



ALWAYS YOU FIRST

EASY-ACCESS DIGITAL BANKING,  
**NOW FROM HOME.**





## Class Apart **Digital Banking**

Make the best of our services from the comfort of your home

- ✓ With completely paperless banking
- ✓ Device agnostic  
Unified banking experience across all devices
- ✓ One Mobile App for all personal and business banking needs
- ✓ Free online transactions

# A host of Digital Banking Services



NETBANKING



MOBILE BANKING



SMS BANKING



SMARTWATCH BANKING



MISSED CALL BANKING



# Easy steps to register



Open your IDFC FIRST Bank Mobile App or visit Internet Banking



Click on Create Username



Enter your Customer ID and registered mobile number



Authenticate using your Account details or Debit Card details



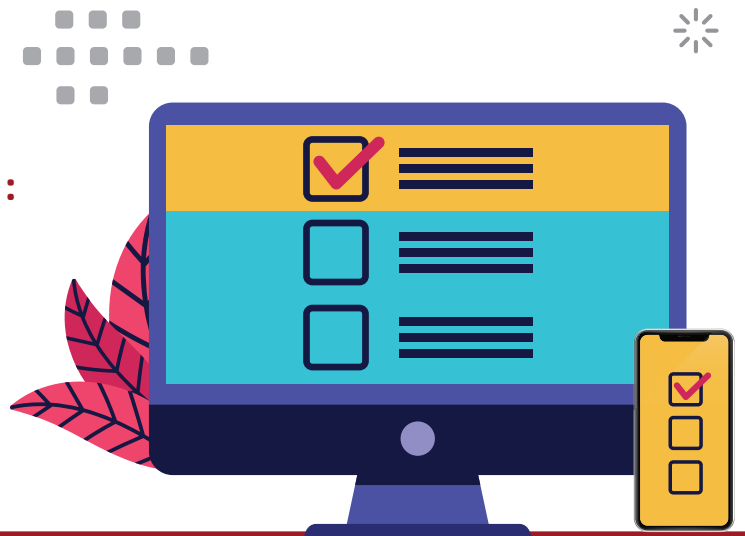
Validate using OTP



Enter the username and set the password of your own choice

## You can do the following online:

- Retrieve your username instantly
- Retrieve your password instantly



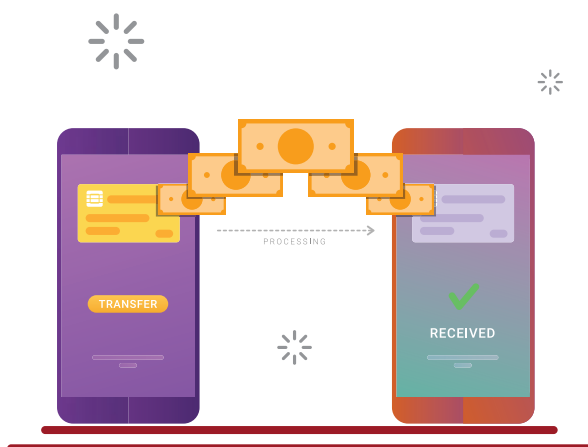
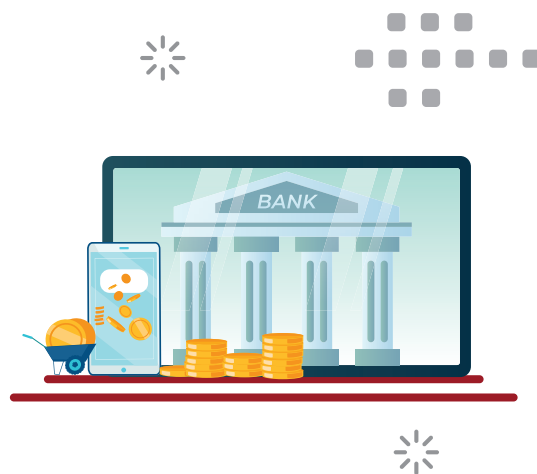
## You can also login with your MPIN on your mobile app. Following are the steps to setup your MPIN:

- Click on Setup MPIN option
- Enter the username and password
- Validate using OTP sent on your registered mobile number
- Set 4 digit MPIN for faster login
- You can also enable fingerprint to login

# Make the most of our **Mobile Banking** App and **Internet Banking** services

## Account services

- Add funds
- View account balances
- View and download statements – in excel and PDF format
- Update your mobile number & e-mail ID
- Stop cheque, request for cheque book



## Transfers

- UPI based fund transfer
- Transfer funds within bank and other bank using NEFT, RTGS, IMPS
- Set repetitive transfers
- Scan and pay

## Invest Online

- Invest in a SIP or make lumpsum Mutual Fund purchase
- Invest in Sovereign Gold Bonds
- Invest in Fixed and Recurring deposits
- Open a Zerodha 3-in-1 account



## Payments

- Pay mobile, gas, electricity bills instantly using Quick-Pay service
- Register your bills and set up Auto-Pay instruction
- Recharge your mobile/ DTH connection



## Debit Card

- Generate Debit Card pin
- Temporary block/Permanent block Debit Card
- Request for reissuance of card
- Set ATM and purchase limits and enable/disable contactless payments feature on your Debit Card






## Buy Insurance Online

- Term insurance • Cancer care • Health
- Motor • Travel • Home











## Steps to add funds










-  Login to Internet Banking or Mobile App
-  Click on Add funds from Other Banks
-  Select the A/c no. and amount that you wish to add
-  Enter the UPI handle of the bank from where you wish to add funds
-  Approve the transaction on your UPI App and the funds would be added instantly

## Steps to transfer funds









-  Login to Internet Banking or Mobile App
-  Click on Transfer Now on Dashboard of your App or Internet Banking
-  Select the account from which you want to transfer
-  Select the name of the beneficiary
-  Enter amount and remarks
  -  Select the mode of transfer, IMPS, RTGS or NEFT. By default, bank would choose the best mode of transfer as per the amount and time of day
-  Validate using OTP and its done
-  You can download or email the confirmation receipt of your transaction if required

## Steps to **pay bills**

-  Login to Internet Banking or Mobile App
-  Click on Bill Pay from the hamburger menu
-  Click on Quick Pay
-  Select the category and the provider
-  Enter amount
-  Select the account number from which you wish to make the payment
-  Validate using OTP and its done!



## Steps to **invest in Mutual Funds**

-  Login to Internet Banking or Mobile App
-  Click on Mutual Fund option under Investments
-  Choose between SIP and Lumpsum
-  Choose from recommended funds or search for a fund to proceed
-  Enter the details and it's done!
-  You can do multiple investments in one go using the carting facility



To know more about Net Banking [CLICK HERE](#)

To know more about Mobile Banking [CLICK HERE](#)



# All-in-one **mobile banking app**

Your business functioning, no longer needs multiple apps. Now make all your business as well as personal banking transactions from one single mobile app.

## **Key features and benefits:**



Switch between Current and Savings Accounts



Set authorisation limits for each signatory



Approve or reject transactions on the go



# Watch Banking

Available on Apple and Android smart watches



## Key features and benefits:



View accounts and  
last 10 transactions



Transfer funds to  
registered beneficiary



Bill payments  
to registered billers

\*Maximum limit for payments and transfers Rs. 25,000 for 24 hours

## 3 quick steps to activate:



Download app  
on your smart watch



Open the app and  
click on create MPIN



Open your  
Mobile Banking App  
and login using MPIN  
to register

To know more about Watch Banking

[CLICK HERE](#)

# SMS Banking

**SMS** banking gives you control to manage your account whenever and wherever you need.

## Features:

### Services offered for SMS Banking

- Balance enquiry
- Last 5 transactions
- Cheque Book request
- Stop cheque request
- Block Debit card
- Help – To get SMS banking codes



## How to do:

- Just send an **SMS to 5676732** or **9289289960** from your registered mobile number with the transaction code for the service you want to avail
- You will receive a response in the form of a text message within just a few seconds

To know more about transaction codes [CLICK HERE](#)

Or just give a missed call on : **1800 270 0720** to get your Account balance on sms for free.

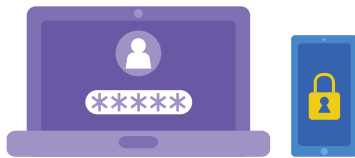
To know more about SMS Banking

[CLICK HERE](#)

# Keep Your Details Safe & Secure



Please ensure that you keep the following information safe:



Net / Mobile / Phone Banking  
passwords / One Time Password  
(OTP) / UPI PIN



Debit Card / CVV number,  
Expiry date



Do not share account information  
or any sensitive information over  
e-mail, phone or SMS

## IMPORTANT

- Always visit the official website – [www.idfcfirstbank.com](http://www.idfcfirstbank.com) for the bank's contact details
- Do not click on any links and share any of your bank details
- We at IDFC FIRST Bank will never ask for any sensitive information from our customers

Call the dedicated **24 X 7** toll-free number **1800 419 3332** to report a fraud or any unauthorized transaction in your Account.

Scan the QR code to download our IDFC FIRST Bank mobile app

