

## Registration Process

### For using Application based Mobile Banking Service

The registration process for Mobile Banking Service consists of two processes:

- (i) Over mobile handset
- (ii) At State Bank ATM or at branch

#### Process over mobile handset

- Step I            Send a SMS <MBSREG> <Mobile Make> <Mobile Model> to 567676 (e.g. MBSREG Nokia 6600). You will get a User ID, default MPIN and a link by SMS which can be used to download the application if you have GPRS connectivity. If you have a non-java mobile phone with GPRS connection, you can use the Mobile Banking Service over WAP (explained under "WAP based Mobile Banking Service"). If you have a non java mobile phone without GPRS connection, you can use Mobile Banking Service over USSD which will be introduced by the Bank shortly.
- Step II            If GPRS connectivity is not available, please do the following. Download the application on your PC by going to the website. After downloading, transfer 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 your handset.
- Step III            After installation of the application, please log in 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 change the MPIN. If not prompted, please select "Settings" from Main Menu and choose "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". Send the request. You will receive the confirmation of change in MPIN over SMS. **THE MPIN SHOULD HAVE SIX CHARACTERS ONLY.**

#### Process at branch or State Bank ATM

After completing the above process, you can complete the registration at the Home Branch of your account or at the nearest State Bank ATM. At the branch, fill up the required form which will be entered into the system and your account will be activated next day. At the ATM, after swiping the Debit Card, please choose the option 'Services' and then select 'Mobile Banking'. Under Mobile Banking, choose the option to 'Register', enter your mobile number and re-enter the number to confirm registration. You will receive a SMS regarding activation of your account. You can then use all the services offered under the Mobile Banking Services.

### For using WAP based Mobile Banking Service.

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.

The registration process will be the same as for application based service i.e. in two phases – over mobile phone followed by process at ATM/ branch. The process over mobile phone, though essentially same as detailed above, will be done through the Browser of the mobile phone. The procedure is described below:

- a) a) Send a SMS <MBSREG> <Mobile Make> <Mobile Model> to 567676 (e.g.MBSREG Nokia N 71).
- b) b) UserID and default MPIN will be received over SMS
- c) Open the browser of the mobile phoned )
- d) Enter the following address ;  
<http://mobile.prepaidsbi.com/sbiwap/>
- e) A screen will be displayed asking for Login id and Pin.
- f) Enter the User ID and the default MPIN in the respective fields and select 'Login'.
- g) The next screen will ask for WAP log in id which will be received over SMS.
- h) 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 log in 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 Log in id. Enter the number received over SMS and select 'Send'.
- i) If details entered are correct, the next screen with the Main Menu of the Mobile Banking Service will be displayed.
- j) 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.
- k) Confirmation regarding successful change in MPIN and validation will be received over SMS and also displayed on the screen.
- l) Complete the registration process by registering at Home branch of your account or at State Bank ATM as described above under "Process at branch or State Bank ATM"

### **Usage of Facilities under Mobile Banking Service**

For using any of the facilities of Mobile Banking Service, the user has to follow steps from (c) to (h) as described above. However, under step (f), the user has to enter the User ID and MPIN which has been changed to one of his choice. The Main Menu will be displayed after the WAP login id is entered and submitted. The usage of the facilities would be same as in application based Mobile Banking Service.