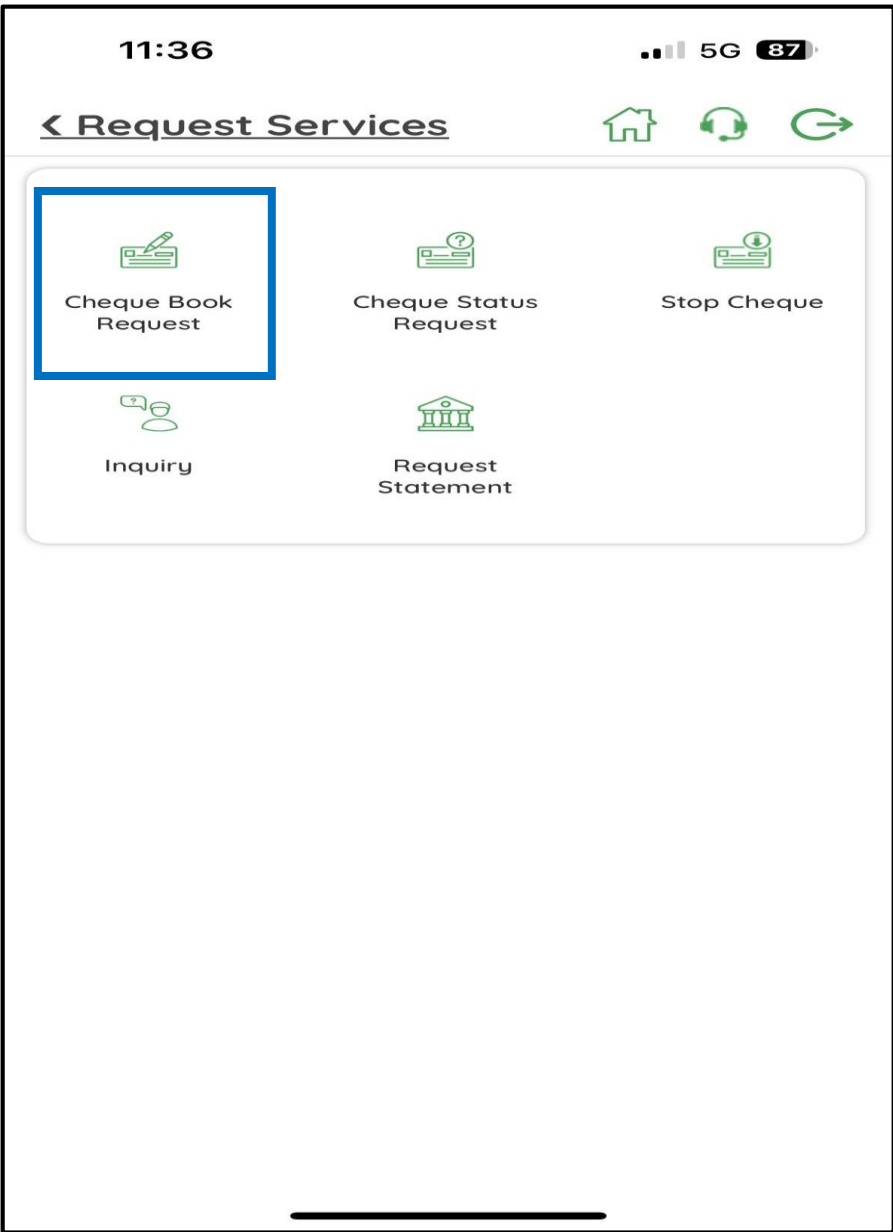
CHEQUEBOOK REQUEST 1/2



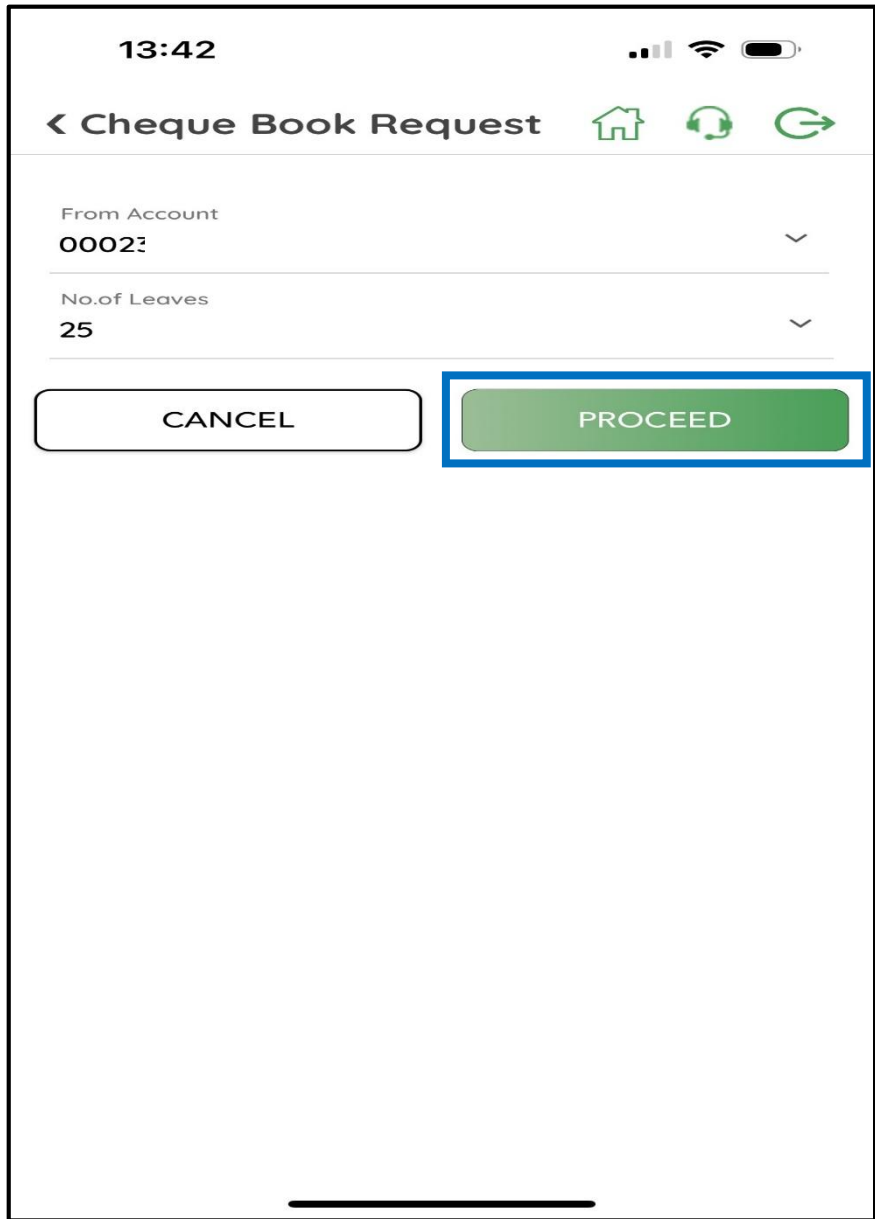
Customers can submit their chequebook requests through the request service option.



Step 1 - Tap on 'Request service' to navigate to request services screen.



Step 2 - Click on 'Cheque Book request' to proceed to cheque request page.



Step 3 - Select account number from dropdown, number of leaf lets and click **proceed**.

CHEQUEBOOK REQUEST 2/2

12:04 4G 37

< Summary

Enter mPin

— — — —

9	8	3
0	7	1
5	2	6
Clear	4	⌫

Step 4 – Enter the 'mPin' to authenticated the request.

< Chequebook Request

😊

Successful!!
Your request processed successfully

Account Number

No.of Leaves
25

Transaction Date
10/02/2025 12:32 PM

Transaction ID
504112451225

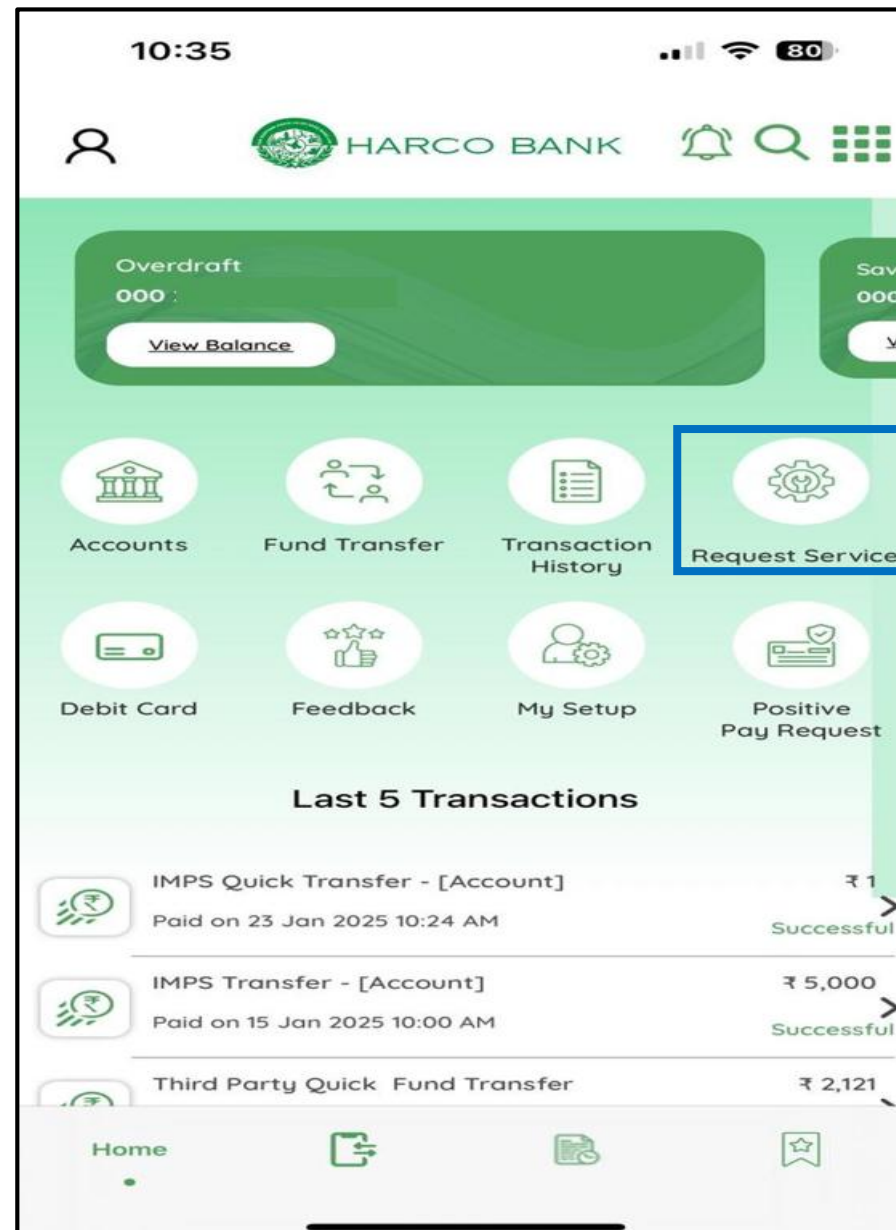
Transaction Status
Successful

Step 5- The system will show a success along with the details of the request.

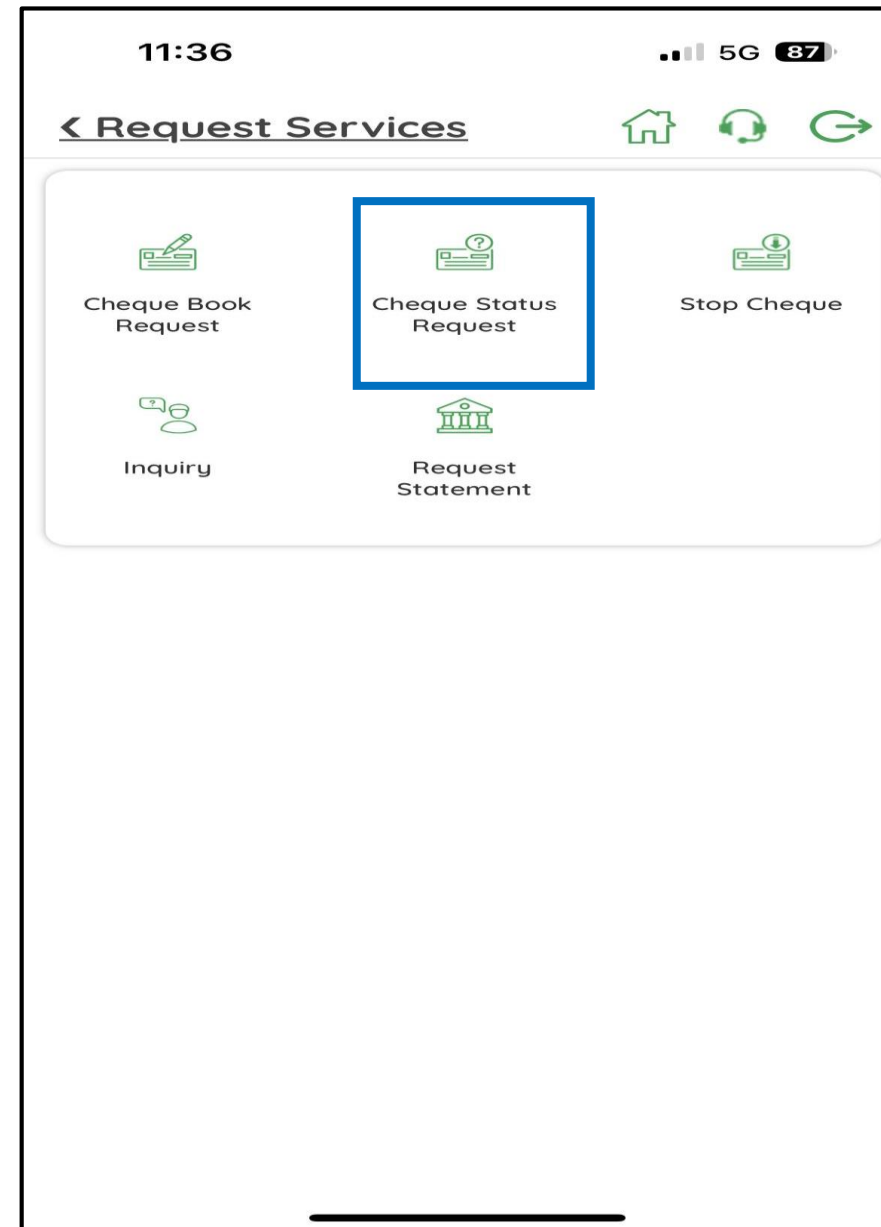
CHEQUE STATUS REQUEST



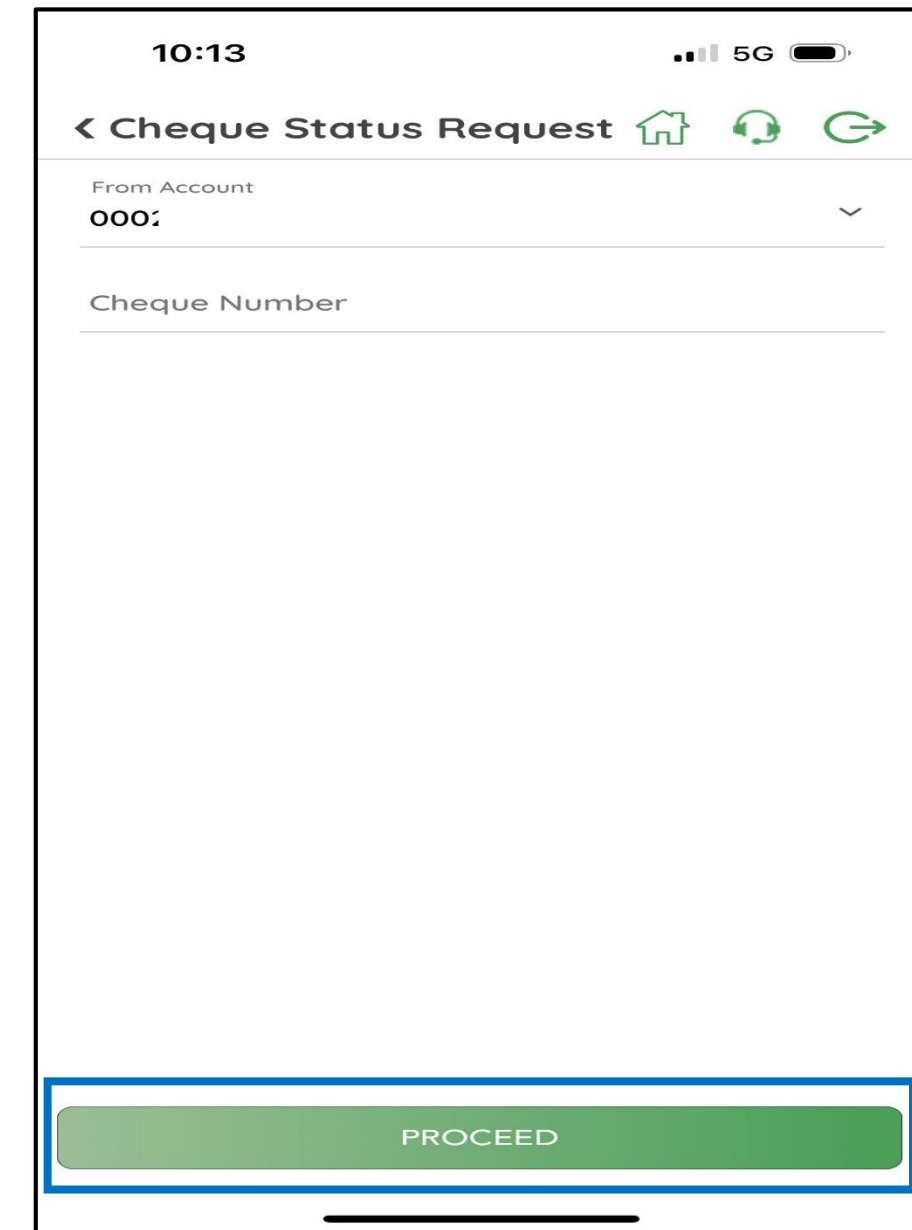
Customers can view the status of the cheque book request on cheque status request.



Step 1 - Tap on 'Request service' to navigate to request services screen.



Step 2 - Click on 'Cheque status request' to navigate to check status page.

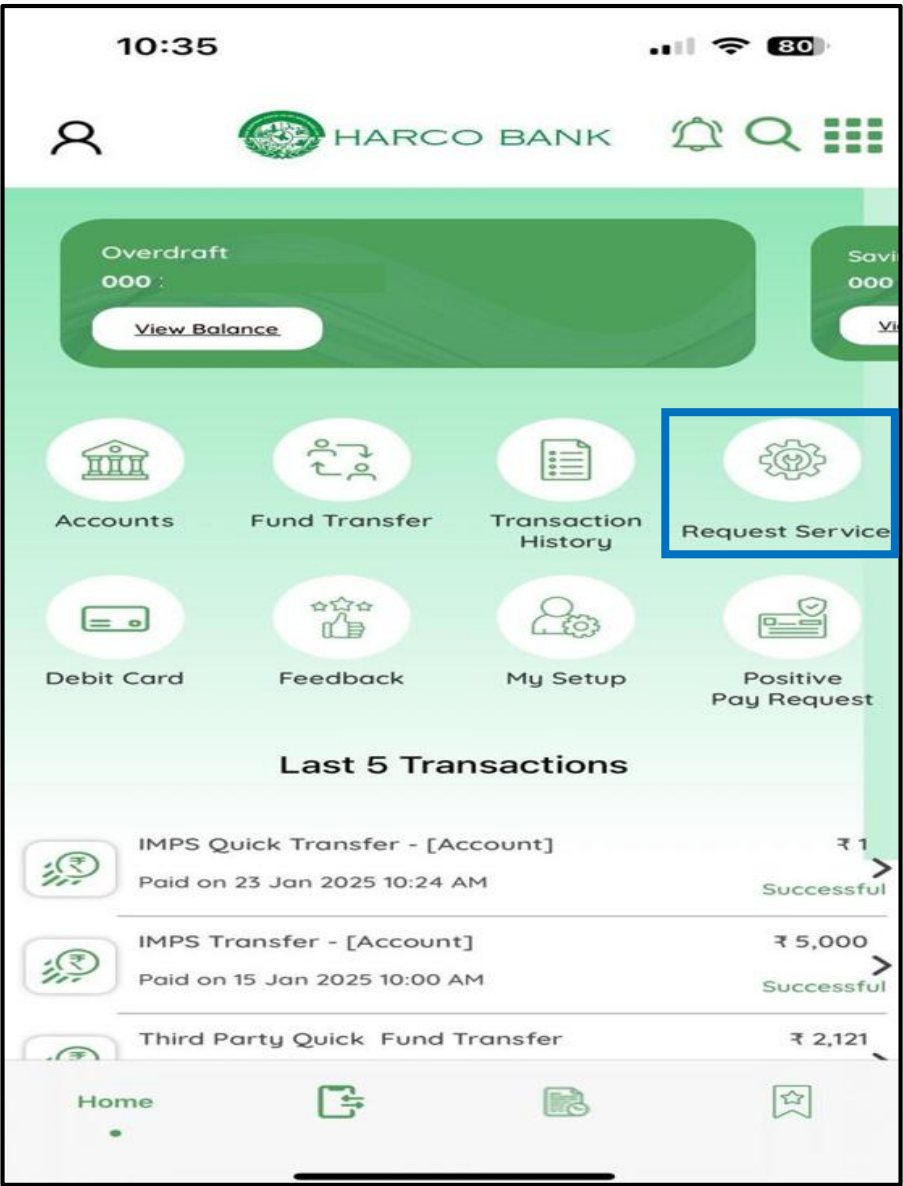


Step 3 -Select account number and check number and click **proceed** to know the status.

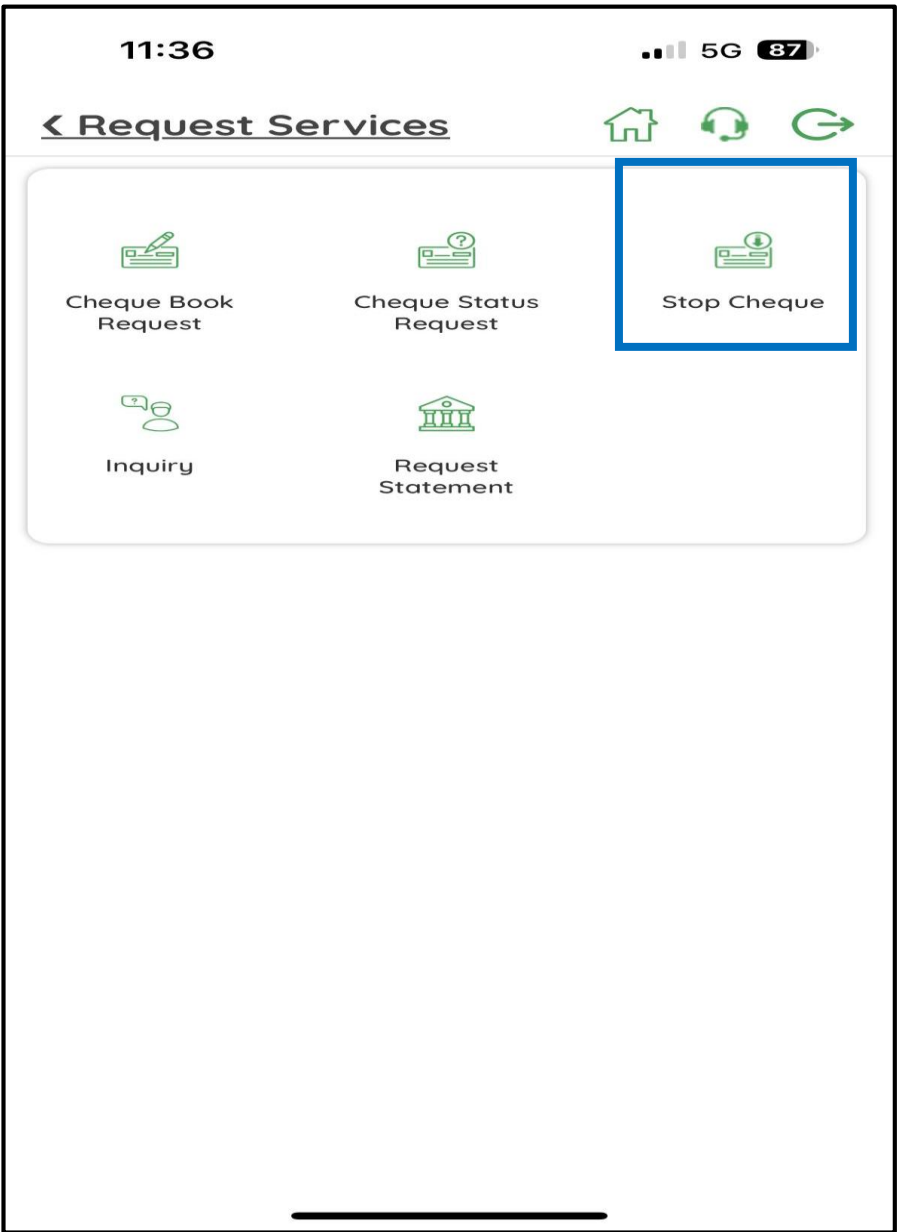
STOP CHEQUE REQUEST 1/2



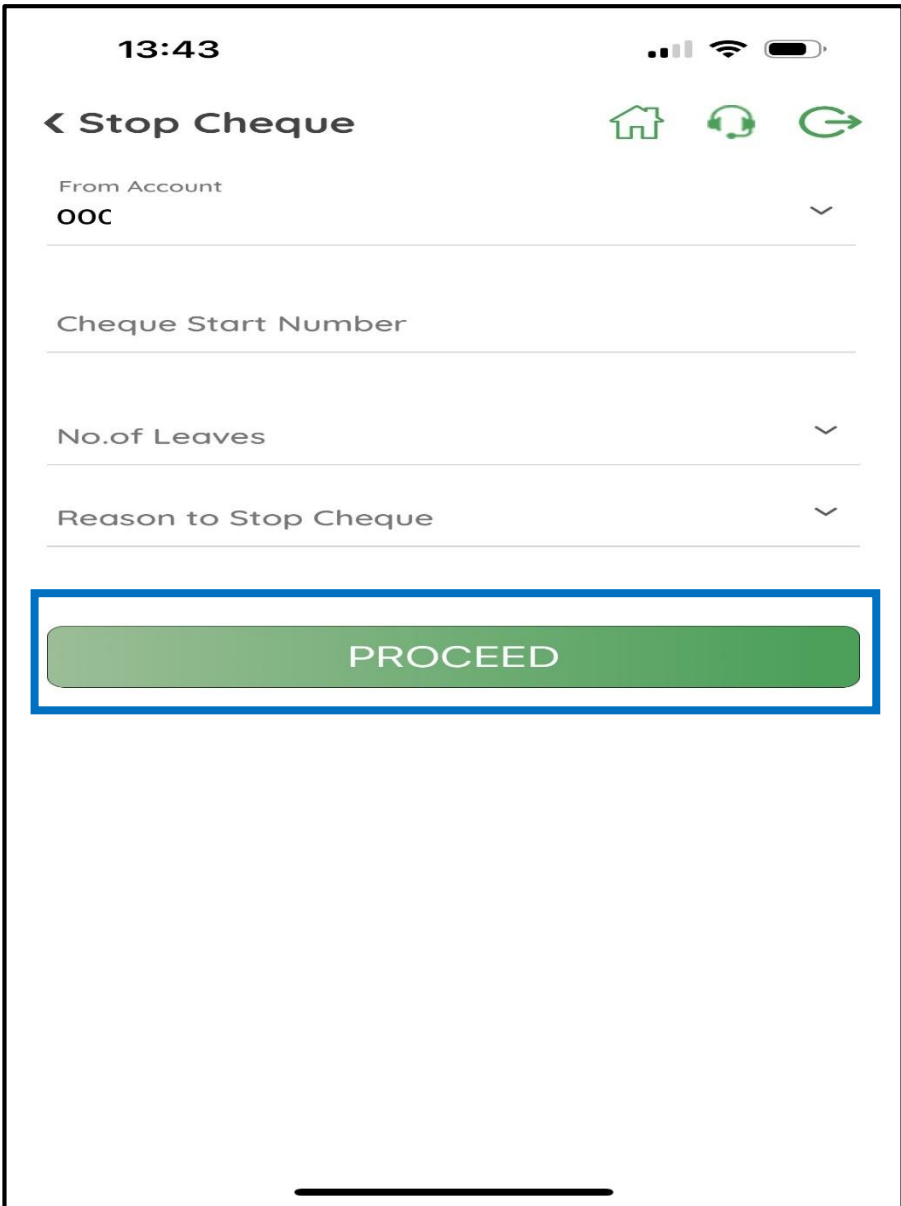
Customers can submit their checkbook requests through the request service option.



Step 1 - Tap on 'Request service' to navigate to request services screen.



Step 2 - Click on 'Stop Cheque' to navigate to stop cheque page.



Step 3 - Select the account number enter the cheque start number, number of leaves and reason to stop. Click **Proceed**.

STOP CHEQUE REQUEST 2/2



12:04 4G 37

< Summary

Enter mPin

— — — —

9	8	3
0	7	1
5	2	6
Clear	4	✕

Step 4 – Enter the ‘mPin’ to authenticated the request.

< Stop Cheque request

😊

Successful!!
Your request processed successfully

Account Number
(

No.of Leaves
25

Transaction Date
10/02/2025 12:32 PM

Transaction ID
504112451225

Transaction Status
Successful

Step 5 –The app will show the success message along with transaction ID for reference.

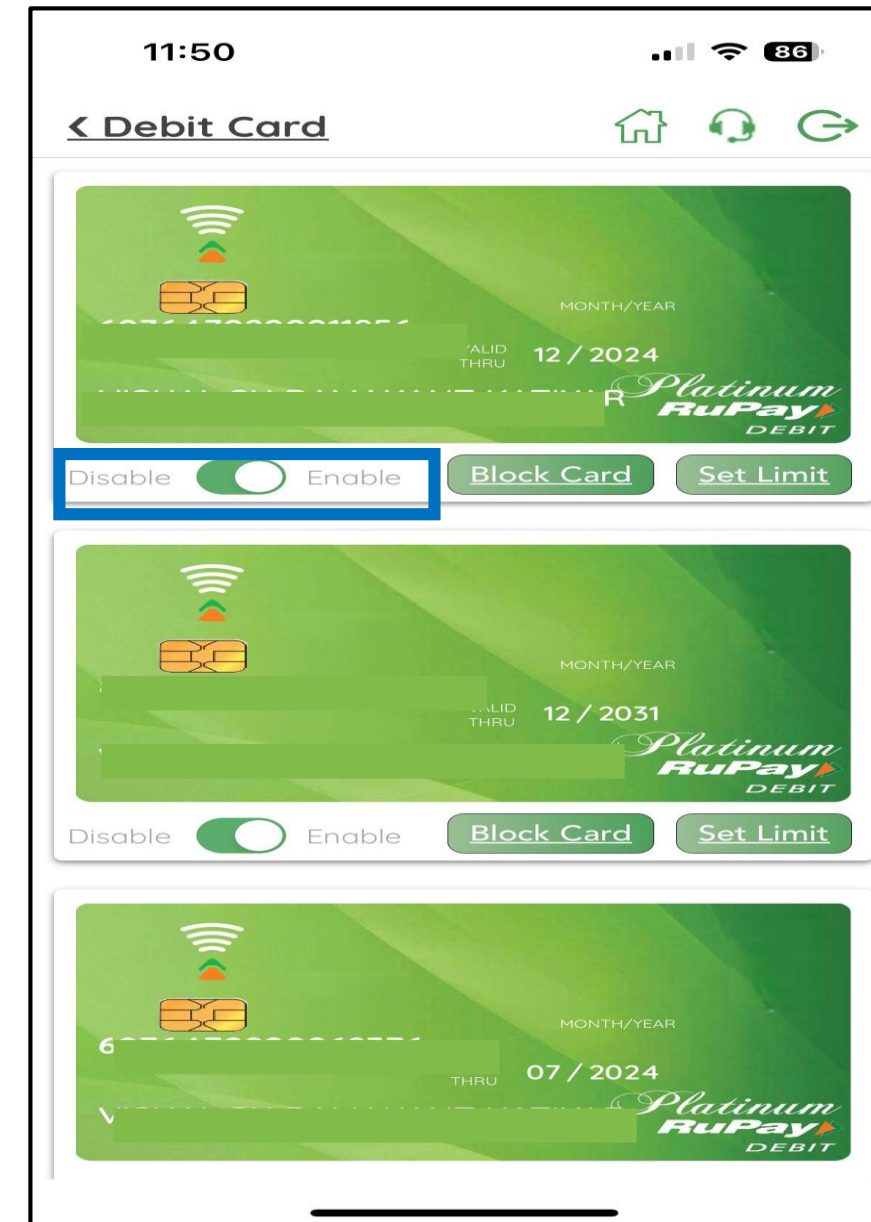
DISABLE / ENABLE DEBIT CARD 1/2



Customer can disable and enable account's debit cards using mBanking debit card option.



Step 1- Tap 'Debit card' on home page to navigate to Debit cards page.



Step 2- Click on toggle button to disable or enable a debit card.

DISABLE / ENABLE DEBIT CARD 2/2



11:50

< Summary

Enter mPin

★ ★ ★ ★

MODIFY CONFIRM

Step 3- Enter mPin and **confirm** to disable the debit card block.

11:50

< Summary

Enter mPin

★ ★ ★ ★

Success disabled
Card has been temporarily
Successfully

OK

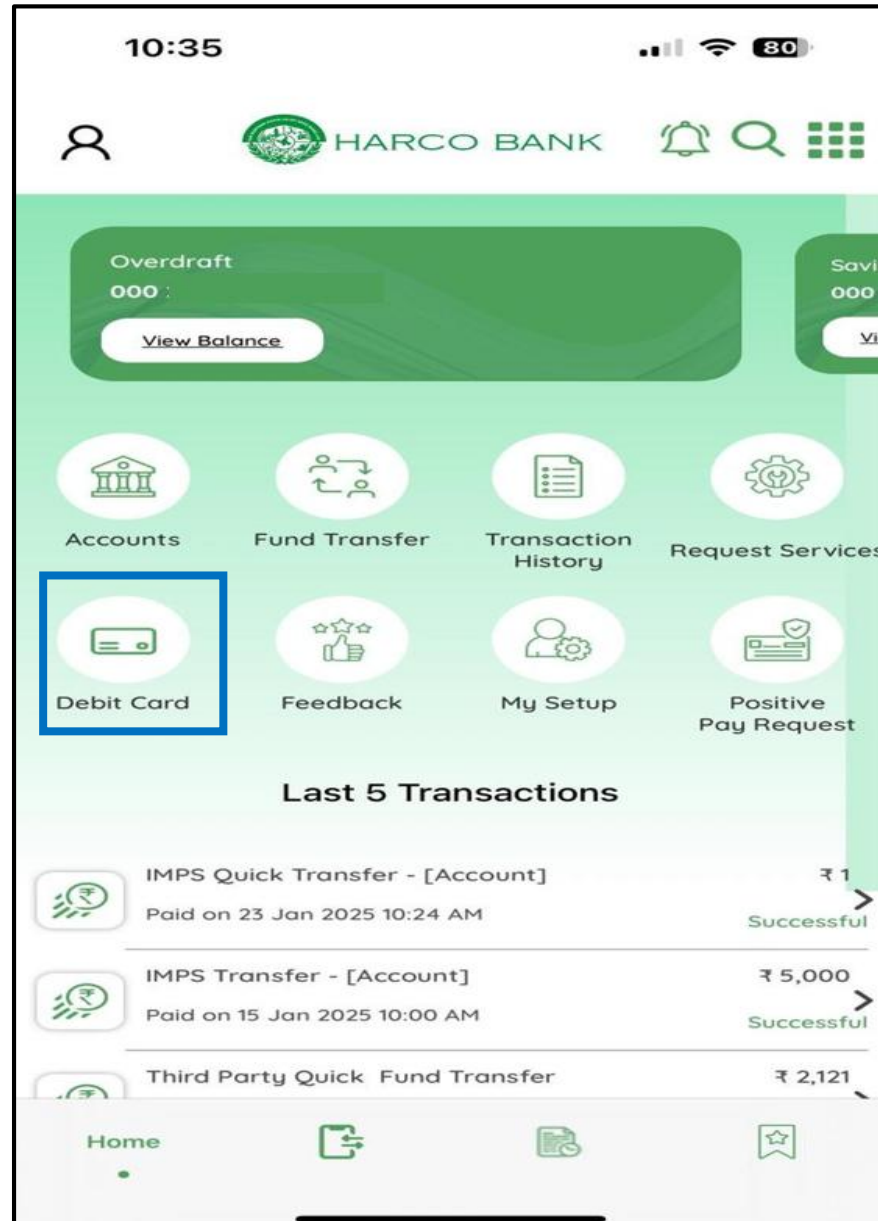
MODIFY CONFIRM

Step 4- App will display a message indicating the card has been successfully blocked.

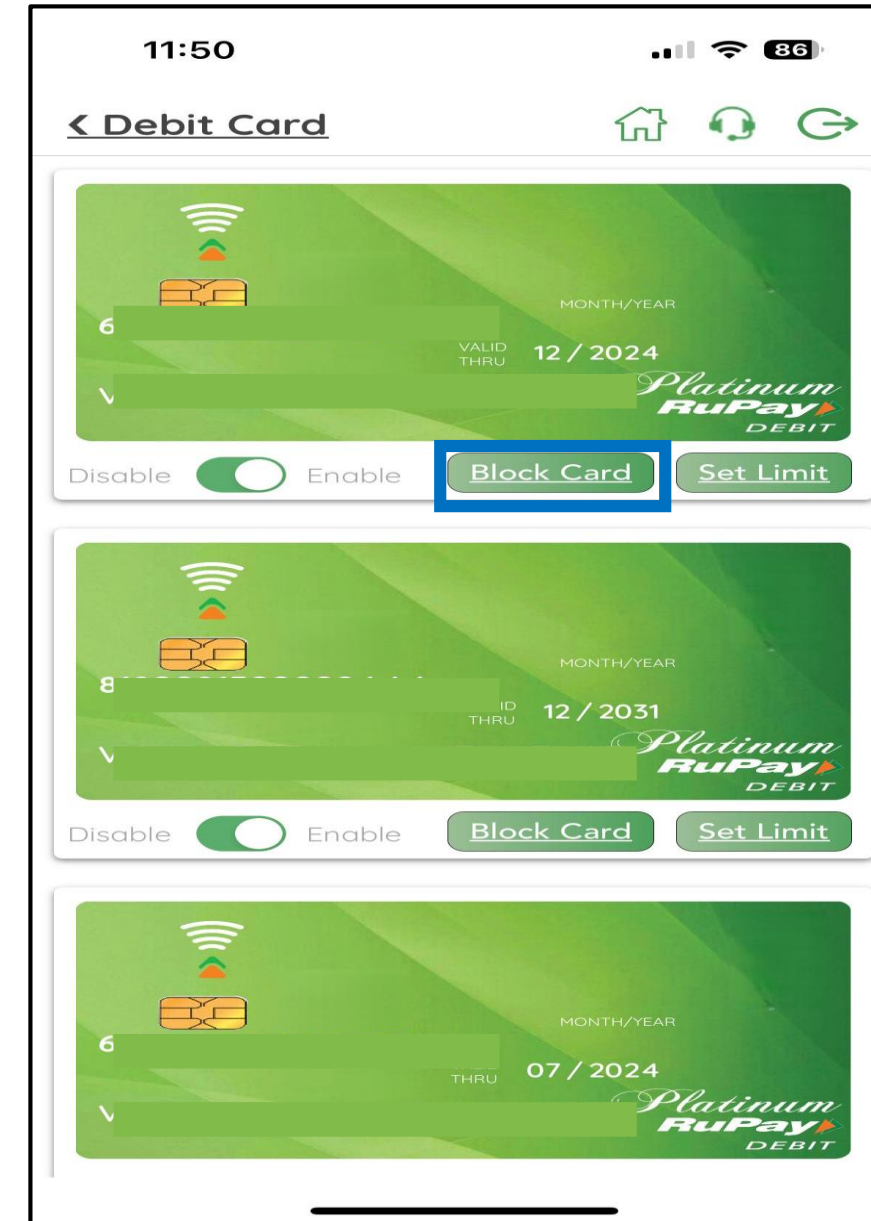
BLOCK DEBIT CARD 1/2



Customer can block their accounts debit card using the mBanking debit card option.



Step 1- Tap 'Debit card' on home page to navigate to Debit cards page.



Step 2- Click 'Block card' to proceed to mPin confirmation page.

BLOCK DEBIT CARD 2/2



11:50

< Summary

Enter mPin

★ ★ ★ ★

MODIFY CONFIRM

Step 3- Enter mPin and **confirm** the debit card block.

11:50

< Summary

Enter mPin

★ ★ ★ ★

Success
Card has been temporarily blocked
Successfully

OK

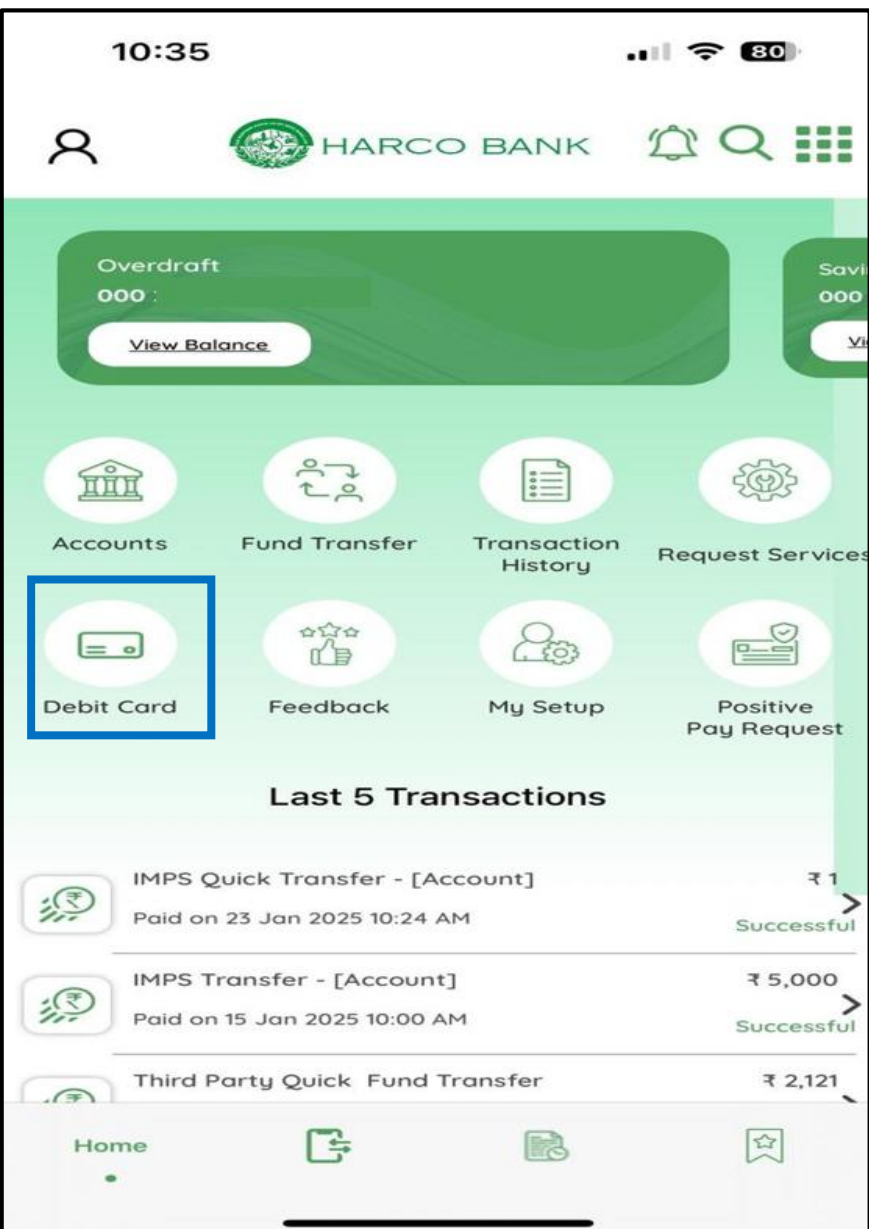
MODIFY CONFIRM

Step 4- App will display a message indicating the card has been successfully blocked.

SET LIMIT DEBIT CARD 1/2



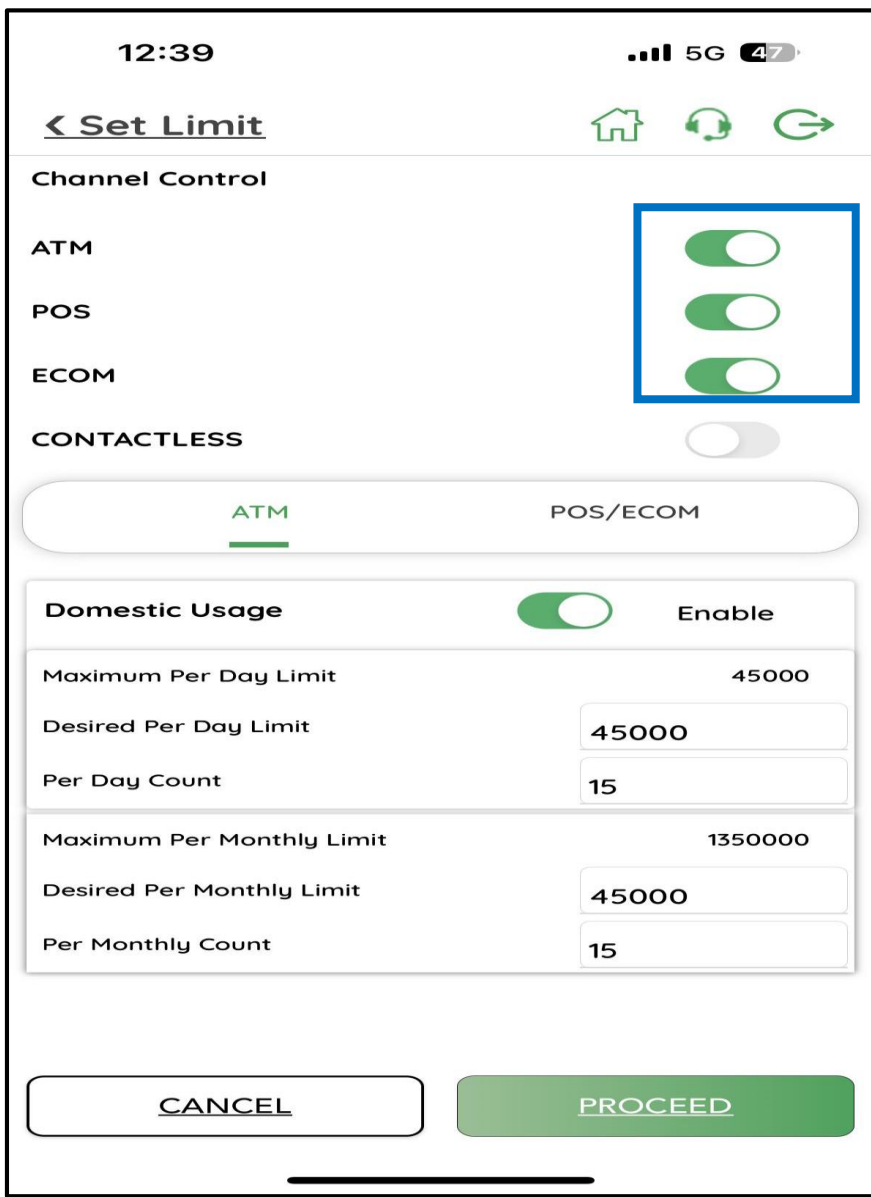
Customer can view and generate account statement



Step 1- Tap 'Debit card' on home page to navigate to Debit cards page.



Step 2- Click 'Set Limit' button to navigate to set limit page.



Step 3- Use the toggle buttons to enable card controls for:- a.ATM, b.POS, c.E-com and d.Contactless payments.

SET LIMIT DEBIT CARD 2/2



12:39 5G 47

< Set Limit

Channel Control

ATM ☒

POS ☒

ECOM ☒

CONTACTLESS ☐

ATM POS/ECOM

Domestic Usage ☒ Enable

Maximum Per Day Limit 45000

Desired Per Day Limit 45000

Per Day Count 15

Maximum Per Monthly Limit 1350000

Desired Per Monthly Limit 45000

Per Monthly Count 15

CANCEL PROCEED

Step 4- Users can set daily and monthly ATM withdrawal limits using the fields under **ATM tab**.

11:38 4G 84

< Set Limit

Channel Control

ATM ☒

POS ☒

ECOM ☒

CONTACTLESS ☒

ATM POS/ECOM

Domestic Usage ☐ Enable

Maximum Per Day Limit

Desired Per Day Limit

Per Day Count

Maximum Per Monthly Limit

Desired Per Monthly Limit

Per Monthly Count

CANCEL PROCEED

Step 5 – Select **POS/ECOM tab** and click toggle button to set the limits on transaction on POS and e-commerce.

11:38 4G 84

< Set Limit

Channel Control

ATM ☒

POS ☒

ECOM ☒

CONTACTLESS ☒

ATM POS/ECOM

Domestic Usage ☒ Enable

Maximum Per Day Limit 500000

Desired Per Day Limit 20000

Per Day Count 15

Maximum Per Monthly Limit 15000000

Desired Per Monthly Limit 45000

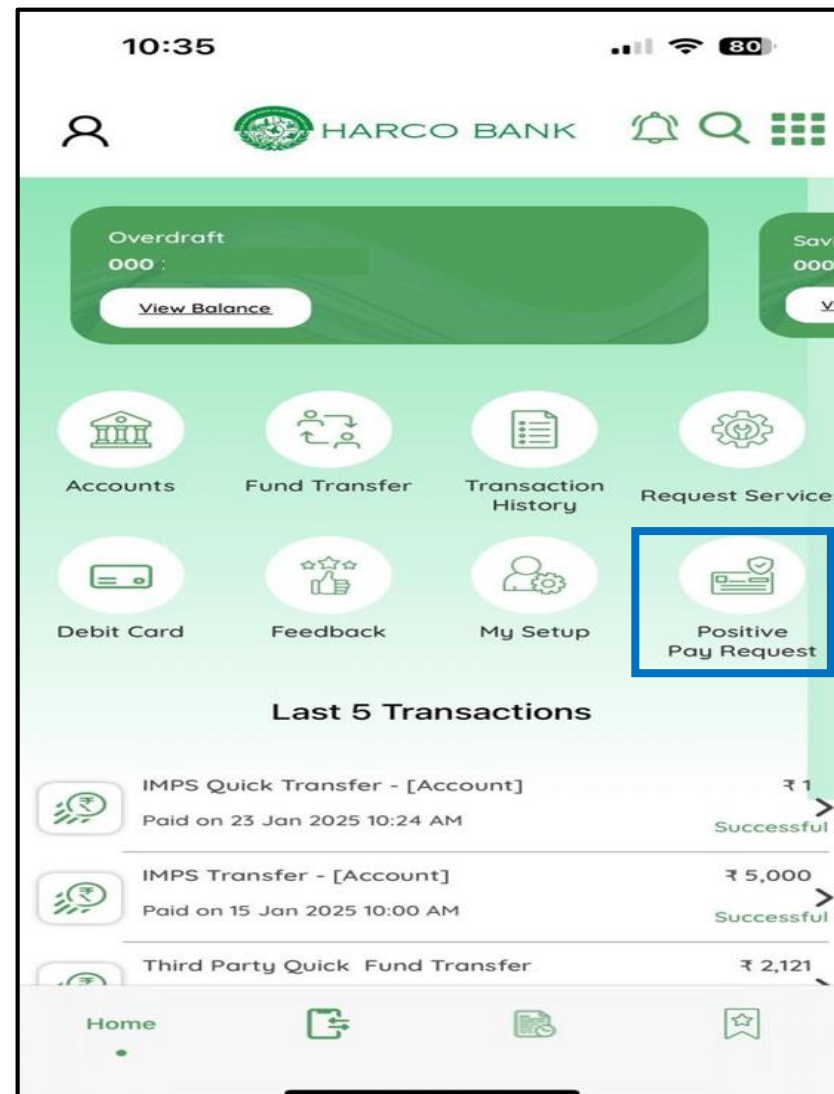
Per Monthly Count 15

CANCEL PROCEED

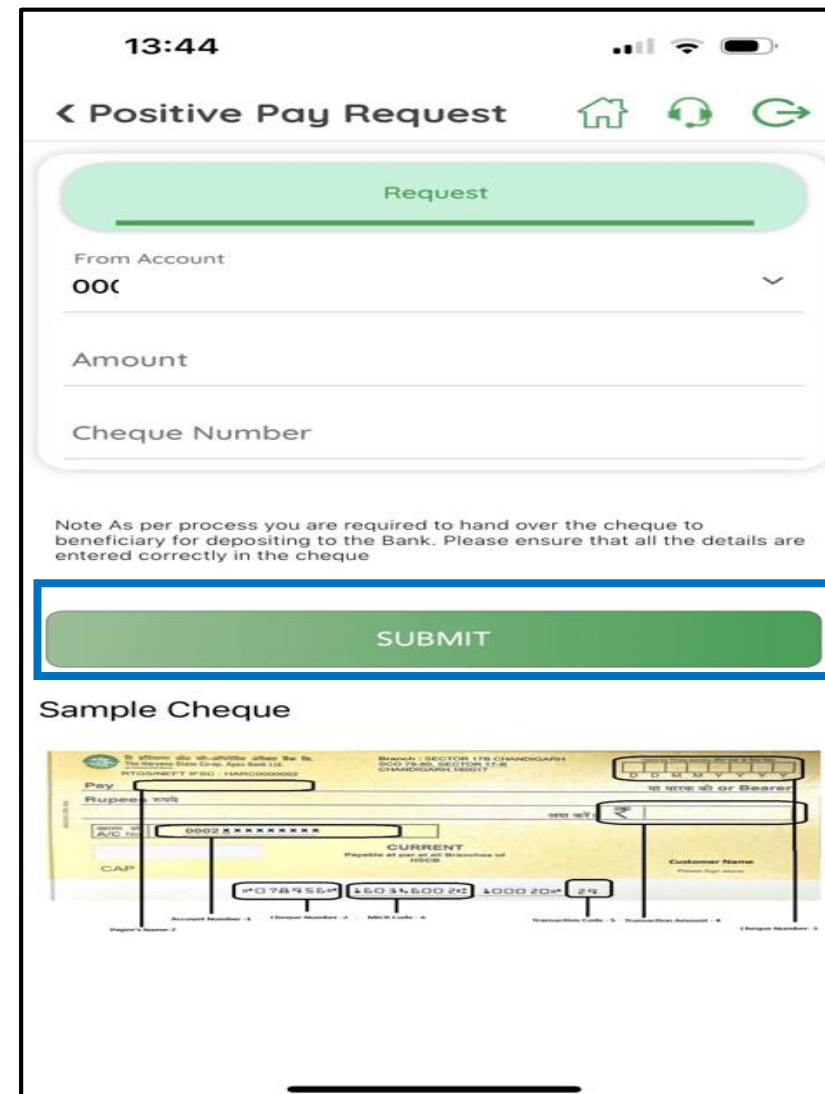
Step 6 – Click **'PROCEED'** to submit the limits for selected debit card.

POSITIVE PAY REQUEST

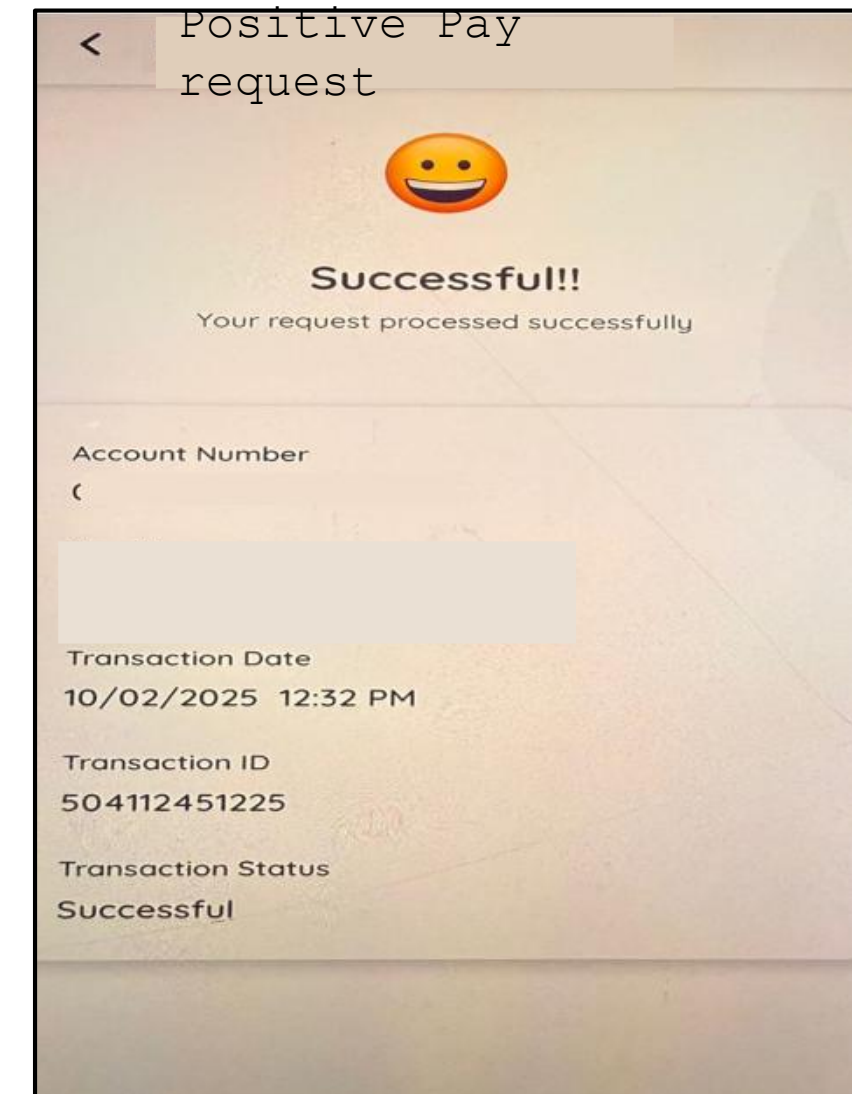
Customers can submit check confirmations of **50,000** and above using the positive pay.



Step 1 - Tap on 'Positive pay Request' to navigate to positive pay option.



Step 2 - Choose the account from the dropdown menu that issued the check. Next, input the amount and cheque number, then click **submit**.

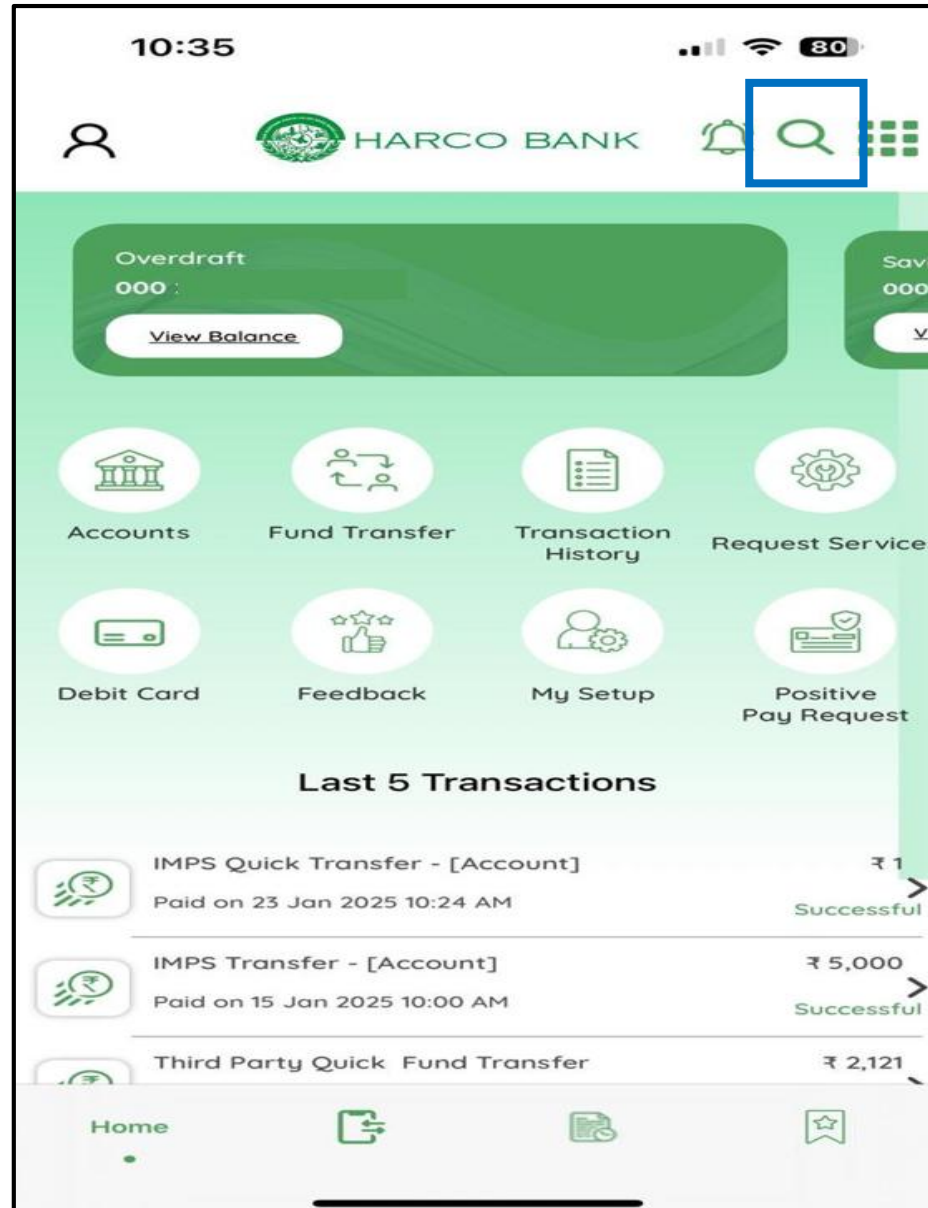


Step 3 -The app will show the success message along with transaction ID for reference.

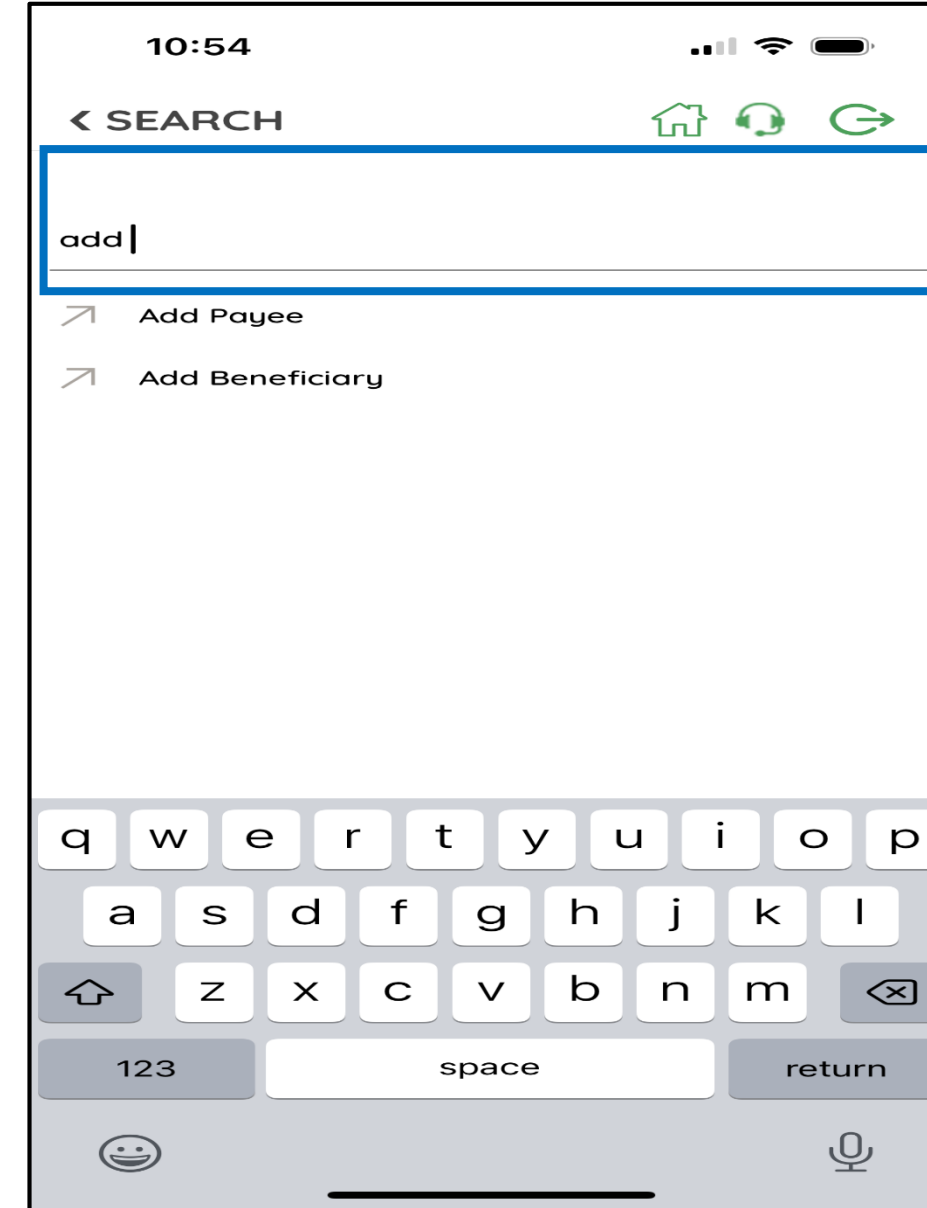
SEARCH



Customers can search for any app feature from the search icon.



Step 1 -Click on '**search icon**' to proceed to search page.

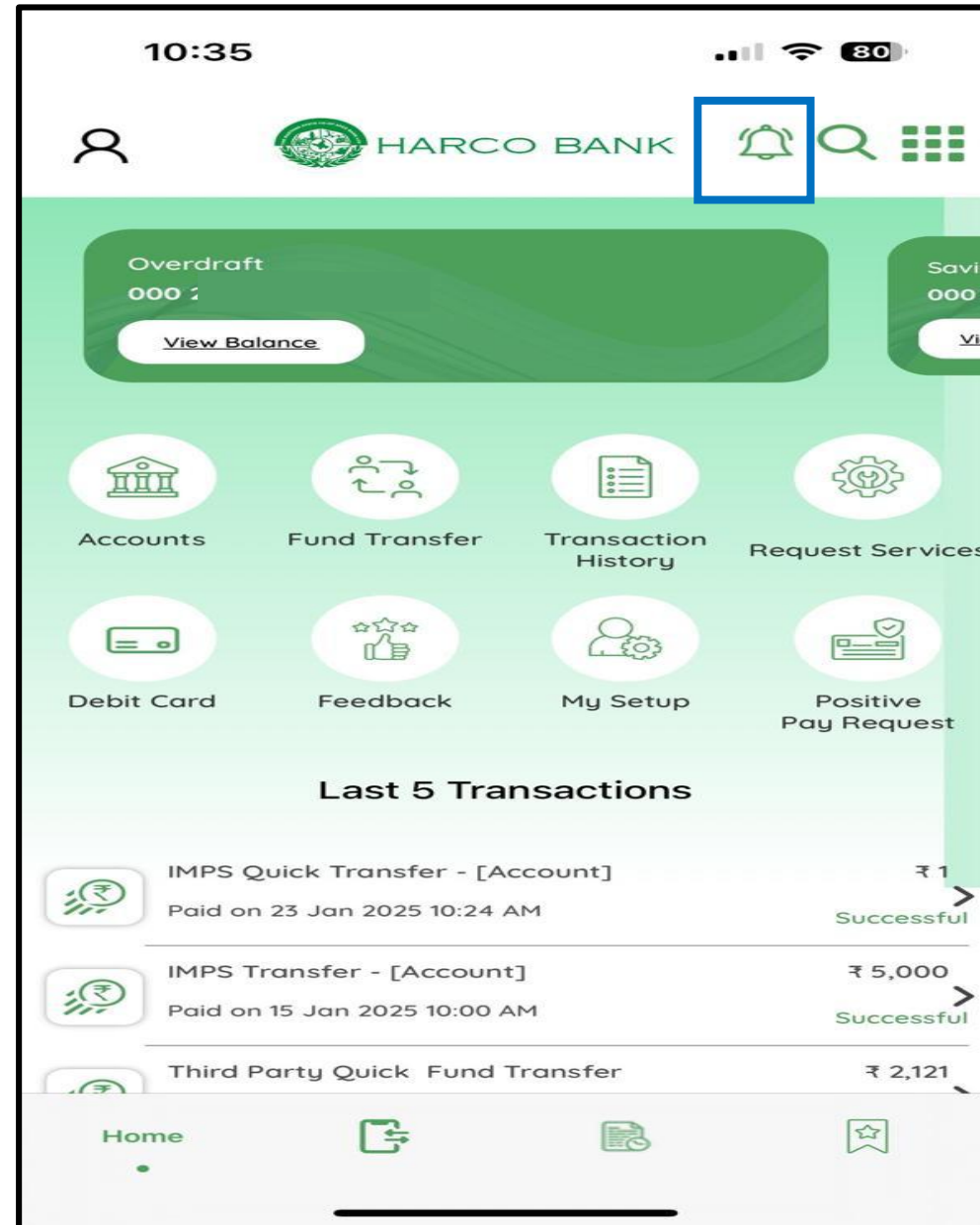


Step 2 -Enter your search in the '**search bar**'..
The System will display relevant features for you to select and navigate.

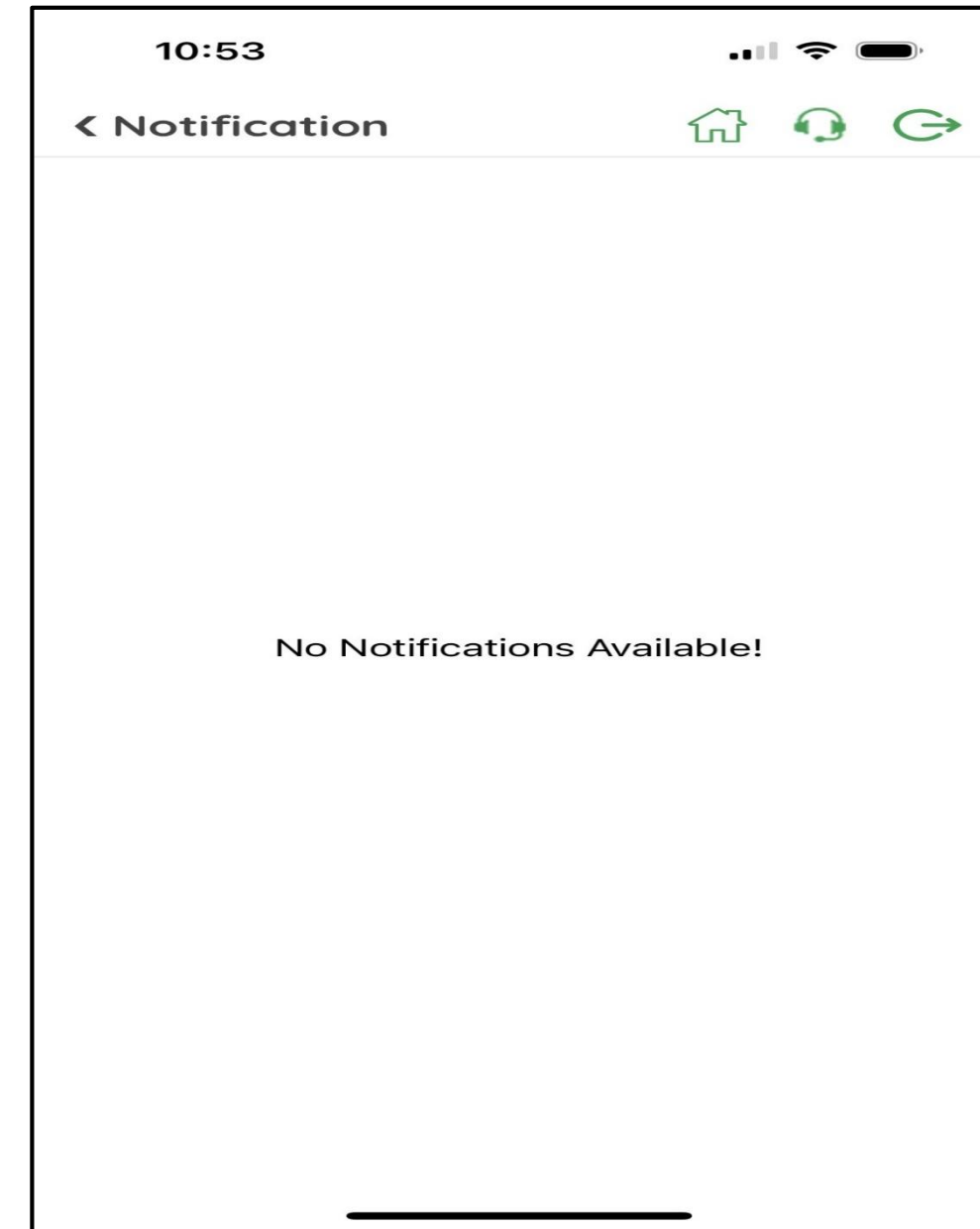
NOTIFICATION



Customers can view notification received from HARCO on notification page.



Step 1 -Click on '**Notification icon**' to proceed to Notification page.

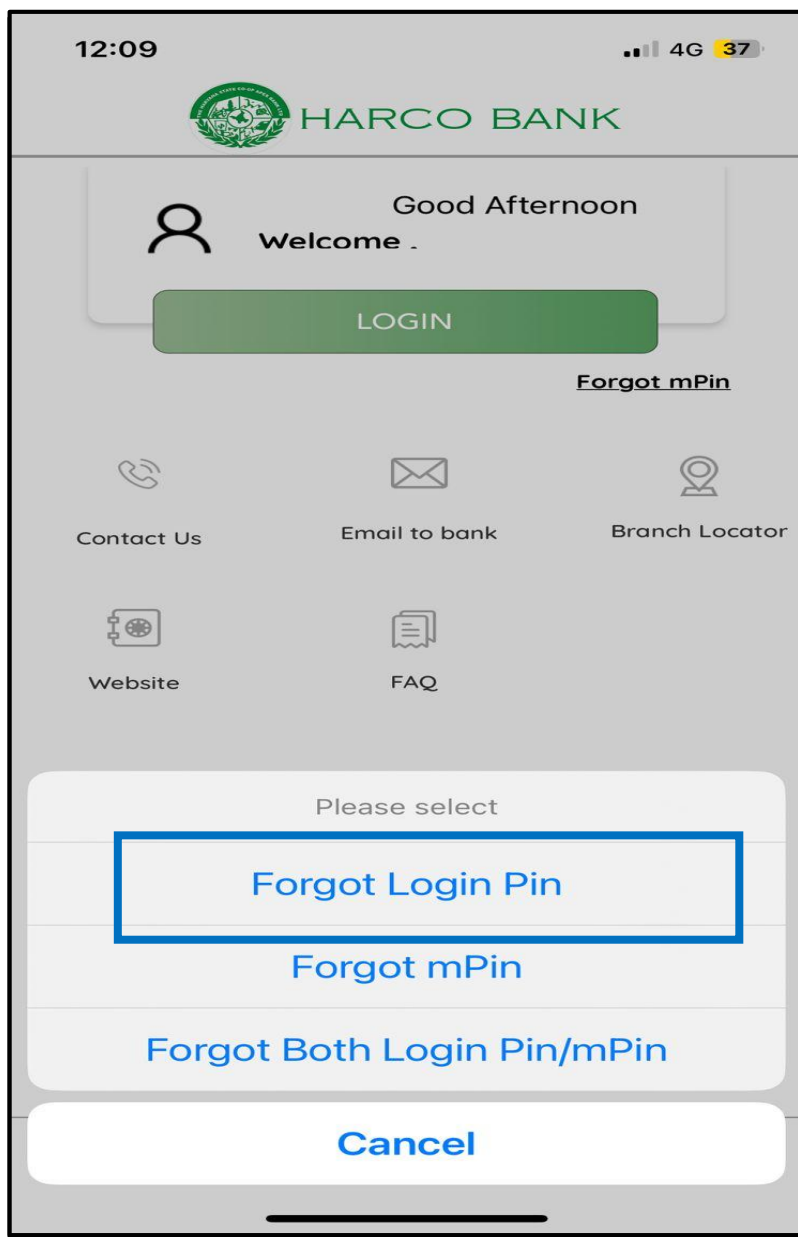


Step 2- The system display the most recent notifications on this notification page.

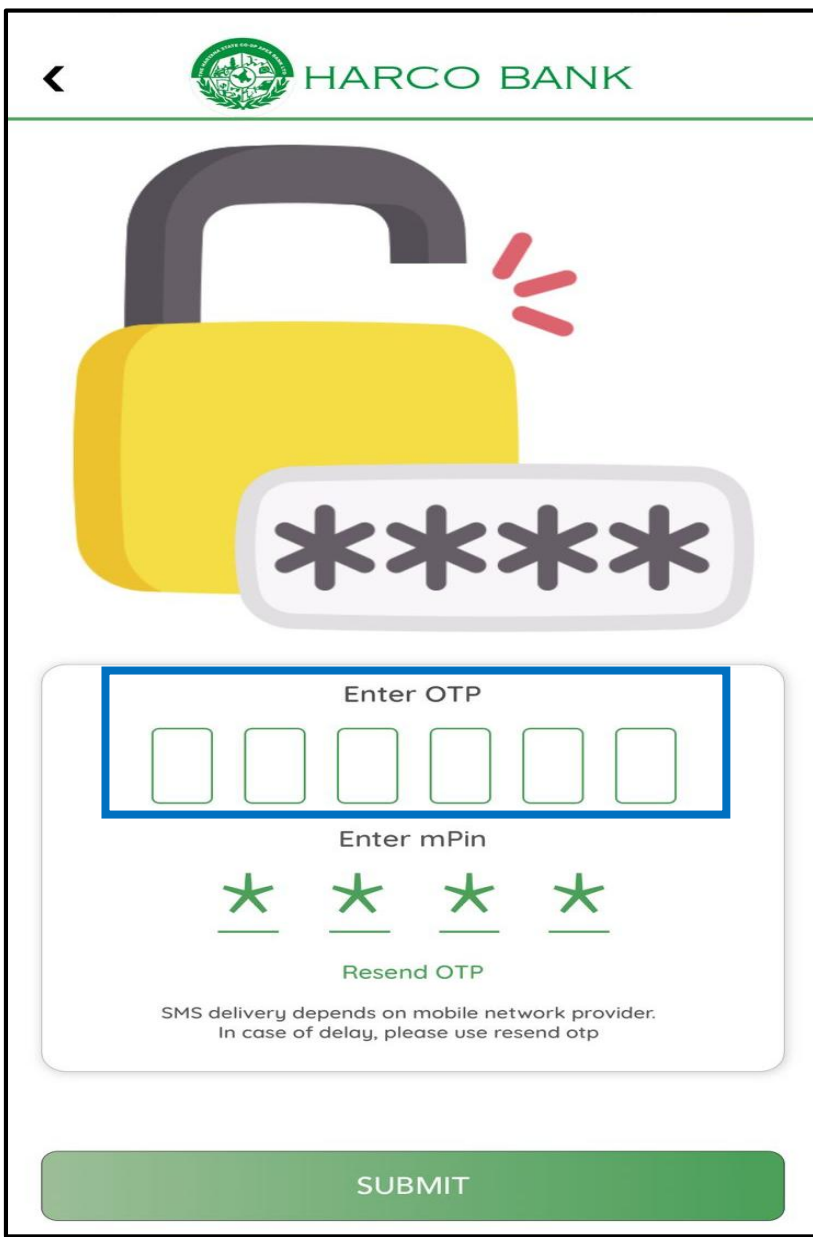
FORGOT LOGIN PIN



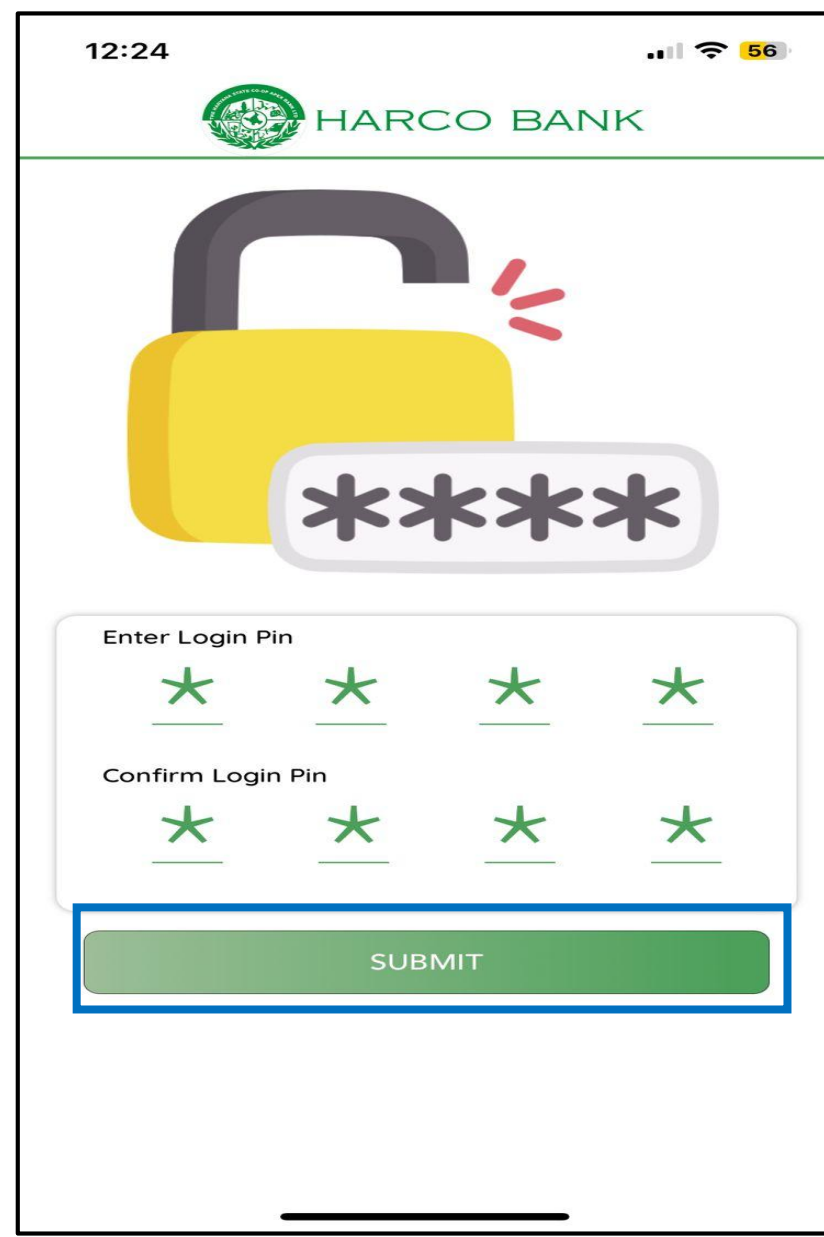
Users can generate new Login pin by selecting the forgot login Pin option .



Step 1 -Click 'Forgot Login pin' to navigate to forgot Login Pin page.



Step 2- Enter 'OTP' and mPIN, then click **SUBMIT** to proceed to the pin change page.



Step 3 - Enter 'Login Pin', confirm it and click submit to generate new pin.

FORGOT mPIN 1/2



Users can select 'Forgot mPin' option to generate new mPin.

12:09 4G 37%

HARCO BANK

Good Afternoon
Welcome ,

LOGIN

Forgot mPin

Contact Us Email to bank Branch Locator

Website FAQ

Please select

Forgot Login Pin

Forgot mPin

Forgot Both Login Pin/mPin

Cancel

Step 1- Click 'Forgot mPin' to generate new mpins .

12:07 4G 37%

HARCO BANK

Enter otp

— — — — —

Please wait..35 Sec

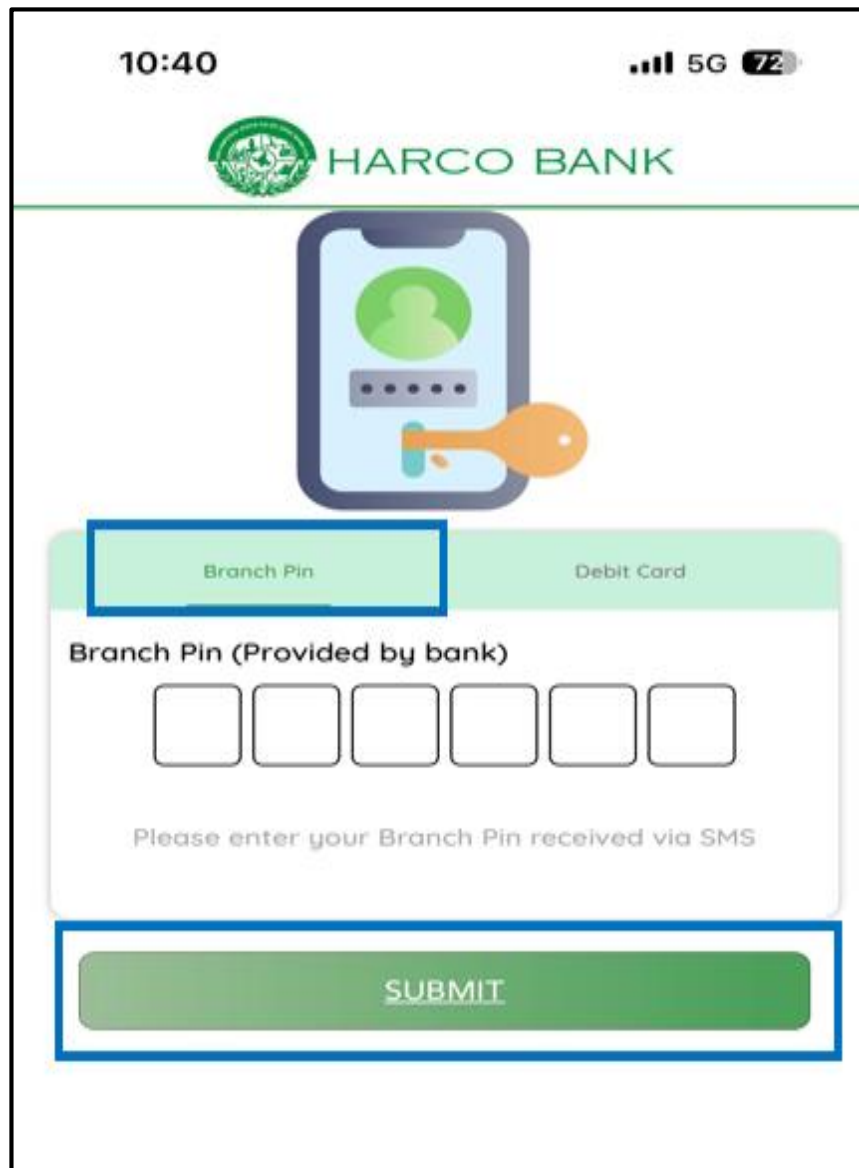
SMS delivery depends on mobile network provider.
In case of delay, please use resend otp

SUBMIT

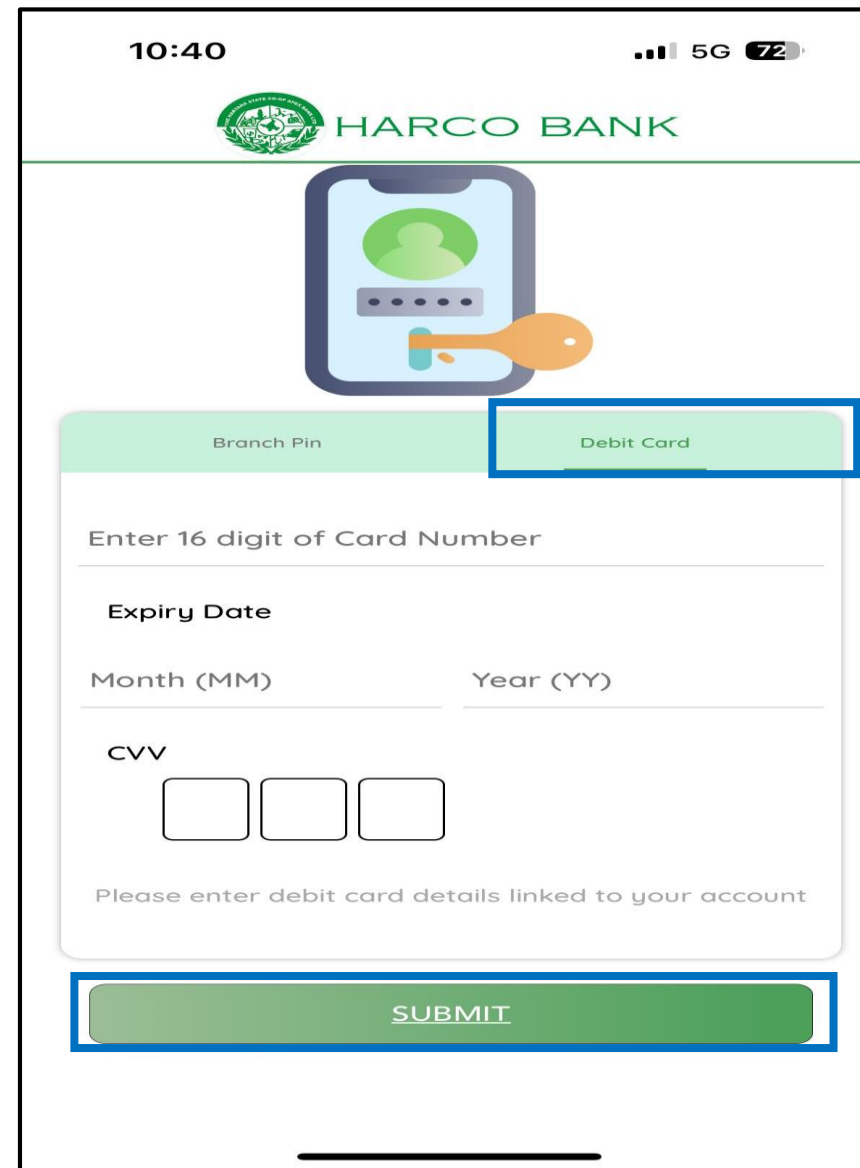
Step 2- Enter 'OTP' and click **SUBMIT** to proceed to branch pin confirmation. Page.

FORGOT mPIN 2/2

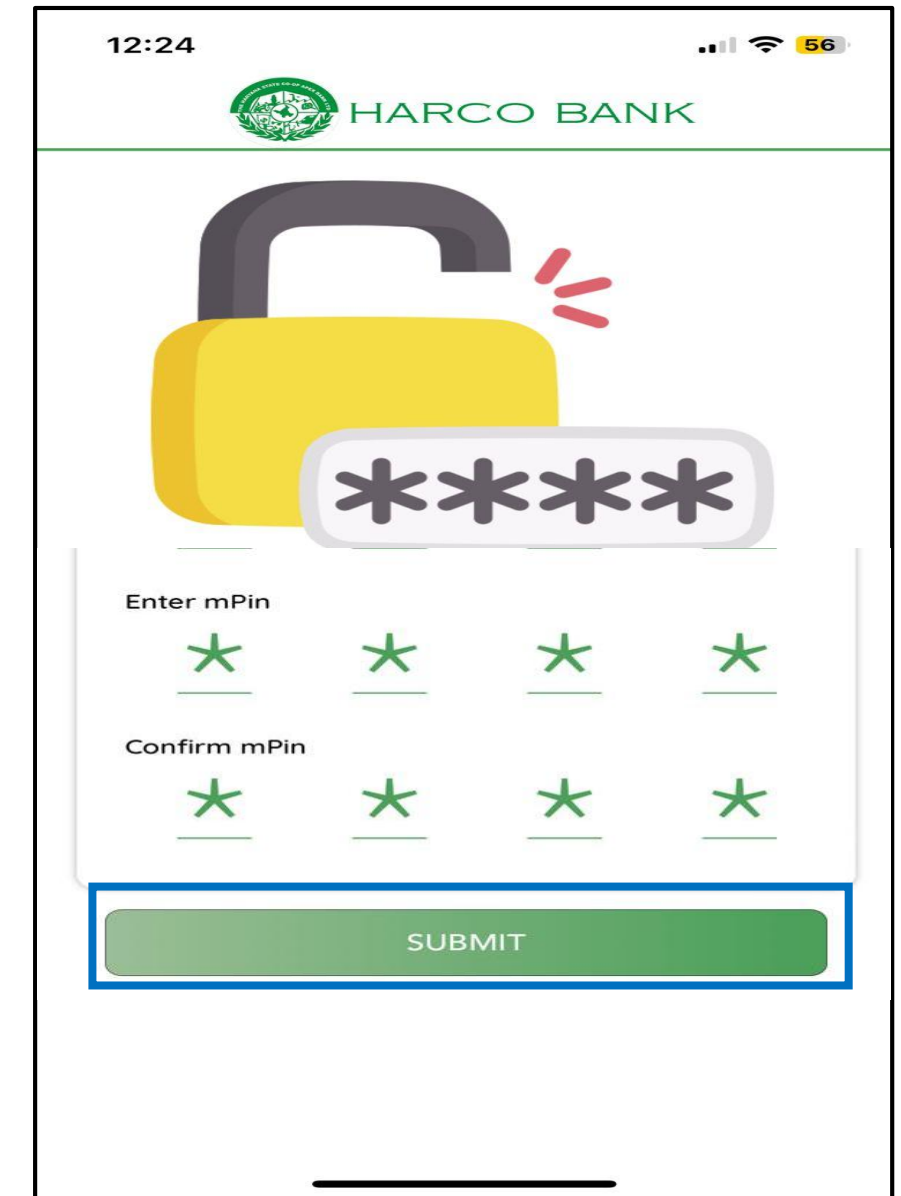
OR



Step3(a) – Enter ‘**Branch Pin**’ and click **submit** to proceed to mPin generation page.



Step3 (b)– Enter ‘**Debit Card**’ details and click **submit** to mPin generation page.



Step 4-Enter and confirm your mPin and then click **SUBMIT** to set the new mPins.



FORGOT LOGIN & mPIN 1/2

Users can select 'Forgot both' option to generate both Login Pin and mPin.

The screenshot shows the HARCO BANK app home screen. At the top, it says 'Good Afternoon Welcome,' followed by a 'LOGIN' button and a 'Forgot mPin' link. Below these are icons for 'Contact Us', 'Email to bank', 'Branch Locator', 'Website', and 'FAQ'. A modal is open with the text 'Please select' and three options: 'Forgot Login Pin', 'Forgot mPin', and 'Forgot Both Login Pin/mPin' (which is highlighted with a blue border). A 'Cancel' button is at the bottom of the modal.

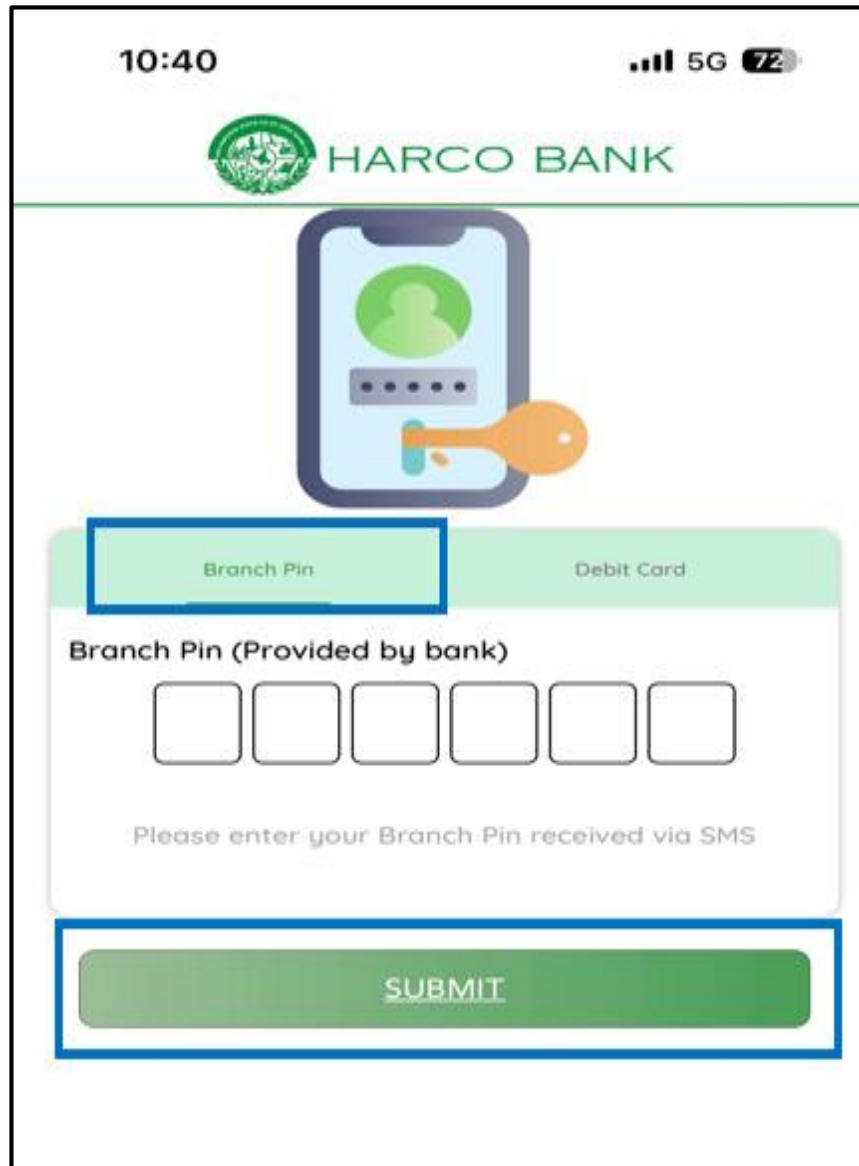
Step 1- Click 'Forgot both Login pin/mPin' to generate new pins .

The screenshot shows the HARCO BANK app's OTP entry screen. At the top, it says '****' in a yellow box. Below is a text input field labeled 'Enter otp' with six green dashes. Underneath, it says 'Please wait..35 Sec' in red, followed by a note: 'SMS delivery depends on mobile network provider. In case of delay, please use resend otp'. At the bottom is a green 'SUBMIT' button.

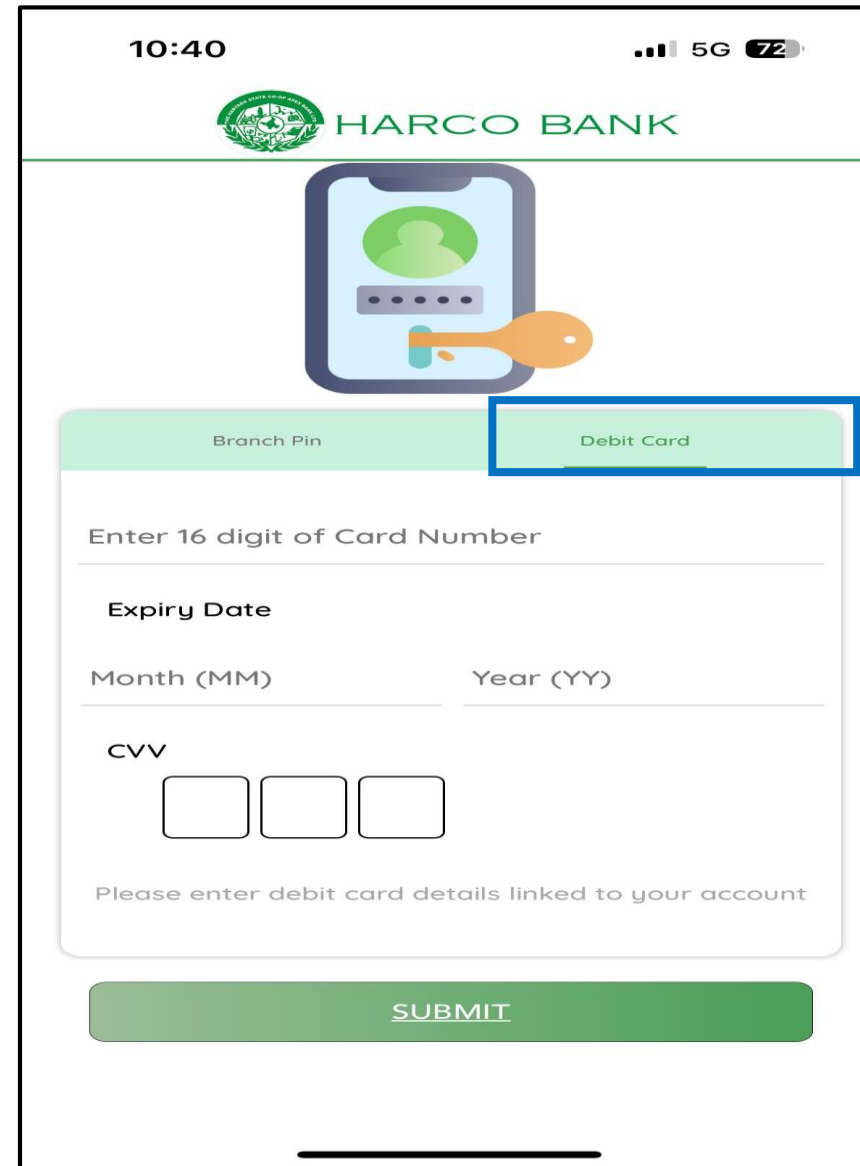
Step 2- Enter 'OTP' and click **SUBMIT** to proceed to branch pin confirmation. Page.

FORGOT LOGIN & mPIN 2/2

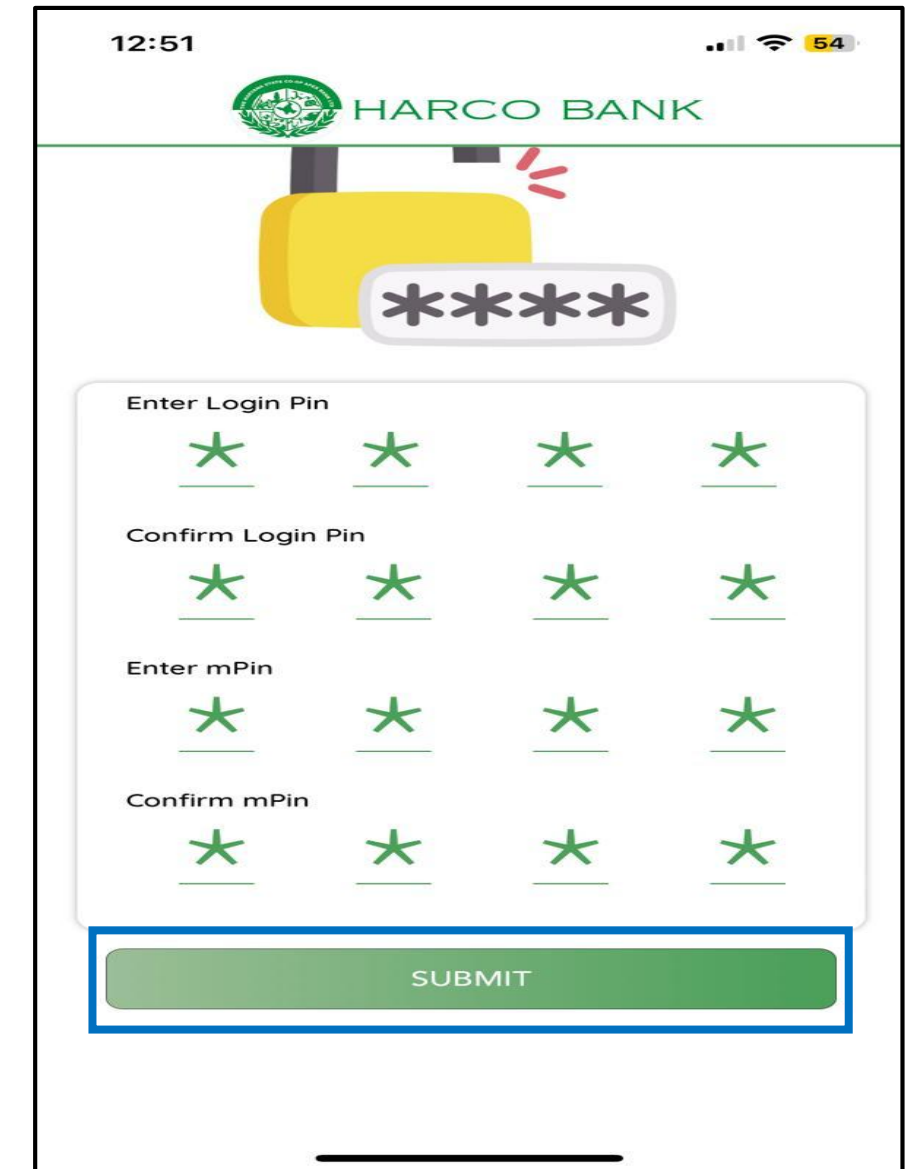
OR



Step3(a) – Enter '**Branch Pin**' and click **submit** to proceed to login and mpin generation page.



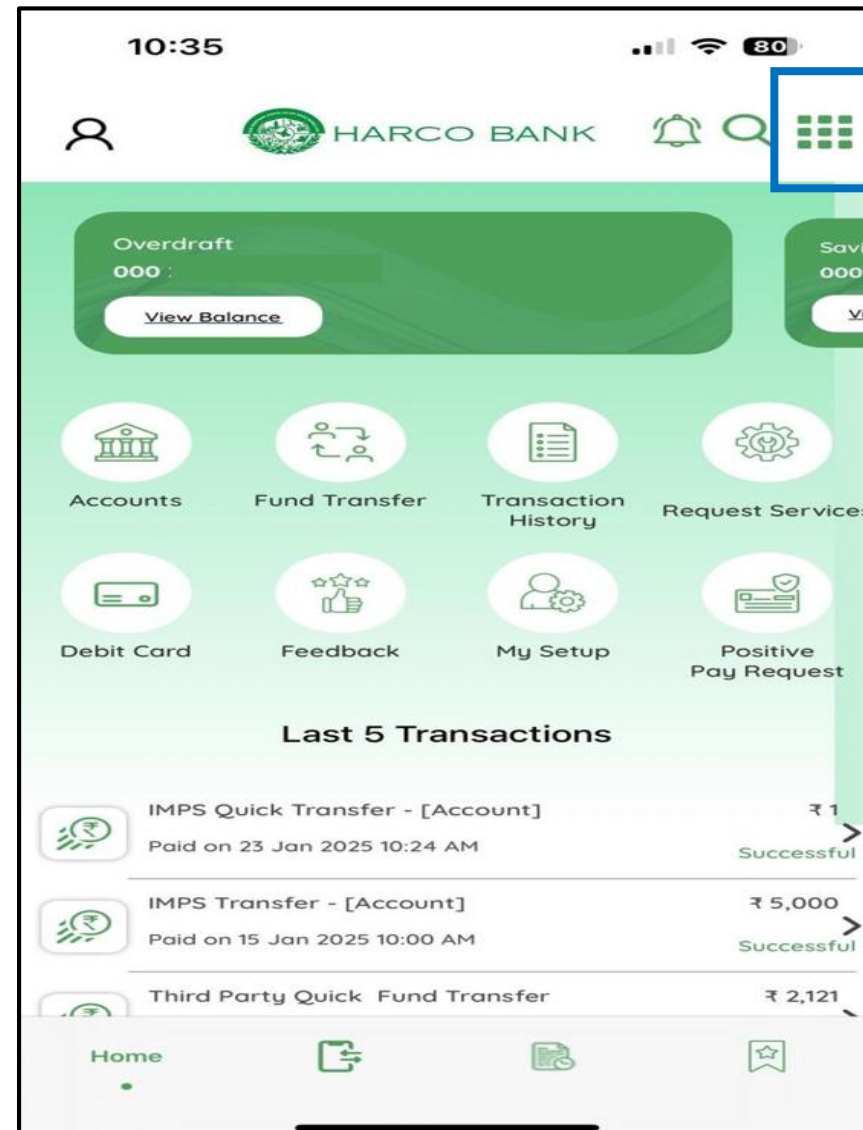
Step3 (b)– Enter '**Debit Card**' details and click **submit** to proceed to login and mpin generation page.



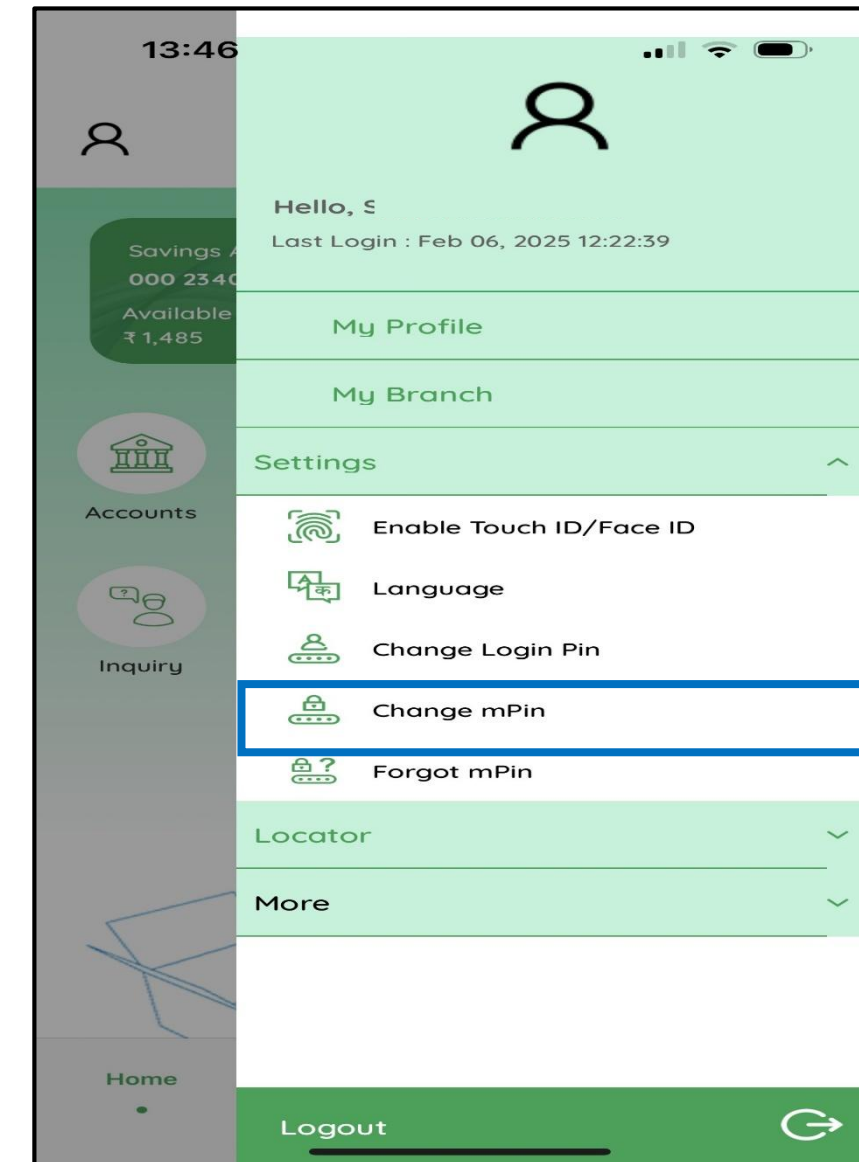
Step 4-Enter and confirm your Login Pin and mPin, then click **SUBMIT** to set the new pins.

CHANGE mPIN 1/2

Customers can change their mPin using change mPin option.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap '**Settings**', select Change mPin and proceed to change mPin page.



CHANGE mPIN 2/2

10:41

< Change mPin

Enter Old mPin

★ ★ ★ ★

Enter New mPin

★ ★ ★ ★

Confirm New mPin

★ ★ ★ ★

CANCEL PROCEED

Step 3 - Enter your old mPin, then enter and confirm the new mPin. Click **proceed** to change to new mPin.

10:41

< Change mPin

Enter Old mPin

★ ★ ★ ★

Enter New mPin

★ ★ ★ ★

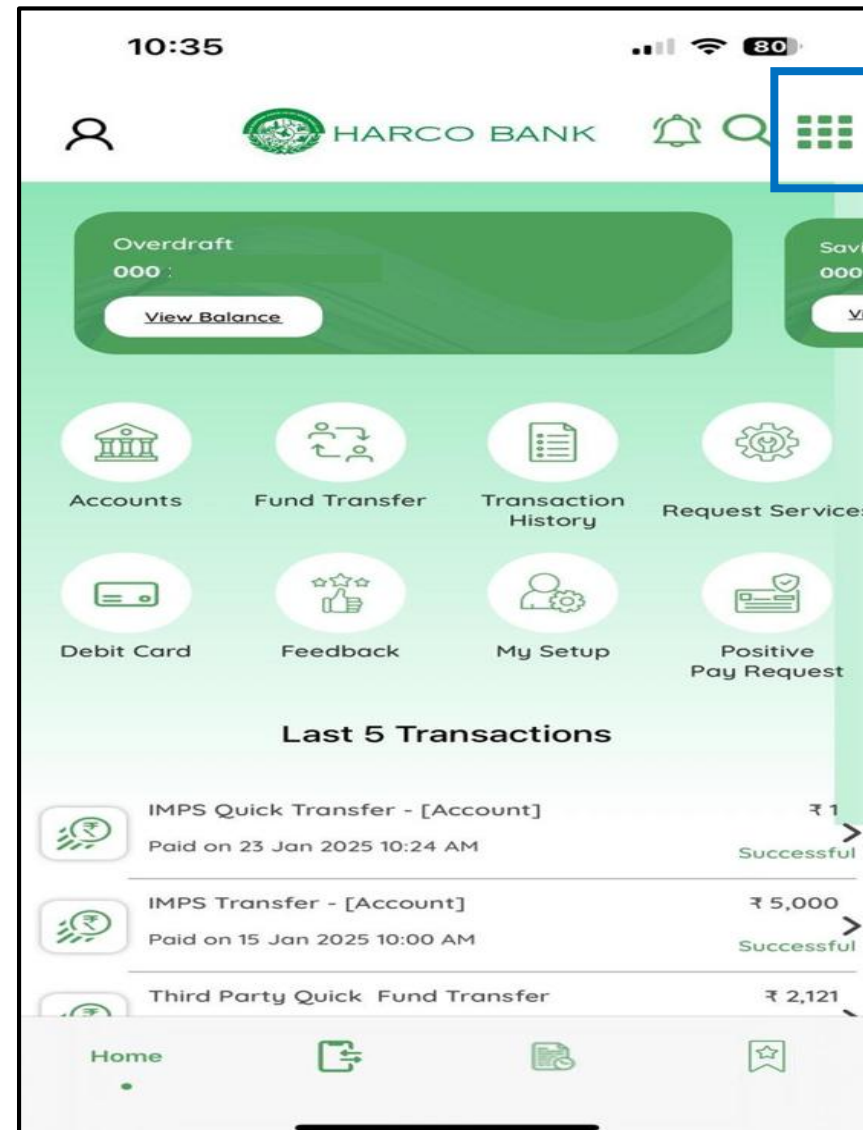
Success
Your MPIN has been changed successfully
OK

CANCEL PROCEED

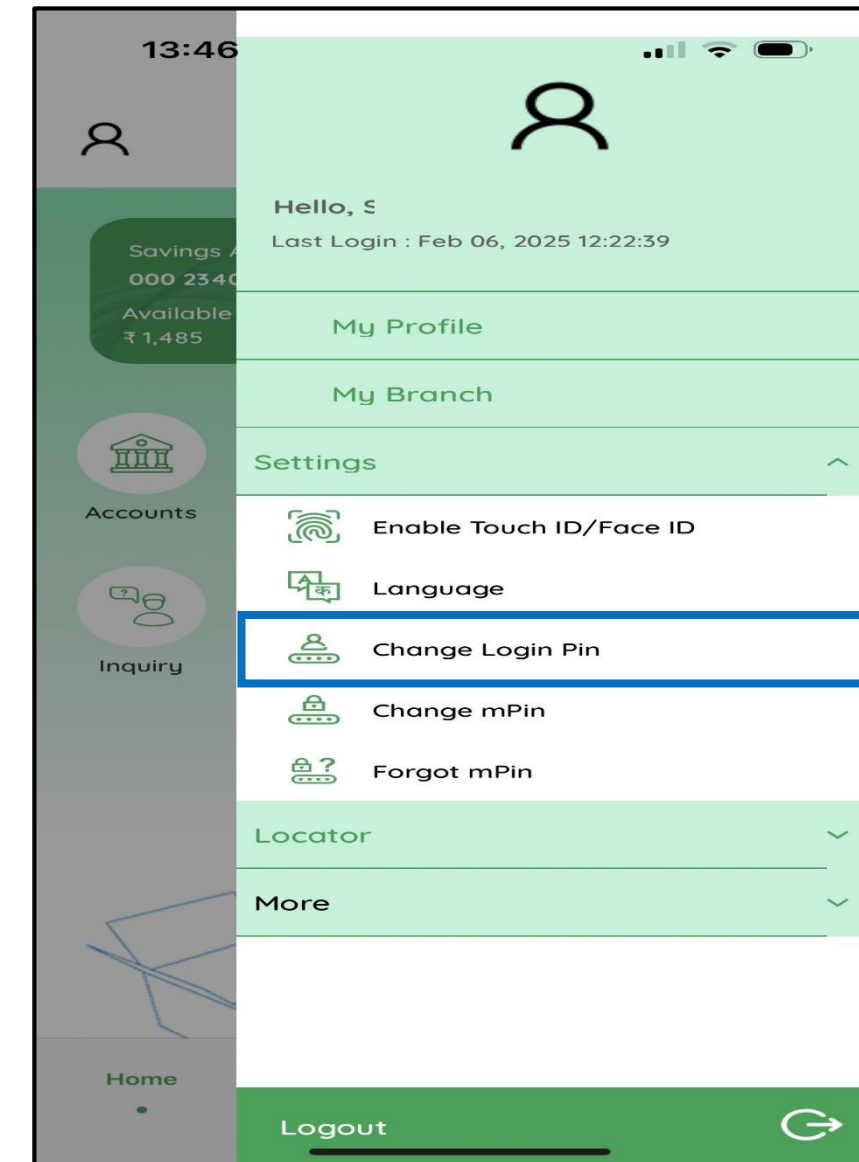
Step 4 - A message will appear once the mPIN is changed.

CHANGE Login PIN 1/2

Customers can change their Login Pin using change Login Pin option



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap '**Settings**', select **Change mPin** and proceed to change mPin page.



CHANGE Login PIN 2/2

10:41

< Change Login pin

Enter Old Login pin

★ ★ ★ ★

Enter New Login pin

★ ★ ★ ★

Confirm New Login pin

★ ★ ★ ★

CANCEL PROCEED

Step 3 - Enter your old Login Pin, then enter and confirm the new Login Pin. Click **proceed** to change to new Login Pin.

10:41

< Change mPin

Enter Old mPin

★ ★ ★ ★

Enter New mPin

★ ★ ★ ★

Success
Your Login Pin has been changed successfully

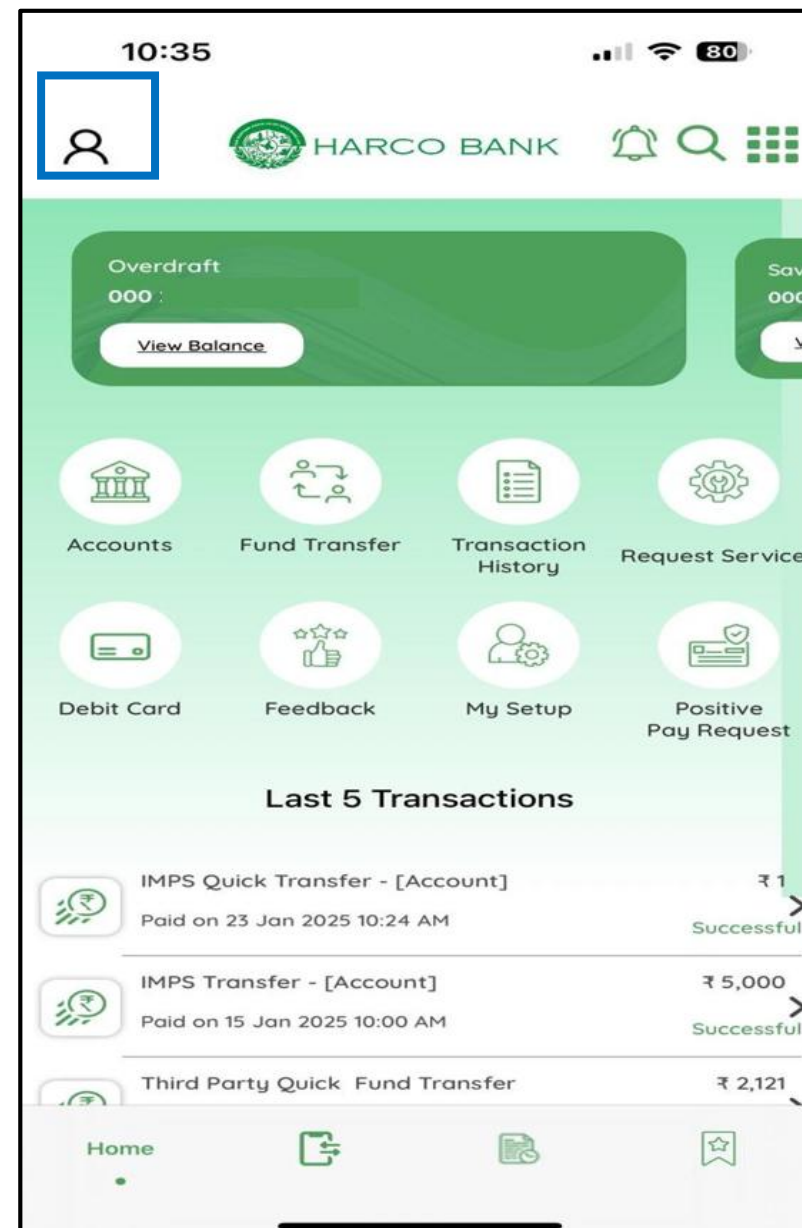
OK

CANCEL PROCEED

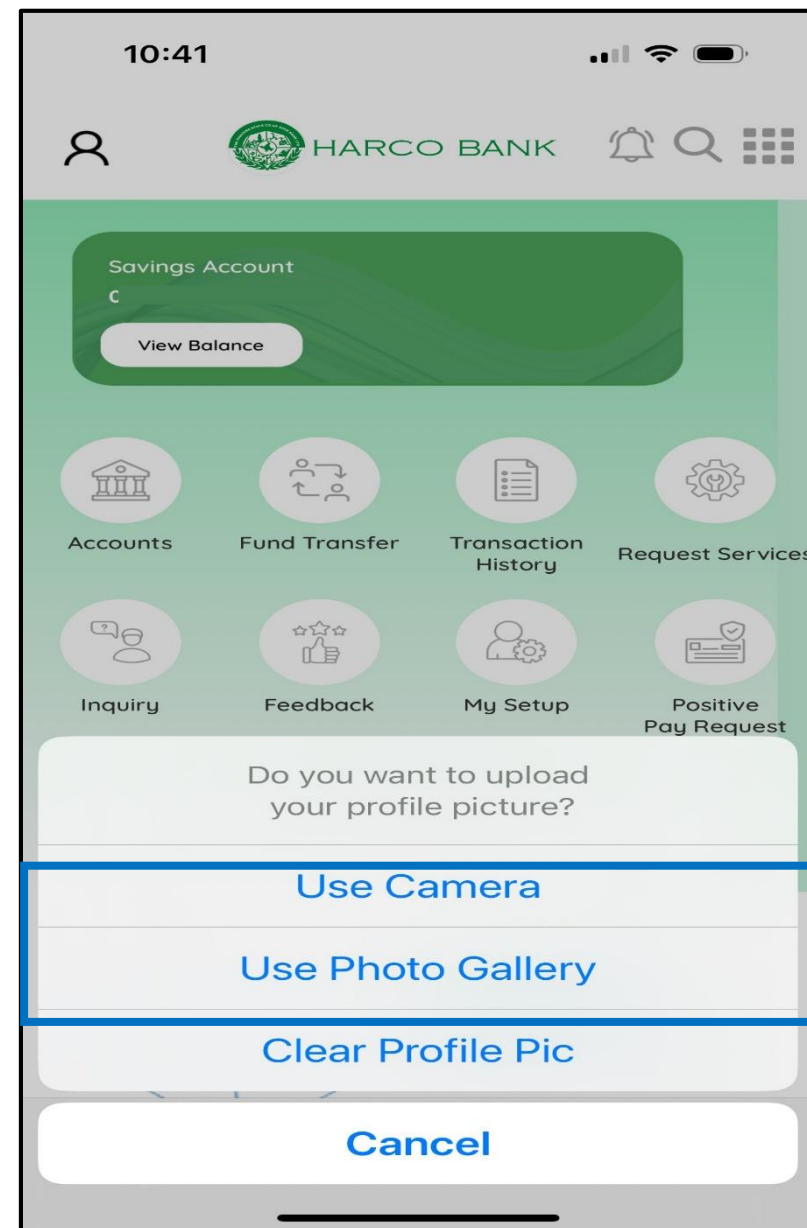
Step 4 - A message will appear once the mPIN is changed.

UPLOAD PROFILE PHOTO

Customers can upload a profile picture from gallery or can a new photo.



Step 1 – Click ‘ **Profile icon**’ to navigate to choose photo page.



Step 2 – User can choose a photo from the **gallery** or take a new one with the **camera** option.

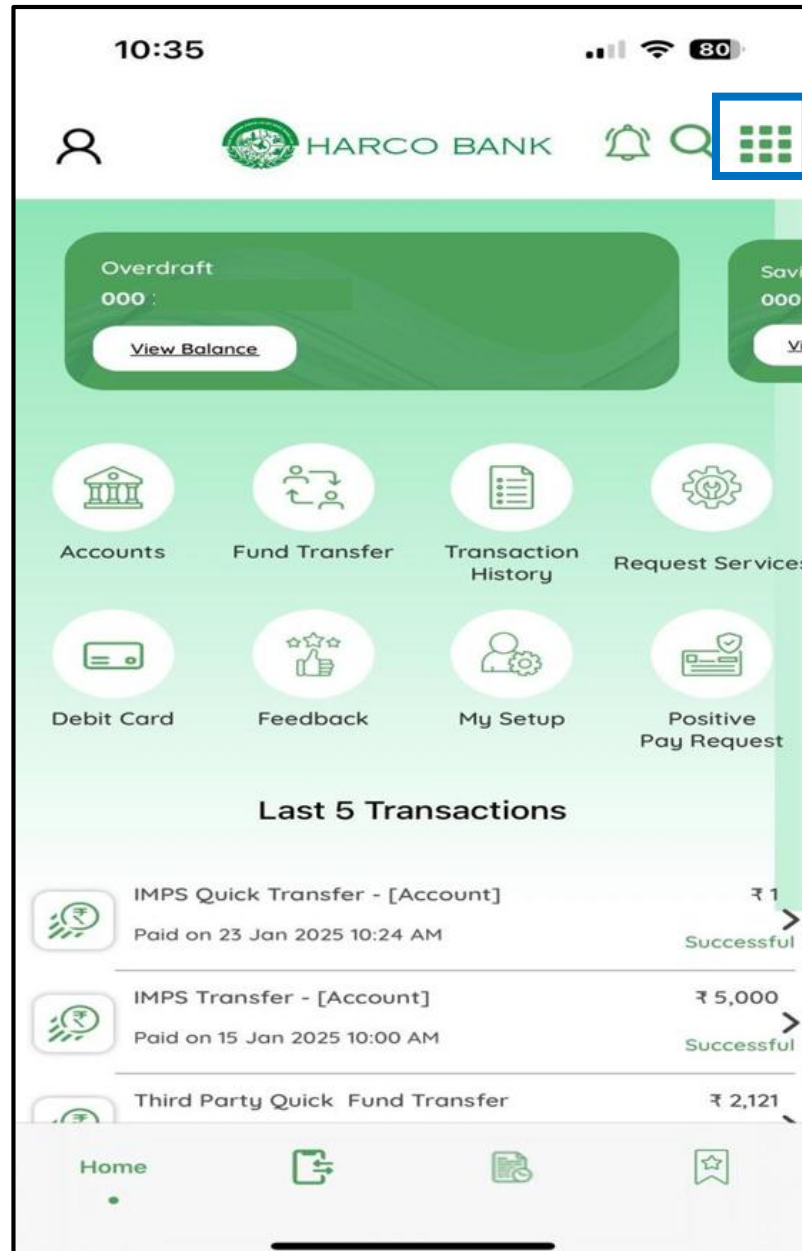


Step 3 – The uploaded photo will appear at the top of the app grid and on the home page.

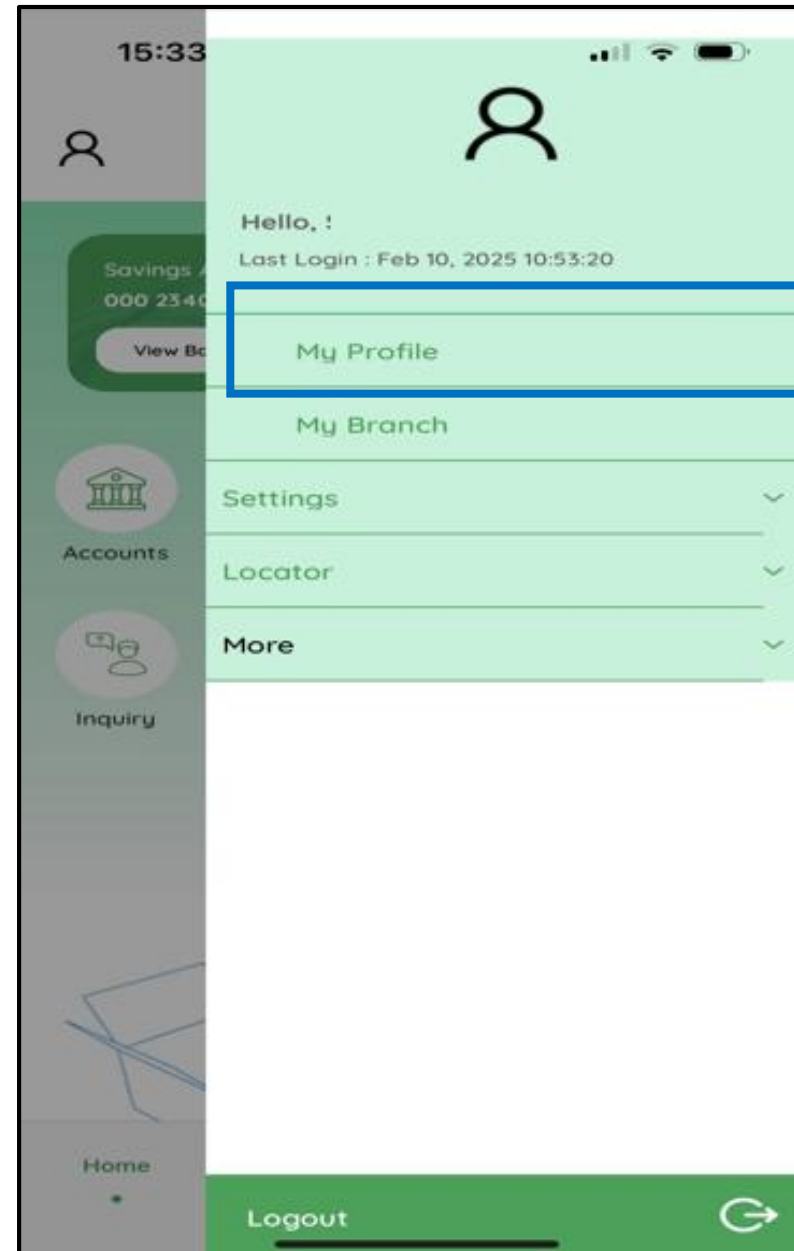


MY PROFILE

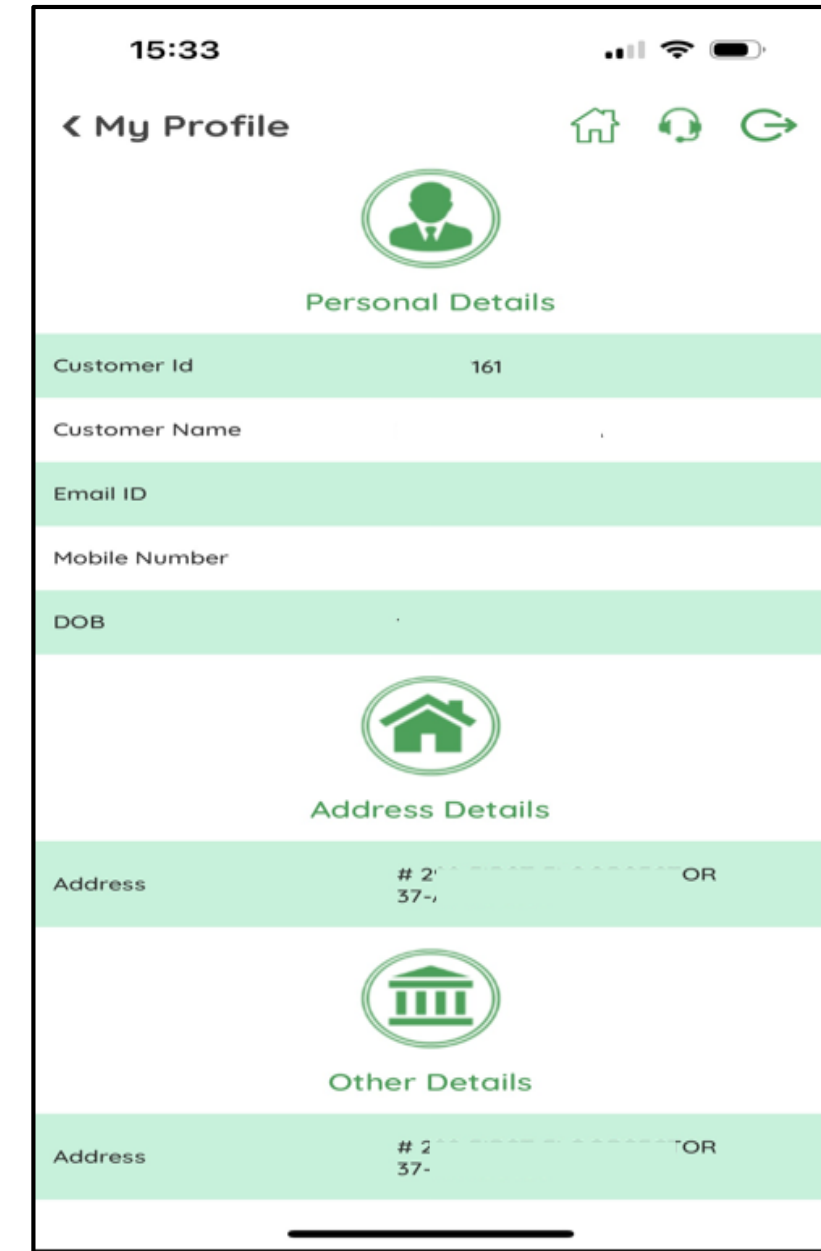
Customers can access their customer ID, DOB, address and other details on the My profile page.



Step 1 -Click on 'App grid' to proceed to grid options screen.



Step 2 -Click on 'My Profile' to navigate to my profile page. .

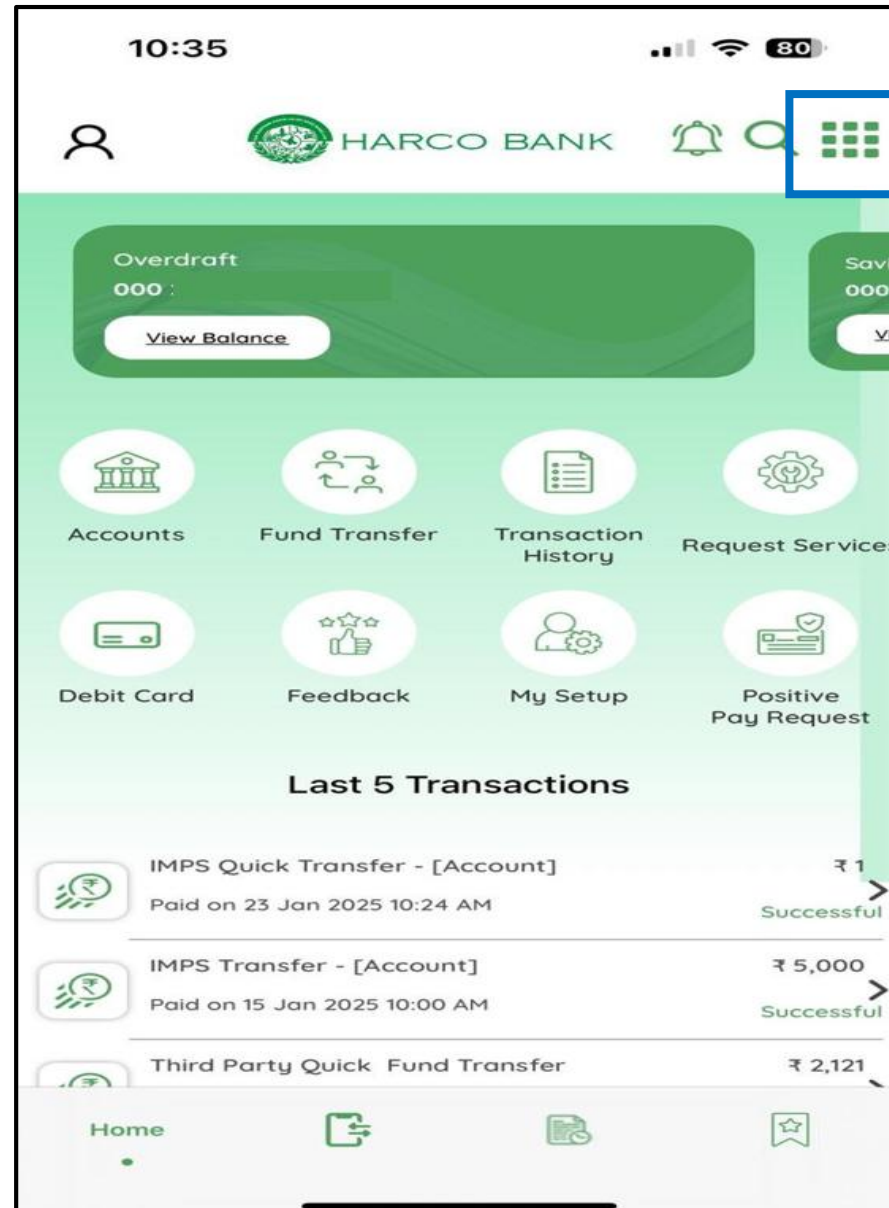


Step 3 -In the **My Profile** page, you can view your customer ID, email ID, mobile No., DOB, and both address 1 & 2.

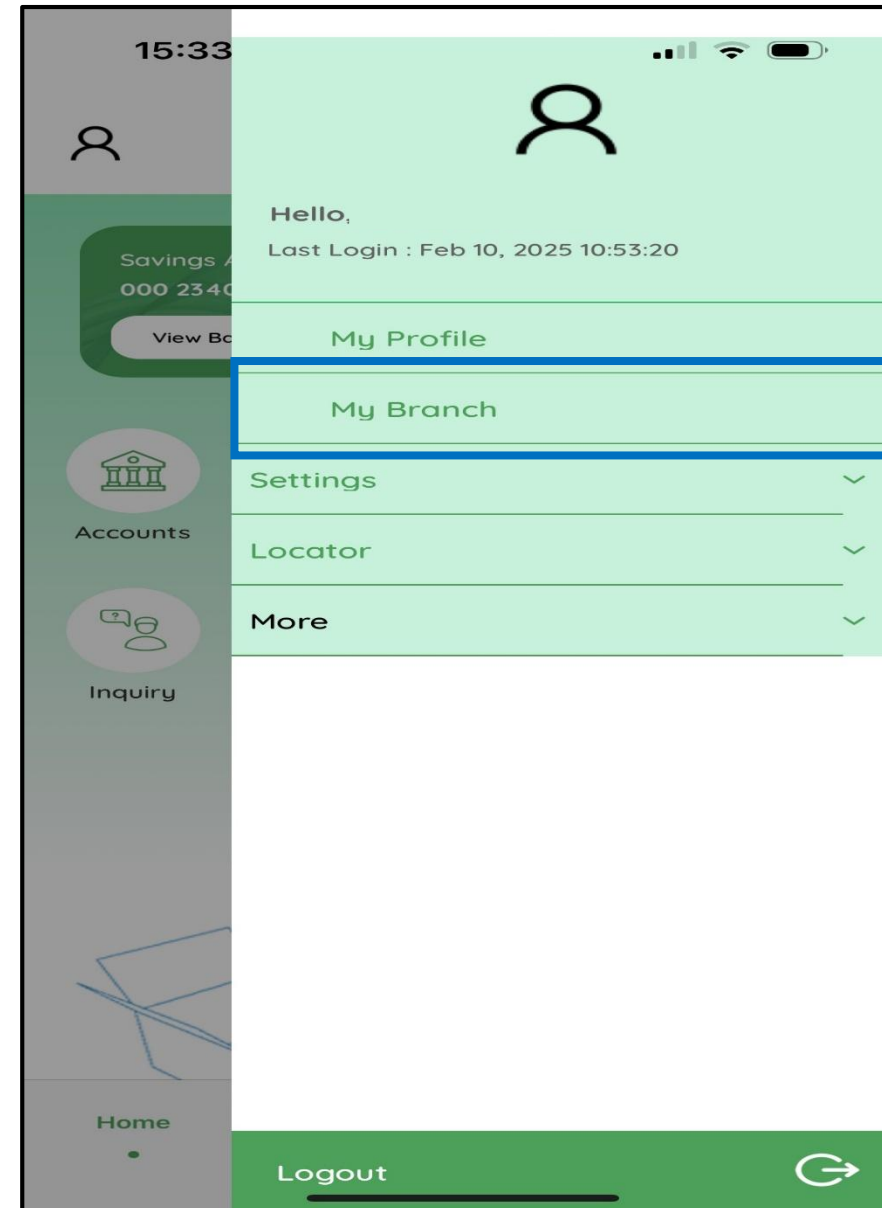
MY BRANCH



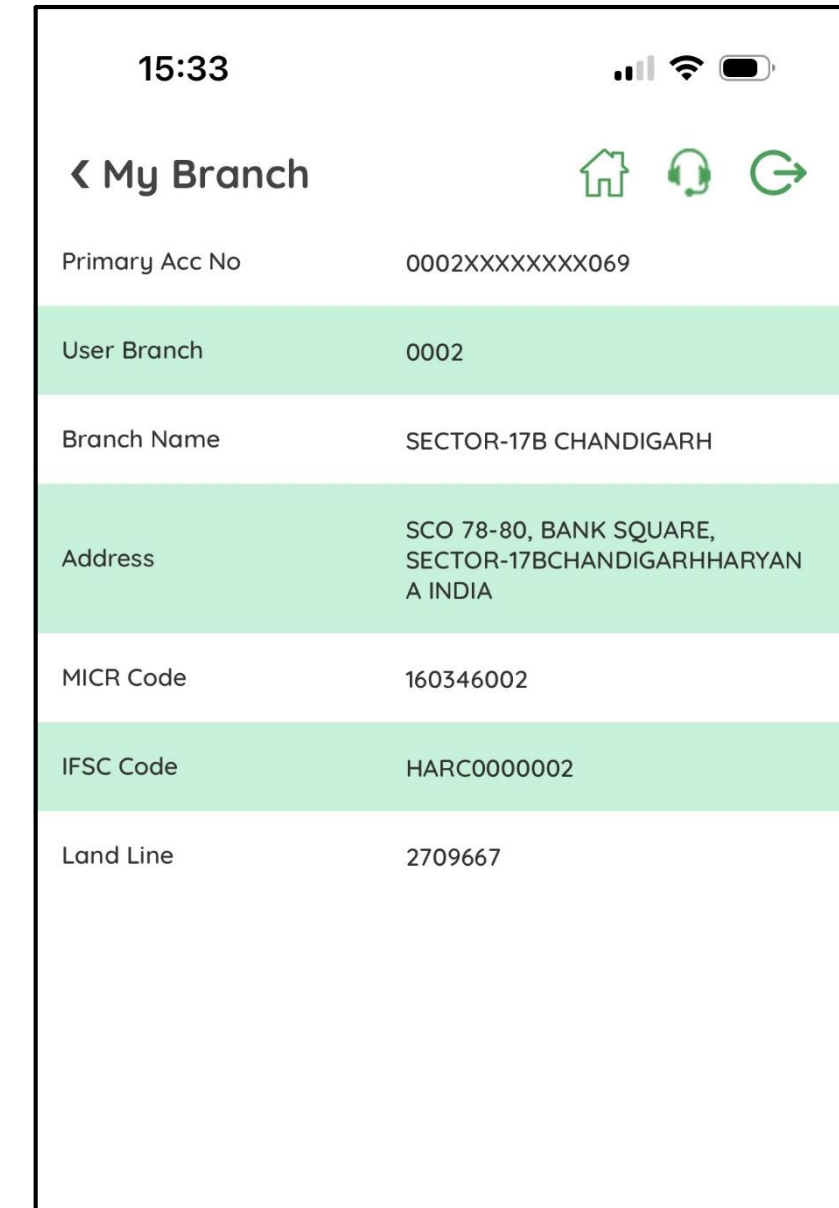
Customers can view their branch details on the My Branch screen.



Step 1 -Click on 'App grid' to proceed to grid options screen.



Step 2 -Click on 'My Branch' to navigate to my Branch details page. .

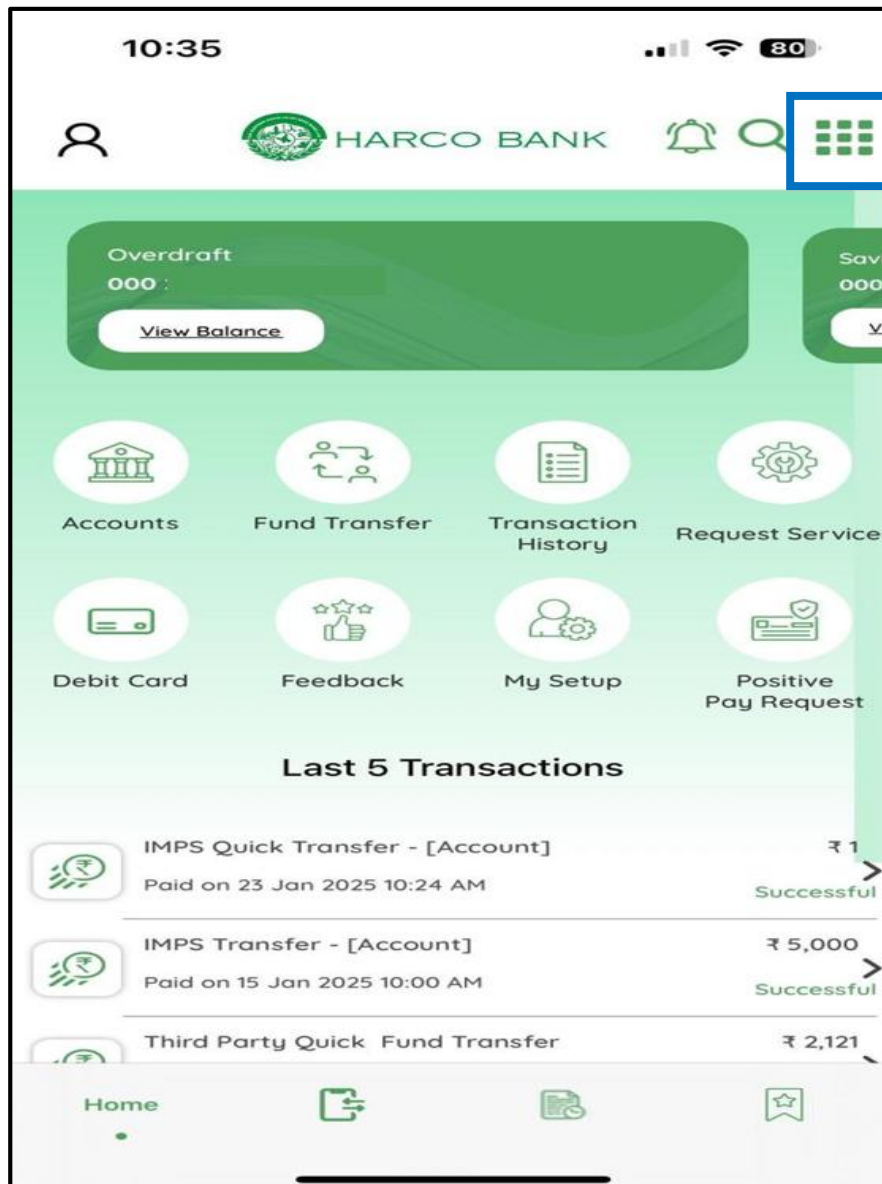


Step 3 -Under My Branch section, users can view branch details, including MICR,IFSC codes.

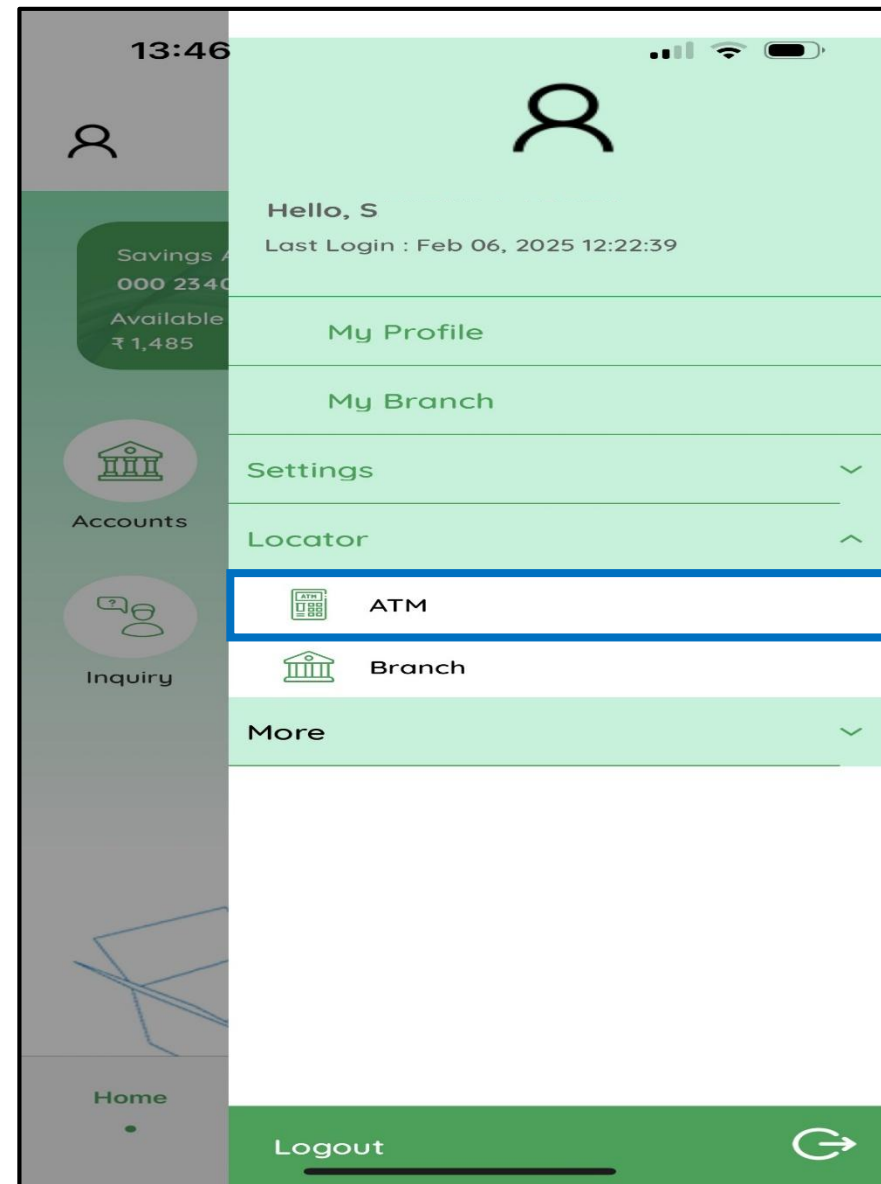
LOCATE ATM



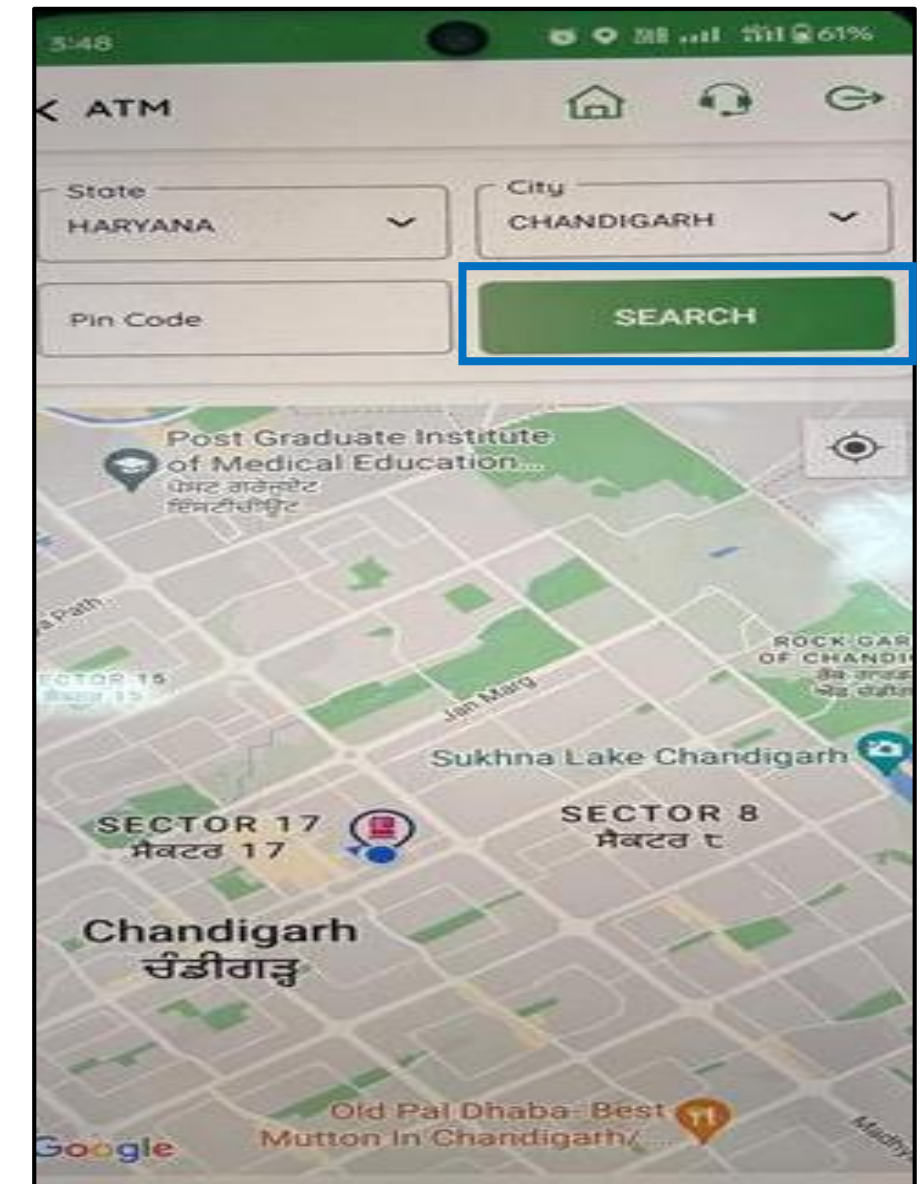
Customers can find nearby HARCO ATMs by using 'Locate >ATM' option.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap '**Locator**' drop down and select **ATM**.

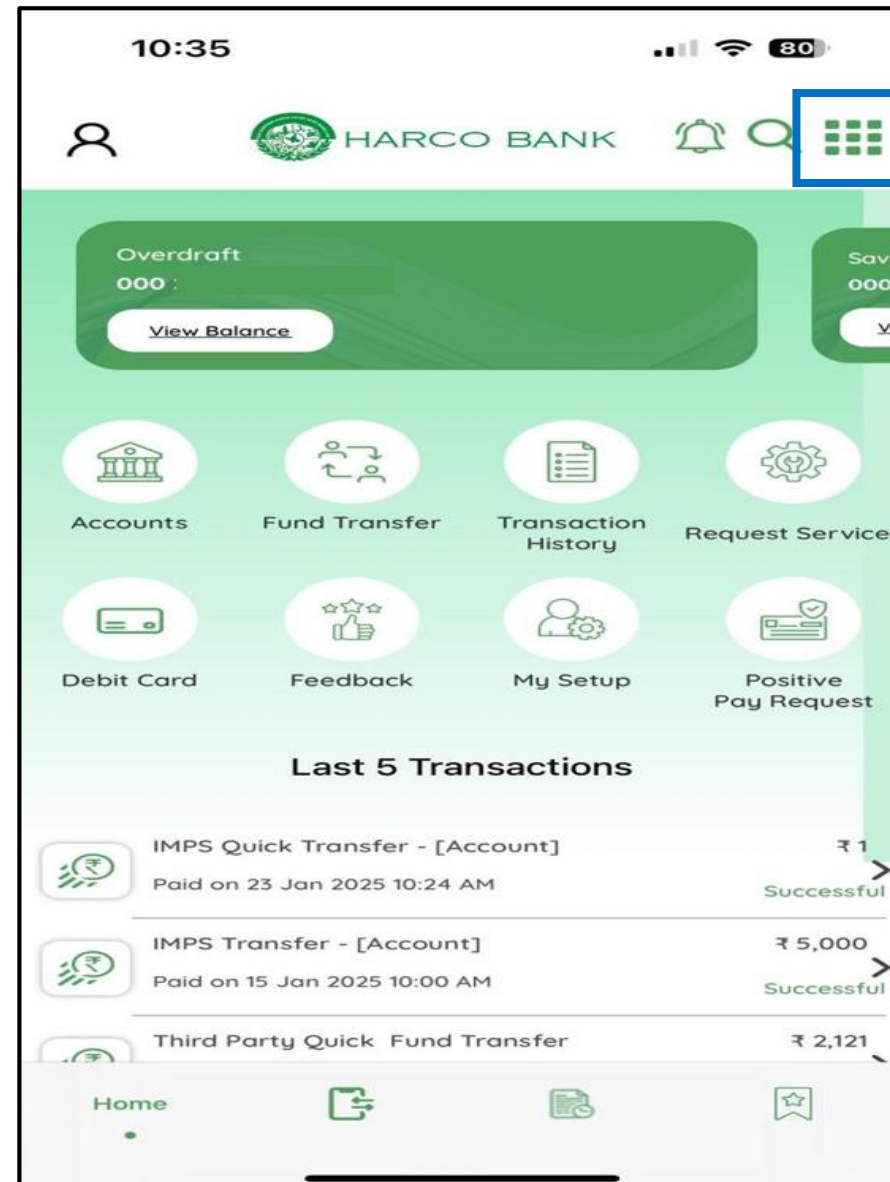


Step 3 - Select state, city, pin code (*optional*) and click **search** to find a nearby ATM

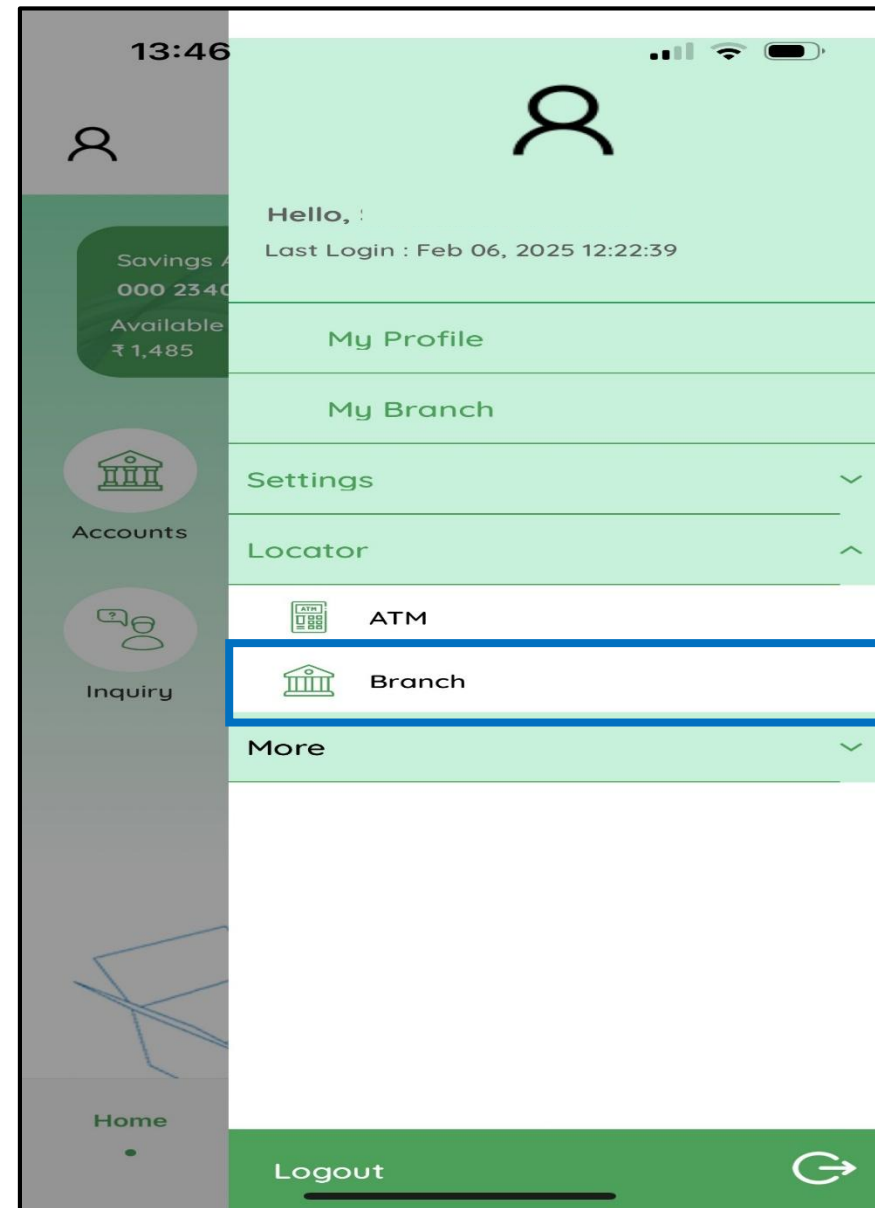
LOCATE BRANCH



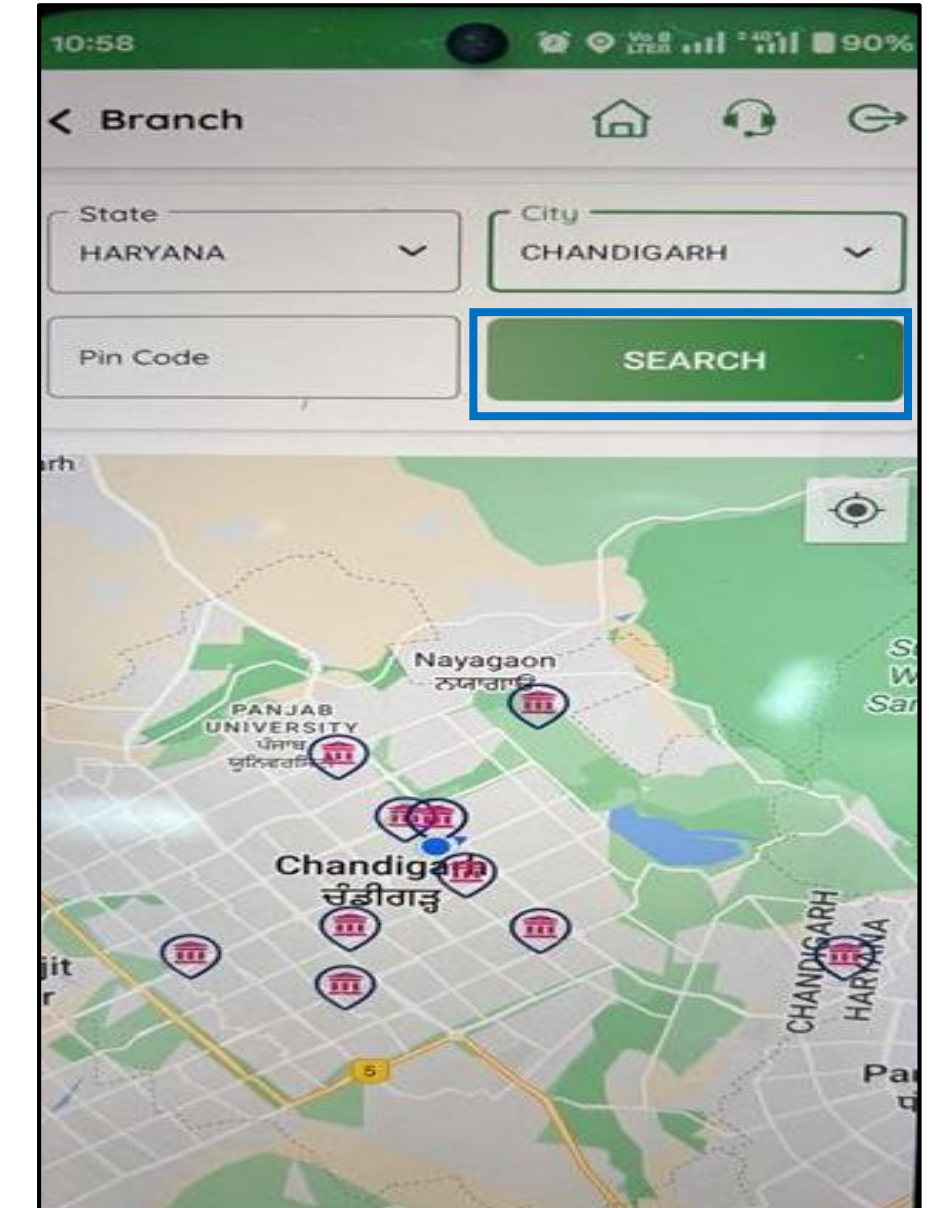
Customers can find nearby HARCO Branch by using 'Locate >Branch' option.



Step 1 -Click on 'App grid' to proceed to grid options screen.



Step 2 - Tap 'Locator' drop down and select Branch.

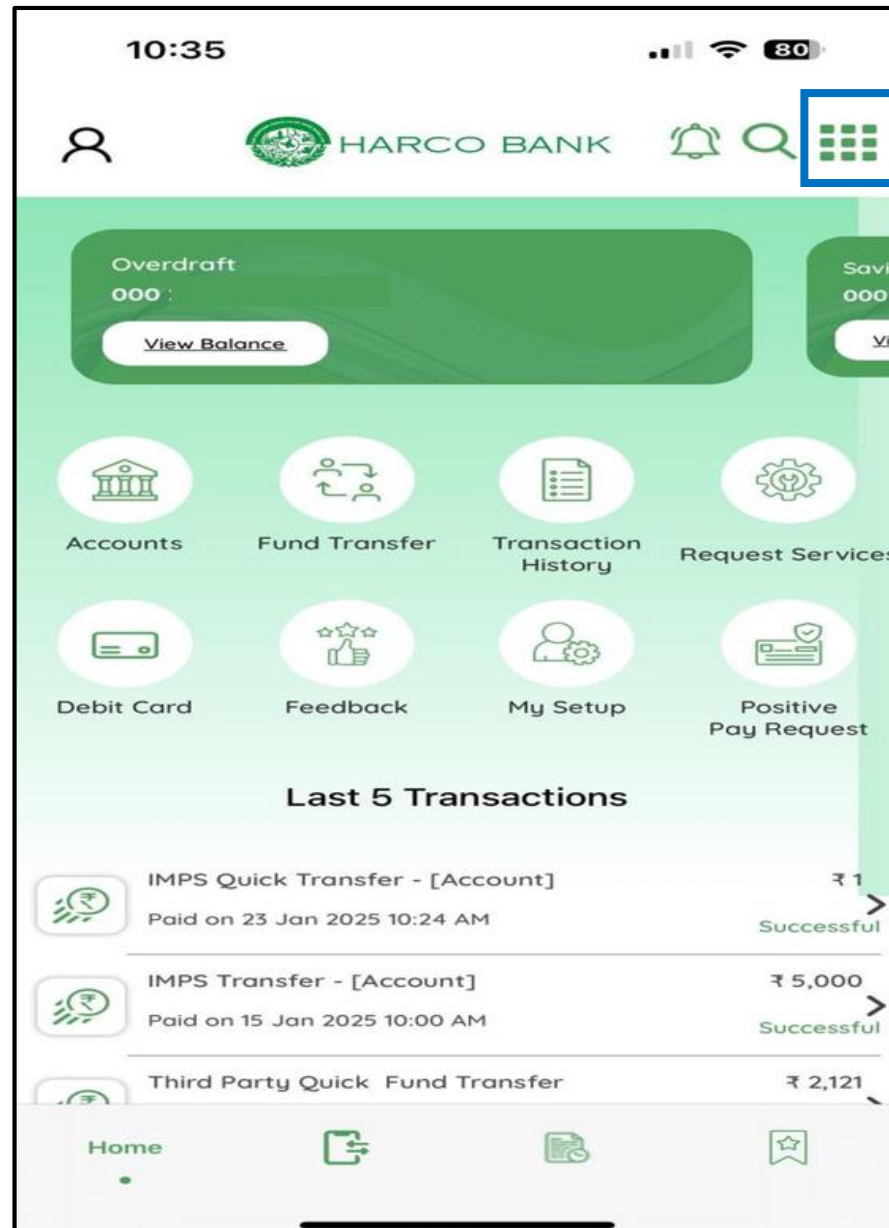


Step 3 - Select state, city, pin code (optional) and click **search** to find a nearby Branch.

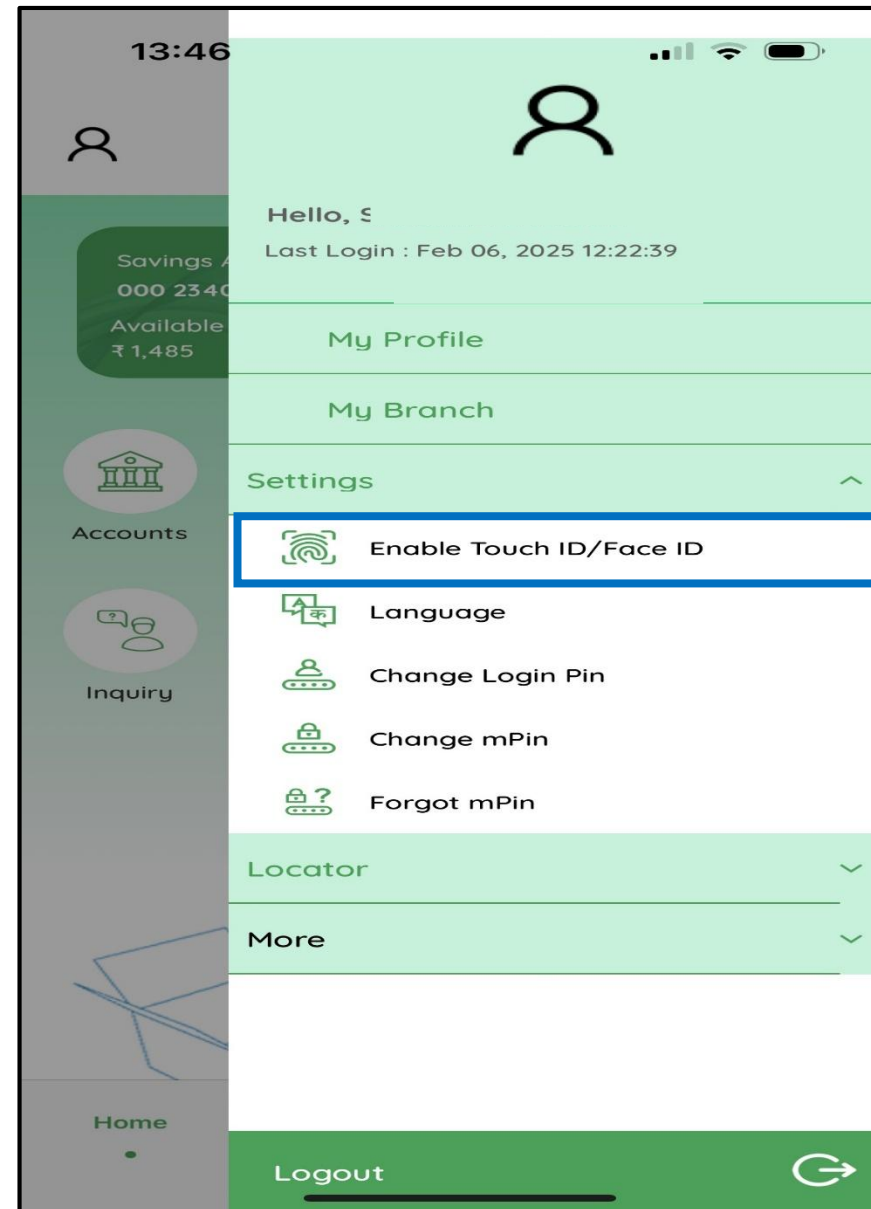
ENABLE TOUCH ID or FINGERPRINT1/2



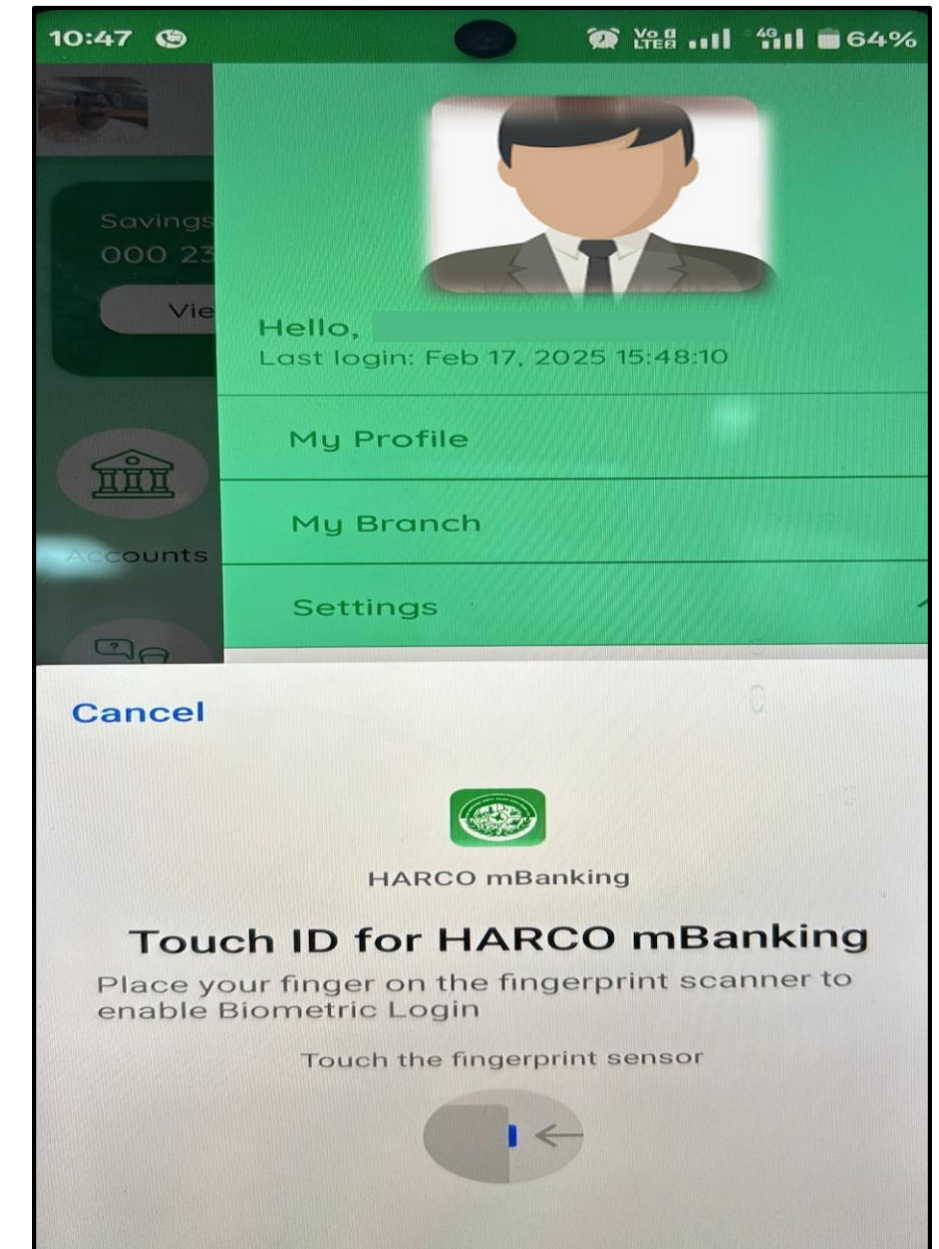
Customers can set-up biometric login using either touch ID or fingerprint option.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap '**Settings**' drop down and select **enable touch ID**.



Step 3 -Place your finger on the fingerprint scanner to enable biometric. .

ENABLE TOUCH ID or FINGERPRINT 2/2



12:24

< Summary

Enter mPin

— — — —

1	4	5
3	6	0
9	8	2
Clear	7	< X

Step 4 Enter **mPin** to authenticate the scanned fingerprint.

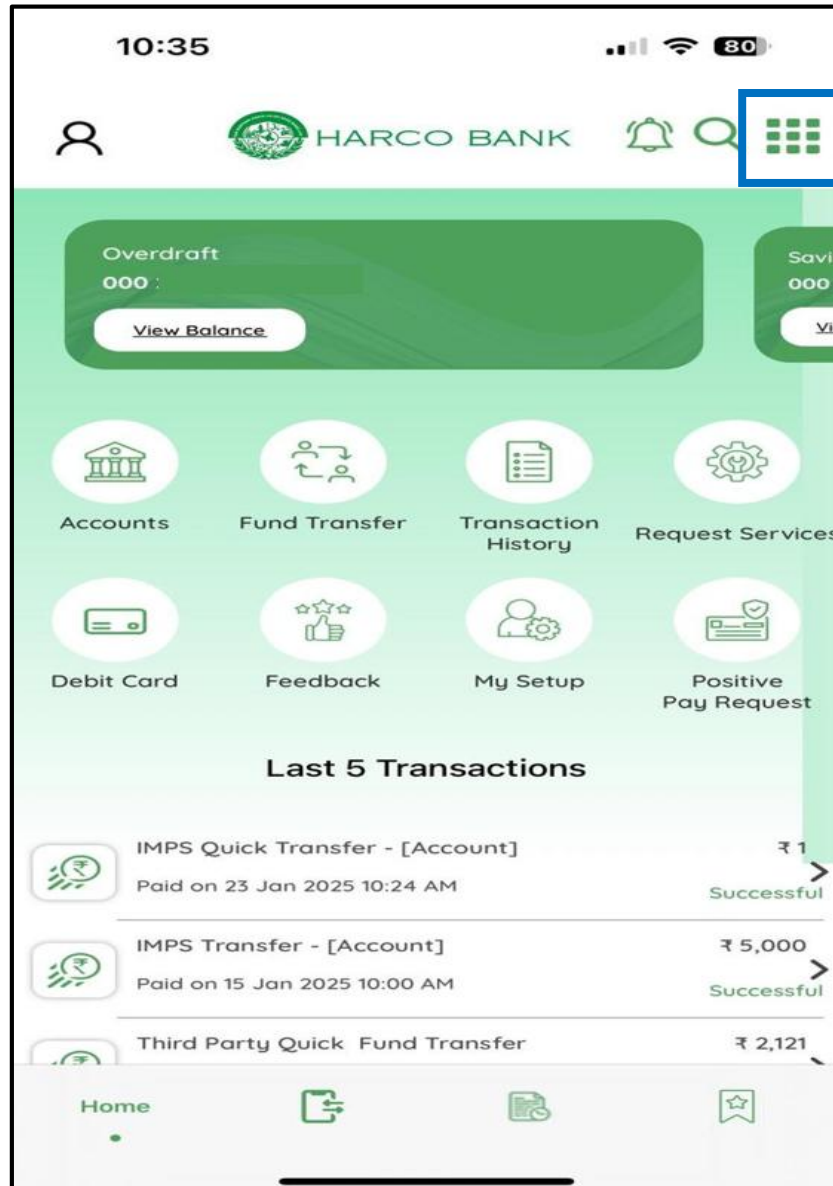


Step 5 - The App will display a success message once the fingerprint is enabled.

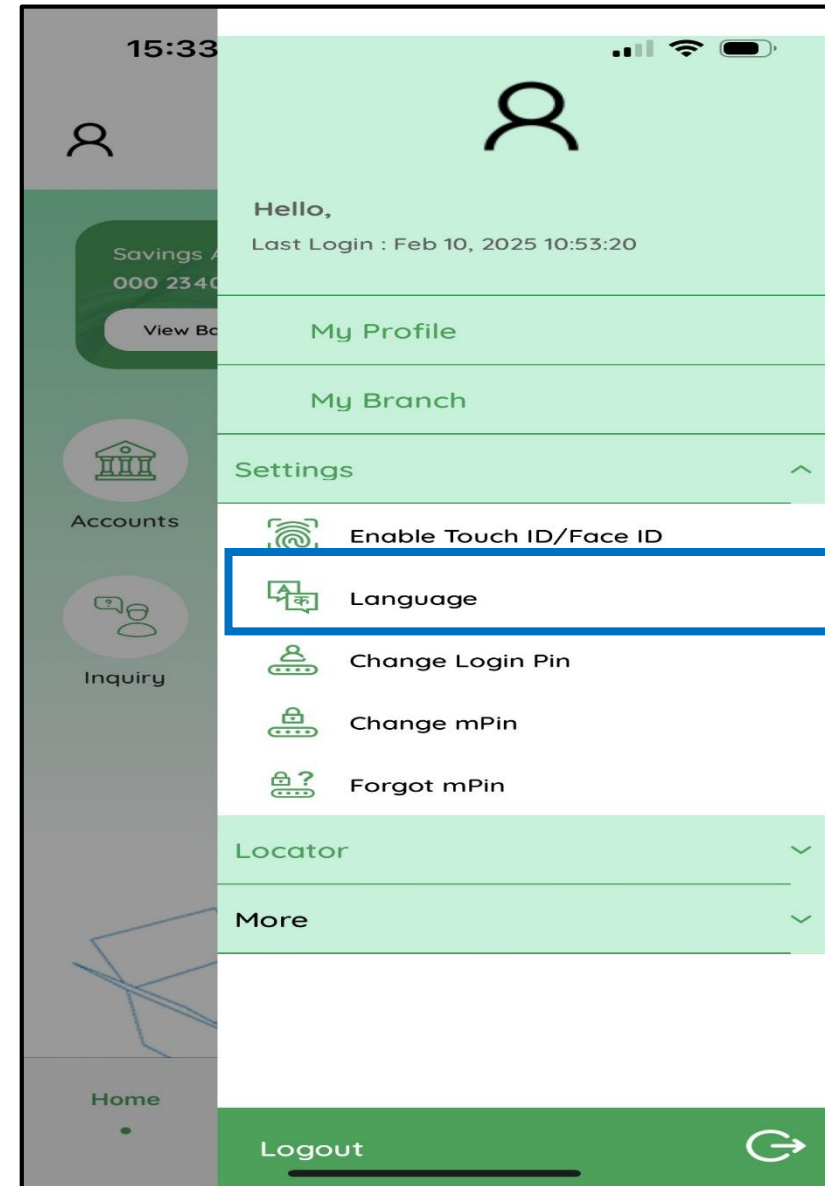
CHANGE LANGUAGE



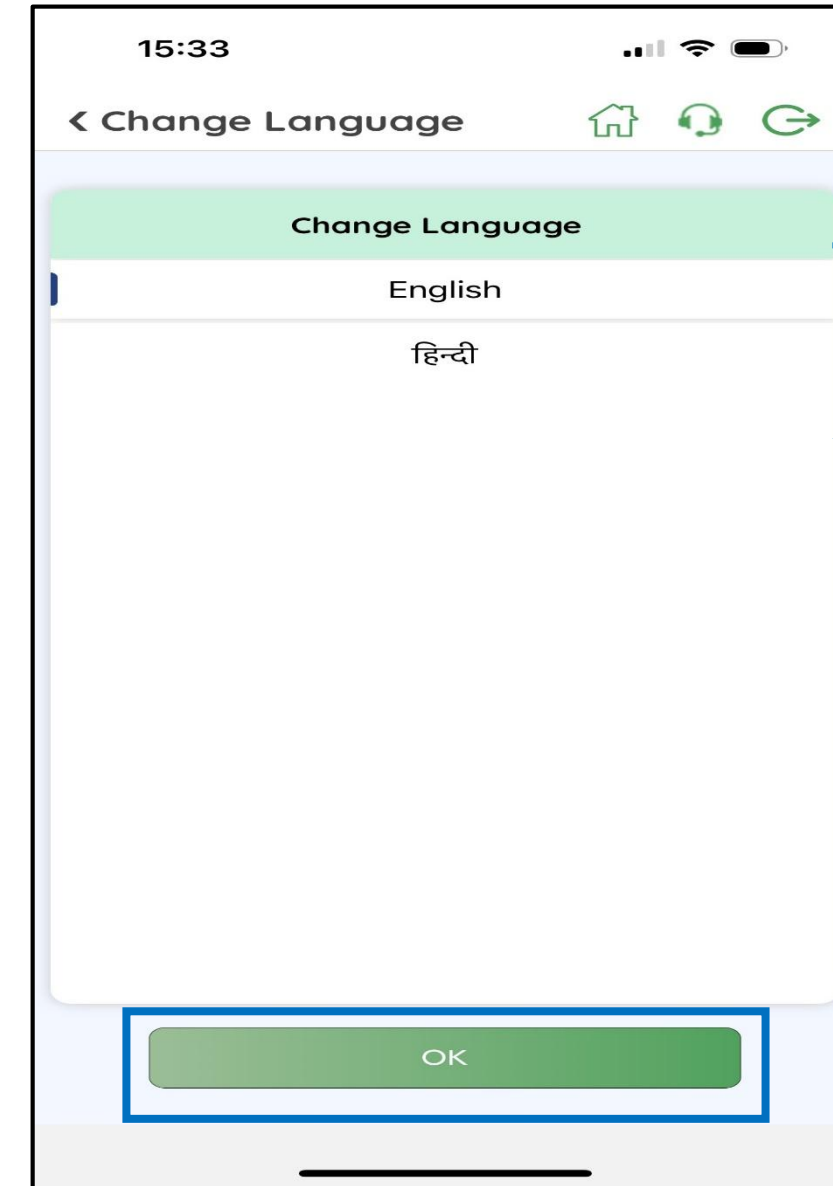
Customers can switch the app from English to Hindi using change language option in the settings.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap **Settings grid**' drop down and select **language** to proceed to 'change language' page.

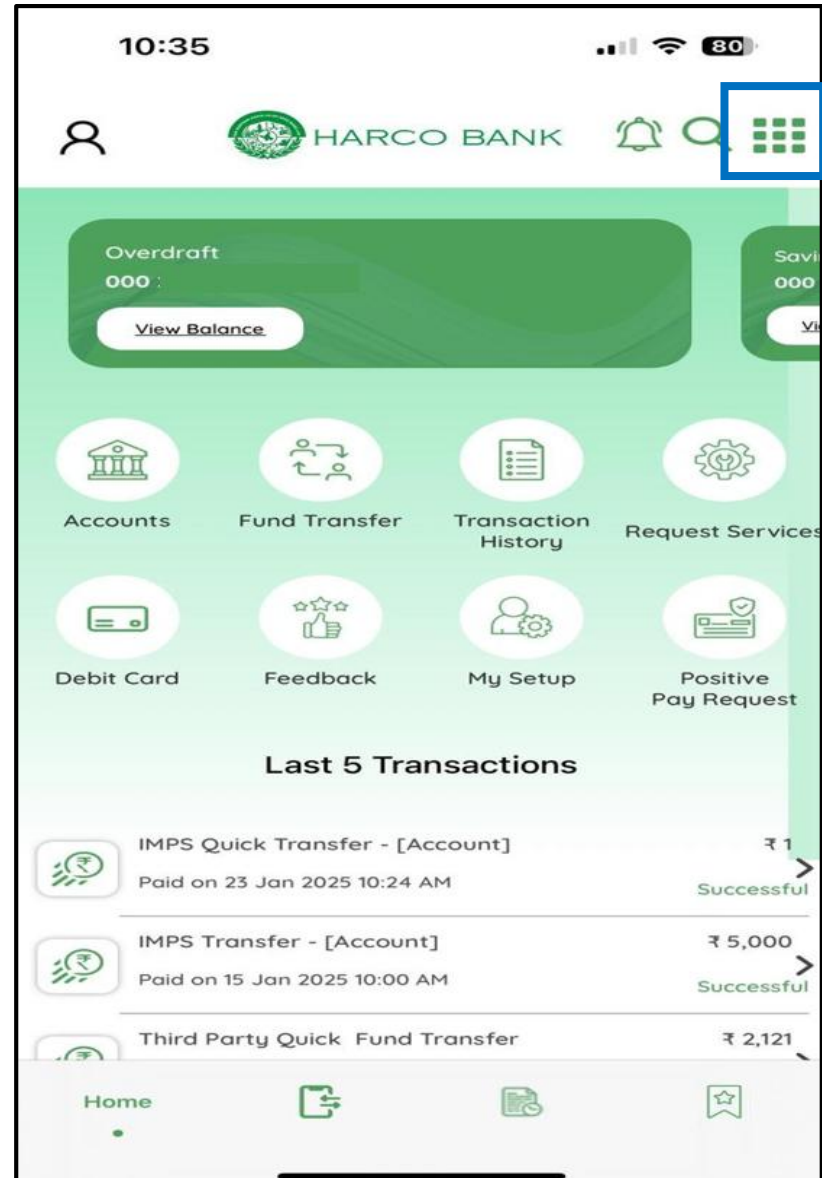


Step 4 - Click **Ok** to confirm the language change. The app will then display in your preferred language.

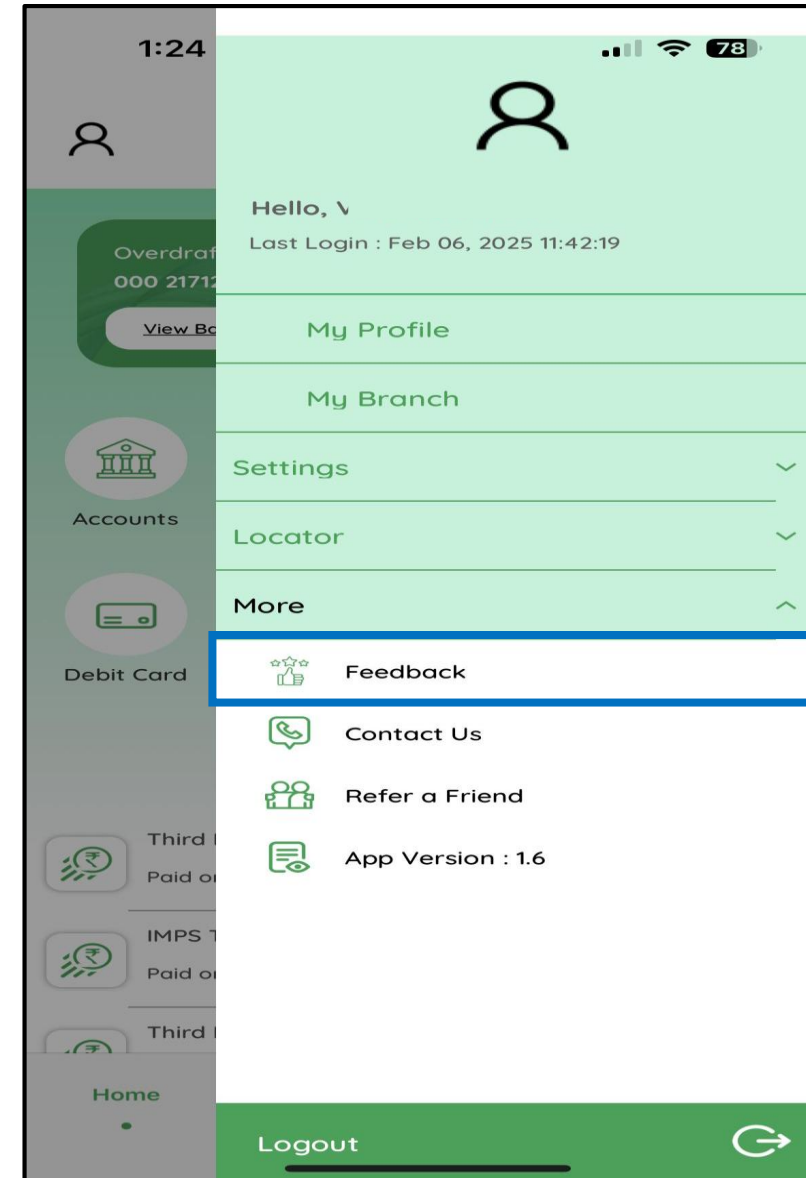
Step 3 - User can switch the app language from English to Hindi on this screen.

FEEDBACK 1/2

Customers can submit their feedback using the feedback option.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Tap '**More grid**' drop down and select **Feedback** to navigate to Feedback screen.



FEEDBACK 2/2

1:27

< Feedback

Description

SUBMIT

Step 3 - Enter your feedback in the text box and click '**submit**'. The app will then display a success message along with reference ID.

10:54

< Feedback

SUBMIT

HARCO mBanking
Your Feedback has been
successfully submitted with
reference
number:2025021000101003

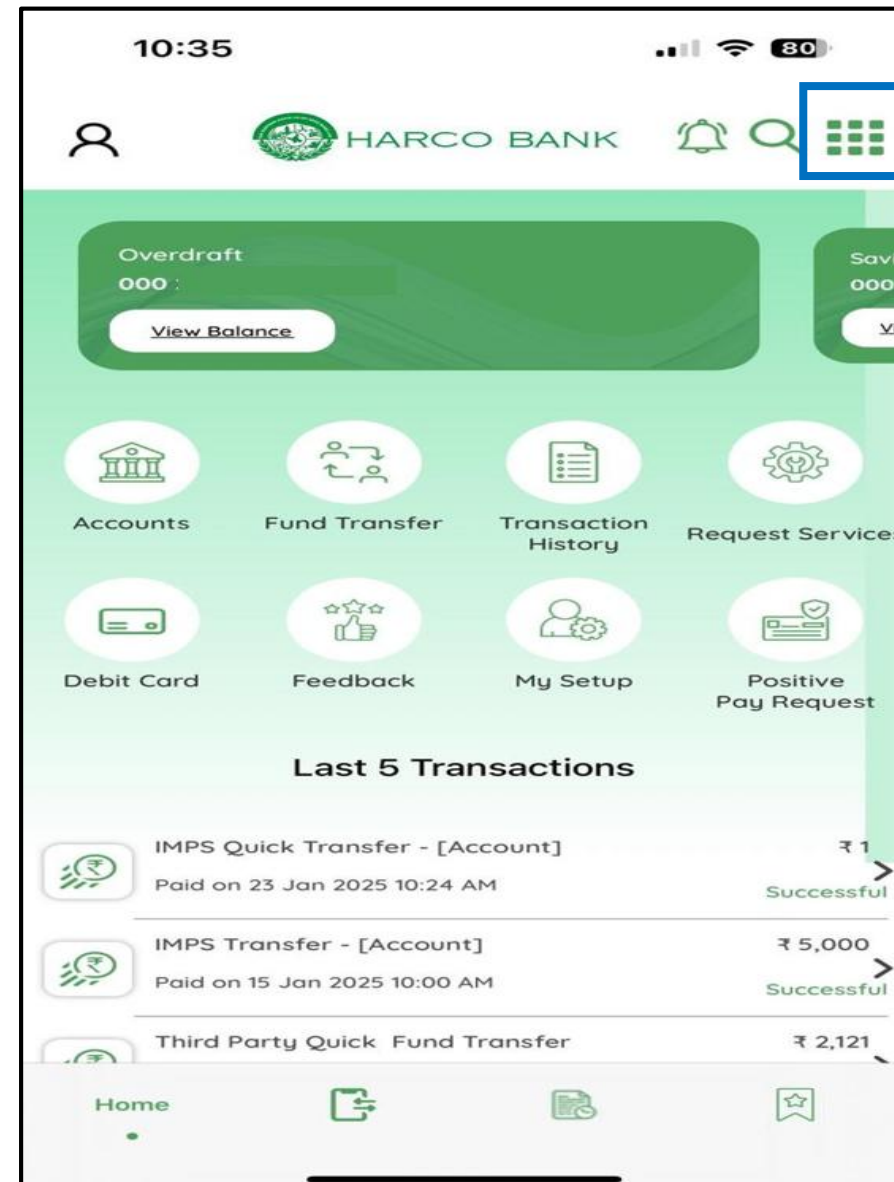
OK

Step 4 - The system will display a message confirming the Feedback submitted along with a reference number.

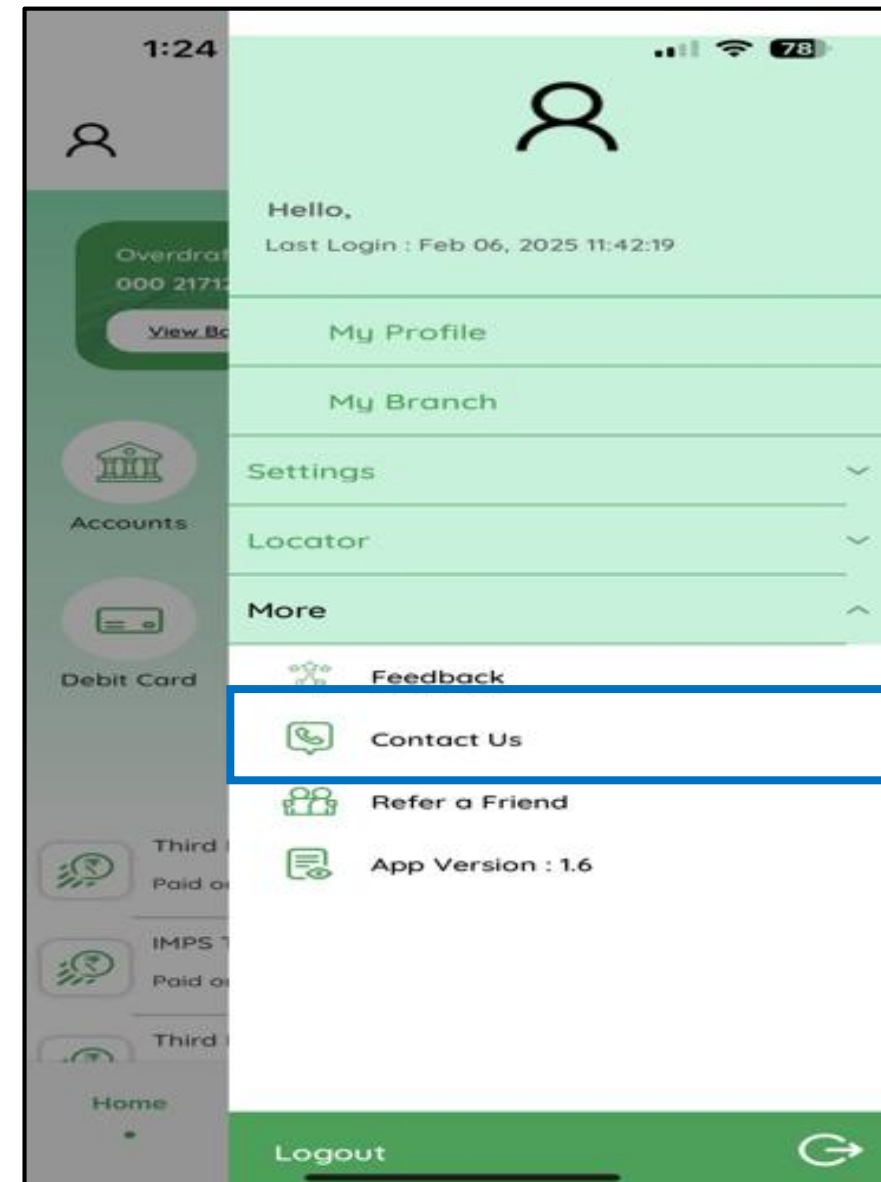
CONTACT US



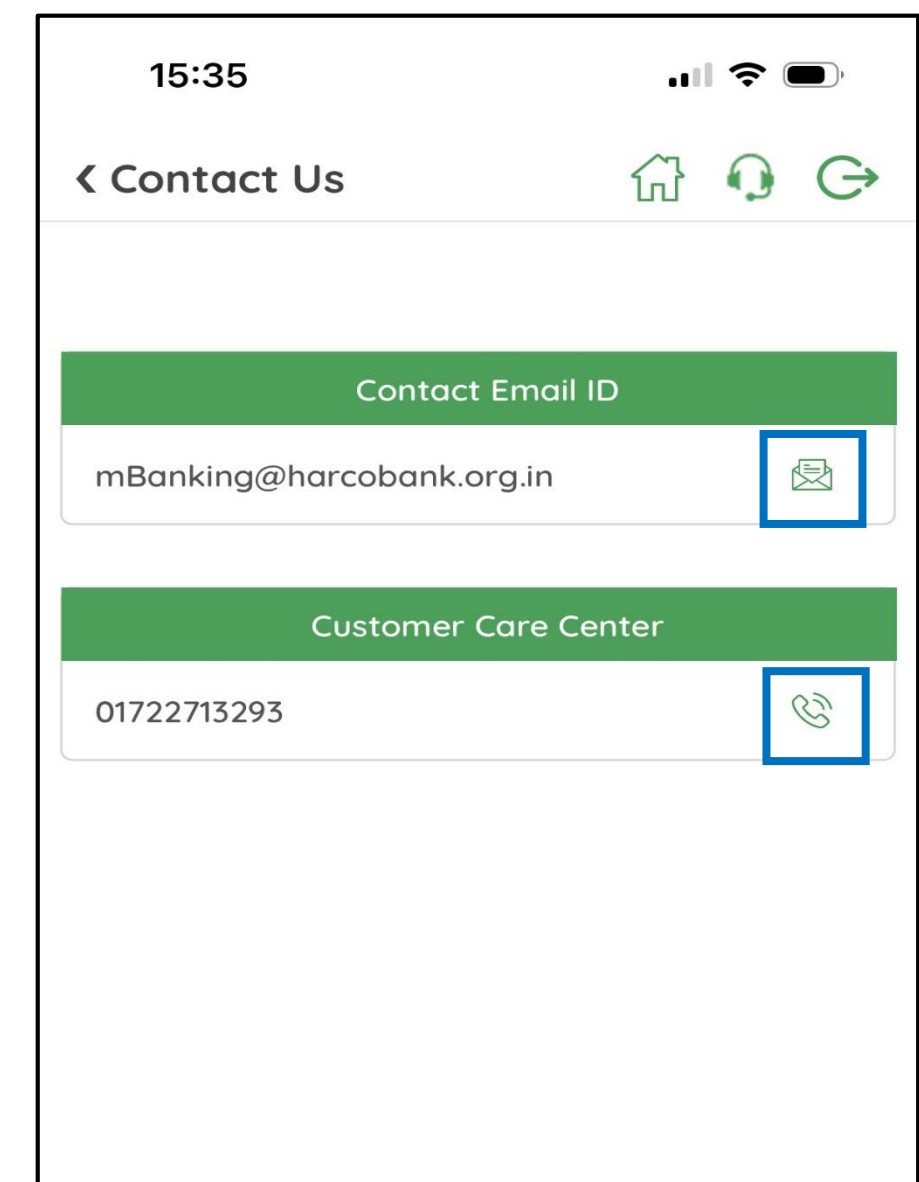
Customers can submit their inquiries via email or by calling customer care through the contact us page.



Step 1 -Click on 'App grid' to proceed to grid options screen.



Step 2 - Tap **More grid** drop down and select Contact us to navigate to contact us screen.

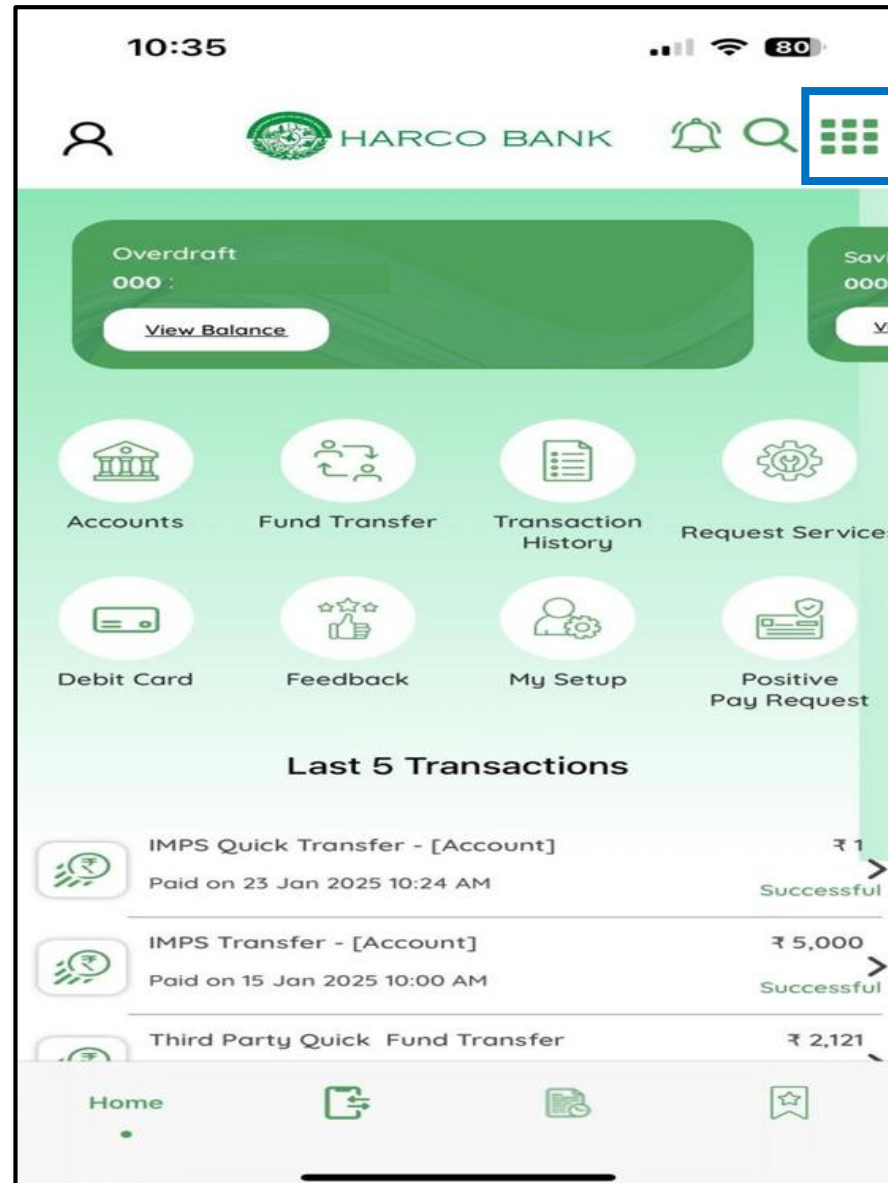


Step 3- Click the **Email** icon to send your query or the **dial** icon to call HARCO customer care.

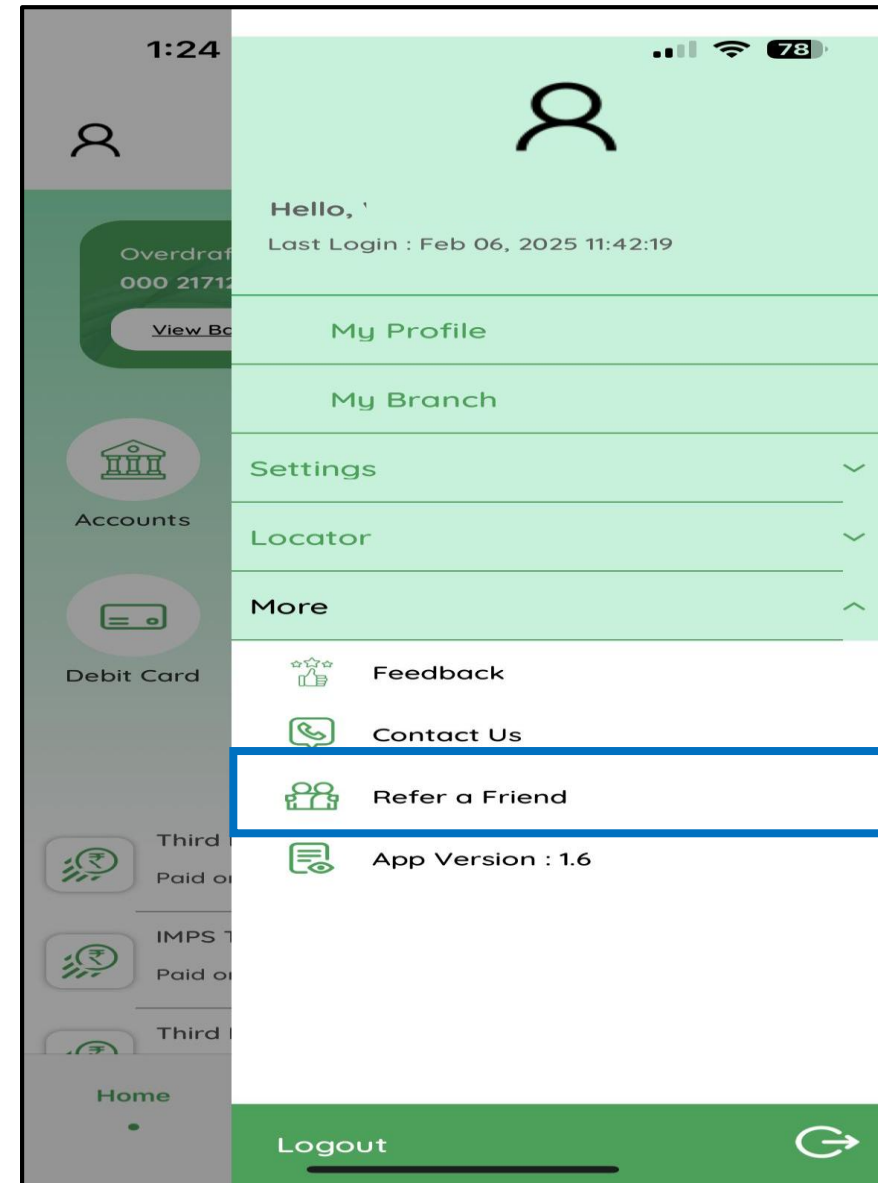
REFER A FRIEND



Customers can share the app link and refer a friend to HARCO using this option.



Step 1 -Click on 'App grid' to proceed to grid options screen.



Step 2 - Tap 'More' drop down and select Refer a friend.

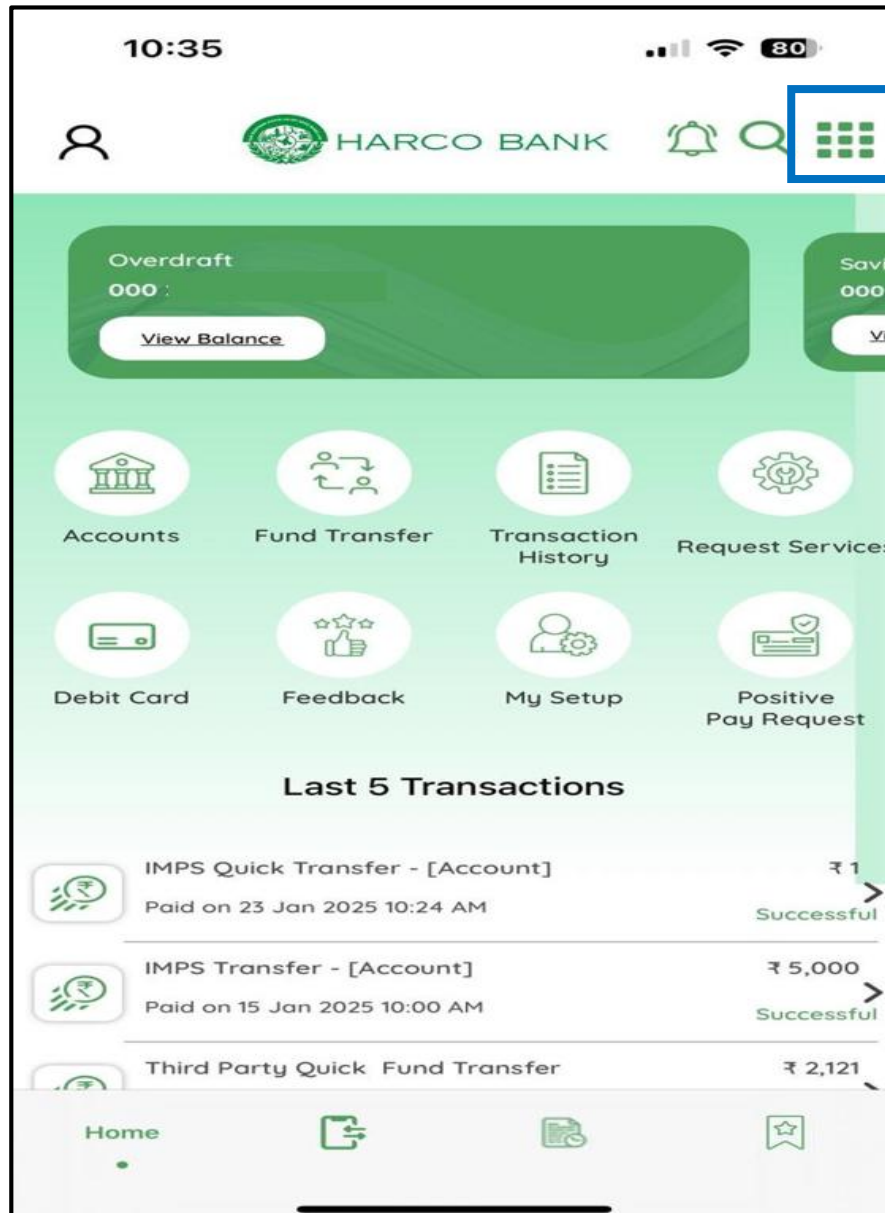


Step 3 - App automatically suggests sharing options such as WhatsApp, email and more.

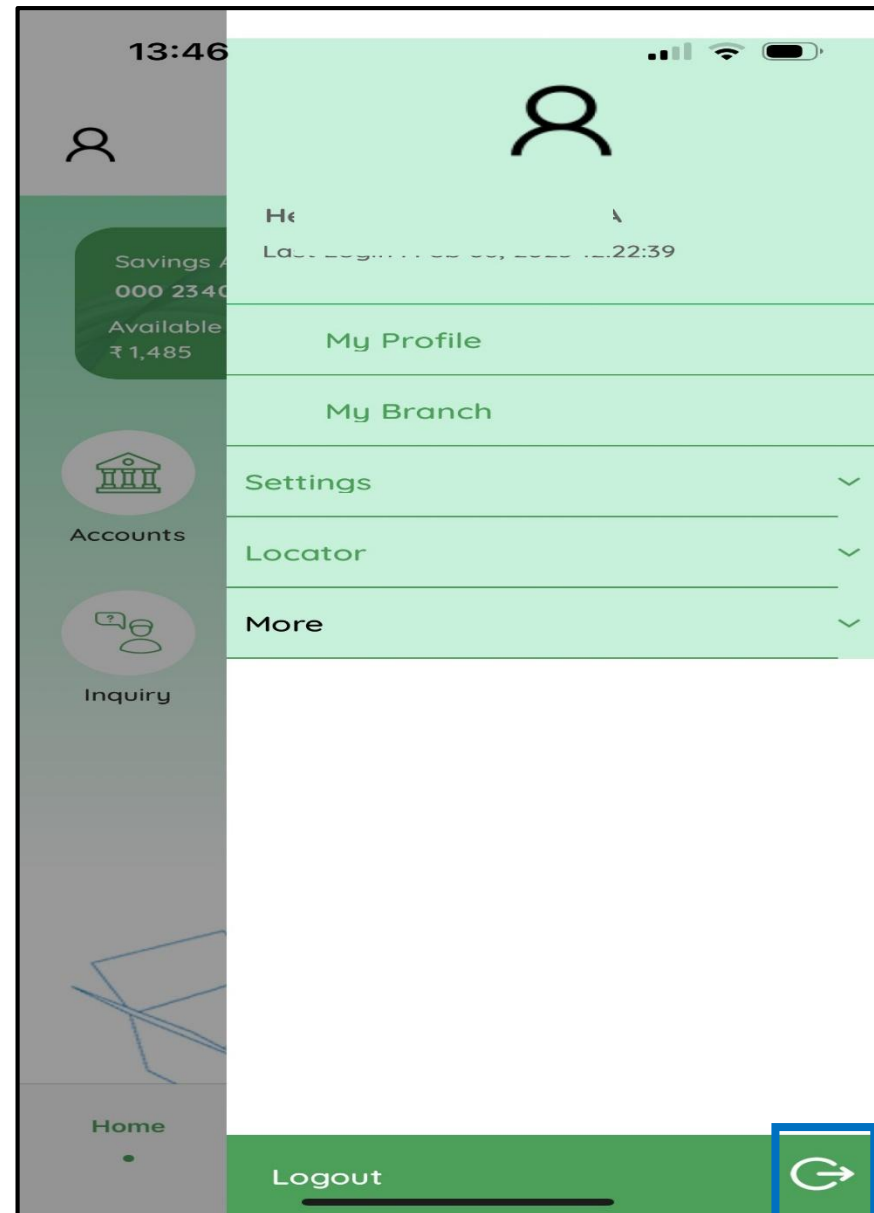
LOGOUT



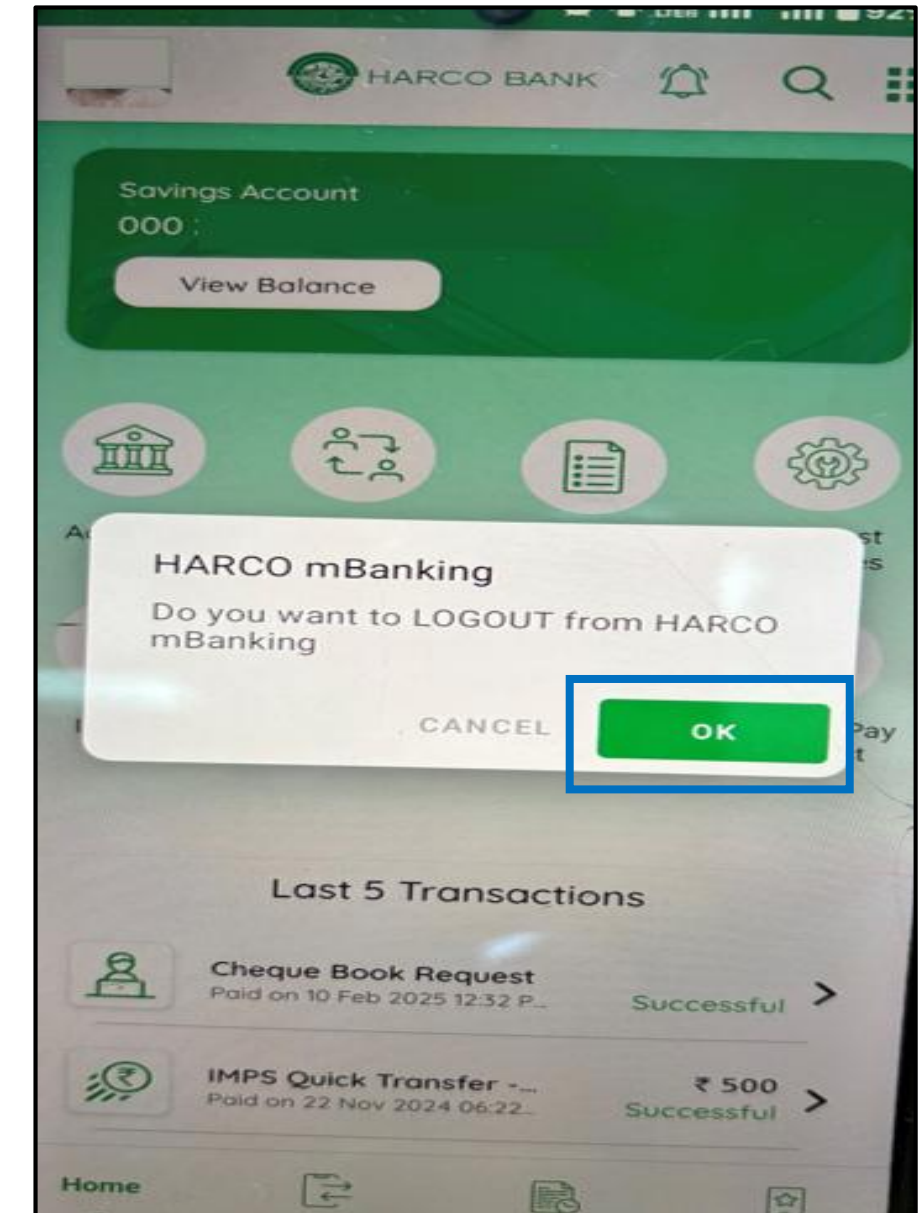
Customers can logout of the app by selecting the logout option located within the app grid.



Step 1 -Click on '**App grid**' to proceed to grid options screen.



Step 2 - Click '**Logout icon**' to logout of the mBanking.



Step 3 - App will display a logout confirmation, prompting the user to click '**OK**' to logout of mBanking



“Thank You”