

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. 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 MOBILE WALLET

For topping up a mobile Wallet , send following SMS to 9223440000:

<Smobitop><Userid><Mpin><WalletID><amount>

On successful top up, you will get a message "Rs.nn received for mobicash transaction Successful".

The wallet holder also will receive a message that Rs.nnn has been deposited in wallet .

Top up of Tata Sky / BigTV/DishTV/SunDirect / DigitalTV /Videocon d2h

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

Forgot MPIN

Customers who have forgotten MPIN may send the following message to 9223440000. A default MPIN will be sent to them:

<SFPIN><User ID >

On receipt, the Default MPIN has to be changed as explained in **Change MPIN** above
After the change of MPIN is confirmed, please complete the registration at the ATM or Branch.

Then, you will be activated for transactions.

De Registration

Customers desiring to de register from Mobile Banking Service may send the following message to 9223440000.

<SDereg>

You will receive a message "User de registered successfully"