

Mobile and Internet Banking FAQs

1. Can I continue using Citi Mobile App® and Citibank Online for my digital banking transactions post the migration?

Citi Mobile App® and Citibank Online will be discontinued post the migration. From the date of migration, you can use Axis Bank Internet Banking and Mobile Banking App, **open**, for all your digital banking needs.

2. Do I have to open a new account with Axis Bank to use Axis Bank Mobile app, **open?**

No, upon the completion of migration, your Citi relationships will automatically migrate to Axis Bank Internet Banking and Mobile Banking App, **open**. On the migration day, simply register to Axis Bank Internet Banking and Mobile Banking App, **open** to access your past Citi relationships and do lot more on the go.

3. What will be the process to access my account through Axis Bank Internet Banking and Mobile Banking App, **open?**

For first-time login to Axis Bank Internet Banking and Mobile Banking App, **open**, you will need to authenticate yourself and complete the registration using any of the following - Axis Bank Customer ID or Citi-branded Debit Card or Credit Card details.

4. I already have an Axis Bank account. Do I have to register again on Axis Bank Internet Banking and Mobile Banking App, **open, to view my migrated Citi relationships?**

If you are already registered with Axis Bank Internet Banking and Mobile Banking App, **open**, you will automatically be able to view your migrated Citi relationships when you log in, post the migration day.

5. How do I log into Axis Bank Internet Banking and Mobile Banking App, **open?**

Please follow the below steps to register on Axis Bank Mobile app, **open**:

1. Download **open** from Play store / App store.
2. Open the app and click on “Login to your Axis account”.
3. Allow access to the asked permissions for seamless experience.
4. Verify your mobile number using SMS.
5. Complete the registration via methods like OTP authentication, Citi-branded Debit Card or Credit Card details.
6. Enter a nickname for your account.
7. Create MPIN and enable biometrics to secure the application.

Here are the steps to register on Axis Bank Internet Banking:

1. Visit <https://omni.axisbank.co.in/axisretailbanking/>
2. Click on Citi India login.
3. Complete the registration via methods like Axis Bank Customer ID, Citi-branded Debit Card or Credit Card details.

4. Set your password, security questions and login ID.
5. Use your Login ID and password to log in to Axis Bank Internet Banking

6. Can I use my Citi credentials to log in to Axis Bank Internet Banking?

You can use your active Citi-branded Debit or Credit Card to complete the registration and set your Axis Bank login ID and password. However, your Citi User ID and password cannot be used to log into Axis Bank Internet Banking and Mobile Banking App, *open*.

7. Will I be able to visit any Axis Bank branch and complete my registration?

If you face any issues, you can contact your nearest Axis Bank branch for assistance. Click here (<https://branch.axisbank.com/>) to find the nearest branch. Alternatively, you may call us on 18001035577.

8. If I register on the Axis Bank Mobile app, *open*, do I need to register again on Internet Banking and vice versa?

Yes, Axis Bank Internet Banking and Mobile Banking App *open* are separate platforms. You will have to register separately for Axis Bank Internet Banking and Mobile Banking App, *open*.

9. How can I create my Login ID on Axis Bank?

Post migration, you can create your Login ID during your first login to Axis Bank Internet Banking.

To create the Login ID, follow below steps:

1. Visit <https://omni.axisbank.co.in/axisretailbanking/>
2. Click on Citi India login.
3. Complete the registration via methods like Axis Bank Customer ID, Citi-branded Debit Card or Credit Card details.
4. Set your password, security questions and login ID.
5. Use your login ID and password to log into Axis Bank Internet Banking.

10. What is the Customer ID on the Axis Bank Internet Banking login page?

Axis Bank Customer ID is a unique 9-digit numeric ID. When logging in to Axis Bank Internet Banking and Mobile Banking App, *open*, you will have to register yourself. To retrieve the Customer ID, please select the OTP process. Click on 'Get Customer ID' and enter registered mobile number and PAN details. You will receive an OTP for confirmation and after confirmation, you will receive the Customer ID.

11. Is my Axis Bank Customer ID and Citi user ID the same?

No, Axis Bank Customer ID is unique to Axis Bank customers and not the same as your existing Citi user ID. For Axis Bank Customer ID, we will email you account information or use the 'Get Customer ID' option on the Axis Bank login page, post the migration.

12. For registration, which Debit / Credit Card is to be used?

You can use any of your existing active Citi-branded Debit/ Credit Cards to log into Axis Bank applications.

13. What is the registration process for NRI customers?

Please follow the below steps to register on Axis Bank Mobile app, *open*:

1. Download *open* from Play store / App store.
2. Open the app and click on “Login to your Axis account”.
3. Allow access to the asked permissions for seamless experience.
4. Verify your mobile number using SMS.
5. Complete the registration via methods like OTP authentication, Citi-branded Debit Card or Credit Card details.
6. Enter a nickname for your account.
7. Create MPIN and enable biometrics to secure the application.

Here are the steps to register on Axis Bank Internet Banking:

1. Visit <https://omni.axisbank.co.in/axisretailbanking/>
2. Click on Citi India login.
3. Complete the registration via methods like Axis Bank Customer ID, Citi-branded Debit Card or Credit Card details.
4. Set your password, security questions and login ID.
5. Use your Login ID and password to log in to Axis Bank Internet Banking

The NRI registration process is the same as process followed for rest of the clients, with an option to use your passport number instead of PAN. Alternatively, you can use your active Citi-branded Debit / Credit Card for the registration.

14. I don't have an active Citi-branded Debit / Credit Card. Can I still register on the Axis Bank Internet Banking and Mobile Banking App, *open*?

Yes, you can register using your Axis Bank Customer ID. You can register yourself using the OTP process. You will have to enter your Axis Bank Customer ID, DOB and PAN / Passport number.

15. I have a Credit Card / Forex Card / loan account with Axis Bank already. Can I use my existing credentials to log into Axis Bank Internet Banking and Mobile Banking App, *open*, post migration of my Citi relationships?

Yes, you can continue to use existing Axis Bank credentials to log in. However, Credit Card / Forex Card / loan only customers with Axis Bank, may be prompted to do a one-time authentication for the first login after the migration. Thereafter, you will be able to use your Axis Bank credentials to log in seamlessly.

16. I have an Add-on Debit Card, but I am not able to onboard / register with the card, is there any issue with my card?

No, there are no issues with your card, however, onboarding registration can only be done by using your primary Debit Card.

17. Is there a cooling period post addition of payee in the A/c for a fund transfer?

There is no cooling period if you use Axis Bank Mobile app, **open**, whereas there is a cooling period of 30 minutes post addition of payee in Axis Bank Internet Banking.

18. Is there any transaction limit for newly added payees?

The maximum fund transfer limit for newly added payees in the first 24 hours is INR 1 lakh for Burgundy customers and INR 50,000 for all other customers across Axis Bank Internet Banking and Mobile Banking App, **open**. New payees added within 24 hours of onboarding in our Mobile Banking App, **open** are subject to a limit of INR 5,000 (24 hours from date of payee addition).

19. What is the maximum number of payees that I can add in a single day? Is this count same across Axis Bank Internet Banking and Mobile Banking App, **open?**

A maximum of 3 payees can be added in a day. This count is the combined count across both Axis Bank Internet Banking and Mobile Banking App, **open**.

20. Can I verify a payee before sending funds? If yes, how will I identify if a payee is verified or not?

Yes, you can verify a payee's name as per beneficiary bank records using verify payee service at the time of payee addition. Once a payee is verified successfully, the payee's name will appear with a green tick mark.

21. Will my Citi payees be migrated to Axis Bank?

1. Yes, payees added to your Citibank account will be migrated to Axis Bank. However, please note:
2. If a payee with the same account number is present in your existing Axis Bank as well as Citibank account, then the Axis Bank payee would be retained, and Citi payee will not be migrated to avoid duplication.
3. If there are two different account numbers with the same nickname, then Citi payee name will be automatically appended with the last 4 digits of the account to help differentiate.
4. Axis Bank does not allow special characters in payee name / nick name. Hence, any special characters in Citi payee name / nickname will be replaced by a space (except for '&' which will be replaced by 'and'), upon the migration.

22. Will there be any limit validation applicable during execution of Citi Standing Instructions (SI), post the migration to Axis Bank?

Any SI set-up before the migration will be executed without considering channel limit validation as present in Axis Bank. But if any new fresh Standing Instructions must be set up post the migration, then limit validation would be applicable to them during execution.

23. Will I be able to view the Standing Instructions setup on a jointly held account?

Standing Instructions set up on a joint account will be visible only to the primary account holder. Primary holder can view the Standing Instructions on Axis Bank Internet Banking and Mobile Banking App, **open**.

24. I see some new payee names, post the migration. Should I be concerned?

The new payees have been added automatically, corresponding to the active Standing Instructions (SI) currently set up on your Citibank account. This will ensure seamless processing of SIs in future.

25. Will I be able to view all past Citi transactions on Axis Bank Internet Banking and Mobile Banking App, *open*?

You can download the Statement of Account for the last 3 years to see the transaction details from Axis Bank Internet Banking and Mobile Banking App, *open*. However, the fund transfers done prior to migration date will not be available in the 'History' section of Axis Bank Internet Banking and Mobile Banking App, *open*.

26. I had a payee added in Citi Mobile App®, however, now the payee's name is reflecting on the Axis Bank Internet Banking and Mobile Banking App, *open* is slightly different. Should I be concerned?

Axis Bank does not allow special characters in payee name / nickname. Hence, during migration the special characters were replaced by spaces, and '&' will be replaced with 'and'. For instance, payee added in Citi Mobile App® as Random@friend, will be migrated as Random friend in Axis Bank.

Also, if you hold accounts with both Axis Bank and Citibank and there were two different account numbers with the same nickname, then Citi payee name will be automatically appended with the last 4 digits of the account number to help differentiate.

27. I am not able to transfer more than INR 50,000 via Axis Bank Internet Banking and Mobile Banking App, *open*. What should I do?

After registering on Axis Bank Internet Banking or Axis Bank Mobile app, *open*, new users will be able to transfer only up to INR 30,000 through Axis Bank Mobile app, *open* and INR 50,000 to the existing payees through Axis Bank Internet Banking for the first 24 hours. Please wait and try again.

28. How can I enhance the transaction limit more than the maximum limit allowed in Axis Bank Internet Banking?

To increase the limit more than maximum limit (INR 50 lakhs) allowed, you can visit the nearest Axis Bank branch and ask staff to increase the limit.

29. I have a Citibank account linked for UPI transactions in an UPI application. Do I need to relink the account?

Yes, you will need to relink your migrated Citibank accounts post the migration to send / receive funds via UPI. You must delete the existing Citibank account and add an Axis Bank account post-migration for UPI transactions.

30. Will the accounts linked in UPI on Citi Mobile App® with Citibank VPA be migrated to Axis Bank Mobile app, *open*?

No, the accounts linked in UPI on Citi Mobile App® will not be migrated to Axis Bank Mobile app, *open*. You need to link those accounts for UPI transactions after onboarding on Axis Bank Mobile app, *open*.

31. Will I be able to accept / reject any UPI mandate or raise a collect request with my migrated Citibank account?

Post the migration date, you need to relink the account in UPI and raise a fresh mandate or collect request on the linked account. Till such time, you will not be able to accept / reject any mandates or raise collect requests on the migrated Citibank account.

32. Will I be able to perform any action in the linked Citibank account in UPI?

No, you will need to relink the Citibank account to perform any action in UPI (check bank balance, raise collect request, change UPI ID, etc.). You cannot perform any transaction using the previously linked Citibank account.

33. I had added some Citibank payees in Axis Bank Mobile app, *open*. Do I need to add the payees again?

The Citibank payees added in Axis Bank Mobile app, *open* will be visible in the 'Recent Payees' section when sending money to bank account via UPI. You don't need to add the payees again.

34. Will I be able to view the UPI transactions done on Axis Bank Mobile app, *open*, made using the old Citibank account?

Yes, you will be able to see the UPI transactions made using the old Citibank account in the 'Transaction History' section even after relinking your account.

35. Is there any limit for UPI transactions after linking an account?

Yes, after linking an account you can send only INR 5,000 in the first 24 hours, on Android. For IOS users, there is a limit of sending INR 25,000 for the first 120 hours i.e., INR 5,000 for every 24 hours for 5 days after linking an account.

36. One of my Citibank accounts is a Minor Account / Current Account which was linked to UPI, would I be able to link that account as well in Axis Bank Mobile app, *open*?

Axis Bank currently does not support the functionality for linking Minor Accounts on UPI, please use other modes of payment for this account.

37. Can I view Fixed Deposits (FDs) opened in Citibank in Axis Bank Internet Banking and Mobile Banking App, *open*?

Yes. You can view your Fixed Deposits (FDs) opened in Citibank from Axis Bank Internet Banking and Mobile Banking App, *open*.

38. Can I view my Foreign Currency Fixed Deposits in Axis Bank Internet Banking and Mobile Banking App, *open*?

Yes. In Fixed Deposits (FDs) / Recurring Deposits (RDs) section, list of accounts are displayed based on the currency type. If you have multiple currency deposits, all the available currencies will be displayed on the top of the dashboard. Clicking on each currency will display the list of all deposits in that respective currency.

39. For Fixed Deposits (FDs) opened with Citibank, can I update / change the nominee details online?

Yes. You can update / change the nominee for the Fixed Deposits (FDs) from Axis Bank Internet Banking and Mobile Banking App, *open*.

Path for updating nominee in Axis Bank Mobile app, *open*:

Log in -> FD/RD (Quick links from Home Page) -> Select the Deposit -> Click on 'Change Nominee/Add Nominee'.

Path for updating nominee in Axis Bank Internet Banking:

Log in -> FD/RD (Sidebar Menu) -> Select the Deposit -> Click on 'Change Nominee/Add Nominee'.

40. For Fixed Deposits (FDs) opened with Citibank, can I prematurely close / partially withdraw Fixed Deposits (FDs)?

A Callable Fixed Deposit or normal FD offers investors the convenience of withdrawing a portion or entirely of their funds prior to the set maturity date. Premature closure / partial withdrawal of the Callable Fixed Deposits (FDs) can be done from Axis Bank Internet Banking and Mobile Banking App, *open*.

A Non-callable Fixed Deposit represents a secure investment avenue where funds are locked in until the end of maturity period without the option of early withdrawal. For Non-callable Fixed Deposits (FDs) related assistance, kindly visit the nearest Axis Bank branch.

41. Can I close my Joint Fixed Deposits (FDs) online?

No. Premature closure of Joint Fixed Deposits (FDs) through Axis Bank Internet Banking and Mobile Banking App, *open* is not allowed. For closure of joint Fixed Deposits (FDs), kindly visit the nearest Axis Bank branch for assistance.

42. Will there be any change in the process of making inward foreign transfers to my account post the migration?

Post the migration, there will be no change in making inward foreign transfers. Your remitters (people who are sending you funds in foreign currency) would need to approach their overseas bank to initiate a wire transfer in foreign currency. While initiating an international fund transfer to your account, the remitter should use the SWIFT code of Axis Bank i.e., AXISINBB.

43. How can I register on the Remit Money platform of Axis Bank to send money?

Register on Remit Money (www.remitmoney.com) by clicking on 'Sign Up' & fill the details:

1. Choose the country you want to send funds from.
2. Sign up using your details of first name, last name, email ID along with your mobile number.
3. Complete the email OTP verification.
4. Once verified, you will be registered successfully.

For Remitting funds, follow below steps:

1. Add your Indian beneficiary account.
2. Enter the amount you want to send to India.

3. For CHF & EUR: Initiate local fund transfer from your overseas bank account to Remit Money Nostro Account, as displayed on the screen, before the cut-off time.
4. For USD: After providing necessary details, click on 'Confirm and Proceed for Instant verification'. Link your bank account with Remit Money for automated fund transfer post booking the transaction.
5. Funds will be credited to the beneficiary account.

44. How can I change the address linked to my Axis Bank account using Axis Bank Internet Banking and Mobile Banking App, *open*?

You can submit a request for address change through the services section of Axis Bank Internet Banking or Axis Bank Mobile app, *open*.

Path for updating nominee in Axis Bank Mobile app, *open*:

Open Axis Bank Mobile app, *open* > More (right bottom of Dashboard) > Services > My Profile > Update Address.

Path for updating nominee in Axis Bank Internet Banking:

Login to Internet Banking> Services (Left Menu on Home Page)>My Profile > Update Address.

45. How can I change the email ID or mobile number linked to my Axis Bank account using Axis Bank Internet Banking or Axis Bank Mobile app, *open*?

You can submit a request for email ID / mobile number change through the services section of Axis Bank Internet Banking or Axis Bank Mobile app, *open*.

Path for updating nominee in Axis Bank Mobile app, *open*:

Open Axis Bank Mobile app, *open* > More (right bottom of Dashboard) > Services > My Profile > Update Email / Mobile.

Path for updating nominee in Axis Bank Internet Banking:

Login to Internet Banking> Services (Left Menu on Home Page) > My Profile > Update Email / Mobile.

46. Will my rate of interest on Fixed Deposit change post the migration?

Your Fixed Deposit will continue to enjoy the same rate of interest as on the date of booking.

47. Will I need to submit any additional documents or redo my KYC on customer migration from Citibank to Axis Bank?

No, there are no additional KYC documents required to be submitted post the migration. However, if your re-KYC is due, you can visit the nearest Axis Bank Branch to get your KYC refreshed or re-KYC can be done through Axis Bank Internet Banking or Mobile Banking App, *open*.

Path for updating nominee in Axis Bank Mobile app, *open*:

Open Axis Bank Mobile app, *open* > More (right bottom of Dashboard) > Services > My Profile > Update KYC.

Path for updating nominee in Axis Bank Internet Banking:

Login to Internet Banking> Services (Left Menu on Home Page) > My Profile > Update KYC

48. Will I get the same conversion ratios on reward points redemption?

There will be no change in the conversion ratios on reward points redemption. Your accumulated points earned until migration date will be converted to Axis Bank **EDGE** Rewards Points. Rest assured, the value and benefits of these points will remain unchanged, and they will continue to remain, never expiring.

49. Where will I see the migrated rewards points on Axis Bank Internet Banking or Axis Bank Mobile app, *open* and what will be the redemption process?

Your accumulated points earned until migration date will be converted to Axis Bank **EDGE** Rewards Points. These **EDGE** Rewards Points can be seen in Axis Bank Internet Banking and Mobile Banking App, *open* under **EDGE** Rewards section.

Here is the Navigation:

Log into Axis Bank Mobile app, *open* > Home Page > Hamburger Menu > Reward Points

Log into Axis Bank Internet Banking > Home Page >Left Flyout menu > EDGE Rewards

For Redemption:

1. Login into your bank's mobile app or internet banking.
2. Visit the EDGE Rewards section.
3. Explore the various categories and select the item of your interest.
4. Confirm the redemption.
5. Once done, items will be shipped to your home. Vouchers will be sent to your email ID.

50. Can the points be transferred / converted to **EDGE Miles?**

Yes, they can be transferred to Miles.

****End of Document****

O002504728_05_24