

What is mobile number verification (SIM binding)?

Mobile number verification (also known as SIM binding) strengthens security of the HDFC Bank App by linking your registered phone number to your device, preventing unauthorised access even if someone else has your login credentials.

Is mobile number verification (SIM binding) mandatory to use the HDFC Bank App? Why?

Yes, mobile number verification (Sim binding) is compulsory for using the HDFC Bank App. It enhances app security by preventing unauthorised access from unregistered devices.

Can I use the HDFC Bank App without a bank-registered active SIM inside my device?

For security reasons, having an active SIM card of your registered mobile number is compulsory to use the HDFC Bank App

Can an automated SMS be sent from my device without an active SMS pack?

No, you cannot send automated SMS without an active SMS pack on your bank-registered SIM card.

What are the SMS charges for mobile number verification (SIM binding)?

The standard operator charges are applicable for SMS sent out from your mobile which has the bank-registered SIM card.

How is the SMS sent for mobile number verification from my device?

It's quite simple. Here's how it works -

In Android devices: We'll automatically send an SMS from your phone.

In iOS devices: We'll redirect you to the message box where you'll see a pre-filled text. All you have to do is tap on the 'Send' button by selecting the correct SIM (if there are multiple SIMs) within 5 seconds.

Can I edit the encrypted SMS before sending?

If the user edits the encrypted SMS before sending it, the verification will fail and they will have to start the registration process again.

Can iPads or Tablets without SIM card slots register and use the HDFC Bank App?

If you're using an iPad or Tablet without a SIM card, you won't be able to use the HDFC Bank App. However, you can still transact seamlessly via HDFC Bank NetBanking using browsers like Chrome or Safari.

If I already have 1 Customer ID linked to the same mobile number, how can I add another account to my device?

To add another account, click 'New' on the login page. You can add up to 3 users on one device by following these steps:

1. Verify your mobile number
2. Select the account
3. Verify using your Debit Card or IPIN/NetBanking Password
4. Set your mPIN.

If I'm already registered but changed my SIM card, what should I do?

If you change your SIM after registration, here's what you may do

Android Users: Please verify your mobile number again for security reasons.

iOS Users: You may not need to verify your mobile number again. Only the SIM presence is checked, and you can directly log in to the HDFC Bank App using your preferred login method.

Can mobile number verification happen if the SIM card is inside the device but turned off in Android using the SIM toggle button in the phone settings?  
In this scenario, the mobile number verification process will not be initiated.

Can mobile number verification happen if my device is in airplane mode?  
No, the Airplane mode prevents mobile number verification on the HDFC Bank App.

Can mobile number verification happen if the device is in Wi-Fi mode and the SIM card is turned off?  
The mobile number verification will only proceed if the phone has an active SIM card and Mobile data. The app will request you to turn off Wi-Fi or airplane mode.

What happens if I change the SIM card and the mobile number?  
If you change your SIM and mobile number after registration, here's what you may do:

Android: Please verify your mobile number again for security reasons.  
iOS: You may not need to verify your mobile number again. Only the SIM presence is checked, and you can directly log in to the HDFC Bank App using your preferred login method.

In case of an e-SIM, what happens if a new number is activated for my device?  
If you attempt to login with a new number, the mobile number verification process will start.

Is device binding mandatory to access HDFC Bank App? Why?  
Yes, device binding is mandatory to access HDFC Bank App. It is required for security purpose and restricts any unauthorised attempt to access your HDFC Bank App from unregistered devices.

How do I set my 4-digit Login PIN or Biometric lock?  
In the HDFC Bank App, setting an mPIN is mandatory after mobile number verification. Later on, you can set the biometric lock. Here's how:  
Follow these steps:  
1. Verify your mobile number  
2. Select the Customer Id  
3. Verify using your Debit Card or IPIN/NetBanking Password  
4. Set your mPIN.

Can I enable only the 4-digit Login PIN and not the biometric lock?  
Yes, you can enable only the 4-digit Login PIN (mPIN). Setting the biometric lock is optional.

Can I enable only the biometric lock and not the 4-digit Login PIN?  
For your security, only enabling biometric is not allowed without setting up 4-digit mPIN.  
Please note -  
- Biometric lock can be used only by the first user who enables it.  
- Up to 3 users can share the app on one device, but each needs their own mPIN.

Can I register for HDFC Bank App on a new device without a Debit Card?  
Yes, you can register using your HDFC Bank NetBanking password.

Can I login to HDFC Bank App without registering a device?  
For your security, logging into HDFC Bank App without registering a device is not possible.

Can I register for HDFC Bank App on a new device if I already have a registered device?  
Certainly. You can register a new device. After successfully registering for HDFC Bank App on your new device, the previous device will no longer stay registered.

How can I use multiple Customer IDs registered with the same mobile number on the HDFC Bank App?

To use more than 3 Customer IDs on one mobile device, you have three options:

1. Try on a different device by updating your registered mobile number with the bank, or
  2. Use HDFC Bank NetBanking (No need to change mobile number),
- or
3. Ask a registered user to login and deregister.

Can I use my Customer ID on multiple mobile devices?

You can use your Customer ID only on one device at a time. To use it on another device, you need to follow the registration process. Note: The old device will be deregistered when the new one is registered.

If I lose my mobile device with HDFC Bank App registered, how do I unlink it?

If your mobile device with the HDFC Bank App is lost, you have two options:

1. Register on a new device, which will automatically deregister the old device, or
2. Contact the Bank through email, Customer Care, or visit your nearest HDFC Bank branch to request deregistration.

How do I link a new device to my Customer ID?

To link your account to a new mobile device, follow these 3 steps of device registration from your new device:

1. Verify your registered mobile number.
2. Select the Customer ID.
3. Validate with your Debit Card details or HDFC Bank NetBanking password.

Once done, the old device will be automatically deregistered.

As an NRI customer, can I access my Customer ID from the HDFC Bank App?

Yes, as an NRI customer, you can access your User Account from the HDFC Bank App after completing the Device Registration process. Simply follow these 3 steps:

1. Verify your registered mobile number.
2. Select your Customer ID.
3. Validate using your Debit Card details or HDFC Bank NetBanking password.

As an authorised signatory with a Trust/ Corporate account, can I access the account from the HDFC Bank App?

Yes, as the authorised signatory of a Trust/ Corporate Account, you can access the account from the HDFC Bank App after completing the device registration process. Simply follow these 3 steps:

1. Verify your mobile number.
2. Select your Customer ID.
3. Validate using your Debit Card details or NetBanking password.

If I've blocked my Debit Card, can I still access my Customer ID from the HDFC Bank App?

Yes, if your Debit Card is blocked, you can still access your Customer ID from the HDFC Bank App.

Just complete the device registration process and validate yourself using your HDFC Bank NetBanking Password

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How many users can register on one device at a time?

You can register a maximum of 3 Customer IDs on one device at a time.

How many users can use fingerprint (biometrics) to login on one device?

Biometric login is available on a first-come, first-served basis. It will be provided to the user who enables the option first on that device, regardless of whether they are the first, second, or third user.

How do I set up my Fingerprint/FaceID for login?

Fingerprint/ Face ID login is available only for the first user who links the device to their account.

To enable Fingerprint/Face ID, follow these steps:

Login to HDFC Bank App > Go to 'My Profile' > Select 'Security Centre' > Select 'Manage Easy Login Method' > Enable Fingerprint/ Face ID using the toggle.

What do I do when this message is displayed upon registration on the same device again: 'Your Customer ID is already registered on another device. Would you like to register on this new device and deregister from the previous device?'

Please complete the device registration process. You'll be able to use the HDFC Bank App securely.

Can I authenticate using Debit Card & HDFC Bank NetBanking password?

Yes, you can authenticate using either your Debit Card details or HDFC Bank NetBanking password.

Is mobile number verification (SIM binding) failing because my registered mobile number is inactive?

You are absolutely right. Here's what you can do:

1. Contact the mobile network service provider to activate your mobile number.
2. Once active, verify your number within the app (SIM binding).

Why can't I see my Customer ID when I select the mobile number?

That's unfortunate. Here's what you can do:

1. Please check if you are selecting the SIM with the bank-registered mobile number.
2. If that's not the case, kindly visit your nearest HDFC Bank branch to check the mobile number registered against your Customer ID.

Why am I seeing old customer IDs while registration?

In case you've noticed any previous customer ID(s) on the Customer Selection Page, please be assured that we are working towards streamlining your banking experience and in the process of resolving this to ensure only relevant IDs are displayed in the future.