**User Instructions**

The State Bank MobiCash Mobile Wallet application is menu driven and user friendly. The Mobile Wallet application can be downloaded from the link received via SMS at the time of registration, if GPRS connectivity is available on the handset. It may also be downloaded from the M/s. Oxigen website www.myoxigen.com, or from other devices using Bluetooth or data cable. For an applicant not having a GPRS / Java enabled mobile. The Services under State Bank MobiCash Mobile Wallet is available over SMS for which a different set of Business rules will be applicable.

1. **Procedure - Cash-in of State Bank MobiCash**
   - Go to the nearest Customer Service Point (CSP) for Cash in.
   - Give the amount to CSP and provide the State Bank MobiCash wallet number (mobile number) to the CSP.
   - CSP will enter that wallet number and amount in the CSP interface and execute the transaction.
   - Your State Bank MobiCash wallet will be credited.
   - You will get a notification that shows the credit amount and balance of your State Bank MobiCash Wallet.

2. **Procedure - Cash-out of State Bank MobiCash**
   - Start the Mobile Wallet application
   - Click on Banking
   - Click on Cash Withdrawal
   - Enter Amount to be withdrawn
   - Click on Submit
   - Customer will be asked to confirm the amount for withdrawal
   - Press OK to confirm or Press Cancel to cancel the withdrawal
   - Enter Mobile Personal Identification Number (MPIN) to complete the transaction
   - Click on Submit
   - Customer will receive One Time Password (OTP) for withdrawal of cash at CSP
   - Go to the nearest CSP for Cash out
   - Provide details of your State Bank MobiCash wallet number, amount and OTP to CSP.
   - CSP will enter the details in the CSP interface and execute the transaction.
   - Your Wallet will be debited.
   - The CSP will hand over the cash after deducting applicable charges.
   - You will get a notification that shows the debited amount, charges and balance of your Mobile Wallet
3. Procedure - Fund Transfer from State Bank MobiCash

- The funds can be transferred to Banks’ accounts (SBI or other banks) having Mobile Money Identifier (MMID) through Interbank Mobile Payment Service (IMPS).
- State Bank MobiCash offer following Fund Transfer facilities:
  a. Fund transfer from your State Bank MobiCash Mobile Wallet to another person’s State Bank MobiCash Mobile wallet
  b. From your State Bank MobiCash Mobile Wallet to any banks’ account

3a. State Bank MobiCash Wallet to State Bank MobiCash Wallet Transfer

- Customer starts the Mobile Wallet application
- Click on Banking
- Click on Fund Transfer
- Click on Wallet to Wallet Transfer
- Enter Beneficiary Mobile Number
- Enter Amount
- Click on Submit
- Press OK to confirm or Press Cancel to cancel the transfer
- Enter MPIN Number
- Click on Submit
- Both the remitter and the beneficiary will receive confirmatory messages.

3b. State Bank MobiCash Wallet to SBI account or Other bank Account

- Customer starts the Mobile Wallet application
- Click on Banking
- Click on Fund Transfer
- Click on Wallet to Bank Account
- Enter MMID Number
- Enter Beneficiary Mobile Number
- Enter Amount
- Click on Submit
- Press OK to confirm or Press Cancel to cancel the transfer
- Enter MPIN Number
- Click on Submit
- Both the remitter and the beneficiary will receive confirmatory messages.

4. Procedure - Balance Enquiry of State Bank MobiCash
• Balance enquiry option gives the balance in customer’s State Bank MobiCash.
  ➢ Customer starts the Mobile Wallet application
  ➢ Click on Banking
  ➢ Click on Balance Enquiry
  ➢ Enter MPIN
  ➢ Click on Submit
  ➢ You will get a notification that shows the balance of your Mobile Wallet.

5. Procedure - Mini Statement of State Bank MobiCash

• Mini statement allows you to view your last 5 transactions.
  ➢ Customer starts the Mobile Wallet application
  ➢ Click on Banking
  ➢ Click on Mini Statement
  ➢ Enter MPIN Number
  ➢ Click on Submit
  ➢ Mini Statement (last 5 transactions) will be displayed on the screen and sent through SMS also.

6. Procedure - Mobile Top up using State Bank MobiCash

• For a successful mobile top up, please ascertain the exact amount for the scheme of the top up from the service provider.
  ➢ Customer starts the Mobile Wallet application
  ➢ Click on Commerce
  ➢ Click on Mobile Recharge
  ➢ Enter Mobile Number (DO NOT prefix 0 / +91 etc.)
  ➢ Select Service Provider & Circle
  ➢ Enter Amount
  ➢ Click on Submit
  ➢ Customer will be asked to confirm the recharge
  ➢ Click on OK to confirm
  ➢ Enter MPIN
  ➢ Click on Submit
  
  **For successful top up :**
  ➢ Message Confirming the recharge will be displayed on the screen
  ➢ The mobile that has been recharged will get a message that the mobile has been recharged.
  ➢ You will get SMS that Rs XXX is debited from your Wallet account.

  **For unsuccessful transactions:**
  ➢ You will get a SMS that the transaction failed.
The amount debited from your account for the top up will be credited back.

7. Procedure - DTH Top up from State Bank MobiCash

- For a successful DTH top up, please ascertain the exact amount for the scheme of the top up from the service provider.

**DTH TOP UP using GPRS channel**
- Customer starts the Mobile Wallet application
- Click on Commerce
- Click on DTH Recharge
- Enter Subscriber ID
- Select name of Service Provider from drop down menu
- Enter Amount
- Click on Submit
- Customer will be asked to confirm the recharge
- Click on OK to confirm
- Enter MPIN
- Click on Submit

**For successful top up:**
- Message Confirming the recharge will be displayed on the screen
- You will get SMS that Rs XXX is debited from your Wallet account.

**For unsuccessful transactions:**
- You will get a SMS that the transaction failed.
- The amount debited from your account for the top up will be credited back.

8. Procedure - Bill payment using State Bank MobiCash

- Customer starts the Mobile Wallet application
- Click on Commerce
- Click on Bill Payments *(currently Mobile Bill payment option is available)*
- Enter Mobile Number (DO NOT prefix 0 / +91 etc.)
- Select name of Service Provider from drop down menu
- Enter Amount
- Click on Submit
- Customer will be asked to confirm the amount
- Click on OK to confirm
- Enter MPIN
- Click on Submit

**For successful payments:**
- Message Confirming the bill payment will be displayed on the screen
- The bill paid for the mobile will get a message that the mobile bill has been paid.
- You will get SMS that Rs XXX is debited from your Wallet account.

**For unsuccessful transactions:**
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- You will get a SMS that the transaction failed.
- The amount debited from your account for the top up will be credited back.

9. Procedure - Change MPIN of State Bank MobiCash

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

- Customer starts the Mobile Wallet application
- Click on Help
- Click on Change MPIN
- Enter New MPIN
- Confirm New MPIN
- Enter the current MPIN
- Click on Submit
- Customer gets confirmatory message of successful MPIN change

10. Procedure - Generation of new MPIN of State Bank MobiCash

- If the customer forgets MPIN, he / she can request to generate a new MPIN

  **MPIN generation process over Contact Centre**
  - The Customer contacts State Bank Contact Centre on **080 2659 9990** or **1800 425 3800** (Toll free) and request for new MPIN generation.
  - Customer care executive asks for the details of the Mobile wallet from the customer for validating the wallet holder’s identity
  - Customer care executive after confirming the details forwarded the request for Generation of new MPIN
  - Customer’s Mobile Wallet MPIN is reset and new default MPIN is generated.
  - SMS notification is sent to the customer.

11. Procedure - Activation of suspended /Dormant State Bank MobiCash

- Wallet not used for 6 months, will be treated as suspended/dormant.
- Wallet remains dormant for one year, the customer will be notified through SMS 15 days prior to the validity period. The wallet will be closed and the balance forfeited,
- Suspended/dormant wallet account may be re-activated through call centre.

  **Activation process of suspended /Dormant over Contact Centre**
  - The Customer contacts State Bank Contact Centre on **080 2659 9990** or **1800 425 3800** (Toll free) and request for new activation of suspended /Dormant State Bank MobiCash.
- Customer care executive asks for the details of the Mobile wallet from the customer for validating the wallet holder's identity
- Customer care executive after confirming the details forwarded the request for activation of suspended /Dormant State Bank MobiCash.
- Customer's Mobile Wallet is activated.
- SMS notification is sent to the customer.

12. Procedure - Closure of State Bank MobiCash
- State Bank MobiCash may be closed.
- You need to withdraw or transfer the entire State Bank MobiCash balance before closure.
- Submit a State Bank MobiCash Wallet closure form available at CSPs.
- Once closed, you will receive a closure notification.