

## Mobile Banking Services

Features	
	<ul style="list-style-type: none"><li>■ Enquiry of balance in account(s)</li><li>■ Mini Statement – last five transactions</li><li>■ Transfer of Funds to accounts with SBP &amp; other Banks)</li><li>■ Requests for issue of Cheque Book</li><li>■ Pay utility bills (Electricity bill, Telephone bill etc.,)</li><li>■ Merchandise payments</li><li>■ Mobile Top up</li><li>■ Payment of SBI Life Insurance premium</li></ul>
Process of Registering for the Services	
	<p><b>Register for getting User ID</b></p> <ul style="list-style-type: none"><li>■ Send SMS &lt;MBSREG&gt; &lt;MobileMake&gt; &lt;MobileModel&gt; to 567676</li><li>■ You will get a User ID and default MPIN and also a WAP link to download the mobile banking application (if you have a GPRS connection)</li></ul>
	<p><b>Downloading the mobile banking application onto your mobile handset</b></p> <ul style="list-style-type: none"><li>■ Your handset should be java enabled</li><li>■ If you have GPRS connection, you can download the application using the WAP link that you received alongwith the User ID.</li><li>■ Else, go to our website, <a href="http://www.sbp.co.in">www.sbp.co.in</a> and click on Services – Mobile Banking. You can download the appropriate mobile banking application using data-cable or Bluetooth.</li><li>■ Based on the mobile phone it may be installed under applications / games / installations.</li></ul>
	<p><b>Login</b></p> <ul style="list-style-type: none"><li>■ After downloading the mobile banking application, click on icon SBI Freedom.</li><li>■ Enter your User ID.</li><li>■ Click on the Option</li><li>■ Choose Login</li><li>■ You will be prompted to change the MPIN. If not prompted, Go to Settings – Change MPIN.</li></ul>
	<p><b>Change MPIN</b></p> <ul style="list-style-type: none"><li>■ Change the MPIN after the first login</li><li>■ Choose <b>Change MPIN</b></li><li>■ Under Old MPIN – enter the MPIN received over SMS</li><li>■ Using scroll button go to the next field New MPIN</li><li>■ Under New MPIN – enter a MPIN of your choice. (6 characters/ digits)</li><li>■ Scroll down to the next field Confirm new MPIN</li><li>■ Click <b>Option</b>. Choose <b>Change</b>.</li><li>■ SMS – “New MPIN set successfully” is received.</li></ul> <p><i>It is desirable to change the MPIN at regular intervals or whenever there is an apprehension that secrecy has been lost.</i></p>

	<p><b>Validate Account</b></p> <ul style="list-style-type: none"><li>Select the secret question from the dropdown and enter the correct answer. Remember the question chosen and the answer. Should you forget your MPIN at a later stage, these question and answer facilitate your identification and to provide you a default MPIN. . You will have to enter your secret question and answer when you want to de-register from the services.</li></ul>
	<p><b>Activation of your service at ATM</b></p> <ul style="list-style-type: none"><li>You have to activate your service on ATM</li><li>Go to any ATM and after swiping your Debit Card choose <b>Services – Mobile Banking – Register</b> and then give your mobile number.</li><li>You will get a SMS regarding activation of your account next day.</li></ul> <p>In this process of registration, only one account is enabled for mobile banking services. <i>If any other accounts are to be enabled for mobile banking, please visit your branch. In such cases, all the enabled accounts (maximum 5) have to be linked to the mobile banking database for you to use them. This is explained under <b>Manage Self Accounts</b>. The facility of registering at branches will be available shortly.</i></p>
	<p><b>Business Rules</b></p> <ul style="list-style-type: none"><li>The daily ceiling is <b>Rs. 5000 per transaction per customer for fund transfer and Rs.10,000 for purchase of services/ goods with a calendar month limit of Rs. 30,000 per customer</b></li></ul>
<b>Functionalities</b>	
<b>I</b>	<p><b>Enquiry Services</b></p> <p><b>Balance Enquiry</b></p> <ul style="list-style-type: none"><li>Select <b>Enquiry Services</b> from the Main Menu</li><li>Select <b>Balance enquiry</b>.</li><li>List of accounts enabled for the services will be displayed. (The process for linking of accounts is explained under Manage Self accounts)</li><li>Select the account for which you want to enquire the balance.</li><li>Enter your MPIN</li><li>Press <b>Option</b> button and select <b>Confirm</b>.</li></ul> <p>You will get a message with the balance of the account selected by you</p> <p><b>Mini statement</b></p> <ul style="list-style-type: none"><li>Select <b>Enquiry Services</b> from the Main Menu</li><li>Select <b>Mini Statement enquiry</b></li><li>List of accounts enabled for the services will be displayed</li><li>Select the account for which you want to get the mini statement.</li><li>Enter your MPIN</li><li>Press on <b>Option</b> button and select <b>Confirm</b></li></ul> <p>You will get a message with last five transactions of the account selected by you</p>
<b>II</b>	<p><b>Fund Transfer</b></p> <p>MBS offer following Fund Transfer facilities :</p> <p>Fund transfer from your account enabled for mobile banking to a registered payee account with SBP and other banks.</p>

	<p><b>Register Payee</b></p> <p>■ Select <b>Funds Transfer</b>.</p> <p>Select <b>Register Payee</b> (one time exercise for each payee). Select type of payee - SBI payee / Non SBI payee</p> <p>■ <b>In case of SBI payee, enter the</b></p> <ul style="list-style-type: none"><li>○ Payee's account No.</li><li>○ Payee Branch code</li><li>○ Give a Nickname (this name will appear on screen in future and account number will not be displayed)</li><li>○ Assign maximum transaction limit (up Rs. 5000)</li><li>○ Go to <b>Options</b> select <b>Register</b></li><li>○ Verify the correctness and select 'yes'. To make any corrections select "No" after corrections you select "yes".</li><li>○ Enter your MPIN</li><li>○ Select <b>Option</b> and choose <b>Confirm</b></li></ul> <p>You will get a message advising you the status of the request</p>
	<p>■ <b>In case of Non SBI payee, enter</b></p> <ul style="list-style-type: none"><li>○ Payee Name</li><li>○ Payee address( village/ city only)</li><li>○ Payees Account number</li><li>○ IFSC Code of the Payee Branch</li><li>○ Give a Nickname</li><li>○ Assign max. transaction limit (Rs. 5,000)</li><li>○ Go to <b>Options</b> choose <b>Register</b></li><li>○ Details of input appear on the screen. Verify again and select yes if correct and No, in case incorrect.</li><li>○ In case of No, the previous screen will appear and necessary corrections need to be made. i) Enter MPIN</li><li>ii) Select <b>Option</b> and choose <b>Confirm</b></li></ul> <p>You will get a message advising you the status of the request</p>
	<p><b>Transfer Funds</b></p> <p>■ Select <b>Funds Transfer</b></p> <p>■ Select <b>Transfer funds</b></p> <ul style="list-style-type: none"><li>○ Select Payee's type (SBI/ Non SBI)</li><li>○ Select Payee Nickname from the drop down menu</li><li>○ Enter amount to be transferred</li><li>○ Select account to be debited</li><li>○ Enter MPIN</li><li>○ press <b>Options</b> and select <b>Confirm</b></li></ul> <p>You will get a message advising you the status of the request</p>

	<p><b>Delete Payee</b></p> <ul style="list-style-type: none"><li>■ Select <b>Funds Transfer</b></li><li>■ Select <b>Delete Payee</b></li><li>■ Select Payee Type. List of payees registered will be displayed.</li><li>■ Select the payee to be deleted</li><li>■ Press <b>Option</b> key and select <b>Delete</b></li><li>■ Enter MPIN</li><li>■ press <b>Option</b> and <b>Confirm</b></li></ul> <p>You will receive a message advising status of the request</p>
III	<p><b>Cheque Book Request.</b></p> <ul style="list-style-type: none"><li>■ Select Requests from Main Menu</li><li>■ Select Cheque Book Request</li><li>■ Select the account for which cheque book is needed.</li><li>■ Enter MPIN</li><li>■ Press on <b>Option</b> button and select <b>Confirm</b></li></ul> <p>You will get a message that your request has been accepted for processing. The cheque book will be sent to the address recorded at the Bank</p>
IV	<p><b>Bill Pay</b></p> <p>You can pay your utility bills using mobile banking services The facilities under this are :</p> <ul style="list-style-type: none"><li>■ Get help</li><li>■ Get format</li><li>■ Add billers</li><li>■ Pay bills</li><li>■ View bills</li><li>■ Delete billers</li><li>■ View Scheduled Bills</li><li>■ Cancel Scheduled Bills</li></ul> <p>For utilising the Bill pay services, you have to know the biller's ID and the format required for registering the billers for the services as the same vary from centre to centre. You can get the biller ID and format as under :</p> <p><b>Biller ID</b></p> <ul style="list-style-type: none"><li>■ Select <b>Bill Pay</b> from Main Menu</li><li>■ Select <b>Get Help</b></li><li>■ Type the city name (e.g.Mumbai)</li><li>■ Category (Insurance/ charity/ utility/ card etc)</li></ul> <p>■ If you want only a certain biller then enter the biller name else all the billers for the category for the city will be listed.</p> <p>Choose <b>Get List</b> from <b>Options</b>. You will get the list of billers with the Biller IDs which you will need to use for getting the</p> <p>■ format for registration.</p> <p><b>Get Format</b></p> <p>Each biller requires the input to be given in a certain format for registration of the same. To get the format</p>

for each biller:

Enter the city and Biller ID in the biller name and choose **Get format** from **Options**.

You will get a SMS with the format eg format for aviva is Policy No, Client ID.

#### **Add Biller**

Select **Bill Pay** from Main Menu

Choose **Add Biller**

You will get a display that 'No biller registered'

**From Options choose Add.**

Enter the Biller ID that you got from Get List in the **Company ID** (eg Aviva it is **aviva**, for Airtel Mumbai it is **airtmu**)

Enter a nick name for this biller for your own identification

Enter the biller details as per the format required , i.e. policy No, Client ID in the above example for payment of insurance premium to Aviva Life Insurance.

Choose Add from Options

Enter your MPIN

You will get a response regarding the outcome of the request.

**Note: in case the addition of the billers is not successful for any reason, please delete the biller from the list by choosing Delete Locally from the Option.**

#### **To Delete Billers**

Select **Bill Pay** from Main Menu

Select **Add Billers**.

List of registered billers will be displayed

Select the biller nickname that you want to delete

Select Delete from the Option

Confirm selection

Enter MPIN

You will get SMS regarding outcome of the request

#### **View Bill**

Select **Bill Pay** from Main Menu

Select **View Bill**

List of registered billers will be displayed.

Choose the biller nickname.

Enter MPIN

You will receive SMS giving you the details of the latest bill with Bill ID

For payment of the bill please follow the steps under **Pay Bill**

	<p><b>Pay Bill</b></p> <ul style="list-style-type: none"><li>■ Select <b>Bill Pay</b> from Main Menu</li><li>■ Select <b>Pay Bill</b></li><li>■ Select the biller nickname (payee) from the list of registered billers</li><li>■ Enter the Bill ID that you got in SMS when you viewed the bill</li><li>■ Enter the bill amount that you got in the SMS</li><li>■ Select the account to debit</li><li>■ Choose whether you want to pay now or schedule this payment at a later date. If you select Pay Later option, enter the date. If you are scheduling the bill to be paid on a later date, you will get a Transaction ID.</li></ul>
	<p><b>View Scheduled Bills.</b></p> <ul style="list-style-type: none"><li>■ Select <b>Bill Pay</b> from Main Menu</li><li>■ Select the <b>View Scheduled Bills</b></li><li>■ Select Scheduled Bill</li><li>■ Enter MPIN</li><li>■ You will get SMS with the details of the schedules bills</li></ul>
	<p><b>Cancel Scheduled Bill</b></p> <ul style="list-style-type: none"><li>■ Select <b>Bill Pay</b> from Main Menu</li><li>■ Select <b>Cancel Scheduled Bills</b></li><li>■ Enter the Transaction ID received during the time of scheduling the bill.</li><li>■ If you do not have the required information, go to <b>View Schedule Bill</b> to get the information.</li><li>■ Confirm with MPIN</li><li>■ You will get the SMS regarding the outcome of the request</li></ul>
<b>V</b>	<p><b>M Commerce</b></p> <p><b>Mobile Top Up:</b></p> <ul style="list-style-type: none"><li>■ Select <b>M Commerce</b> from Main Menu</li><li>■ Select <b>Mobile Top Up.</b></li><li>■ Enter the name of the Service Provider ie. Vodafone, Reliance</li><li>■ Enter 10 digit mobile number (DO NOT prefix 0 / +91 etc.)</li><li>■ Enter the exact amount of Top Up for the scheme</li><li>■ Select account to be debited</li><li>■ Press on <b>Option</b> button and select <b>Confirm</b></li><li>■ Enter MPIN</li><li>■ If the transaction is successful, the mobile that has been recharged will get a message that account has been recharged.</li><li>■ You will get SMS that Top Up is successful.</li><li>■ If the transaction fails for any reason, you will get a SMS that the entry has been reversed. The amount debited from your account for the recharge will be credited back.</li></ul>

	<p><b>Merchant payment</b></p> <p>This is an option for you to make payments for goods/ services purchased online over internet.</p> <ul style="list-style-type: none"><li>■ Select <b>M Commerce</b> from Main Menu</li><li>■ Select <b>Merchant Payment</b>.</li><li>■ Enter the name of the merchant</li><li>■ Enter the data of the merchant that will be displayed on the internet when you complete product selection e.g. transaction ID, etc</li><li>■ Enter the amount</li><li>■ Select the account to be debited</li><li>■ Enter the MPIN and submit.</li><li>■ You will receive a response regarding the outcome of the request</li></ul>
	<p><b>SBI Life:</b></p> <p>You can make payment of the premium on SBI Life policies.</p> <ul style="list-style-type: none"><li>■ Select <b>M Commerce</b> from Main Menu</li><li>■ Select <b>SBI Life</b></li><li>■ Enter policy No</li><li>■ Enter date of birth of the policy holder</li><li>■ Enter the exact amount of the premium</li><li>■ Select the account to be debited.</li><li>■ Enter MPIN</li><li>■ You will receive a response regarding the outcome of the request</li></ul>
<b>VI</b>	<p><b>Settings</b></p> <p>You can use this option to change your mobile banking preferences. The features are :</p> <ul style="list-style-type: none"><li>■ Change MPIN (explained above)</li><li>■ Validate Account (explained above)</li><li>■ Manage Self Accounts</li><li>■ Change Mobile Number</li><li>■ Forgot MPIN</li><li>■ Manage Payee</li><li>■ Deregister</li><li>■ Set Key</li><li>■ Change Channel</li></ul>
	<p><b>Manage Self Accounts</b></p> <p>If you have more than one account that has been enabled for mobile banking service, you will have to link them though the mobile banking application.</p> <p><b>a) <u>Linking Self Accounts</u></b></p> <ul style="list-style-type: none"><li>i) Select <b>Settings</b> from Main Menu ii)</li><li>■ Select <b>Manage Self Accounts</b></li><li>iii) You will get a display that 'No self account linked'</li><li>iv) Go to option and choose <b>ADD</b></li><li>v) Enter the account number</li></ul>

	<p>vi) Give a nickname to this account vii) Press on the <b>Option</b> button and press <b>Link</b> viii) Enter your MPIN ix) You will receive a message that the account is linked successfully with the nickname that you have chosen.</p> <p><b>Follow the same process for linking other accounts.</b> <b>If for any reason the request cannot be processed (e.g. wrong password, system down, wrong account number, etc. you will receive a message "Cannot process". Please immediately do the following:</b></p> <p>i) Choose the 'Settings' ii) Choose 'Manage Self Accounts' iii) You will see the nickname that you had registered. iv) Choose the nickname. A black button will appear on the left of the nickname v) Press 'Option' button and click on 'Delete Locally' vi) Your mobile phone will display a message "Are you sure you want to delete linked account with nickname XXX Locally delinking the account will not inform the bank about it"</p> <p>vii) Select the option "yes".</p> <p>After deleting the nickname locally, please repeat the process for linking your primary or other accounts. <b>If the linking is successful</b> the following SMS will be received "<b>Account xxxxxxxxxxxxxxxxx registered successfully with nickname xxx</b>".</p> <p><b>b) Deleting linked accounts</b> If you want to delete any of the linked account: Select Settings from Main Menu Select <b>Manage Self Accounts</b> List of the nicknames of the accounts linked will be displayed. Choose the nickname. A black button will appear on the left of the nickname. Press the <b>Option</b> button and choose the option <b>Delete</b>. A message will be displayed "Are you sure you want to delete linked account with nickname xxx?" Choose the option "yes". Enter MPIN. You will receive a message advising status of the request In case this confirmation is not received or the message is received "Cannot process", the account number <b>and nickname should be re-entered</b> using the option 'Add locally' and request to delete sent once again.</p> <p><b>Change mobile number</b></p>
	<p>Select <b>Settings</b> from Main Menu Select <b>Change Mobile Number</b> Enter the new mobile number Press <b>Option</b> button and choose <b>Request</b> Enter your MPIN Wait for the confirmation message before using the services. After receiving confirmation of the change, you have to use only the new mobile number for transactions.</p>

	<p><b>Forgot MPIN</b></p> <p>Select <b>Settings</b> from Main Menu Choose <b>Forgot MPIN</b> Select the secret question that you had chosen while completing registration Enter the answer Press on <b>Option</b> button and choose <b>Submit</b> You will get a default MPIN <i>Change MPIN before using the services</i> Change your MPIN as explained under <b>Change MPIN</b> After MPIN change is confirmed, please go to the nearest ATM and after swiping your Debit Card enter your mobile number as explained under <b>Activation of your service at ATM</b> You will receive a message advising status of the request</p>
	<p><b>Manage Payees</b></p> <p>This option is used for '<u>Delete / Delete Locally / Add Payee Locally / Viewing the Details</u>' of the Payee accounts already entered through the Menu option 'Funds Transfer – Register Payee'.</p> <p>If you want to change the maximum amount entered for a payee, choose <b>View details</b> and choose edit. You can change the maximum amount.</p> <p>Use the option "Delete Locally" when the registration request sent by you for adding a new payee is rejected and you have received the error message through SMS "Cannot process"</p> <p>Use the option "Add Payee Locally" when you have changed your mobile handset or loaded the mobile banking application again for any reason or your request for deleting payee has not been processed for any reason</p> <p><b>Deregister</b></p>
	<p>Select <b>Settings</b> from Main Menu Select <b>Deregister</b> Select the secret question that you had chosen while completing the registration Enter the answer Enter your MPIN Press the <b>Option</b> button and choose <b>Deregister</b> Please select 'Yes' for deregistering. You will receive a message advising status of the request</p>
	<p><b>Set Key</b></p> <p>This option is used only if the time in your handset is not synchronous with the correct time of the place. You will get a Key over SMS which has to be entered in the space provided under the Set Key and the time in your handset will be synchronized.</p> <p><b>Change in Mobile Handset</b></p>
	<p>Download the mobile banking application on the new handset as explained under <b>Downloading the mobile banking application onto your mobile handset</b>. Use the existing User ID and MPIN. Since the mobile banking application is new, it will not have the data that you had entered like linked account, linked payees and linked billers. Please enter these again using the option "Add locally".</p>

	<p><b>Change Channel</b></p> <p>This facilitates change of communication channel from SMS to GPRS and vice versa.</p> <p>Your application will run on SMS by default unless you change it to GPRS. After changing the default MPIN you can change over to GPRS.</p> <p>The process for changing the channel of communication is as under :</p> <ul style="list-style-type: none"><li>■ Select <b>Settings</b> from Main Menu</li><li>■ Select <b>Change Channel</b></li><li>■ If you choose to transact over GPRS, Select GPRS and confirm with your MPIN</li><li>■ You will be asked to reconfirm by entering your MPIN.</li><li>■ If successful you will get a confirmation by SMS that GPRS is enabled for your account.</li><li>■ If at any time after changing over to GPRS you want to change to SMS mode of communication, select the option "SMS".</li><li>■ Your mode of communication will be changed. You will not get any message since this is the default mode of communication for the application.</li></ul>
	<p><b>Refer a friend</b></p>
	<p>As a satisfied user, please refer a friend who is not having the services</p>