# User Guide for Mobile Banking (Canara ai1 App)

**Version: 1.0, Updated: September 19, 2025**

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## Important Information: Application Timeout

The application will automatically time out after **90 seconds** of inactivity. This timeout is fixed — **no exceptions are available and it cannot be extended**. The timeout triggers when there is *no activity* in the app. Please complete your transactions promptly to avoid interruptions.

**Note:** This timeout does not affect normal usage when you are actively navigating or performing actions within the app.

## 1. Registration

1. Open the Play Store / App Store and install the **Canara ai1** application.
2. Allow all necessary permissions required for registration.
3. Read the banner and skip it to proceed.
4. Click **Get Started Now**.
5. Select the SIM for mobile number verification.
6. An OTP will be sent to the selected number and will be auto-filled by the app.
7. Create and confirm a **5-digit passcode**.
8. You will be redirected to the login page. Login with the newly created passcode.

## 2. Activation

The Canara ai1 app provides three activation methods:

- Debit Card Details
- Aadhaar Validation (Android only)
- Activation Code

1. Login using the 5-digit passcode.
2. Accept the **Terms and Conditions**.
3. Choose **Activate Mobile Banking Services** or **Activate Later**.
   *Note: Skipping activation restricts access to Mobile Banking features.*
4. If activation is chosen, you will be redirected to the MPIN setup page.
5. Create and confirm a **6-digit MPIN**.
6. Select one of the activation methods below and follow the on-screen steps.

### a) Debit Card Details

1. Select **Debit Card** as the activation type.
2. Enter your debit card details.
3. Review the card details along with the linked account number.
4. Select the account to activate and click **Next**.

### b) Aadhaar Validation (Android only)

1. Select **Aadhaar** as the activation type and accept consent.
2. Enter the last 4 digits of the linked Aadhaar number and click **Next**.
3. An OTP will be auto-fetched for authentication.
4. Follow the on-screen advisories for face authentication.
5. After OTP validation, proceed with face authentication. Grant camera and biometric permissions if prompted.
6. Once validated, select the account to activate and click **Next**.

### c) Activation Code

1. Select **Activation Code** as the type.
2. Enter the activation code provided by the bank.
3. Select the account to activate and click **Next**.

## 3. Fund Transfers

### Interbank (IMPS / NEFT / RTGS)

1. Login with your passcode.
2. Navigate to **Pay & Transfer → Send Money**.
3. Choose **Other Bank** and select the beneficiary.
4. Enter the amount and remarks (optional).
5. Choose the transfer method: IMPS / NEFT / RTGS / UPI.
6. Select the debit account and click **Next**.
7. Review transaction details on the confirmation page and submit.
8. Enter MPIN to authorize the transaction.

### Transaction limits:
IMPS: Up to ₹5,00,000/day • NEFT: Up to ₹7,50,000/day • RTGS: ₹2,00,000 – ₹7,50,000/day

### Interbank (UPI)

1. Login → Pay & Transfer → Send Money → Select Beneficiary.
2. Enter amount and remarks (optional).
3. Choose **UPI**, select debit account and click **Next**.
4. Review and confirm. Enter UPI PIN to authorize.

**Limits:** P2P: Up to ₹1,00,000/day • P2M: Up to ₹5,00,000/day

### Intrabank (Within Canara)

1. Login → Pay & Transfer → Send Money → **Within Canara**.
2. Select beneficiary, enter amount and remarks, choose transfer type (Within Bank or UPI), and click **Next**.
3. Review details and confirm. Authorize using MPIN/UPI PIN.

**Limits:** Regular transfers: Up to ₹7,50,000/day • UPI: Up to ₹1,00,000/day

### UPI — Pay to Contact / Mobile Number

1. Login → UPI → Pay to Contact / Mobile Number.
2. Enter and verify the mobile number.
3. Enter the amount and remarks, select debit account and click **Next**.
4. Review and confirm, then enter UPI PIN to authorize.

## 4. Deposits

### Fixed Deposit (FD)

1. Login → Deposits → Fixed Deposit → Open FD.
2. Select deposit type (Fixed Deposit / Tax Saver).
3. Enter the deposit amount and choose the debit account.
4. Select interest payable option and maturity instructions.
5. Choose account for payout and change branch if required.
6. Select nominee facility (Yes/No). If yes, add nominee details or choose an existing nominee.
7. Choose the product and tenure to view the interest rate.
8. Review transaction details on the confirmation page and submit.
9. Enter MPIN to authorize the transaction.

**Limits:** FD: Minimum ₹1,000 • Tax Saver FD: ₹100 – ₹1,50,000

### Recurring Deposit (RD)

1. Login → Deposits → Recurring Deposit → Open RD.
2. Select deposit type (Regular / Goal Based RD).
3. Enter the desired monthly deposit amount and choose the debit account.
4. Change branch if required and select nominee facility if needed.
5. Choose product, tenure and preview interest rate.
6. Review transaction details and submit.
7. Enter MPIN to authorize the transaction.

**Limits:** RD: Minimum ₹50 • Goal Based RD: ₹50 – ₹1,50,000

## 5. Recharge

1. Login → Lifestyle → Recharge.
2. Enter 10-digit mobile number and verify if required.
3. Select recharge plan and review details in the recharge review screen.
4. Choose the debit account and click **Recharge** to proceed.
5. Confirm and authorize the transaction as prompted.

## 6. Social Security Schemes (SSY Module)

1. Login → Social Security Schemes → Select the desired scheme.
2. Read the scheme details and select **Open Account**.
3. Select the account and enter required details to open the account.
4. Enter the deposit amount and review the transaction.
5. Confirm and authorize with MPIN.

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### Troubleshooting & Tips

- If your session times out (90 seconds), you will be logged out — log in again and reattempt the action.
- Ensure you have a stable network connection before initiating transactions.
- Keep your MPIN and UPI PIN confidential. Do not share them with anyone.
- If you face issues during activation (Aadhaar/OTP/Face auth), check device camera and permission settings.

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