

## **IDFC FIRST Bank Mobile Banking App**

Fulfil your banking requirements in just a few taps on the IDFC FIRST Bank Mobile app. It is simple to navigate and packs a host of benefits. Here is what you can accomplish right from your phone.

- Use Add Funds feature to transfer funds into your IDFC FIRST Bank Account
- Online Account Opening in 3 simple steps
- Apply for a Personal Loan instantly
- Transfer funds via App using NEFT, RTGS & IMPS facilities
- Invest in Mutual Funds on the App
- Create your IDFC FIRST UPI handle instantly using our App and transfer/request funds
- Book deposits with IDFC FIRST Bank instantly using our Mobile App and enjoy high returns. We offer both Fixed and Recurring Deposit booking facility:

Fixed Deposits: Services we offer for Fixed Deposits are:

- Create Fixed Deposits
- View FD summary and download FD Advice
- Close Fixed Deposits
- o Foreclose your FD

Recurring Deposits: Services we offer for Recurring Deposits are:

- Create Recurring Deposits
- View RD summary and download RD Advice
- Foreclose Recurring Deposits
- Manage your IDFC FIRST Bank Debit Card via our Mobile App
  - We offer you one view of all your linked debit cards
  - Permanently block your card if you have lost your card and also request for a replacement
  - Temporarily block your card in case you have misplaced your card
  - Unblock your temporarily blocked card once you find it

- Set your daily withdrawal and purchase limits both domestic and international within preset limits
- Debit Card Re-issuance
- Enable/disable international usage anytime anywhere
- Bill Payments and Recharge
  - o Add Biller: Register your bill for presentment and payment
  - o View/Pay Bills: View and Pay all your bills
  - o Delete Biller: Delete any bills that you don't want to pay anymore
  - Quick Pay: Bill payment without registration
  - Recharge your prepaid mobile and DTH account
  - Transaction History: View bill payments done in the past six months in Transaction History

## Transfer Funds

- To your own IDFC FIRST Bank Accounts
- o To other IDFC FIRST Bank Accounts / Non IDFC FIRST Bank Accounts
- o You can even make Credit Card payments using our Funds transfer service
- Create and View Standing Instruction
- Manage Beneficiary by adding or deleting the beneficiary

Please note: NEFT transactions done by individuals post cut off time (6:51 PM to 7:59 AM) of value greater than Rs 2 lacs will be credited to the beneficiary account on the next working day.

## Short and Sweet loan accounts

All customers that own a Short and Sweet home loan, Loan Against Property and a Current account can now view their loan account summary and carry out all the transactions currently offered on Internet Banking using their Short and Sweet loan account.

- View, download, email account statements
- Funds transfer
- Create, view and close deposits
- Update profile
- o Change debit card PIN, MPIN and Internet Banking password
- With IDFC FIRST Bank you never have to visit a Branch to request for a Cheque Book.
  Our aim is to make your life easier. You can request for all these and many more services

online. Services that we currently offer are below. Many more are in the pipeline...they won't be long.

- o Cheque Book request
- Email modification
- Nomination addition
- o PAN update
- o Aadhaar update
- View Cheque Status/Stop Cheque
- o Change your Mobile number
- Change your Passwords including
- Internet Banking Password
- Debit Card PIN.
- Change MPIN
- Setup of MPIN with Username
- Fingerprint Setup
- Forgot Username and Forgot Password
- o Block and Unblock Internet Banking
- Update Challenge Questions
- o Manage overall transfer and payment limits