

## 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
- Top up of Mobile Wallet

### 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. The customers desiring to transact for higher limits may**

**obtain OTP (One Time Password) before doing the transaction. The process of obtaining the OTP is detailed below.**The daily ceiling for transactions with OTP will be Rs5000/- **per customer for fund transfer / other transactions and with a calendar month limit of Rs. 25,000 per customer.**

**Process of obtaining OTP**

The customer to call the Bank's contact centre toll free number 18004253800 from the mobile number registered for the service. The customer will be required to enter the last four digits of the account number and the last three digits of the user ID for validating and sending the OTP. The OTP will be advised to the customer over IVR and also over SMS to the mobile number.

**For usage , please refer to the document " Keywords for SMS Banking"**