



## User Manual

<b>I. Features</b>	
	<ul style="list-style-type: none"> <li>• Fund transfer to another SBI Wallet or any Bank account</li> </ul>
	<ul style="list-style-type: none"> <li>• Cash Withdrawal at Customer Service Points of Oxigen</li> </ul>
	<ul style="list-style-type: none"> <li>• Mobile top up</li> </ul>
	<ul style="list-style-type: none"> <li>• Bill payment.</li> </ul>
	<ul style="list-style-type: none"> <li>• DTH/ Broadband recharge.</li> </ul>
	<ul style="list-style-type: none"> <li>• Balance enquiry.</li> </ul>
	<ul style="list-style-type: none"> <li>• Mini statement which displays last five transactions.</li> </ul>
<b>II. Process for Registration for the Service</b>	
<b>State Bank MobiCash Easy (Nil KYC Wallet)</b>	
Users of Android phones:	
	<ul style="list-style-type: none"> <li>• Send SMS &lt;<b>SBMC*DOB(ddmmyy)*NAME</b>&gt; to 98708 88888 or 99718 88888. Default MPIN will be sent as SMS to the same mobile number.</li> </ul>
	<ul style="list-style-type: none"> <li>• Download the Application</li> </ul>
	<ul style="list-style-type: none"> <li>• Change the default MPIN.</li> </ul>
In case of non Android mobiles, the service can also be used through plain text SMS as under:	
	<ul style="list-style-type: none"> <li>• Send SMS &lt;<b>SBMCSMS*DOB(ddmmyy)*NAME</b>&gt; to 98708 88888 or 99718 88888. Default MPIN will be sent as SMS to the same mobile number.</li> </ul>
	<ul style="list-style-type: none"> <li>• Change the default MPIN received by sending SMS &lt;MOBIPIN*Old MPin*New MPin&gt; to 98708 88888 or 99718 88888</li> </ul>
	<ul style="list-style-type: none"> <li>• Accept Terms and Conditions by sending SMS &lt;ACCEPT&gt;to 98708 88888 or 99718 88888</li> </ul>
<b>State Bank MobiCash (Full KYC Wallet)</b>	
	<ul style="list-style-type: none"> <li>• Being a full KYC Wallet, identity and address proofs are required.</li> </ul>
	<ul style="list-style-type: none"> <li>• Submit the Wallet Opening Form alongwith identity and address proofs to the Customer Service Point (CSP) of Oxigen.</li> </ul>
	<ul style="list-style-type: none"> <li>• In the application form, select <b>GPRS</b> or <b>SMS</b> channel for using <b>State Bank MobiCash</b>. The service can be used over one channel only.</li> <li>• Deposit the amount for loading the Mobile Wallet with the CSP.</li> </ul>
	<ul style="list-style-type: none"> <li>• The Branch linked with the CSP will do the KYC verification. You will be required to visit the linked Branch for completion of the KYC verification along with the originals of the KYC documents submitted to the CSP.</li> </ul>



	<ul style="list-style-type: none"> <li>Your wallet will get activated after the linked branch completes the verification based on the original KYC documents.</li> </ul>
	<ul style="list-style-type: none"> <li>You will receive a six (6) digit default MPIN and twelve (12) digit Wallet I/D.</li> </ul>
	<ul style="list-style-type: none"> <li>Change the default MPIN before using the facilities</li> </ul>
<b>III. Downloading the Mobile Wallet Application for users of Android Mobile</b>	
	<ul style="list-style-type: none"> <li>Download the application from the Android PlayStore.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>Send a SMS &lt;<b>MOBICASH</b>&gt; to <b>9870888888 / 9967878888</b>. You will receive a SMS containing a link. Access the link using your GPRS connection and download the Mobile Wallet Android application.</li> </ul>
<b>IV. Change MPIN</b>	
For Android users	
	<ul style="list-style-type: none"> <li>Open the Mobile Wallet application.</li> </ul>
	<ul style="list-style-type: none"> <li>Click on HELP &gt; CHANGE MPIN &gt; Enter New MPIN &gt; Confirm New MPIN &gt; Enter the default MPIN received over SMS during registration process and Submit.</li> </ul>
	<ul style="list-style-type: none"> <li>SMS confirming the successful change of MPIN will be received.</li> </ul>
For users on SMS	
	<ul style="list-style-type: none"> <li>Send SMS &lt;MOBIPIN*Old MPin*New MPin&gt; to 98708 88888 or 99718 88888</li> </ul>
<b>V. Functionalities</b>	
<b>a) Topping Up Mobile Wallet</b>	
<b>By depositing cash at Customer Service Point</b>	
	<ul style="list-style-type: none"> <li>Visit the nearest Customer Service Point (CSP) for Cash in.</li> </ul>
	<ul style="list-style-type: none"> <li>Deposit cash and provide the mobile number to the CSP.</li> </ul>
	<ul style="list-style-type: none"> <li>CSP will enter that mobile number and amount in his system.</li> </ul>
	<ul style="list-style-type: none"> <li>Your Mobile Wallet will be credited with the amount and you will get a notification by SMS.</li> </ul>
<b>Using Mobile Banking Service</b>	
	<ul style="list-style-type: none"> <li>After logging into Mobile Banking Application, select M-Commerce from Main Menu</li> </ul>
	<ul style="list-style-type: none"> <li>Select Merchant Payment and enter the following: <ul style="list-style-type: none"> <li>Merchant Name : "mobicash"</li> <li>Merchant data : mobile number</li> <li>Amount</li> </ul> </li> </ul>



	- Select the account to be debited
	• You will receive notification by SMS
<b>b) Fund Transfer</b>	
<b>Fund Transfer – Wallet to Wallet</b>	
	• After opening the Mobile Wallet application, select Banking > Fund Transfer> Wallet to Wallet Transfer.
	• Enter the Beneficiary mobile number, amount and MPIN.
	• Remitter and beneficiary will receive the confirmatory message.
<b>Fund Transfer – Wallet to Bank (IMPS)</b>	
	• After opening the Mobile Wallet application, select Banking > Fund Transfer> Wallet to Bank (IMPS).
	• Enter the MMID and mobile number of the beneficiary, amount and MPIN.
	• Remitter and beneficiary will receive the confirmatory message.
<b>Fund Transfer – Wallet to Bank (IFSC)</b>	
	• After opening the Mobile Wallet application, select Banking > Fund Transfer> Wallet to Bank (IFSC).
	• Select the category of the beneficiary’s Bank (Nationalised, Private or Cooperative) from drop down menu.
	• Select the Bank from the drop down menu, enter the account number, amount and MPIN.
	• Remitter and beneficiary will receive the confirmatory message.
<b>Fund Transfer – to SBI Account</b>	
	• After opening the Mobile Wallet application, select Banking > Fund Transfer> Wallet to SBI A/c.
	• Enter the account number, amount and MPIN
	• Remitter and beneficiary will receive the confirmatory message.
<b>c) Cash Withdrawal (for State Bank MobiCash only)</b>	
	• After opening Mobile Wallet application, select Banking> Cash Withdrawal
	• Enter the amount to be withdrawn and MPIN
	• You will receive a One Time Password (OTP).
	• Visit the nearest CSP of Oxigen for cash withdrawal and provide the mobile number, amount and OTP to CSP.

	<ul style="list-style-type: none"> <li>• CSP will enter the details in his system and on confirmation of the transaction, will hand over the cash after deducting the applicable charges.</li> </ul>
	<ul style="list-style-type: none"> <li>• Your Mobile Wallet will be debited with the amount and notification will be sent by SMS.</li> </ul>
<b>d) Balance Enquiry</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select Banking&gt; Balance Enquiry</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the MPIN</li> </ul>
	<ul style="list-style-type: none"> <li>• Balance will be displayed on the screen and also sent by SMS.</li> </ul>
<b>e) Mini Statement</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select Banking&gt; Mini Statement</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the MPIN</li> </ul>
	<ul style="list-style-type: none"> <li>• Last five transactions will be displayed on the screen and also sent by SMS.</li> </ul>
<b>f) Mobile Recharge</b>	
	<p>For a successful mobile top up, please ascertain, from the service provider, the exact amount for the top up as per the scheme applicable.</p>
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select Mobile Recharge</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the mobile number (only 10 digits. Do not prefix 0 or +91)</li> </ul>
	<ul style="list-style-type: none"> <li>• Select the operator and region from drop down menu</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the amount and MPIN.</li> </ul>
	<ul style="list-style-type: none"> <li>• Confirmation of the transaction will be displayed on the screen and also sent by SMS. The mobile number which has been recharged will also receive a confirmation.</li> </ul>
<b>g) DTH Recharge</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select mCommerce&gt; DTH Recharge</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the subscriber ID and select the service provider from drop down menu.</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter amount and MPIN.</li> </ul>
	<ul style="list-style-type: none"> <li>• Confirmation of the transaction will be displayed on the screen and also sent by SMS.</li> </ul>
<b>h) Broadband/ Data Card recharge</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select mCommerce&gt; Broadband/ Data Card recharge</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the mobile number and select the service provider and region from drop</li> </ul>



	down menu.
	<ul style="list-style-type: none"> <li>• Enter amount and MPIN.</li> </ul>
	<ul style="list-style-type: none"> <li>• Confirmation of the transaction will be displayed on the screen and also sent by SMS.</li> </ul>
<b>i) Phone/ Data Card/ Broadband Bills</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select mCommerce&gt; Phone/ Data Card/ Broadband Bills</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the mobile number/ Phone number (with STD code)</li> </ul>
	<ul style="list-style-type: none"> <li>• Select the service provider and region from drop down menu.</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the amount and MPIN</li> </ul>
	<ul style="list-style-type: none"> <li>• Confirmation of the transaction will be displayed on the screen and also sent by SMS.</li> </ul>
<b>j) Utility Payment</b>	
	<ul style="list-style-type: none"> <li>• After opening Mobile Wallet application, select mCommerce&gt; Utility Payment</li> </ul>
	<ul style="list-style-type: none"> <li>• Select the Biller from drop down menu.</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the account number and Bill Number</li> </ul>
	<ul style="list-style-type: none"> <li>• Enter the amount and MPIN.</li> </ul>
	<ul style="list-style-type: none"> <li>• Confirmation of the transaction will be displayed on the screen and also sent by SMS.</li> </ul>
<b>VI. Generation of new MPIN</b>	
	<ul style="list-style-type: none"> <li>• Call State Bank Contact Centre on <b>080 2659 9990</b> or <b>1800 425 3800</b> (Toll free) and request for new MPIN.</li> </ul>
	<ul style="list-style-type: none"> <li>• Customer care executive will ask for the details of the Mobile Wallet for validation of the wallet holder's identity.</li> </ul>
	<ul style="list-style-type: none"> <li>• If the particulars match, Mobile Wallet MPIN is reset and new default MPIN is generated.</li> </ul>
	<ul style="list-style-type: none"> <li>• Default MPIN will be sent to the mobile number registered for the Wallet.</li> </ul>
	<ul style="list-style-type: none"> <li>• Change the new MPIN before any transaction.</li> </ul>
<b>VII. Activation of suspended /dormant Mobile Wallet</b>	
	<ul style="list-style-type: none"> <li>• A suspended/dormant Mobile Wallet is the one where there has been no transaction for 6 months.</li> </ul>
	<ul style="list-style-type: none"> <li>• Such Wallets can be re-activated through the Bank Contact centre.</li> </ul>
	<ul style="list-style-type: none"> <li>• Call State Bank Contact Centre on <b>080 2659 9990</b> or <b>1800 425 3800</b> (Toll free) and request for activation of suspended /dormant Mobile Wallet.</li> </ul>



	<ul style="list-style-type: none"> <li>• Customer care executive will ask for the details of the Mobile Wallet for validation of the wallet holder's identity</li> </ul>
	<ul style="list-style-type: none"> <li>• If the particulars match, the Mobile Wallet will be activated. SMS advising this fact will be sent to the mobile number registered for the Wallet.</li> </ul>
	<ul style="list-style-type: none"> <li>• Default MPIN will be sent to the mobile number registered for the Wallet.</li> </ul>
	<ul style="list-style-type: none"> <li>• Change the new MPIN before any transaction.</li> </ul>
<p><b>Note :</b> If a Wallet remains dormant for one year, the customer will be notified through SMS 15 days prior to the date of expiry period. If the wallet is still not activated after 15 days, the wallet will be closed and the balance will be forfeited.</p>	
<p><b>VIII. Closing the Mobile Wallet</b></p>	
<p><b>a) State Bank MobiCash (Full KYC Wallet)</b></p>	
	<ul style="list-style-type: none"> <li>• Withdraw or transfer the balance in the Wallet before sending the request for closing the Wallet</li> </ul>
	<ul style="list-style-type: none"> <li>• Submit the Mobile Wallet closing form at CSP.</li> </ul>
	<ul style="list-style-type: none"> <li>• After the wallet is closed, a confirmation SMS will be sent to the mobile number that was registered for the Wallet.</li> </ul>
<p><b>b) State Bank MobiCash Easy (NIL KYC Wallet)</b></p>	
	<ul style="list-style-type: none"> <li>• Transfer the entire balance in the Wallet before sending the request for closing the Wallet</li> </ul>
	<ul style="list-style-type: none"> <li>• Send SMS &lt;CLOSESBMC*DOB(DDMMYY)*Name *MPIN&gt; to 9870888888 (or) 9971888888</li> </ul>
	<ul style="list-style-type: none"> <li>• After the wallet is closed, a confirmation SMS will be sent to the mobile number that was registered for the Wallet.</li> </ul>