

**STATE BANK OF TRAVANCORE**  
(Associate of the State Bank of India)  
**HEAD OFFICE: THIRUVANANTHAPURAM**

**IT SERVICES DEPARTMENT**

**STEP-BY-STEP PROCEDURE FOR MOBILE BANKING ACTIVATION**

**ELIGIBILITY**

- **Savings Bank/ Current/ OD Account Holders**
- **Joint operating A/Cs are not eligible**

**MOBILE HANDSET REQUIREMENTS**

- **Handset should be JAVA enabled/ GPRS activated**

**REGISTRATION PROCESS**

- **Download State Bank Freedom application software from Bank's website – [www.statebankoftravancore.com](http://www.statebankoftravancore.com) using bluetooth / data cable.**

**TO GET 'USER ID & MPIN'**

- **After downloading and installing the software in the mobile handset, open the application "State Bank Freedom"**
- **Send Register Request from the login page of State Bank Freedom Option - "REGISTER"**

Or

**Manually send SMS to 567676 in the following format  
<MBSREG> space <Mobile Make> space <Mobile model>  
e.g MBSREG Nokia N70**

- **Immediately after sending the SMS, you will get the **USER ID & MPIN** by SMS to your mobile.**
- **Login using the **USER ID & MPIN** received**

Immediately after Login, please change the default MPIN. This is **mandatory**. You cannot do any transactions without changing the default MPIN. *[During the first login you will be prompted to change the default **MPIN** received by SMS. (If not prompted, select*

'Settings' -> 'Change MPIN'). The MPIN should be of six characters (alpha/ numerals/ combination is permitted).]

**Under Old MPIN :** Enter the default **MPIN** received in the SMS  
**Under New MPIN :** Enter **MPIN** of your choice. It should be of 6 digits.  
Please confirm the new **MPIN**

Click on **Menu**  
Choose **Change**

**You will be asked to confirm if the SMS is to be sent. Please confirm**

**You will get two SMS with the following message –**

**(1) "Your MPIN is changed"**

**(2) "Validation from handset successful. Complete registration process at ATM/ branch, if not already done.**

● **After receiving the second message regarding successful validation from handset, proceed to ATM /Branch**

● **At the ATM, after swiping the Debit Card**

- Choose the option '**Services**' - Enter your **ATM PIN**
- Select '**Mobile Banking**'
- Choose the option to **Register** and enter the **mobile number**
- Ensure that the correct No. is entered and Choose '**Correct**'
- The mobile number entered is displayed on the ATM screen
- Choose **Confirm**.
- Message "**Your transaction is complete**" is flashed.
- Collect the confirmation slip showing successful Mobile Banking Registration. *(The primary account linked to your ATM card will be activated immediately for Mobile Banking.)*

- **Ensure that the registration is successful ( with code "0')**

● You can add a maximum upto five accounts for Mobile Banking. For linking more than one account, you have to visit the home branch of the already linked account.

● If you don't have an ATM card, you can register your mobile no: through your branch.

### **TRANSACTION LIMITS FOR MOBILE BANKING**

- **Daily limit: Rs. 50,000/-** per customer for funds transfer/ transactions involving purchase of goods and services
- **Calendar month limit: Rs.2,50,000/-**

## **Do's & DON'T'S**

- It is desirable to change the MPIN regularly or whenever there is an apprehension that secrecy has been lost.
- Delete the messages containing your USER ID & MPIN, from the mobile handset.
- Do not store your USER ID & MPIN in your mobile.

## **Please Note a few pointers**

- **Three wrong MPIN entries block MBS for a day and two consecutive blockage de-registers the customer.**
- **Wrong User ID three times – Application is reset and personal data lost.**
- **If registration at ATM - Primary Account linked to Debit Card is enabled for MBS.**
- **For linking other accounts, visit home branch of primary account.**
- **Joint A/C- (E or S) Authorized person can operate the facility. In case of a/c operated jointly –MBS not permitted.**

## **FEATURES & FACILITIES**

- **Fund Transfers**
  - **Intra Bank /Inter Bank**
- **Enquiry Services**
  - **Balance Enquiry**
  - **Mini-statement Enquiry**
- **Demat Account Services**
  - **Portfolio Value**
  - **Booklet Request**
  - **Bill Statement**
  - **Last five Transactions/ Transaction Status enquiry**
- **Requests**
  - **Cheque book request**
- **Bill Payments**
  - **Life Insurance Premium payments**
  - **SBI Card Payment**
  - **Mobile Bills**
- **M Commerce**
  - **SBI Life**
  - **Merchant payment**
- **Mobile Topup**