

# Personal Mobile Banking



**FAQs**

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## About this service

## What is Mobile Banking?

CBI's Mobile Banking is aimed at providing customers with seamless connectivity to the Bank using your Smartphone or tablet. Designed with convenience and security in mind, the CBI Personal Banking Mobile App lets you transfer funds, pay bills, and keep track of your CBI accounts no matter where you are in the world.

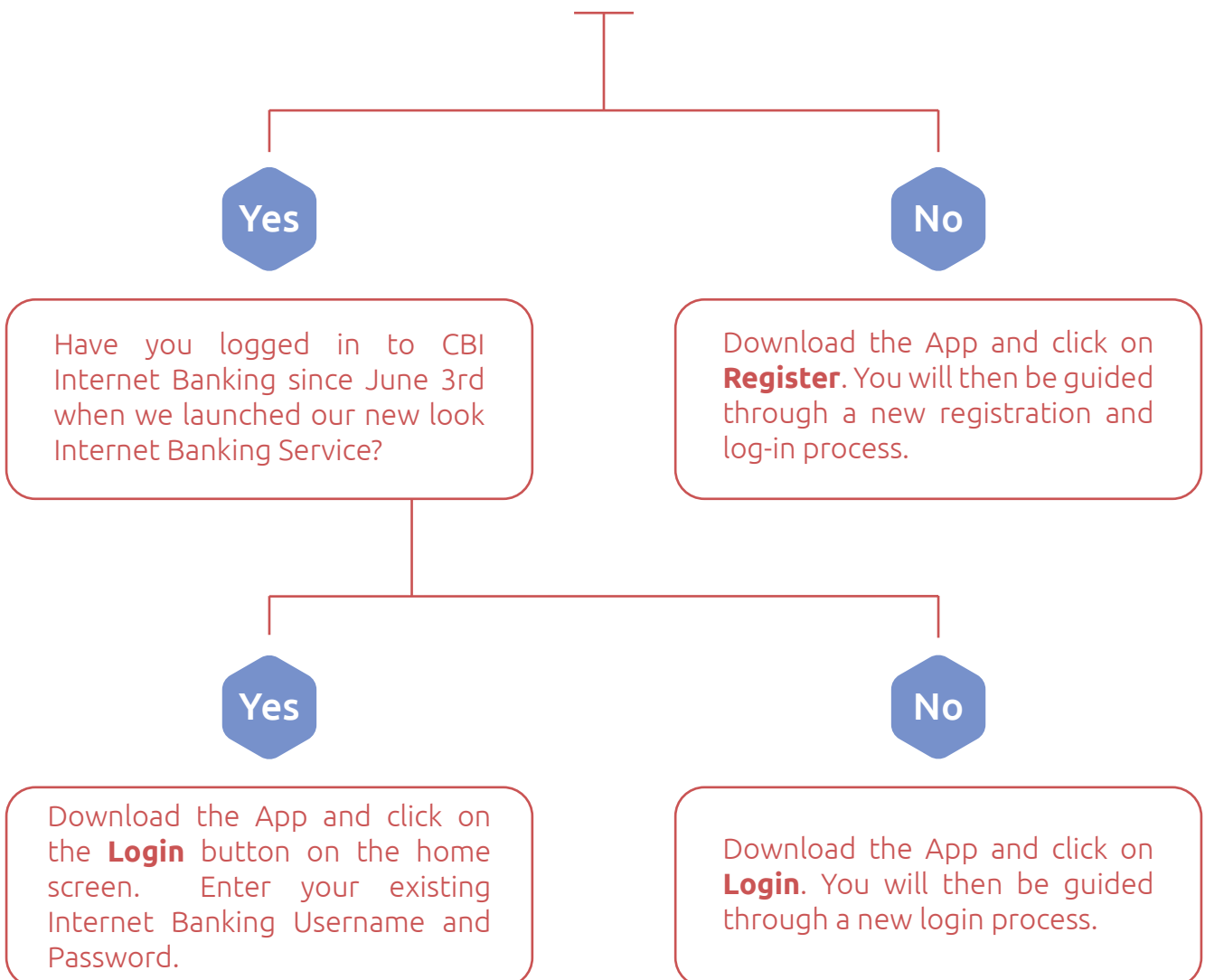
## Who can apply for this service?

To use this service, you must have a Current, Savings or Credit Card account with CBI. If you have registered for Internet Banking, the same Username/Password can be used to Login for Mobile Banking.

## How do I get started?

Download the app for your Android mobile phones and iPhones. Simply search for CBI Personal Banking in the App Store and Google Play Store – and complete the download process. Once you have downloaded the App, registration and login is easy! All you need to do is follow the simple steps below:

### Are you already registered for CBI Internet Banking?



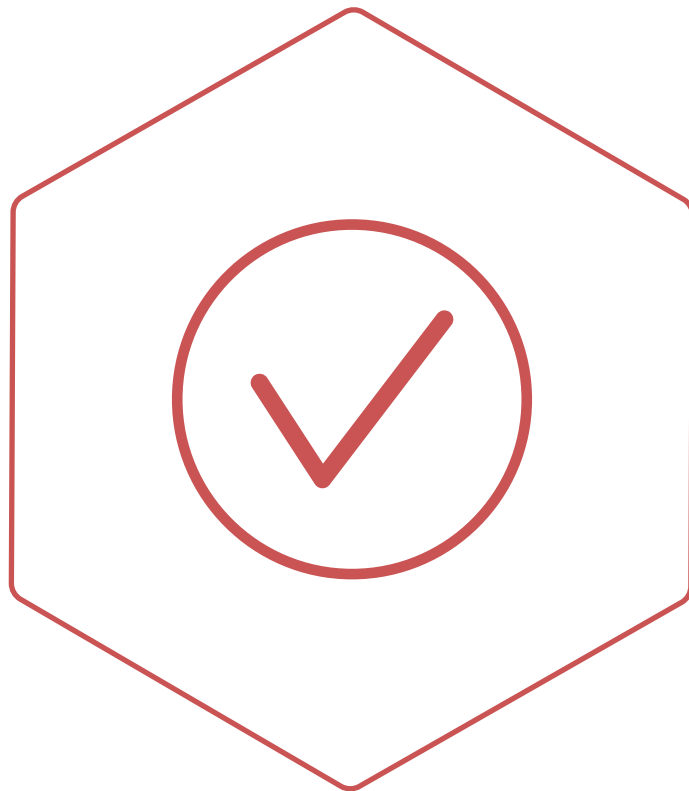
## How do I know if my device is compatible

The CBI Mobile Banking App is available currently for the Apple iPhone and Android mobile phone browsers. Minimum system requirements are as follows:

Minimum Version - iOS	Minimum Version - Android
iOS 8.0 and above	Android 4.4.4 (KitKat) and above
Supports all iPhones	Supports almost all screen sizes

## Can I access the service from overseas?

Yes. As long as you are able to access the Internet with the recommended internet browser, you will be able to access the service.



What transactions can I perform  
with Mobile Banking

## What can I do with Mobile Banking?

You can manage your bank accounts online through the Internet.

- View current balances of your accounts
- Check your most recent transactions
- Know if a cheque you have issued has been paid
- Pay your monthly utility bills – Etisalat, if payee has been registered through Internet Banking
- Transfer money within UAE to any Account or Credit Card, if the beneficiary has been registered through Internet banking
- Transfer money between your own Current and Savings accounts.
- Make International Transfers to beneficiaries registered through Internet Banking
- Update your personal contact details, (Mobile number and Email address)

## Funds Transfer

### What kind of funds transfer can I do through this service?

If you have registered beneficiaries through Internet Banking for any of the below Transfers, then you can tap on the Icon and make Transfers through Mobile Banking as follows:

- Transfers Within Own Accounts and Within CBI
- Transfers Within UAE
- International Transfers
- Bill Payments

### Do I need to pre-register my accounts before I can use the funds transfer facility?

Yes, you will need to pre-register the beneficiaries/payees through Internet Banking before you can make a 3rd party or an International funds transfer.

Is there a maximum limit on the amount of funds I can transfer?

Please check My Transaction Limits through Internet Banking for the Limits applicable to your accounts. These transaction limits are shared between Internet Banking and Mobile Banking.

## Credit Card Services

### What are the card services available through Mobile Banking?

- Credit Card Summary Details
- Pay CBI Credit Card
- View Rewards points balance
- Rewards Transaction history

### How do I pay my credit card using Mobile Banking?

You can make payment to your CBI Credit Card via Immediate transfer and for 3rd party favourite payee. Simply click on Pay CBI Credit Card under Transfers, select the card you wish to pay, select your debiting account and payment amount.

## Payments

### How can I pay my utility bills through Mobile Banking?

If your utility service provider is registered through Internet Banking you can make the payment using Mobile Banking. Click on Pay a Bill and enter the details to make a payment.

### Other Services through Mobile Banking

You can view Foreign Exchange Rates

You can order Cheque Books

You can see the status of the Deposited Cheques as well as Cheques issued

### Can I see a summary of my accounts?

Yes. You can see a summary of all your accounts on the Homepage Display once you have logged-in to Mobile Banking.

### Can I view the transactions belonging to all my accounts?

Yes, you can view the transactions belonging to all your accounts by clicking on My Accounts - Account Summary - Account details.

### How far back can I view my transaction history?

You can view your transaction history up to the last 20 days for your Current and Savings Accounts and up to 30 days for your Credit Cards.

### Can I download and save my account information and latest transactions?

No, you cannot download transaction history or view the E-statement through Mobile Banking. You can however do this through Internet Banking.

### How current is my banking information?

Your Current, Savings, Fixed deposit, Credit card and Loan account information is updated each time you log into Online Banking and all pending as well as posted transactions are displayed and reflected in your available balance. Loan transactions and balances will reflect information available from the previous day's business.

### What accounts will I be able to access through Mobile Banking?

You can access your Current and Savings Accounts, Fixed deposit, Credit card and Loan accounts through Mobile Banking.





# Security and Safety

### **How safe is CBI Mobile Banking?**

We provide multiple layers of protection to secure your online banking experience:

- Security Socket Layer (SSL) to keep your transaction safe.
- One-time password second-level authentication to complete certain transactions.

### **What is encryption and why is it used?**

Encryption is a method of scrambling information for transmission to prevent unauthorized parties from reading the information. Secure Sockets Layer (SSL) is the industry standard for encrypted communication and ensures that customer's interaction with CBI Bank over the Internet is secure. This encryption of data provides a strong degree of protection against tampering while data is moving through the Internet.

### **What should I do if I suspect that my password has been stolen or exposed to others?**

If you suspect that your password has been stolen or exposed to others, please change your password immediately. Choose 'Online banking password reset' and change your password online using Internet Banking or Mobile Banking.

### **I have forgotten my password, what should I do?**

If you have forgotten your Online Banking password, then you can access the "Forgot Password" link through Mobile Banking App to reset a new password.

Please call 800 224 for any further assistance.

### **My Account has been locked, what should I do?**

If the Account is Locked, then you should call 800 224 to have the Account unlocked.

**Thank you for banking  
with CBI.**

