Frequently Asked Question (FAQ)

1. What is IFIC Digital Banking?
IFIC Digital Banking is a User-friendly internet banking service that enables you interact with your bank 24/7 using only your phone or computer. You can avail banking services through IFIC Digital Banking without being physically present at the bank.

2. Who can enroll in IFIC Digital Banking?
Any customer of IFIC Bank can enroll in IFIC Digital Banking. Customer who has only a credit card but no account can also enroll in this service.

3. Do I have to pay for using this service?
No. IFIC Digital Banking is a service provided to all IFIC customers for free.

4. Where and how can I register for IFIC Digital Banking?
To register for IFIC Digital Banking, please visit your nearest IFIC Bank Branch and apply in the prescribed form. Your Digital Banking account will be activated by the following working day. During activation, the bank will provide you the initial login ID and password.

5. How can I download IFIC Digital Banking App?
IFIC Digital Banking app is available in Google Play store (for android devices) and Apple App Store (for iOS devices).

6. I have multiple accounts and cards with IFIC Bank. Do I need to add those one by one?

No. As soon as you register for the service, all accounts/term deposits/cards associated with your Customer ID will be accessible through Digital Banking.

7. I don't have any smart device. Can I use IFIC Digital Banking?
Even if you don't have any smart device, you can always use the Digital Banking from any computer. But the bank strongly discourages to use any public computer to do your online banking.

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10. I have multiple smartphones. Can I use my same IFIC Digital Banking ID to my multiple smartphones?
Yes, you can. But try not to use on another person's smartphone and also avoid public Wi-Fi for security issues.

11. How can I activate/login to the application?
After installing the app, activate it by entering login ID, password and OTP. Then you'll have to choose a 6-digit PIN. This PIN will be required every time you try to use the app. You can change the PIN as and when you want.

Instead of the PIN, you may also use pattern lock, fingerprint, face recognition etc. depending on what authentication method is supported by your phone.

12. What are the system requirements?
The application runs on any smart android/iOS devices e.g. phone, tablet, iPhone, iPad, MacBook etc. If you're using a desktop or laptop, please using an updated browser. The bank discourages to use outdated browsers.

13. How many mobile devices can I use with the app?
You may add multiple devices with your Digital Banking account. The bank discourages to use multiple devices.

14. I am getting Multiple credentials. What should I do?
The chance of getting multiple credentials is highly unlikely. However, for this instance always use the latest credentials.

15. What should I do if my mobile device gets lost/stolen?
If you lose your mobile device, please log in to internet banking and unlink the lost device from settings. If you're unable to do so, please call 16255 as soon as possible.

16. Can I use the IFIC Digital Banking Mobile app on Rooted Android or Jailbroken iPhone devices?
Yes, you can. But you may be vulnerable to hacking or similar kind of security threats.

17. Can I change my login ID and password?
The Bank will provide a login ID and password initially. The initial login ID can always be used to log in. Besides this login ID, you can create an alias (alternate login ID) to log in. This alias can be changed at any time. If you forget your alias, you can always use your initial login ID to log in.

You'll have to change the initially provided password during first login. You can also change your password later at any time.

18. What if I forgot my password or login ID or alias (alternate login ID)?
If you forget your alias, use your login ID. If you forget both login ID & alias, please call 16255.

If you forget your password, click on the "Forgot Password" link from the login page. You can create a new password by providing the answers to your preset security questions. If you forget the answers to your security questions, please call 16255.

Entering wrong password 5 times will lock your account. You'll need to call 16255 to unlock your account.

19. What will happen If I login from Mobile App first and try to login from Online later?
If you log in from the Mobile App first then the authentication method will be automatically selected to "Mobile Token with OTP". Later, login attempts from Online need Mobile Token instead of password. Mobile Token can be generated from the "Secured Code Generator" option in Mobile App. After logging in to the Online, the authentication method can be changed.

20. During login IFIC Digital Banking mobile app constantly shows," Device time error". Now what can I do?

This problem can be observed when device's time and date is not up to date. Updating time & date might solve this issue.

21. I am using IFIC Digital Banking. But I can't find all of my IFIC products here. What can I do?

Probably you haven't checked to automatically add all of your IFIC products in Digital Banking Enrollment Form. Call 16255 for assistance.

22. Can I send money to my family and friends using IFIC Digital Banking?
You can send money to your loved ones any time using IFIC Digital Banking. Account to Account Fund Transfer, Electronic Fund Transfer (EFT), RTGS etc. payments are available in IFIC Digital Banking.

23. Can I create standing order to send money using IFIC Digital Banking?
Yes. You can create standing order (using recurring payment option) to transfer funds between your own accounts or to send money to other accounts with IFIC/any other bank. You can modify your standing orders whenever you want according to your needs.

24. Is there a limit on the amount that I can transfer?
Yes. You can check the limits from IFIC Bank website which can be changed from time to time depending on central bank's directive or the bank's own business strategy & policy.

25. What is Partner and Templates?

While sending money to someone when you write the name of the beneficiary, a partner is created automatically. You can select the same partner again if you want to send money to the same person in the future. Similarly, the template of the payment will be saved and may be used later. The template contains the source account, destination account, amount and reference. Partners & Templates are editable whenever you want.

Please note that every time you select a partner to send money, the associated template will be loaded i.e. source account, destination account, amount and reference will be loaded automatically from your saved template. If you make any change (for example if you change the amount) and confirm the transaction, the template will be updated accordingly. The template always remembers what you did last time.

26. If I made a transfer to the wrong account, how do I attempt to recover the funds?

You will have to use Partner-Template for sending money. The templates store some preset information regarding your payment which includes the Beneficiary Account Number. It is highly unlikely to send money to a wrong account. However, if you send fund to wrong account, you are requested to inform the bank by calling 16255 but there is no assurance to get the fund back.

27. How to make transactions with QR signing?

QR signing option will be available only when authentication method is selected "Mobile Token with OTP". During sending money from online, a QR code will be generated. Subsequent scanning of that QR code from Mobile App's "Token" option, a secured Token will be generated. Customer can proceed with his transaction from Online by using that Token.

28. Can I block/activate my card?

You can block your card instantly from Digital Banking in case of lost, stolen etc. But to activate the card, you need to call 16255.

29. Can I pay my credit card bill using IFIC Digital Banking?

Yes. IFIC and other banks' credit card bills can be paid using IFIC Digital Banking.

30. How long will it take for me to receive my chequebook after giving order?

Typically, it takes 3-5 working days to print and deliver a new chequebook to a branch depending on the branch's location. If you order chequebook to be delivered to your communication address, it may take 1-2 more days more.

31. Can I use IFIC Digital Banking for Utility bill payment, merchant payment, Mobile recharging or crediting my mobile Wallet?

Unfortunately, No. But these types of services will be added in future.

32. What should I do if I did not receive the OTP?

If you do not receive OTP to complete an action, you should try again. If you don't receive any OTP at all, please call 16255.

33. What happens if an OTP or Token is not entered immediately or wrongly entered?

OTP expires in 5 minutes. If you enter expired or wrong OTP, the action will fail.

34. What should I do if I change my Mobile Number/E-mail Address?

You can update your mobile number and e-mail address during registration. If you need to change your mobile number or e-mail address later, please visit your nearest branch and submit a Customer Information Change Form.

35. Can I use IFIC Digital Banking from abroad?

Yes, you can. If your IFIC Digital Banking registered sim doesn't support international roaming then the authentication method must be changed to "Mobile Token with OTP". Authentication method can be changed from Online and it must be changed before going abroad.

36. Can anybody else access my accounts online?

It is not possible to access your Digital Banking account without your login ID and password. You can strengthen your login credential by selecting "Password and OTP" in Change Authentication Method from Settings. This way, you will need to enter OTP besides login ID and Password during login.

37. Is there a session timeout?
Inactive session times out after 5 minutes. You'll be automatically logged out.

38. What should I do if I suspect there are unauthorized transactions on my account?
If you suspect that any unauthorized transaction or action has occurred in your account, call 16255 immediately to inform the bank.

39. What is anti-phishing image and how does it help me?
Anti-phishing image is an image shown to you when you enter your login ID on internet banking login page. The image is pre-selected by you and known only to you. Before typing your password, you must make sure that the image shown is the one selected by you.

Phishing websites will not be able to show you your specific image (as they don't know it). And this is how you can detect if you are routed to any phishing site.

40. I have lost my IFIC Digital Banking registered sim or I have lost my phone which is used for IFIC Digital Banking. What Can I do?

For this situation, call 16255 immediately and describe the situation. Rest will be taken care of by our expert customer's support team.

40. How many authentication methods are available in Digital Banking? Can I choose an authentication method according to my preference?
There are three authentication methods available in Digital Banking.

- Login without OTP: Log in to your internet banking using only your ID and password.
- Login with OTP: Log in to your internet banking using only your ID, password and OTP.
- Mobile Token: Log in to your internet banking with a token generated in your mobile app. However, if you don't use the app, this method will not be available to you.

41. What precautions should I take for this Digital Banking service?
You can never be too careful protecting your hard-earned money from frauds and mischiefs. IFIC Bank is always there to keep you safe and aware of the risks that may be exposed to using Digital Banking. We request you to comply with the following precautionary Do's and Don'ts:

DOs	DONTs
- Change and update your login password and PIN regularly. - Keep your registered mobile number, e-mail ID and communication address updated with the bank. - Always call 16255 to report any suspicious activity/transaction instantly. - Keep up-to-date antivirus in your device to avoid malware attack. - Always keep your device's operating systems and applications updated. - Always use your registered mobile number and e-mail address to communicate with the bank.	- Don't share your login ID, Password, PIN, OTP, anti-phishing image, answers to your security question, card number. - Don't open any suspicious e-mail attachments asking for your login information. - Don't enter your ID & Password to any suspicious site, SMS links offering you any product/service. - Don't provide any personal information to any unknown caller. - Don't save your login information in any public device (e.g. café, university etc.). It's better to avoid using public device to access Digital Banking.

Please note that IFIC Bank will never request for your personal information and/or account information, PIN number, password etc. by phone or e-mail or by visiting you in person. Our awareness initiative is intended to provide you with the necessary information on fraudulent activities.