

FAQ – NIC ASIA Mobile Banking

1. What is NIC ASIA MOBANK?

NIC ASIA MOBANK is a convenient and safe transaction banking application offered online. You can manage and access your NIC bank accounts quickly and securely either through SMS, WIFI, 3G or Edge.

2. What banking facilities can I do through NIC ASIA MOBANK application?

With NIC ASIA MOBANK application, you can access and manage your NIC accounts to perform the following services.

- View your account balances and last 5 transaction statements.
- View your credit card information.
- Transfer funds between your applicable NIC accounts.
- Transfer funds to another bank account associated with fonepay networks.
- Pay bills to utilities like Postpaid, NTC Landline, and Credit Cards. Direct Top-up to NTC Prepaid, Postpaid, ADSL, Ncell Prepaid, Ncell Postpaid, Dishome and Simtv accounts., Recharge Vouchers for NTC prepaid, NTC CDMA, Broadlink, Smart Cell, Dishome and Radius communication.
- Locate ATMs and branches with its route navigation.
- Get instant notifications from debit or credit on account activities.
- Get latest foreign exchange rates issued by the bank and stock market value of the bank.
- Stop your credit/debit cards directly and instantly, for instance in case of theft, loss or damage.
- Statement request between applicable dates

(Data charges from your mobile service provider may apply. NIC Bank is not responsible for these charges. In case of SMS, your request will cost the minimum charges set by the Telecom itself.)

3. How can I enroll in NIC ASIA MOBANK?

To enroll in Mobile banking, you need to visit the nearby NIC ASIA bank counters and fill the registration form.

Once the bank personal verifies your mobile number with the account number you provide, you will be sent with the registration confirmation message with all your login password, transaction password and MPIN.

Note: Make sure you have enough balance in your account to activate your service required for NIC ASIA MOBANK registration.

4. What is my Login password, Transaction Password and MPIN?

Login password is the secret code used for authentication during the login process if you are using smart phone mobile with activated internet connection in it.

Transaction password is the secret code used for transaction (withdrawing your account) during the fund transfer, bill payments or to get the recharge card.

MPIN is 7 digit alphanumeric passwords used in the case you do not have internet connection in the phone and you are using SMS request from the application.

5. How do I get the application installed in my Mobile Phone?

The NIC ASIA MOBANK application is available in android, iOS and java supported platform. To get the application, please visit Google play store and search for NIC ASIA MOBANK from your mobile devices in case for android. Apple app store and search for NIC ASIA MOBANK from your mobile devices in case for iOS platform. Please find mobile banking link in the NIC official website to download jad file for java based mobile phone.

6. What do I do after I receive the Message with the passwords and MPIN?

Once you install the NIC ASIA MOBANK application in your mobile phone, for android phone please log in to NIC ASIA MOBANK with the login credentials, you received through SMS message. The username will be the mobile number you present during the registration process in the bank. After successful registration, you will be asked to change your login password and transaction password successively. For password format, please follow the instruction, as in the pop up panel you get for changing your password. Once you set your new login and transaction password, you need to log in again with the new password to use the service.

In case for SMS, you will need to change your MPIN from settings menu to activate the service.

Note: Please keep all the login password, transaction password and MPIN you set safe and confidential.

7. How to use GPRS Password and M-Pin (Txn) Number?

For GPRS Password

- i. You need to open Mobile Banking App
- ii. You need to type your Mobile Number and your GPRS Password and Login.
- iii. Then after, Change your Password option will appear where you can see the spaces for Old Password, New Password and Confirm New Password
- iv. You need to write GPRS password in the old password and then you can type your new password and confirm typing your new password again.
- v. A message 'Password changed successfully' will be displayed.

For Txn Pin

- i. Change Txn pin option will appear where you can see the spaces for Old Password, New Password and Confirm New Password where you need to write Txn password in the old password
- ii. Then you can type your new password and confirm typing your new password again.

* When to use GPRS pin? – when you are logging onto mobile banking through wi-fi or data.

* When to use m-pin/ txn-pin? –for transactions

8. Will I be able to access all of my accounts using NIC ASIA MOBANK?

Yes, you can access all of your accounts using NIC ASIA MOBANK only if you specify your required account during the registration process in the form.

9. What happens if I forget my password?

If you forget your password, it needs to be reset. You need to visit your respective branch and submit request to reset the password. Bank will charge minimum amount for this service as per bank's rules and regulations.

10. Can I use any kind of password?

For GPRS password, you must use the password having alphabetical (At least one character in Capital format e.g. ABC...), numerical (123...) and special characters (@ \$ # *...) to use Mobile Banking.

Txn pin should be 4-digit numeric only.

11. I used wrong password to login but after attempting three times with the wrong password, the app shows my password has been blocked. What should I do on this?

You need to visit your respective branch to inform the same and unblock the password. For this, you also need to fill & submit the unblock request form to the branch.

12. What time does it take to unblock my password?

Branch will inform you at the time you visit and submit the request form. However, it usually takes 24 hours or will be done by end of the day if you submit the form in the morning same day.

13. What happens to my Mobile Banking if I change my mobile phone?

If you change your mobile phone, you should visit your respective branch and contact concerned staff at the branch to reset the device. You can download the form [here](#):

14. What are the charges while transferring money/fund?

If you are transferring money from NIC ASIA Bank's Account to another NIC ASIA Bank's Account, it will not bear any charges. However, if the fund is being transferred to another bank's account then the Bank will charge minimum amount for this service as per Bank's rules and regulations.

15. I used Mobile Banking on 1st of January then I used after 3 months, but it shows my password has been expired and I again used my old password but it did not accept rather my password got blocked.

Mo-banking password expires every 2 months hence, you need to reset your password in every 2 months to not to get expiry information which will also save you from blocking your password.

However, if your password got expired, you need to reset your password. But if you tried with old password for many times, your password will be blocked, for which you need to visit your respective branch to inform the same and need to fill & submit the unblock request form to the branch.

16. How much money/fund can I transfer per day using Mobile Banking?

Per transaction maximum amount NPR 25,000 and Total Maximum transaction NPR 100,000/- Per day.

17. Who do I contact if I face problem while transferring (loading) money to E-sewa using Mobile Banking?

You can send screenshot message at mobanksupport@nicasiabank.com or contact any branch of NIC ASIA Bank. Or you can directly contact e-sewa customer care.

18. How long does it take to unblock my password?

Branch will inform you at the time you visit and submit the request form. However, it usually takes a working day 24 hours or will be done by end of the day if you submit form in the morning same day.

19. Who do I contact if I face problem while doing Top-Up through Mobile Banking?

You can send screenshot message at mobanksupport@nicasiabank.com or contact any branch of NIC ASIA Bank.

For any further queries and feedback, please contact us through the following means:

Toll Free Number: 16600177771

Email: feedback@nicasiabank.com