

## Mobile Banking Service

<b>Features</b>	
	<ul style="list-style-type: none"><li>• Enquiry of balance in account(s)</li><li>• Mini Statement – last five transactions</li><li>• Transfer of Funds to accounts with SBI &amp; other Banks</li><li>• Request for issue of Cheque Book</li><li>• Enquiry regarding Demat account</li><li>• Pay utility bills (Electricity bill, Telephone bill etc.,) Merchandise payments</li><li>• Mobile Top up</li><li>• Payment of SBI Life Insurance premium</li></ul>
<b>Process of Registering for the Services</b>	
	<b>Register for getting User ID</b> <ul style="list-style-type: none"><li>• Send SMS &lt;MBSREG&gt; &lt;MobileMake&gt; &lt;MobileModel&gt; to 567676</li><li>• You will get a User ID and default MPIN and also a WAP link to download the mobile banking application (if you have a GPRS connection)</li></ul>
	<b>Downloading the mobile banking application onto your mobile handset</b> <ul style="list-style-type: none"><li>• Your handset should be java enabled</li><li>• If you have GPRS connection, you can download the application using the WAP link that you received alongwith the User ID.</li><li>• Else, go to our website, <a href="http://www.statebankoftravancore.co.in">www.statebankoftravancore.co.in</a> and click on Services – Mobile Banking. You can download the appropriate mobile banking application using data-cable or Bluetooth.</li><li>• Based on the mobile phone it may be installed under applications / games / installations.</li></ul>
	<b>Login</b> <ul style="list-style-type: none"><li>• After downloading the mobile banking application, click on icon State Bank Freedom.</li><li>• Enter your User ID.</li><li>• Click on the Option</li><li>• Choose Login</li><li>• You will be prompted to change the MPIN.</li><li>• If not prompted, Go to Settings – Change MPIN.</li></ul>
	<b>Change MPIN</b> <ul style="list-style-type: none"><li>• Change the MPIN after the first login</li><li>• Choose <b>Change MPIN</b></li><li>• Under Old MPIN – enter the MPIN received over SMS Using scroll button go to the next field New MPIN</li><li>• Under New MPIN – enter a MPIN of your choice. (6 characters/ digits)</li><li>• Scroll down to the next field Confirm new MPIN Click <b>Option</b>. Choose <b>Change</b>.</li><li>• SMS – “Your MPIN is changed” is received.</li></ul> <p><i><u>It is desirable to change the MPIN at regular intervals or whenever there is an apprehension that secrecy has been lost.</u></i></p>

	<p><b>Activation of your service at ATM</b></p> <ul style="list-style-type: none"> <li>You have to activate your service on ATM or at your Branch. <b>Please ensure that you have changed your MPIN before registering at the ATM.</b></li> <li>Go to ATM and after swiping your Debit Card choose <b>Services – Mobile Banking – Register</b> and then give your mobile number.</li> <li>You will get a SMS regarding activation of your account.</li> <li>In this process of registration, only the Primary Account linked to the ATM card is enabled for Mobile Banking Service.</li> </ul> <p><b>Activation Of Service At Branch</b></p> <ul style="list-style-type: none"> <li>If you do not have an ATM card issued for the account, please visit your Branch to get the service. <b>Please ensure that you have changed your MPIN before registering at the Branch.</b></li> <li>If any other accounts are to be enabled for Mobile Banking, please visit your branch. <i>In such cases, all the enabled accounts (maximum 5) have to be linked for you to use them. This is explained under <b>Manage Self Accounts.</b></i></li> </ul>
	<p><b>Business Rules</b></p> <ul style="list-style-type: none"> <li>The daily ceiling is <b>Rs. 50,000 per transaction per customer aggregate of fund transfer and transactions involving purchase of services/ goods with an overall calendar month limit of Rs.2,50,000 per customer</b></li> </ul>
<b>Functionalities</b>	
<b>I</b>	<b>Enquiry Services</b>
	<p><b>Balance Enquiry</b></p> <ul style="list-style-type: none"> <li>Select <b>Enquiry Services</b> from the Main Menu</li> <li>Select <b>Balance enquiry.</b></li> <li>List of accounts enabled for the services will be displayed. (The process for linking of accounts is explained under Manage Self accounts)</li> <li>Select the account for which you want to enquire the balance.</li> <li>Enter your MPIN</li> <li>Press <b>Menu</b> button and select <b>Confirm.</b></li> </ul> <p>You will get a message that shows the balance, un cleared balance and the hold value for the account selected by you.</p> <p><b>Mini statement</b></p> <ul style="list-style-type: none"> <li>Select <b>Enquiry Services</b> from the Main Menu</li> <li>Select <b>Mini Statement enquiry</b></li> <li>List of accounts enabled for the services will be displayed</li> <li>Select the account for which you want to get the mini statement.</li> <li>Enter your MPIN</li> <li>Press on <b>Menu</b> button and select <b>Confirm</b></li> </ul> <p>You will get a message showing the last five transactions of the account selected by you</p>
<b>II</b>	<p><b>Fund Transfer</b></p> <p>MBS offer following Fund Transfer facilities :</p> <p>Fund transfer from your account enabled for mobile banking to a registered payee, having account with SBT or other banks.</p>

	<p><b>Register Payee</b></p> <ul style="list-style-type: none"> <li>• Select <b>Funds Transfer</b>.</li> <li>• Select <b>Register Payee</b> (one time exercise for each payee). Select type of payee - My Bank payee / Other Bank payee</li> </ul> <p><b>In case of My Bank (SBT) payee, enter the</b></p> <ul style="list-style-type: none"> <li>○ Payee's account No.</li> <li>○ Payee Branch code</li> <li>○ Give a Nickname (To be of minimum two characters. This nickname will appear over the screen in future and account number will not be displayed)</li> <li>○ Assign maximum transaction limit (up Rs. 50,000)</li> <li>○ Go to <b>Menu</b> select <b>Register</b></li> <li>○ Verify the correctness and select 'yes'. To make any corrections select "No" after corrections you select "yes".</li> <li>○ Enter your MPIN</li> <li>○ Select <b>menu</b> and choose <b>Confirm</b></li> </ul> <p>You will get a message advising you the status of the request</p>
	<p><b>In case of Other Bank payee, enter</b></p> <ul style="list-style-type: none"> <li>○ Payee Name as it appears in the Bank's records</li> <li>○ Payee address( village/ city only)</li> <li>○ Payees Account number</li> <li>○ IFSC Code of the Payee Branch (The alpha characters should be entered in block letters.)</li> <li>○ Give a Nickname (To be of minimum two characters. This nickname will appear on screen in future and account number will not be displayed)</li> <li>○ Assign max. transaction limit (Rs. 5,000)</li> <li>○ Go to <b>menu</b> choose <b>Register</b></li> <li>○ Details of input appear on the screen. Verify again and select yes if correct and No, in case incorrect.</li> <li>○ In case of No, the previous screen will appear and necessary corrections need to be made.</li> <li>i) Enter MPIN</li> <li>ii) Select <b>menu</b> and choose <b>Confirm</b></li> </ul> <p>You will get a message advising you the status of the request</p> <p><b>PLEASE DO NOT PROCEED FOR FUNDS TRANSFER UNLESS A PAYEE IS REGISTERED AND CONFIRMATION IN THIS REGARD IS RECEIVED.</b></p>
	<p><b>Transfer Funds</b></p> <ul style="list-style-type: none"> <li>• Select <b>Funds Transfer</b></li> <li>• Select <b>Transfer funds</b> <ul style="list-style-type: none"> <li>○ Select Payee's type (My Bank account/ Other Bank account)</li> <li>○ Select Payee Nickname from the drop down</li> <li>○ Enter amount to be transferred ( up to the assigned max. limit)</li> <li>○ Select account to be debited</li> <li>○ Press OK</li> <li>○ Enter MPIN</li> <li>○ press <b>Menu</b> and select <b>Confirm</b></li> </ul> </li> </ul> <p>You will get a message advising you the status of the request</p>

III	<p><b>Demat Account Services</b></p> <p><b>To use the facility, your Demat account has to be linked to the account(s) that are enabled for mobile banking service.</b></p> <ul style="list-style-type: none"> <li>• Select <b>Demat Account Services</b> from Main Menu</li> <li>• Click on Options – Select <b>Add Demat Account</b></li> <li>• Enter the Demat account number and choose the account that is linked with the Demat account. The Saving Bank/Current Account that has been linked to DEMAT account has to be the primary account enabled for Mobile Banking.</li> <li>• Select ADD and send the request with your MPIN</li> <li>• You will get confirmation regarding registration of your Demat account. Now you can use the facilities under Demat Account Services</li> </ul> <p><b>The facilities are :</b></p> <ul style="list-style-type: none"> <li>• Portfolio Value. ( The value of your holdings as on the previous day of trading) DIS Booklet Request</li> <li>• Bill Statement ( Statement of charges on the Demat account)</li> <li>• Last Five Transactions ( In the Demat account) Transaction Status Enquiry</li> </ul> <p><b>Choose the facility you want to use from the Option under Demat Account Services and send the request with your MPIN.</b></p>
IV	<p><b>Cheque Book Request.</b></p> <ul style="list-style-type: none"> <li>• Select Requests from Main Menu</li> <li>• Select Cheque Book Request</li> <li>• Select the account for which cheque book is needed. Enter MPIN</li> <li>• Press <b>Confirm</b></li> </ul> <p>You will get a message that your request has been accepted for processing. <b>YOUR ACCOUNT SHOULD BE WITH CHEQUE BOOK FACILITY. OTHERWISE THE REQUEST WILL BE REJECTED.</b></p> <p>The cheque book will be sent to the address recorded at the Bank</p>
V	<p><b>Bill Pay</b></p> <ul style="list-style-type: none"> <li>• You can pay your utility bills using Mobile Banking Service. The facilities under this are :</li> <li>• Get Help Add Billers View Bill Pay Bill</li> <li>• View Scheduled Bills</li> <li>• Cancel Scheduled Bill</li> </ul> <p>For utilising the Bill pay services, you have to know the biller’s ID and the format required for registering the billers for the services as the same vary from centre to centre. You can get the biller ID and format as under :</p> <p><b>Biller ID</b></p> <ul style="list-style-type: none"> <li>• Select <b>Bill Pay</b> from Main Menu</li> <li>• Select <b>Get Help</b></li> <li>• Type the city name ( Mumbai, Kolkata, Chennai, Delhi for the metros : Type the name of the state for others)</li> </ul>

- Category (Insurance/ charity/ utility/ card etc)
- If you want only a certain biller then enter the biller name, else all the billers for the category for the city will be listed.
- Choose **Get List** from **Options**. You will get the list of billers with the Biller IDs which you will need to use for getting the format for registration.

#### **Get Format**

Each biller requires the input to be given in a certain format for registration of the same. To get the format for each biller:

- Enter the city and Biller ID in the biller name and choose **Get format** from **Options**.
- You will get a SMS with the format e.g. format for aviva is Policy No, Client ID.

#### **Add Billers**

- Select Bill Pay from Main Menu
- Choose **Add Billers**
- You will get a display that 'No biller registered'
- **From Options choose Add.**
- Enter the Company ID that you got from Get List in the Company **ID** (e.g. Company ID for SBICards is
- SBICARD, for Airtel Mumbai it is **airtmu**)
- Enter a nick name for this biller for your own identification (Min two characters)
- Enter the consumer details as per the format required, i.e. CARD No in the above example for payment of
- SBI card dues.
- Choose Add from Options
- Enter your MPIN

You will get a response regarding the outcome of the request.

**Note: in case the addition of the billers is not successful for any reason, please delete the biller from the list by choosing Delete Locally from the Option and try adding the biller again.**

#### **To Delete Billers**

- Select **Bill Pay** from Main Menu
- Select **Add Billers**.
- List of registered billers will be displayed
- Select the. biller nickname that you want to delete
- Select Delete from the Option
- Confirm selection
- Enter MPIN
- You will get SMS regarding outcome of the request

	<p><b>View Bill</b></p> <ul style="list-style-type: none"> <li>• Select <b>Bill Pay</b> from Main Menu</li> <li>• Select <b>View Bill</b></li> <li>• List of registered billers will be displayed. Choose the biller nickname.</li> <li>• Enter MPIN</li> <li>• You will receive SMS giving you the details of the latest bill with Bill ID For payment of the bill please follow the steps under <b>Pay Bill</b></li> </ul>
	<p><b>Pay Bill</b></p> <ul style="list-style-type: none"> <li>• Select <b>Bill Pay</b> from Main Menu</li> <li>• Select <b>Pay Bill</b></li> <li>• Select the biller nickname from the list of registered billers</li> <li>• Enter the Bill ID that you got in SMS when you viewed the bill</li> <li>• Enter the bill amount that you got in the SMS</li> <li>• Select the account to debit</li> </ul> <p>Choose whether you want to pay now or schedule this payment at a later date. If you select “Pay Later” option, enter the date. You will receive a message that the bill is scheduled for ddmmyyyy along with the transaction ID. After the transaction is processed on the scheduled date, you will get a message “Rs nnn received for BILL DESK”.</p>
	<p><b>View Scheduled Bills.</b></p> <ul style="list-style-type: none"> <li>• Select <b>Bill Pay</b> from Main Menu</li> <li>• Select the <b>View Scheduled Bills</b></li> <li>• Enter MPIN</li> <li>• You will get SMS with the details of the scheduled bills</li> </ul>
	<p><b>Cancel Scheduled Bill</b></p> <ul style="list-style-type: none"> <li>• Select <b>Bill Pay</b> from Main Menu</li> <li>• Select <b>Cancel Scheduled Bill</b></li> <li>• Enter the Transaction ID received during the time of scheduling the bill.</li> <li>• If you do not have the required information, go to <b>View Schedule Bill</b> to get the information.</li> <li>• Confirm with MPIN</li> <li>• You will get the SMS regarding the outcome of the request</li> </ul>
VI	<b>M Commerce</b>

**Mobile Top Up:**

- Select **M Commerce** from Main Menu
- Select **Mobile Top Up**.
- Enter the name of the Service Provider i.e. Vodafone, Reliance
- Enter 10 digit mobile number (**DO NOT prefix 0 / +91 etc.**)
- Enter the exact amount of Top Up for the scheme
- Select account to be debited
- Press Submit and after checking the information displayed, Press Accept.
- Enter MPIN
- If the transaction is successful, the mobile that has been recharged will get a message that the account has been recharged.
- 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. 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 FOR THE SCHEME OF THE TOP UP FROM THE SERVICE PROVIDER.**

**Merchant payment**

**The following options are available presently under Merchant Payment.**

- Receive Direct Top up for your TataSky connection.
- Receive pins for DTH (BigTV/DishTV/SunDirect /DigitalTV)
- Make payments for goods/ services purchased online over internet.

**For Top up of Tata Sky Connections/ to receive pins for BigTV/DishTV/SunDirect /DigitalTV**

- Select **M Commerce** from Main Menu
- Select **Merchant Payment**.
- Enter the name of the merchant ( Tatasky/BigTV/ DishTV/ SunTV/DigitalTV (as the case may be)
- **Merchant data for TataSky.** Please enter Tatasky account No.
- **Merchant data For BigTV/ DishTV/ SunTV/DigitalTV.** Please enter your Mobile no. for receiving the recharge pin.
- Enter the amount of top up in the amount field. **For Tatasky minimum recharge is Rs200/-**
- Select the account to be debited
- Enter the MPIN and submit.
- Your Tatasky account will be directly topped up. For BigTV/DishTV/SunDirect /DigitalTV you will receive recharge pins.

**Making payments for goods/ services purchased online over internet.**

**State Bank Group has presently tied up with PAYMATE for payment through Mobile Banking for purchase of goods/services over 3000 or more websites.**

When you purchase goods/services over these sites, you will find an option 'PAY BY PAYMATE'. Use this option to get the Transaction ID and the amount.

**Payment for good/services after the online purchase is completed:**

- Select **M Commerce** from Main Menu
- Select **Merchant Payment**

	<ul style="list-style-type: none"> <li>• Merchant name – PAYMATE</li> <li>• Merchant data- The particulars received on completion of the purchase</li> <li>• Amount- Enter the amount.</li> <li>• Select the account to be debited.</li> <li>• Enter MPIN and submit.</li> </ul> <p><b>You will get a message regarding the outcome of the request.</b></p>
	<p><b>SBI Life:</b>  <b>You can make payment of the premium on SBI Life policies. (Up to Rs50,000.Available for Non-Pension policies only)</b></p> <ul style="list-style-type: none"> <li>• Select <b>M Commerce</b> from Main Menu</li> <li>• Select <b>SBI Life</b></li> <li>• Enter policy No if you are entering the policy number for the first time.</li> <li>• Otherwise, choose the policy number from the dropdown.</li> <li>• Enter date of birth of the policy holder</li> <li>• Enter the exact amount of the premium</li> <li>• Select the account to be debited and SUBMIT.</li> <li>• Check the information displayed and “Accept” Enter MPIN</li> <li>• You will receive a response regarding the outcome of the request.</li> <li>• If the premium amount is wrong you will get a message that “Your premium amount is xxxx”</li> <li>• If the policy no. or Date of birth entered is wrong, you will get a message “ Invalid policy number or DOB”</li> <li>• If the particulars are correct, you will get a message Rs xxxx/ received for SBILIFE.</li> <li>• The receipt will be sent to the policy holder’s address registered with SBILife.</li> </ul>
	<p><b>Merchant Help</b>  This menu is not yet operationalised.</p>
<b>VII</b>	<b>Settings</b>
	<p>You can use this option to change your mobile banking preferences.  The features are :</p> <ul style="list-style-type: none"> <li>• Change MPIN (explained above)</li> <li>• Reactivate Account ( Not yet operationalised)</li> <li>• Manage Self Accounts</li> <li>• Change Mobile Number</li> <li>• Forgot MPIN</li> <li>• Manage Payee</li> <li>• Deregister</li> <li>• Synchronize</li> <li>• Refer a Friend</li> <li>• Change Channel</li> </ul>

## Manage Self Accounts

If you have more than one account that has been enabled for Mobile Banking Service, you will have to link them through the Mobile Banking application. This exercise may be done on the next working day after registering the accounts at the Branch.

### a) Linking Self Accounts

- i) Select **Settings** from Main Menu
- ii) Select **Manage Self Accounts**
- iii) You will get a display that **'No self account linked'**
- iv) Go to option and choose **ADD**
- v) Enter the account number
- vi) Give a nickname to this account
- vii) Press on the **Option** button and press **Link**
- viii) Enter your MPIN
- ix) You will receive a message that the account is registered successfully with the nickname that you have chosen.

**Follow the same process for linking other accounts.**

**If for any reason the request cannot be processed (e.g. wrong password, system down, wrong account number, etc. you will receive a message "Cannot process". Please immediately do the following:**

- i) Choose the 'Settings'
- ii) Choose 'Manage Self Accounts'
- iii) You will see the nickname that you had registered.
- iv) Choose the nickname. A black button will appear on the left of the nickname
- v) Press 'Option' button and click on 'Delete Locally'
- vi) Your mobile phone will display a message "Are you sure you want to delete linked account with nickname XXX Locally delink in q t he account will not inform the bank about it"
- vii) Select the option "yes".

After deleting the nickname locally, please repeat the process for linking your primary or other accounts.

**If the linking is successful the following SMS will be received "Account xxxxxxxxxxxxxxxx registered successfully with nickname xxx".**

### b) Deleting linked accounts

If you want to delete any of the linked account:

- Select Settings from Main Menu
- Select **Manage Self Accounts**
- List of the nicknames of the accounts linked will be displayed.
- Choose the nickname. A black button will appear on the left of the nickname.
- Press the **Option** button and choose the option **Delete**.
- A message will be displayed "Are you sure you want to delete linked account with nickname xxx?"
- Choose the option "yes".
- Enter MPIN.

You will receive a message advising status of the request

**In case this confirmation is not received or the message is received "Cannot process", the account number and nickname should be re-entered using the option 'Add locally' and request to delete sent once again.**

	<p><b>Change mobile number</b></p> <ul style="list-style-type: none"> <li>• Select <b>Settings</b> from Main Menu</li> <li>• Select <b>Change Mobile Number</b></li> <li>• Enter the new mobile number</li> <li>• Press <b>Option</b> button and choose <b>Request</b></li> <li>• Enter your MPIN</li> <li>• Wait for the confirmation message before using the services. After receiving confirmation of the change, you have to use only the new mobile number for transactions.</li> </ul>
	<p><b>Forgot MPIN</b></p> <ul style="list-style-type: none"> <li>• Select <b>Settings</b> from Main Menu</li> <li>• Choose <b>Forgot MPIN</b></li> <li>• <b>The system will ask you “Are you sure you want to send a request for “Forgot MPIN”. Kindly confirm to send.</b></li> <li>• <b>Press Confirm</b></li> <li>• You will get a default MPIN <u>Change MPIN and register on ATM / Branch before using the services</u></li> <li>• Change your MPIN as explained under <b>Change MPIN</b></li> <li>• After MPIN change is confirmed, please go to the nearest ATM and after swiping your Debit Card enter your mobile number as explained under <b>Activation of your service at ATM/Branch</b></li> </ul> <p>You will receive a message advising status of the request</p>
	<p><b>Manage Payees</b></p> <p>This option is used for <u>‘Delete / Delete Locally / Add Payee Locally / View Details /Fetch All Details’</u> of the Payee accounts already entered through the Menu option ‘Funds Transfer – Register Payee’.</p> <p><b>Deleting a payee-</b> Select the payee type and the payee to be deleted from the drop down for the respective fields.</p> <ul style="list-style-type: none"> <li>• Select Delete from options.</li> <li>• Enter MPIN and confirm.</li> <li>• You will get a message advising the outcome of the request.</li> <li>• Use the option <i>“Delete Locally”</i> when the registration request sent by you for adding a new payee is rejected and you have received the error message through SMS <i>“Cannot process”</i>.</li> <li>• Use the option <i>“Add Payee Locally”</i> when you have changed your mobile handset or loaded the mobile banking application again for any reason or your request for deleting payee has not been processed for any reason.</li> <li>• If you want to change the maximum amount entered for a payee, choose <b>View details</b> and choose edit. You can change the maximum amount.</li> </ul> <p><i>Fetch all details</i> gets you the nicknames of the payees registered by you, making it easy for adding them locally whenever circumstances arise.</p>

	<p><b>Deregister</b></p> <ul style="list-style-type: none"> <li>• Select <b>Settings</b> from Main Menu</li> <li>• Select <b>Deregister</b></li> <li>• Press Deregister in the <b>Deregister Account</b> screen.</li> <li>• Press confirm in the <b>User Confirmation</b> screen. Enter your MPIN</li> <li>• Select confirm from the Menu.</li> </ul> <p>You will receive a message advising status of the request.</p>
	<p><b>Synchronize</b></p> <p>When a user gets a response code 904 for his transaction request, one of the probable reasons is invalid time and date settings on the user’s mobile phone. <b>To correct this do the following:</b> (i) Go to the Settings of your mobile phone &gt; choose Time zone &gt; check that the correct time zone for India is set as GMT+5.30. (ii) Ensure that time is correct (am/pm). (iii) Ensure that the date is correct. If the time and date settings are correct and the problem still persists, the user has to synchronize his mobile banking application by setting a Key value on selecting options Settings -&gt; Synchronize. The user has to select option Get Key to get the value to be set. You will receive key over SMS. The Key value will be a positive or negative number. Enter key in the field ‘Enter Key’ and press OK button from options. The application will get synchronized.</p>
	<p><b>Change in Mobile Handset</b></p> <ul style="list-style-type: none"> <li>• Download the mobile banking application on the new handset as explained under <b>downloading the mobile banking application onto your mobile handset</b>.</li> <li>• Use the existing User ID and MPIN.</li> <li>• Since the mobile banking application is new, it will not have the data that you had entered like linked account, linked payees and linked billers.</li> <li>• Please enter these again using the option <b>“Add locally”</b>.</li> </ul>
	<p><b>Change Channel</b></p> <p>This facilitates change of communication channel from SMS to GPRS and vice versa. Your application will run on SMS by default unless you change it to GPRS. After changing the default MPIN you can change over to GPRS.</p> <p>The process for changing the channel of communication is as under :</p> <ul style="list-style-type: none"> <li>• Select <b>Settings</b> from Main Menu</li> <li>• Select <b>Change Channel</b></li> <li>• If you choose to transact over GPRS, Select GPRS and confirm with your MPIN</li> <li>• You will be asked to reconfirm by entering your MPIN.</li> <li>• If successful you will get a confirmation by SMS that GPRS is enabled for your account.</li> <li>• If at any time after changing over to GPRS you want to change to SMS mode of communication, select the option <b>“SMS”</b>.</li> <li>• Your mode of communication will be changed. You will not get any message since this is the default mode of communication for the application.</li> </ul>
	<p><b>Refer a friend</b></p>
	<p>As a satisfied user, please refer a friend who is not having the services</p>
	<p><b>Mobile Banking Service over Wireless Application Protocol (WAP)</b></p>
	<p>The Mobile Banking Service can now be accessed over WAP by customers having GPRS enabled GSM / CDMA phones. It will operate in a fashion similar to internet banking within the limitations of mobile phones.</p>

	<p>The transactions performed through this service will have a second factor authentication in the form of a random number (called WAP Login Id) sent by SMS to the customer.</p>
	<p><b>The features of the WAP based service:</b></p> <ol style="list-style-type: none"> <li>a. Registration process will remain the same as for application based service.</li> <li>b. 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.</li> <li>c. This service is provided through a secure site with Verisign Certificate.</li> <li>d. The transaction limits remain the same as for application based service viz., daily limit per customer for fund transfer and Payment of Bills/ Merchant payment will be Rs.5,000/- &amp; Rs. 10,000/- respectively with a calendar month limit of Rs. 30,000.</li> <li>e. The User ID for WAP based service will be distinct from the User ID used for application based service. If the customer uses the same User ID that is being used over application based service to transact over WAP, he will be disabled from the application based service. This restriction has been placed for security reasons.</li> <li>f. For the user to change over from WAP mode to application based service with the same User ID, the following procedure has to be followed: <ul style="list-style-type: none"> <li>- Main Menu &gt; Settings &gt; Forgot MPIN &gt; send the message. The 'Forgot MPIN' option can also be accessed from the main screen</li> <li>- A default MPIN will be received. Change MPIN.</li> <li>- Register at ATM or branch again.</li> <li>- The User ID can now be used over application based service.</li> </ul> </li> </ol>
	<p><b>Process of Usage of Mobile Banking Service over WAP</b></p> <p><u>Registration Process</u></p> <p>The registration process will be the same as for application based service i.e. in two phases – over ATM/branch and over mobile phone. The process over mobile phone, though essentially same as detailed above under “<b>Change MPIN</b>” will be done through the Browser of the mobile phone. The procedure is described below:</p> <ol style="list-style-type: none"> <li>a) Send a SMS &lt;MBSREG&gt; &lt;Mobile Make&gt; &lt;Mobile Model&gt; to 567676 (e.g.MBSREG Nokia 6600).</li> <li>b) User ID and default MPIN will be received over SMS</li> <li>c) Open the browser of the mobile phone</li> <li>d) Enter the address : <a href="http://mobile.prepaidsbi.com/sbiwap/">http://mobile.prepaidsbi.com/sbiwap/</a></li> <li>e) A screen will be displayed asking for Login id and Pin.</li> <li>f) Enter the User ID and the default MPIN in the respective fields and select 'Login'.</li> <li>g) The next screen will ask for WAP login id which will be received over SMS.</li> <li>h) Enter this WAP login id in the browser screen. If the mobile phone does not facilitate accessing the Inbox while using another screen, you will have to exit the browser and then open the inbox to access the SMS having the WAP login id. 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'.</li> <li>i) If details entered are correct, the next screen with the Main Menu of the Mobile Banking Service will be displayed.</li> <li>j) It is mandatory to change the default MPIN first before using any of the services. The procedure for this is as under : <ul style="list-style-type: none"> <li>Main Menu &gt; Settings &gt; Change MPIN &gt; enter the default MPIN received over SMS under OLD MPIN &gt; enter new MPIN &gt; confirm the new MPIN &gt; select 'Change'</li> </ul> </li> </ol>

	<p>k) Confirmation regarding the change of MPIN will be received over SMS and also displayed on the screen.</p> <p>l) To complete the registration process, register at ATM or branch as detailed above under <b>“Activation of your service at ATM/ Branch”</b>.</p>
	<p><u>Usage of Facilities under Mobile Banking Service</u></p> <p>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 <b>MPIN which has been changed to one of his choice</b>. 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 detailed above.</p>