

## User Manual-Mobile Banking Service- SMS Banking

**Please note : The messages sent through this channel are stored in the sent items folder in the message box in the customer's handset. To avoid a possible misuse, the customers are requested to delete such messages.**

### Features

- Enquiry of balance in the account
- Mini Statement – last five transactions
- Transfer of Funds -Mobile to Mobile Money Transfer through IMPS
- Mobile Top up
- DTH Top up/ Recharge

### Registration for the Service (It may please be noted that the key words are not case sensitive)

#### Get User ID

- Send SMS <MBSREG >to 9223440000
- You will get a User ID and default MPIN.

#### Change MPIN – It is mandatory for the customer to change the MPIN before visiting the ATM/Branch

Send following SMS to 9223440000 for changing MPIN:

**<Smpin><UserId><Old Mpin><New Mpin>**

You will receive SMS – “Your MPIN is changed”.

*It is desirable to change MPIN at regular intervals or whenever there is an apprehension that secrecy has been lost.*

#### Register at ATM

- You will be required to register for the service on ATM or at your Branch. **Please ensure that you have changed your MPIN before registering at the ATM.**
- Go to ATM and after swiping your Debit Card choose **Mobile Registration–Enter your ATM PIN- Mobile Banking – Registration – Enter** your mobile number.- Choose yes after ensuring the correctness of the entry- **Then the Mobile Number entered by you is displayed- Choose Confirm.**
- You will get a SMS regarding successful registration.

In this process of registration, the Primary Account linked to the ATM card is enabled for Mobile Banking Service.

OR

#### Register at Branch

- If you do not have an ATM card or you want to enable an account other than the Primary account of your ATM card, please visit your Branch. **Please ensure that you have changed your MPIN before registering at the Branch.**

#### Acceptance of Terms and Conditions of the Service

While the above steps complete the registration process, a customer will be able to do Financial and Non Financial transactions , only after he conveys his acceptance to the Terms and Conditions of the Service, available over the Bank's website [www.sbi.co.in](http://www.sbi.co.in). To convey the acceptance of Terms and Conditions, a customer needs to send the following text message to 9223440000 :

**<Saccept><UserId><Mpin>.**

**The customer is enabled to do Financial and non financial transactions only after the above message is sent.** If the customer has not conveyed the acceptance of Terms & Conditions, he will receive a message **“Please send <SACCEPT> <userID> <MPIN> before using any service”** as a response for any request made.

#### Business Rules

- The daily ceiling is **Rs. 1,000 per transaction per customer for fund transfer / other transactions and with a calendar month limit of Rs. 5,000 per customer.**

### Balance Enquiry

For enquiring the balance in the account, send following SMS to 9223440000:

**<Sbal><UserId><Mpin>**

You will get a message that shows the balance, un cleared balance and the hold value for the account.

### Mini statement

For receiving a mini statement of the account, send following SMS to 9223440000:

**<Smin><UserId><Mpin>**

You will get a message showing the last five transactions in the account

### Fund Transfer

You can transfer funds to accounts in SBI/other Banks through Mobile to Mobile Money Transfer (IMPS) based on Beneficiary's Mobile number and MMID (Mobile Money ID) allotted to the beneficiary by his bank.

For making a funds Transfer, send following SMS to 9223440000:

**<IMPS><Mobile No><MMID><amount><User ID><MPIN><Purpose(optional field- up to 20 char-Alpha numeric)>**

You will get a message that your IMPS transaction is successful.

### MOBILE TOP UP

For topping up a prepaid connection, send following SMS to 9223440000:

**Stopup><UserId><Mpin><Service provider name of the mobile no to be topped><Mob no ><Amount>**

If the transaction is successful, the mobile that has been topped will get a message that the account has been topped up.

You will get SMS that Rs nnn received for Top up.

If the transaction fails for any reason, you will get a SMS that the entry has been reversed and the amount debited from your account for the top up will be credited back.

**FOR A SUCCESSFUL MOBILE TOP UP, PLEASE ASCERTAIN THE EXACT AMOUNT FROM THE SERVICE PROVIDER.**

### Top up of Tata Sky / BigTV/DishTV/SunDirect Connections and to receive pins for DigitalTV /Videocon d2h

Top up your TataSky/ BigTV/DishTV/Sun Direct connections.

Receive recharge pins for DTH (Digital TV /Videocon d2h)

Please send the following message:

**<Sdth><UserId><Mpin><Service Provider><DTH serial number><amount>**

- For Tata Sky and Dish TV minimum top up amount is Rs 200/-
- For Sun Direct top up can be done for Rs 25/100/110/133/200/300/328/400/500/1000.
- For Big TV minimum top up value is Rs 10/-.

**Please note: The denominations are subject to change by the service providers.**