Registration Process for Mobile Banking Service

The registration for Mobile Banking Service consists of two processes:

1) Over mobile handset

2) At SBI ATM or at SBI branch or Onlinesbi.

1. **Process over mobile handset:** There are two steps over mobile handset –(i) get user ID and default MPIN and (ii) Change MPIN

(i) **Get User ID and default MPIN**: Send a SMS <**MBSREG**> to 9223440000/ **567676.** You will get a User ID and default MPIN over SMS.

You also get a link by another SMS which can be used to download and install the application if you have java mobile with GPRS connectivity. If GPRS connectivity is not available, download the application on your PC by going to the website. After downloading, transfer the application to your mobile using the data cable that was received along with the phone. If the phone and the PC have Bluetooth facility you can transfer the application from the PC to the handset via the Bluetooth. If these are not feasible you may get assistance from the branch for installing the application on to your handset.

If you have an Android or i-phone or a windows phone, the application can be downloaded from the respective application store.

If you have a non-java mobile phone with GPRS connection, you can use the Mobile Banking Service over WAP (Wireless Application Protocol). The service will be available over all mobile phones (java / non java) which have GPRS connectivity for GSM users or data connectivity for CDMA users.

If you have a non java mobile phone without GPRS connection, you can use Mobile Banking Service over USSD (Unstructured Supplementary Service Data).

If you use the Service over USSD or WAP, there is no need to download mobile banking application.

(ii) **Change MPIN**:

I. **Changing the MPIN if the service is used over application:**

If you are using Mobile Banking Service through over Application, after installation of the application, please login using the User ID received in the SMS. The User ID is case sensitive and has to be entered as received over SMS. After opening the mobile banking application, you will be prompted to accept Terms and Conditions of the Service before changing the MPIN. The default MPIN has to be entered in the "old MPIN" and a new MPIN of your choice (6 digits) in the "new MPIN" which has to be confirmed by entering the new MPIN once again in "Confirm new MPIN". Choose the option "Change". You will receive the confirmation of change in MPIN over SMS. If you have not been prompted to change the MPIN, please select "Settings" from Main Menu and choose "Change MPIN".

THE MPIN SHOULD HAVE SIX CHARACTERS ONLY.

II. **Changing the MPIN if the service is used over WAP:**

a) Open the browser of the mobile phone

b) Enter the following address:

http://mobile.onlinesbi.com/sbiwap/

c) A screen will be displayed asking for Login id and Pin.

d) Enter the User ID and the default MPIN in the respective fields and select 'Login'.

e) The next screen will ask for WAP login id which will be received over SMS.

f) Enter this WAP login id in the browser screen. If the mobile phone does not facilitate accessing the Inbox while using another screen, the user will have to exit the browser and then open the inbox to access the SMS having the WAP login id. The user will open the browser again and follow the procedure detailed above to enter the Login id and default MPIN. The next screen will ask for WAP Login id. Enter the number received over SMS and select 'Send'.

g) If details entered are correct, the next screen with the Main Menu of the Mobile Banking Service will be displayed.

h) Change the default MPIN by selecting "Settings" from Main Menu and choosing "Change MPIN". The default MPIN has to be entered in the "old MPIN" and a new MPIN of your choice (6 digits) in the "new MPIN" which has to be confirmed by entering the new MPIN once again in "Confirm new MPIN" and submit.

   Confirmation regarding successful change in MPIN and validation will be received over SMS and also displayed on the screen.

III.   Changing the MPIN if the service is used over USSD.

Start the USSD Session. To learn more about it please refer to User Manual for MBS over USSD

You will receive a response "Welcome to State Bank Mobile Banking. Enter User ID"
Enter your User ID.
If the user ID is entered correctly, you get the following response.
Kindly Reply with your option Number:
1. Enquiry
2. Fund Transfer
3. Mobile Top up
4. Change MPIN.
5. Forgot MPIN
6. De- Register.

To choose **Change MPIN, Enter 4 and SEND**
The following screen will appear
 I Accept the terms and conditions of State Bank Mobile Banking Services as displayed on website www.sbi.co.in
Press Answer and enter 1 to accept Terms and Conditions and for changing your MPin. If you enter 2 the session will close.
Please enter Old MPIN – enter the old MPIN (Default MPIN received over SMS for first time user) and **SEND**
Enter **New MPIN** – enter a MPIN of your choice. (6 characters/ digits) and **SEND**
Confirm new MPIN and **SEND.**
 You will get a response – "Your MPIN is changed".

After you have changed the MPIN successfully, you will get another message: Validation from handset successful. Please complete registration at the ATM/ Branch/onlineSBI.

2. **Process at SBI branch /SBI ATM/ onlineSBI (Same for all modes of usage Application/WAP/USSD)**

- **At the Branch:**

  After completing the handset validation, you can complete the registration at the Home Branch of your account, by filling up the required form. Your account will be activated for Mobile Banking Service immediately.

- **At the ATM**: After swiping the Debit Card, please choose the option **'Mobile Registration'** and then select '**Mobile Banking'**. Under Mobile Banking, choose the option **'Registration'**, enter your mobile number and choose 'Yes'. When the number is displayed again over the ATM screen, choose 'confirm' and collect the transaction slip confirming the registration. You will receive a SMS regarding activation of your account. You can then use all the services offered under the Mobile Banking Service.

- **Onlinesbi:** After logging into "OnlineSBI", select 'eServices' and click on 'State Bank Freedom' from the list on the left side. Ensure that the MPIN is changed before this step and you receive a message that handset validation completed.

  Select 'Registration' from the options available on top. The list of accounts enabled for the onlineSBI user will be displayed. Select the account (only SB/ CA) to be enabled for Mobile Banking Service and submit. This will be the primary account for the Service. Only one account can be registered through OnlineSBI. For registering other Savings Bank/ Current accounts under the same CIF, the customer has to approach the Home Branch of the primary account/ the other accounts that are to be enabled.