



Launching of New IT Products

We glad to inform our Branches/Offices that the following New IT Products have been launched on 27th Feb 2017 to offer new facilities and features for our customers and to simplify the existing process for customer's convenience.

The gist of features about the new products are as below:

1. Mobile Wallet

Mobile Wallet is a Mobile based application enables the holder to Purchase, Bills payment, Recharges, Cash withdrawal, Merchant Payment and Online shopping etc., without using Cash or Debit Cards.

Download the app from Google Play store and register with Savings or Current Account Number. Then create login password and receive WPIN (Wallet PIN) through SMS. Top-up the Wallet Balance through Net Banking / IMPS. All kinds of payments can be done up to the available balance in Mobile Wallet. Customers can also transfer the Balance between TMB Mobile Wallets. The few important features are,

- ✓ Bus ticket, Air ticket, Movie tickets booking
- ✓ Mobile, DTH and Data Card Recharges
- ✓ Utility bill payments
- ✓ Cash Withdrawal facility through ATM
- ✓ Payments to the Merchants Shops across India with QR Code Reader or Merchant Id
- ✓ TNEB Bill Payments

2. Card less Cash Withdrawal through ATM

By using this facility, amount sent by the ATM/Debit card holders can be

withdrawn by the receiver through ATM without using any Card by choosing 'CARDLESS TRANSACTION' option in ATM.

The Remitter has to put his ATM/Debit card in ATM and select 'Cardless Cash' option under 'Fund Transfer' Menu. Then remitter has to enter the details of Beneficiary Mobile No., Amount and 6-digit Pass Code. Then inform all these details to the Receiver. In mean time our Bank will send OTP to Receiver's Mobile. After receiving the details from Sender, Receiver has to visit our TMB ATM and choose 'CARDLESS TRANSACTION' option. Then the receiver can withdraw cash by entering the details of 6-digit Pass Code, OTP and Remittance amount.

3. Green PIN for ATM / Debit Cards

Without waiting for delivery of PIN mailer through courier/post, Customers can generate their own ATM/Debit Card PIN instantly after receiving ATM/Debit Cards through ATMs.

On inserting the card in our ATM/BNA, OTP will be delivered to customer's mobile number. On receipt of OTP, customer has to insert card again in ATM/BNA and needs to enter OTP. After successful validation of OTP, customer can generate their own PIN which can be used for Cash Withdrawal / POS / Online transactions.

4. IMPS facility through ATM

By using IMPS fund transfer facility available under 'Fund Transfer' menu, our customers can transfer amount to any Bank account at any time on 24 X 7 basis through ATM by using IMPS (Immediate Payment Service) platform. Customer has to enter the beneficiary's Mobile Number, MMID and Amount through the ATM. The amount will be remitted immediately and SMS alert will be sent as transaction confirmation.

5. Online e-Term Deposit / Recurring Deposit Opening through Portal

Customers who have operative account with us as Individual can open Fixed Deposit / Muthukkuviyal Deposit or Recurring Deposit through www.tmb.in web portal. For opening the deposit, Internet Banking facility is not required.

Customer needs to enter their Operative Account Number & any one transaction amount from last 5 transactions. Then OTP will be sent to customer's mobile

number registered with Bank. On successful validation of OTP, customer has to choose their required Deposit Scheme, duration and amount of deposit. The Deposit account will be opened instantly and electronic deposit receipt will be sent to customer's registered email Id.

Customer can choose their options like maturity instructions, monthly/quarterly interest etc. during account opening itself. If the Customer has opted for Nomination facility, they have to submit the Nomination form at their branch to update the same in Finacle. Customer can close their Deposit at any time through online (www.tmb.in).

6. Visa Contactless Debit Card

By using the Visa Contactless Debit Card, the payments can be done by more convenient way by just tapping the card in NFC enabled POS terminals without need for swipe/Dip of cards. Hence, the payment experience makes very pleasant and completes quickly without waiting for long time in queue even in more secured way.

Customers who have Visa Contactless Debit card can be used the same for all other purposes like ATM Cash withdrawal and online shopping.

7. Online App for Bank Services – TMB Store

TMB Store is a Bundle of all Mobile based services offering through SMS/Missed call services facility. Hence customer doesn't need to remember any SMS TAG or Missed/SMS Alert Numbers.

The App can be registered through Online or SMS mode by installing the application.

The features of the applications are:

- Balance Inquiry through Missed Call
- Balance Inquiry through SMS
- Last 3 Transactions through Missed Call
- Block Debit/ATM Card through Missed Call
- Disable Net Banking through SMS
- Shortcut for Bank's existing mobile apps

8. Chennai Corporation Property Tax (CCPT) payment through ATM

This facility is a Value added service provided by our Bank through ATM at a free of cost. Property Tax for properties comes under Chennai Corporation territory can be paid through any TMB ATMs on 24 X 7 basis. Customer will get the instant payment receipt.

9. Institutional Fee Payment through ATM

Customers can remit their College/School fees through TMB ATM with simple procedure by entering their College Roll Number and fees amount. The amount will be paid instantly and get the receipt for payment through ATM. Customers can utilise the facility on 24 X 7 basis

10. TMB Speaks

'TMB Speaks' is an android based unified messaging application (Mobile App) which can be installed by public (i.e., Customer or Non-Customer) to receive Customer oriented messages about new schemes, change of Rate of Interest, New updates on Banking, Wishes from Bank etc., in the form of Videos, Voice messages or Picture messages.

11. Kisan Card

RuPay Kisan Debit card gives an instant access to farmers to their KCC account, whenever they wish to make a purchase, or transact at any ATM or POS in India.

- ✓ RuPay Kisan Debit Card empowers farmers to withdraw cash in hassle free manner through 2,30,000 Plus ATMs in the country
- ✓ It enables farmers to make cashless payments while making purchases at agri-input merchants by simply swiping the RuPay Kisan Card at more than 10,00,000 Point of Sale terminals in India
- ✓ It reduces the transaction costs of the farmers in visiting branches for cash withdrawals and saving precious man-days in the process
- ✓ It provides Accident Death or Permanent Disablement Insurance coverage of ? 1 lakh, to farmers

12. Aadhaar Enabled Payment System (AEPS)

AEPS is an Aadhaar based payment system which allows online financial inclusion transactions on PoS (MicroATM) terminals through the Business correspondent of

Bank using Aadhaar authentication.

The four basic types of banking services are:

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer

The inputs required for a customer to do a transaction under this system are:

- Aadhaar Number
- Fingerprint captured during their enrollment