

Mobile app features and API status

As of 28 September 2026 · Apnabank branch of the CBS mobile app · Read from the app's code

Of **63** features in the app, **41** are switched on for Apna Bank customers. **17** of the enabled features call the live CBS backend today; the rest run on demo data, on the phone alone, or are not connected yet. The agent app is parked, so none of its features are on.

API STATUS OF THE 41 ENABLED FEATURES

Live API 17

Partly live 1

Demo data 7

Not connected 10

On device 6

41 features

WHAT THE STATUSES MEAN

Live API

Calls the CBS backend and shows the customer's real data.

Partly live

Some actions call the backend; others are not connected.

Demo data

Shows sample data. The app runs with `useMockServer` on, or the backend has no endpoint yet.

Not connected

Screen exists, but its action is simulated or only shows a message.

On device

Needs no backend: settings, calculators, content that ships with the app.

HOW THIS LIST WAS MADE

The app has 195 on/off switches. Many are actions inside one feature (list, add, submit), second entry points to the same screen (a Home tile and a Services tile for the mini statement), or group headings. This document merges them into one row per feature, so each feature appears once. On/off states are the defaults built into the app; the bank's live settings at `/features/config` are not read while `useMockServer` is on.

List 1: Enabled features (41)

Everything a customer can use today, by module, with where its data comes from.

FEATURE	API STATUS	BACKEND ENDPOINTS OR NOTE
Sign-in & registration 5		
Device registration Customer lookup, OTP, MPIN setup	Live API	/registration, /registration/verify-otp, /registration/mpin
MPIN sign-in Customer sign-in tab, session check	Live API	/auth/login, /auth/me, /crypto/public-key
Biometric sign-in Sign-in screen option and Profile switch	Live API	Fingerprint or face unlocks the MPIN held on the device, then /auth/login
Forgot MPIN Reset from the sign-in screen	Live API	/mpin-reset/initiate, /verify-otp, /confirm
Log out Profile log-out button	Live API	/auth/logout
Accounts 8		
Accounts on Home Account carousel, show or hide balance	Live API	/accounts
Account details and balance Details screen, live balance	Live API	/accounts, /accounts/balance
Statement and mini statement Home, Services and Profile entry points; PDF download	Live API	/accounts/statement, /statement/export, /mini-statement
Transfer history Home clock button, list, filters, detail	Live API	/fund-transfer-history, /fund-transfer-history/{id}
e-Passbook Passbook view	Demo data	Shows demo rows, not the customer's ledger
Re-KYC Update KYC form	Not connected	Submit is simulated; no KYC endpoint
Video KYC Book a video KYC slot	Not connected	Slot booking is simulated
MMID View MMIDs (Home and Payments); request new or cancel	Partly live	Viewing is live (/accounts/mmid); new and cancel requests are only noted on screen
Payments 4		
Beneficiaries List, add with IMPS name check; Profile shortcut	Live API	/beneficiaries, /beneficiaries/validate. No delete endpoint
IMPS transfer to account Account number + IFSC (P2A), OTP confirm	Live API	/fund-transfers/initiate, /fund-transfers/{id}/verify-otp
IMPS transfer to mobile Mobile number + MMID (P2P), OTP confirm	Live API	/fund-transfers/initiate, /fund-transfers/{id}/verify-otp

FEATURE	API STATUS	BACKEND ENDPOINTS OR NOTE
Transfer between own accounts Own and internal transfers	Demo data	No CBS endpoint yet; the transfer is simulated
Deposits 2		
View deposits FD and RD overview and details	Live API	/accounts, /accounts/deposits/detail
Deposit calculator Maturity calculator	On device	Calculated on the phone
Cheque services 5		
Cheque book request Charges and request	Live API	/cheque-books charges and request
Stop cheque payment Verify cheque, then stop	Live API	Cheque verify and stop-payment endpoints
Positive pay Check cheque, then register	Live API	/positive-pay
Cheque book tracking Delivery status	Demo data	Fixed sample list; the live cheque-book list endpoint is not used yet
Fate of cheque Status of an issued cheque	Not connected	No CBS endpoint; the lookup is simulated
Services hub 5		
TPIN set or change Transaction PIN	Not connected	Saving is simulated
Branch locator Nearby branches, map, directions	Demo data	Sample branch list; uses phone location
Security awareness Articles and bookmarks	On device	Articles ship with the app
Financial protection schemes Schemes, enrolment, DEAF claim, DICGC	Demo data	Sample deposits and enrolments
Support chat and Help center Services hub tiles	Not connected	Shows a "coming soon" message
Search & notifications 2		
Global search Search across app features and accounts	On device	Feature catalogue on the phone; accounts from /accounts
Notifications In-app list, mark as read, device alerts	On device	No notifications endpoint; alerts are local
Profile & security 10		
View and edit profile Profile header, edit screen	Demo data	Sample profile data

FEATURE	API STATUS	BACKEND ENDPOINTS OR NOTE
Bank account management Linked accounts, add or remove	Demo data	Sample linked accounts
App settings Language, notification preferences, privacy	On device	Saved on the phone
Reset MPIN Profile > Security Center	Live API	/mpin-reset/*; signs the customer out after
Change MPIN Profile Change PIN and Services MPIN tile	Not connected	Placeholder: accepts only 1234 and calls no API
Change password Web login password	Not connected	Shows success without calling an API
Two-factor and Hide balance Security Center switches	Not connected	Switches are not connected
Devices and log out everywhere Security Center	Not connected	Fixed messages; no backend call
Help and support Call, email, complaint form	Not connected	Complaint reference is made up; phone and email are sample values
Legal and About Terms, privacy policy, app version	On device	Text ships with the app

List 2: Whole app (63 features)

Every feature in the app, on or off, for the customer app (41 of 57 on) and the agent app (0 of 8 on). A dash means the feature is not part of that app.

FEATURE	CUSTOMER	AGENT	API STATUS	ENDPOINTS OR NOTE
Sign-in & registration 5 of 6 on				
Device registration Customer lookup, OTP, MPIN setup	On	—	Live API	/registration, /registration/verify-otp, /registration/mpin
MPIN sign-in Customer sign-in tab, session check	On	Off	Live API	/auth/login, /auth/me, /crypto/public-key
Biometric sign-in Sign-in screen option and Profile switch	On	—	Live API	Fingerprint or face unlocks the MPIN held on the device, then /auth/login
Forgot MPIN Reset from the sign-in screen	On	—	Live API	/mpin-reset/initiate, /verify-otp, /confirm
Log out Profile log-out button	On	Off	Live API	/auth/logout
Agent sign-in Agent tab on the sign-in screen	—	Off	Demo data	Off with the agent app
Accounts 8 of 9 on				
Accounts on Home Account carousel, show or hide balance	On	—	Live API	/accounts
Account details and balance Details screen, live balance	On	—	Live API	/accounts, /accounts/balance
Statement and mini statement Home, Services and Profile entry points; PDF download	On	—	Live API	/accounts/statement, /statement/export, /mini-statement
Transfer history Home clock button, list, filters, detail	On	—	Live API	/fund-transfer-history, /fund-transfer-history/{id}
e-Passbook Passbook view	On	—	Demo data	Shows demo rows, not the customer's ledger
Re-KYC Update KYC form	On	—	Not connected	Submit is simulated; no KYC endpoint
Video KYC Book a video KYC slot	On	—	Not connected	Slot booking is simulated
MMID View MMIDs (Home and Payments); request new or cancel	On	—	Partly live	Viewing is live (/accounts/mmids); new and cancel requests are only noted on screen
Balance enquiry tile Services hub tile	Off	—	Live API	Off; the balance itself is live on Account details

FEATURE	CUSTOMER	AGENT	API STATUS	ENDPOINTS OR NOTE
Payments 4 of 6 on				
Beneficiaries List, add with IMPS name check; Profile shortcut	On	—	Live API	/beneficiaries, /beneficiaries/validate. No delete endpoint
IMPS transfer to account Account number + IFSC (P2A), OTP confirm	On	—	Live API	/fund-transfers/initiate, /fund-transfers/{id}/verify-otp
IMPS transfer to mobile Mobile number + MMID (P2P), OTP confirm	On	—	Live API	/fund-transfers/initiate, /fund-transfers/{id}/verify-otp
Transfer between own accounts Own and internal transfers	On	—	Demo data	No CBS endpoint yet; the transfer is simulated
NEFT and RTGS Other transfer modes	Off	—	Not connected	Transfer form offers IMPS only
UPI UPI payments and scan to pay	Off	—	Demo data	Not in the target screen set
Deposits 2 of 3 on				
View deposits FD and RD overview and details	On	—	Live API	/accounts, /accounts/deposits/detail
Deposit calculator Maturity calculator	On	—	On device	Calculated on the phone
Open FD or RD New fixed or recurring deposit	Off	—	Demo data	Off; viewing is offered, opening is not
Cheque services 5 of 5 on				
Cheque book request Charges and request	On	—	Live API	/cheque-books charges and request
Stop cheque payment Verify cheque, then stop	On	—	Live API	Cheque verify and stop-payment endpoints
Positive pay Check cheque, then register	On	—	Live API	/positive-pay
Cheque book tracking Delivery status	On	—	Demo data	Fixed sample list; the live cheque-book list endpoint is not used yet
Fate of cheque Status of an issued cheque	On	—	Not connected	No CBS endpoint; the lookup is simulated
Services hub 5 of 7 on				
TPIN set or change Transaction PIN	On	—	Not connected	Saving is simulated
Branch locator Nearby branches, map, directions	On	—	Demo data	Sample branch list; uses phone location

FEATURE	CUSTOMER	AGENT	API STATUS	ENDPOINTS OR NOTE
Security awareness Articles and bookmarks	On	—	On device	Articles ship with the app
Financial protection schemes Schemes, enrolment, DEAF claim, DICGC	On	—	Demo data	Sample deposits and enrolments
Support chat and Help center Services hub tiles	On	—	Not connected	Shows a "coming soon" message
Certificates Balance, interest, tax and other certificates	Off	—	Not connected	Not in the target screen set
Service requests Standing instructions, Form 15G/15H, nomination	Off	—	Demo data	Not in the target screen set
Search & notifications 2 of 2 on				
Global search Search across app features and accounts	On	—	On device	Feature catalogue on the phone; accounts from /accounts
Notifications In-app list, mark as read, device alerts	On	—	On device	No notifications endpoint; alerts are local
Profile & security 10 of 11 on				
View and edit profile Profile header, edit screen	On	—	Demo data	Sample profile data
Bank account management Linked accounts, add or remove	On	—	Demo data	Sample linked accounts
App settings Language, notification preferences, privacy	On	—	On device	Saved on the phone
Reset MPIN Profile > Security Center	On	—	Live API	/mpin-reset/*; signs the customer out after
Change MPIN Profile Change PIN and Services MPIN tile	On	—	Not connected	Placeholder: accepts only 1234 and calls no API
Change password Web login password	On	—	Not connected	Shows success without calling an API
Two-factor and Hide balance Security Center switches	On	—	Not connected	Switches are not connected
Devices and log out everywhere Security Center	On	—	Not connected	Fixed messages; no backend call
Help and support Call, email, complaint form	On	—	Not connected	Complaint reference is made up; phone and email are sample values
Legal and About Terms, privacy policy, app version	On	—	On device	Text ships with the app

FEATURE	CUSTOMER	AGENT	API STATUS	ENDPOINTS OR NOTE
Feature switches Staff switchboard	Off	—	On device	Off so customers cannot reach it
Cards 0 of 3 on				
Cards overview and details Card list, card detail, transactions	Off	—	Demo data	Whole module off
Card controls Freeze, online, international, contactless, ATM, limits, block	Off	—	Demo data	Whole module off
Apply for or request a card Credit card application, physical card	Off	—	Demo data	Whole module off
Loans 0 of 3 on				
Loan products and eligibility Dashboard, loan types, eligibility, EMI calculator	Off	—	Demo data	Whole module off
Apply and track Application, tracking, documents	Off	—	Demo data	Whole module off
Active loans Loan details, EMI payment, foreclosure, history	Off	—	Demo data	Whole module off
Insurance 0 of 3 on				
Plans and buying Dashboard, buy, compare, premium calculator	Off	—	Demo data	Whole module off
Policies Policy details, renewals, documents, alerts	Off	—	Demo data	Whole module off
Claims Raise and track claims	Off	—	Demo data	Whole module off
Agent app 0 of 5 on				
Dashboard and route plan Agent home, daily route	—	Off	Demo data	Agent app parked
Customers List, detail, create, edit, delete, instalment history	—	Off	Demo data	Agent app parked
Daily collections Collect, history, receipt	—	Off	Demo data	Agent app parked
Loans and account opening Loan list, loan request, account opening, commission	—	Off	Demo data	Agent app parked
Agent profile Profile, SMS history, change password	—	Off	Demo data	Agent app parked

API STATUS ACROSS ALL 63 FEATURES



63 features

Switches merged or removed

These switches exist in the app's configuration but are not separate features, so they do not have their own row.

- **Actions inside a feature**, folded into that feature's row: beneficiary list and add; transfer submit, IMPS, mobile and account modes; MMID generate and cancel; notifications mark-read; cheque hub; protection hub, scheme detail, enrolment, DEAF and DICGC; awareness list and detail; deposit overview and details.
- **Second entry points to the same screen**: mini statement from the Services hub and from Profile; beneficiaries from Profile; MPIN change from the Services hub (it opens Profile's Change PIN).
- **Group headings** that only switch the features beneath them: `auth`, `home`, `payments`, `services`, `services.cheque`, `services.deposits`, `profile.settings`, `profile.security` and similar.
- **Screens rather than features**: Payments hub, Services hub, Profile main.
- **Switches nothing in the app uses**: Home quick actions (6) and their widget, the nine Home service tiles, Home insights, promo banner, and Create account on the sign-in screen.
- **Beneficiary delete**: switched on, but no screen offers it and the backend has no delete endpoint.

Endpoint paths are relative to `http://mobile-banking-backend.lincpay/api/v1`. Statuses were checked against the app's code on the Apnabank branch; a feature's status changes when its screen is connected to a new endpoint.