

Mobile Banking Service- over USSD

Features	
	<ul style="list-style-type: none">• Enquiry of balance in account• Mini Statement – last five transactions• Transfer of Funds to accounts with SBI• Mobile Top up
Process of Registering for the Service	
	Getting User ID <ul style="list-style-type: none">• Send SMS <MBSREG> to 9223440000 or 567676• You will receive User ID and default MPIN over SMS.
	<p>Eligibility & Using the Service-</p> <p>The Service is available to all P segment customers having a Current/ Savings Bank account and accepting the Terms and Conditions of the Service which have been made available at Bank's website www.statebankofindia.com/www.sbi.co.in. The customers already using Application based/ WAP based Mobile Banking Service will not be permitted to use the Service over USSD. The existing user of the Application / WAP based service, if desirous of using the Service over USSD, should de register from the Application/ WAP based service, before attempting to register under USSD.</p> <p>The service is now available to customers under SME segment also but only with viewing rights. Please refer to the document – Mobile banking for SME customers for more details.</p> <p>Starting the USSD Session.</p> <ul style="list-style-type: none">• Subscribers to dial *595# <p>You will receive a response "Welcome to State Bank Mobile Banking. Enter your User ID"</p> <p>Enter your User ID.</p> <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number :</p> <ol style="list-style-type: none">1. Enquiry2. Fund Transfer3. Mobile Top up4. Change MPIN.5. Forgot MPIN6. De- Register. <p>Press "Answer" and Choose the Serial No from the above to exercise your option and "send"</p> <p>If the user ID entered is incorrect, the response will be "Sorry User ID is wrong. Kindly send correct User ID". If the user ID is entered wrong twice, you will get a response – Sorry you have replied with wrong user ID. Kindly try with correct user ID. The session will expire and you have to restart the session. If the user ID entered is invalid, the response will be "This user ID does not exist. Kindly enter correct User ID". If the user enters the user ID, which is registered already over Application / WAP based Mobile Banking Service, the response will be "You are already registered for application /WAP based Mobile Banking Service. To use USSD, Please de register from application / WAP based service".</p>

	<p>Validation and Activation</p> <p>Change MPIN-</p> <ul style="list-style-type: none"> To register for the Service, It is mandatory that you change the MPIN, immediately and accept the Terms and conditions for the Service. 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”. You will get another message that “validation from the handset successful. Complete registration process at ATM/ Branch.
	<ul style="list-style-type: none"> Activation of your Service at ATM- in this process of registration, the Primary Account linked to the Debit card is enabled for Mobile Banking Service. Under USSD service, the user is enabled for only one account for the Service. If you desire to enable an account other than the primary account of the Debit card, please visit your Branch. When you activate your service on ATM. Please ensure that you have changed your MPIN before registering at the ATM and have received a message that the “Validation from handset successful. Complete registration process at ATM/Branch”. Go to ATM and after swiping your Debit Card choose Mobile Registration –Enter your ATM PIN-Mobile Banking – Choose Registration – Enter Mobile Number- Choose Yes after ensuring the correctness of the number entered- Then the Mobile Number entered by you is displayed- Choose Confirm. Please collect the transaction slip which reads out a message : Mobile Registration Successful-0 If your transaction slip reads a message” Please complete handset validation, before doing this step-169, it denotes that you have not changed the MPIN to complete the handset validation. Please change the MPIN and wait for confirmation, before visiting the ATM/ Branch. If the Transaction Slip reads out any other message than the two messages above, it is possible that you have not chosen the option “Mobile Banking” under “Mobile Registration. Please register at the ATM by choosing the option “Mobile Banking” only. If you do not find any such option in the ATM, please bring it to the notice of the Branch Manager. You will get a SMS “Primary Account nnnnnnnnnnn registered. User: xxxnnn. This message conveys the activation of your account for Mobile Banking Service. <p>Activation Of Service at Branch</p> <p>If you do not have a Debit card issued for the account/ If you want to register an account not linked to Debit card, please visit your Branch to get the Service. Please ensure that you have changed your MPIN before registering at the Branch. SME customers have to visit their Branches to get their account activated for the service.</p>
	<p>Business Rules</p> <ul style="list-style-type: none"> The daily ceiling is Rs1,000 per transaction per customer for fund transfer / Mobile Top up with a calendar month limit of Rs. 5,000 per customer
	Functionalities
I	Enquiry Services

	<p>Balance Enquiry/ Mini Statement</p> <ul style="list-style-type: none"> Subscribers to dial *595# <p>You will receive a response “Welcome to State Bank Mobile Banking. Enter your User ID”</p> <ul style="list-style-type: none"> Enter your User ID. <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> Enquiry Fund Transfer Mobile Top up Change MPIN. Forgot MPIN De- Register. <p>Press “Answer” and Choose (1) for Enquiry and “send”.</p> <p>You will receive the following response.</p> <ol style="list-style-type: none"> Balance Enquiry Mini Statement. <p>Press “Answer” Enter (1) and SEND if you need to enquire the balance in the account. Enter your MPIN and SEND.</p> <p>You will get a response that shows the balance, un-cleared balance and the hold value for your account</p> <p>Press “Answer” Enter (2) and SEND to get the mini statement .Enter your MPIN and SEND.</p> <p>You will get a response showing the balance and the last five transactions of your account.</p>
II	<p>Fund Transfer</p> <p>MBS under USSD enables Transfer of Funds from your account registered for Mobile Banking to any account with SBI. It is necessary that the payee account should be registered first, before transferring funds. The payee need not be a user of Mobile Banking Service. We would request you to recommend this service to the payee also.</p>
	<p>Register Payee</p> <ul style="list-style-type: none"> Subscribers to dial *595# <p>You will receive a response “Welcome to State Bank Mobile Banking. Enter your User ID”</p> <p>Enter your User ID.</p> <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> Enquiry Fund Transfer Mobile Top up Change MPIN. Forgot MPIN De- Register. <p>Press “Answer” and Enter (2) for Funds Transfer and “send”</p> <p>You receive the following response.</p> <ol style="list-style-type: none"> Register Payee (within Same Bank)

	<p>2. Transfer Funds 3. Delete Payee</p> <ul style="list-style-type: none"> • Press “Answer” and Enter (1) to register a payee. Please note that each payee has to be registered before Funds can be transferred and this is required to be done only once for each payee. When prompted, You have to enter • Payee Account No & SEND • Type Nickname (To be of minimum two characters and a maximum 10 characters. This nickname will appear over the screen, while you transfer funds and the account number will not be displayed.) & SEND • Enter MPIN and SEND <p>You will get the confirmation of Registration of payee, once the particulars provided by you are validated. The message will read as “Payee account with nickname xxxx registered successfully”.</p> <p>PLEASE DO NOT PROCEED FOR FUNDS TRANSFER UNLESS A PAYEE IS REGISTERED AND CONFIRMATION IN THIS REGARD IS RECEIVED.</p> <p>Please Note: You may repeat the above process for registering more payees. You can register up to five payees.</p>
	<p>Transfer Funds</p> <ul style="list-style-type: none"> • Subscribers to dial *595# <p>You will receive a response “Welcome to State Bank Mobile Banking. Enter your User ID” Enter your User ID. If the user ID is entered correctly, you get the following response. Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> 1. Enquiry 2. Fund Transfer 3. Mobile Top up 4. Change MPIN. 5. Forgot MPIN 6. De- Register. <p>Press “Answer” and Enter (2) for Funds Transfer and “send” You receive the following response</p> <ol style="list-style-type: none"> 1. Register Payee 2. Transfer Funds 3. Delete Payee <p>Press “Answer” and Enter (2) for Transfer Funds and “send”</p> <p>Enter MPIN and SEND</p> <ul style="list-style-type: none"> • Select Payee Nickname from <ol style="list-style-type: none"> 1. Payee Nickname 1 2. payee Nick name 2 3. Payee Nickname 3 4. Payee Nickname 4 5. Payee Nickname 5 <p>Press “Answer” and Enter the serial number of the payee and SEND</p>

	<ul style="list-style-type: none"> When prompted, enter amount to be transferred (maximum Rs. 1000/-) and SEND. When prompted, Enter MPIN and SEND. <p>You will get a response advising you the status of the request. When the transaction is completed you will get a message "Rs nnn credited to xxxx".</p>
III	<p>Mobile Top Up: For Top up of Prepaid Mobile Connections.</p> <ul style="list-style-type: none"> Subscribers to dial *595# <p>You will receive a response "Welcome to State Bank Mobile Banking. Enter your User ID"</p> <p>Enter your User ID.</p> <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> Enquiry Fund Transfer Mobile Top up Change MPIN. Forgot MPIN De- Register. <ul style="list-style-type: none"> Press ANSWER and enter (3) for Mobile Top Up and SEND Press ANSWER and enter the name of the Service Provider i.e. Vodafone, Airtel, Idea, BSNL, TATA Docomo etc and SEND. You can top up mobile numbers other than the number you are using for Mobile Banking Service also. Press ANSWER and enter the Mobile Number (DO NOT prefix 0 / +91 etc.) and SEND. When prompted, Press ANSWER, enter the exact amount of Top Up for the scheme and SEND. Enter MPIN and SEND. If the transaction is successful, the mobile that has been topped up will get a message that the account has been topped up. You will get a response that Rs nnn received for Top up. <p>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.</p> <p>FOR A SUCCESSFUL MOBILE TOP UP, PLEASE ASCERTAIN THE EXACT AMOUNT FROM THE SERVICE PROVIDER FOR THE SCHEME OF THE TOP UP.</p>
IV	<p>CHANGE MPIN.</p> <ul style="list-style-type: none"> As explained under validation and activation
V	<p>Forgot MPIN</p> <ul style="list-style-type: none"> Subscribers to dial *595# <p>You will receive a response "Welcome to State Bank Mobile Banking. Enter your User ID"</p> <p>Enter your User ID.</p> <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> Enquiry Fund Transfer Mobile Top up Change MPIN. Forgot MPIN

	<p>6. De- Register.</p> <ul style="list-style-type: none"> • Press Answer and enter (5) Forgot MPIN and SEND • The system will ask you “Are you sure you want to send a request for new default MPIN • Reply 1 to confirm • 2 to exit. • If you had chosen (1) , you get a response, “ Default MPIN sent to your Mobile number” • Please open the inbox in the messages, a message starting “user ID xxxnnn reset. Default MPIN nnnnnn. Please change MPIN before using the services.” • Change your MPIN as explained under Change MPIN • After MPIN change is confirmed, please go to the nearest ATM and after swiping your Debit Card enter your mobile number as explained under Activation of your Service at ATM/Branch <p>You will receive a message advising status of the request. The message will read us “User xxxnnn validated”.</p>
V I	<p>De-Register</p> <ul style="list-style-type: none"> • Subscribers to dial *595# <p>You will receive a response “Welcome to State Bank Mobile Banking. Enter your User ID”</p> <p>Enter your User ID.</p> <p>If the user ID is entered correctly, you get the following response.</p> <p>Kindly Reply with your option Number:</p> <ol style="list-style-type: none"> 1. Enquiry 2. Fund Transfer 3. Mobile Top up 4. Change MPIN. 5. Forgot MPIN 6. De- Register. <p>Select Deregister (6)</p> <ul style="list-style-type: none"> • Enter your MPIN <p>You will receive a message advising status of the request which will read as” User xxxnnn unregistered successfully”.</p>