

State Bank Freedom:

Service over USSD (Unstructured Supplementary Service Data)

Frequently Asked Questions

GENERAL CATEGORY

What is USSD?

Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications). It is a capability built into the GSM standard to support transmitting information over the signaling channels of the GSM network. USSD provides session-based communication, enabling a variety of applications.

What is State Bank Freedom over USSD?

State Bank Freedom is Mobile Banking Service provided by State Bank Group. The Service over USSD provides Bank's Mobile Banking Service over non java low cost mobile handsets also. This Service helps you to do following banking transactions:

- Balance Enquiry of account enabled for Mobile Banking Service.
- Mini statement (last five transactions) of the account enabled for Mobile Banking Service.
- Fund transfer to accounts (Self and Third party) in State Bank of India
- Mobile Top Up

Why should I subscribe to this service?

State Bank Freedom provides a convenient way to carry out transactions from anywhere, anytime and this service is absolutely free to the customers. However, you have to pay SMS / USSD session charges to your service provider. Please contact your Cellular Service Provider to know the exact cost for premium SMS/USSD session which may be different for each service provider.

What are the key benefits of this service?

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place (Anywhere Banking) over his mobile phone.

Who can apply for this service? How do I register for the mobile banking services?

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 on the 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. Please refer to the process of registration detailed under "Registration Process".

What are the accounts that can be linked for Mobile Banking Services?

I have accounts in different branches. How do I register for mobile banking services for all these accounts?

If you have registered at ATM, the account for which the Debit Card was first issued will be enabled for the Mobile Banking Service. If you want to enable any other Savings/Current account, please approach your branch for completing the registration. Please note that unlike the application based or the service over WAP, only one account can be enabled for this service. You are requested to decide upon the account to be enabled for the service, before registering at the ATM or at Branch.

Is this service available 24x7?

Yes, the service is available round the clock.

Are there any charges for this service?

No, SBI provides this service free of cost at present. However, you have to pay SMS/USSD charges to your service providers. Please contact your Cellular Service Provider to know the exact cost for premium SMS/USSD session which may be different for each service provider.

Is there a limit on the size of payment I can make?

Yes. There is a daily limit of Rs.1, 000 for the aggregate of funds transfer/ Mobile Top up with a calendar month limit of Rs.5, 000 per user.

Is this service available overseas?

No it is not available overseas.

Do I need to register with a specific service provider to avail this service?

This facility is presently available over select Service providers.

Will there be more services available in Mobile Banking in the future?

Yes. The Bank may come up with more functionality in future.

How does Mobile Banking Service work?

The Mobile Banking Service works over three modes: (i) a Java based application which is downloaded and installed onto your mobile handset. The services are Menu driven and the requests are sent to the Bank using SMS/ GPRS facility (ii) over WAP which can be used by customers having any mobile (java/ non java) with GPRS connection. This is also menu driven. There is no need to download application on the mobile handset. (iii) The Service is available over USSD for non java Mobiles without GPRS connection. There is no need to download application on the mobile handset.

How do I use the Service, if there is no application?

The user starts a session by dialing a designated number or by sending a SMS to a designated short code. A USSD session opens and the user has to respond to the prompts which come up over the mobile screen within the prescribed time. The session will terminate if input is not entered within prescribed time and the user may have to restart the session.

Are the transactions done on mobile phone secure?

In the application based service, all messages originating from your mobile phone are encrypted and travel to our Mobile Banking Server in secure mode. The encryption methodology used is 128 bit AES technology. In the WAP based service, the site is Verisign certified. **In case of USSD, the messages may travel unencrypted in certain packets of transmission.** However, the information is not saved in your mobile handset. Again, your User id and MPIN cannot be used in other mobile number. The server checks the mobile number from where the information is coming.

Why lower limits for transaction been prescribed for USSD service, while it is much higher in the Application based/ WAP service?

RBI, in their guidelines for Mobile Banking Service, have prescribed a lower limit for the service, where the messages are not encrypted end to end.

What do I do if I lose my mobile phone?

De-register from ATM as follows: Swipe ATM Card > Choose Mobile Registration > Enter your ATM PIN > Choose Mobile Banking > Select Deregistration > Give your mobile number which was used for registering > Choose Confirm. Please do not forget to call your service provider to block your SIM.

Can I access Mobile Banking if I have not registered for Net Banking?

Yes. It is independent of Internet Banking Services of SBI.

What is user id?

User id is a unique identification factor consisting of 6 alphanumeric characters (3 alphabets followed by 3 numbers).

How do I know that no unauthorized payments are made using State Bank Freedom?

In State Bank Freedom **you** initiate and authorize each and every payment that is made from your account.. Please do NOT share your User ID / MPIN with anyone and do not save it in your mobile handset in any manner.

MPIN (PASSWORD)

Can I change my M-PIN?

Yes, the MPIN can be changed any time. After starting the session and entering the user ID Choose Change MPIN option. Enter old MPIN/ Default MPIN (in case of first usage of service) and SEND. Then enter new MPIN and SEND. Confirm new MPIN and SEND. However, to use the Service for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

Is it necessary for the MPIN to be numeric?

No, it is not necessary. The field for entering MPIN is set at numeric by default. You can change it to alpha. Each mobile has different way to change the mode so please check in your mobile handset. You can also use any special characters as MPIN.

How many characters should MPIN have?

MPIN should have only 6 characters. It can be numeric/ alpha numeric / special characters / combination of all these. The MPIN is set to be numeric by default.

Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

I have forgotten my MPIN. What do I do?

Open the session. Enter your User ID. Choose Forgot MPIN option. A message will appear "Are you sure you want to send a request for forgot MPIN? Choose 1 for "yes" and 2 for "No". You will get a SMS with default MPIN. Change the default MPIN immediately and then register again at ATM or branch.

REGISTRATION:

How do I register for the Service under USSD?

There are two steps involved to register for the Service (1) Over the mobile handset (2) At the ATM or Branch.

- (1) Over the mobile handset- It also involves two steps-
 - a. Getting the User id and default mpin
 - b. Change default mpin
- (2) At the ATM or Branch

How to get the user ID and MPIN?

Send SMS <MBSREG> to 567676/9223440000

You will receive User ID and default MPIN over SMS.

How to change the Default MPIN?

After starting the session and entering the user ID Choose Change MPIN option. Enter Default MPIN and SEND. Then enter new MPIN and SEND. Confirm new MPIN and SEND. Accept Terms & Conditions of Mobile Banking Service Choose (1) for Yes or (2) For No. If you have chosen No, the session will end.

How does a session start?

Subscribers to Dial *595#

You will receive a response “Welcome to State Bank Mobile Banking. Kindly 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:

1. Enquiry Services
2. Funds Transfer
3. Mobile Top up
4. Change MPIN.
5. Forgot MPIN
6. De- Registration.

Press “Answer” and Choose the Serial No from one of the above to exercise your option and “send”

What is to be done next, after changing the Default MPIN?

You have to activate your account at any SBI ATM or your branch. At ATM > Swipe your Debit card > choose Mobile Registration > enter your Debit Card PIN > select Mobile Banking > Registration > enter your mobile number > Choose Yes> The Mobile Number will be displayed over the screen for your confirmation. Confirm the same. You will get a SMS regarding activation of the primary account of the Debit Card for the Mobile Banking Service. You will be able to enquire the balance and take out Mini statement for this account only. This account will be debited when you transfer Funds/ Do Mobile Top up. If you desire to enable an account other than the primary account of the Debit card, please visit your Branch. You are requested to decide upon the account to be enabled for the service, before registering at the ATM or at Branch

How many users can use this application on a particular mobile phone?

Only one user can register and access his account on a particular mobile phone.

How do I terminate this service?

You can terminate the service by selecting ‘De register’ from the list of options. You can also de-register at ATM as follows: Swipe Debit Card > Choose Mobile Registration > Enter your Debit Card PIN > Choose Mobile Banking > Select Deregistration> Enter the mobile number which was used for registering > Choose Confirm.

If I don’t use the service for a period of time, will I be deactivated by the bank?

Yes, if the service is not used for six months, the User id will be deactivated. To avail the mobile banking service you will need to register afresh.

I have registered for mobile banking service and have been using the facilities. Now I am getting a message “Please complete registration process before using any service”. What is wrong?

You have used the option “FORGOT MPIN”. When you use this option, a default MPIN is sent to you by SMS. You have to change the MPIN. After changing the MPIN, You have to register at the ATM or branch again. You will be activated again.

I have got a message that my account has been locked and I have to re-register for SBI mobile banking. What do I do?

A. Your account is locked because wrong MPIN was entered six times. You can now follow the procedure as under:

Choose the Option Forgot MPIN > you will receive a default MPIN > Change the default MPIN > Register at ATM to get activated immediately. If you register at the branch, you will be activated on the next working day.

You can use the same User ID.

Why do I need to set up Nicknames?

This is to ensure that you don't have to enter the information every time. Nicknames are used to identify your accounts in Mobile Banking. Nicknames are easier to remember compared to the Account Numbers. They are also more secure.

FUND TRANSFER

What kind of fund transfer can I do in mobile banking service?

Using the Service, you can transfer funds to your other accounts/ third party accounts in SBI branches.

How can I transfer funds to account in another branch of SBI? Can I transfer funds to my own accounts with different branches?

Yes you can. Please register the required accounts as Payee under “Funds Transfer – Register Payee”. Then you can transfer funds to these accounts. Please refer to the User manual.

Why do I need to register the accounts for sending money?

The funds can only be transferred to pre-registered payees. This is to increase the security of the mobile banking service and registration of payee is a one-time exercise.

How long will it take to transfer fund?

It is immediate.

Does it cost anything?

No, this service is brought to you by SBI free of cost at present. However, the Cellular Service Provider will levy a charge for the SMS facility/ USSD session according to the plan availed.

ENQUIRY SERVICE

Can I view the transactions relating to my account?

Yes, Mini statement allows you to view a summary of your last 5 transactions.

MOBILE TOP UP

I am sending request for mobile top up but I am getting a SMS that the amount has been reversed. What is wrong?

You may not be sending the request for the correct amount as per the plan of the Service Provider. Please find out the correct amount from the service provider and send the request again.

How is the Top-up from mobile phone different from the mobile recharge through recharge codes?

Under Mobile Top-up, you do not require to buy recharge codes of preset denominations. You can enter the amount as per the plan of your Service Provider and submit your request through your Mobile Phone. The airtime (talk-time) limit is increased automatically without any additional requirement.

Is there a charge for using this facility?

No, SBI provides this facility free of charge for its customers.

Is registration a pre-requisite for Mobile Top UP?

No separate registration is required for top-up through Mobile. You can recharge any mobile number through the option 'Mobile Top Up'

You can top up mobile numbers other than the number you are using for Mobile Banking Service also.

What is the min and max amount I can recharge through this service?

Please check with your mobile operator for the same. The amount to be recharged should be as per the plan of the prepaid connection. The maximum amount of top up could be up to Rs1000/- only per day, in as much as the maximum amount of transaction that can be carried out in a day has been fixed at Rs1000/-

When will my Bank Account be debited?

Your bank account will be debited immediately.

Will I get the same talk-time validity as I would at the local retailer?

Yes. You will get the same talk-time and validity as you would get at your local retailer.

Can I know what is the talk-time and validity that I will get before I do the recharge?

Please check the same with the mobile operator's call centre or their website.

How long does it take for me to complete a Top-up?

Normally, your mobile will get topped-up in less than 5 minutes. However, at times, due to network congestion, it might take up to 2 hours. If it is not successful, you will get a message that the amount is reversed and your account will be credited.

Will I receive a confirmation for completion of top-up through the facility?

Once the top-up is completed, you will receive a confirmation message from the operator.

What if I do not get any confirmation message from the operator?

Once the top-up is completed, you will receive a confirmation message from the operator. In case of non-receipt of confirmation message, please check the talk-time limit of the mobile phone that you have recharged. If the talk-time does not increase, please contact your operator.

Can I recharge when I am on roaming?

Yes, you can.

How can I recharge while I am traveling abroad?

If you are enabled for International roaming, you can recharge your mobile phone using this facility. However, please check the cost of SMS/Dial to special numbers on International roaming.

What will happen if, by mistake, I have entered the wrong mobile number during Mobile Top Up and my account has been debited for the same? How do I get the amount back?

In case the mobile number entered by you was a valid number, that number will get recharged and the amount cannot be refunded. In case the number entered by you was not a valid number, the amount will be reversed and your account will be credited.

When can my request be invalid?

A request will be invalid on account of following reasons:

- Non existing mobile number /Post paid mobile number
- Insufficient funds in your account
- Incorrect amount as per the plan of the prepaid connection of service provider.

TROUBLESHOOTING & TECHNICAL SUPPORT

What happens if my phone gets hung when I am in the midst of a transaction?

Switch off the mobile and switch it on and start the session from the beginning.

What happens if my phone gets switched off during a transaction?

Switch on the phone and start the session from the beginning.

Is this service available in other languages?

Currently the service is available only in English.

I have started the session. I have changed my mind about entering the User ID now. What will

happen?

You may leave as it is. The session will expire within few minutes. A time out has been prescribed.

Can I avail of this service from outside my city of registration/telecom circle?

If you have national roaming facility from the Cellular Service Provider you can avail this service from anywhere in India. However if you are traveling overseas, the services will be available only if you have international roaming. However, please check the SMS/Dial charges to special numbers from your service provider.

What precautions do I need to take for accessing Mobile Banking?

Please note the following:

- After receiving the SMS with User ID and default MPIN, immediately log on to Mobile Banking and change your default M-PIN
- Please memorise your User ID and delete SMS containing the information.
- Please don't disclose your User ID and MPIN to anyone.
- Please change your MPIN at regular intervals
- Please don't use obvious passwords (like name, date of birth, etc.).

Q. What is the difference between application based service and USSD based service?

A : The differences are :

Application based service	Service using USSD
1. Mobile Banking application has to be downloaded and installed onto the mobile handset.	No application to be downloaded.
2. Mobile handset must be java enabled	Can be used over any mobile
3. Mobile connection can be CDMA or GSM	Mobile connection can be only GSM
4. Can be used over SMS or GPRS	Can be used over SMS/Dial

Q. I have done a Mobile Top up. My account has been debited but no confirmation of top up has reached me. The other mobile number is not topped up. How do I take up? How will this be resolved?

Q. I have done a Fund transfer transaction. My account has been debited. The beneficiary account is not yet credited. How do I take up? How will this be resolved?

Q. How long it will take for a resolution?

Please take up the issue with your Branch, providing the details of the transaction. Depending on its nature, the issue will be resolved as early as possible