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### Important Information:

- Toll free number for customer care - 1800 3000 1122
- Dial-in IVR Number – 022-39852698
- Web site URL - [www.mobilemoneyservices.co.in](http://www.mobilemoneyservices.co.in)
- Queries email id - [mobilemoneyservices@yesbank.in](mailto:mobilemoneyservices@yesbank.in)



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## 1. Introduction

Mobile money service is the smart, new way to manage your money!

**Deposit cash:** Deposit cash into your account by visiting any mobile money services Agent in your neighbourhood.

**Purchase:** Pay any of the participating mobile money services merchants or stores from your mobile phone.

**Send:** Send money to other mobile money services users in India by using mobile number.

**Bill pay and recharge:** Pay your bills (mobile, electricity, etc.) and recharge your prepaid mobile subscription or somebody else's prepaid mobile subscription.

**Withdraw money:** Walk into any YES Bank branch ATM near you and withdraw cash.

### Terms and Conditions Apply.

This 'mobile money services by YES Bank, Powered by Nokia' is offered by YES Bank in partnership with Obopay. The money deposited by the customer is maintained with YES Bank as per applicable RBI guidelines. The service is safe and secure as it requests the customer for two factor authentication as prescribed by RBI guidelines. Obopay is a certified PCI 1.2 level 1 Service Provider and is also certified to ISO27001 standards.



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You can choose from two types of prepaid accounts :

#### Easy pay

- Pay utility bills.
- Recharge prepaid.

To sign up, show any identity card and fill in a simple form.

**Note:** Cash withdrawal is not permitted with this prepaid account. The maximum balance permitted is Rs 10,000. There is no minimum balance.

#### Easy send

- Pay utility and other bills.
- Recharge prepaid.
- Send money to other mobile money services users.
- Withdraw cash from a YES Bank branch or ATM.
- Pay participating merchants or stores.

To sign up, show any identity card and address proof and fill up a simple form.

**Note:** Cash withdrawal is permitted with this prepaid account. The maximum balance permitted is Rs 50,000 and there is no minimum balance.

	Easy Pay	Easy Send		Easy Pay	Easy Send
Activation & Limits			Features		
Register for Services	Nokia Agents	Nokia Agents	Deposit Cash	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Maximum A/C Balance	Rs 10,000	Rs 50,000	Withdraw Cash		Bank Branch/ ATM
Transaction Limit (Maximum/Day)	Rs 10,000 (Recharge, Pay Bills)	Rs 50,000 (Recharge, Pay Bills, Send Money)	Pay Bills	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
			Recharge Prepaid	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
			Send Money		<input checked="" type="checkbox"/>
			Pay Merchant/Stores		<input checked="" type="checkbox"/>
Documentation	No KYC, (Photo ID only)	KYC, (Drivers License/ Photograph/ Signature Proof)	Account Balance/ Account history	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
			Invite friends	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
			Change PIN/ Change password	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



## 2. ACCOUNT ACTIVATION

Once you register, you need to activate your account before you can start using mobile money services. After registration, the agent will help install the mobile money services application on your phone.

After installation, the application may take some time to open up. Please wait patiently and you should be able to see your application start up.

If you still see this message, then please close the application, restart the phone and reopen the application.

On registration, you will receive a welcome SMS, with a temporary PIN. This temporary PIN is valid only for 48 hours. You need to activate mobile money services before this temporary PIN expires.

- Launch the application and accept the EULA (End User License Agreement)
- Select "New user"



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- Enter your temporary pin, Date of Birth, Mother's date of Birth.
- Create your Password and new PIN

You can then continue to sign in after entering your new password.

After confirming your details, the application will take some time to configure and activate your profile. During this time, the application will show the message "Activating Account. This may take a while. You may exit at any time. The service will open automatically when ready".

Kindly be patient through this phase. You may close the application and restart it after a few minutes and you should be able to see your application start up. If you still see this message, then please close the application, restart the phone and reopen the application. After full configuration, the application will start up and open up for full use.

**Step 1: Activate Money**

New user  
Existing user  
View licence agreement

Help Select Exit

**Step 2: New user**

Temporary PIN: [ ]  
Date of birth: [01 - 01 - 1980]  
Mother's date of birth: [01 - 01 - 1950]  
Create password: [abc]  
Options Next Clear

Step 1

Step 2



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Once your application is active and fully configured, please ask the mobile money services agent for assistance in depositing the money into your account and start experiencing the convenience of mobile payments right away.

The application uses SMS to communicate all transactions. If you have a prepaid phone, you will need a balance on the phone to use the application to make payments.

#### Note:

- A GPRS connection is not required. All communication is done via SMS; charges will be as per your plan with your mobile service operator. No additional charges are applicable.
- If you are a New User and using the application for the first time (or if your application was reloaded), you will need to create a new application password.
- When you are talking and the balance runs out, you may have money in your Nokia Money Stored Value Account. This cannot be used if your prepaid balance is zero.



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**New user**

Mother's date of birth:  
01 - 01 - 1980

Create Password:  
\*\*\*\*

Confirm Password:  
\*\*\*\*

Create PIN:  
\*\*\*\*

Confirm PIN: ABC  
\*\*\*\*

Options **Next** Clear

Step 3

**New user**

Create Password:  
01 - 01 - 1980

Confirm Password:  
\*\*\*\*

Create PIN:  
\*\*\*\*

Confirm PIN: ABC  
\*\*\*\*

Options **Activate** Clear

Step 4

**New user**

Create Password:  
\*\*\*\*

Confirm Password:  
\*\*\*\*

Money

Allow application to send text message to +919535997751?

YES • NO

Step 5

**Activate Money**

Activating account. This may take a while. You may exit at any time. This service will open automatically when ready.

Options Exit

Step 6



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### 3. Deposit cash

Once you are registered and have activated your account, you need to load money onto your new prepaid account. Currently, you can only deposit cash by visiting an authorised mobile money services Agent. You will soon be able to load electronically from your bank account.

#### To find an authorised agent and load cash:

- Visit our web site [www.mobilemoneyservices.co.in](http://www.mobilemoneyservices.co.in) or call customer support 1800 3000 1122.
- Visit an authorised mobile money services Agent along with an ID.
- For security purposes, use the feature Verify Agent in the application to verify authenticity and active status of the Agent.
- Give cash to the Agent and show ID proof. The Agent will instantly credit it to your account after confirming your identity.
- You can start making payments instantly using your mobile. You will get an SMS with your new account balance and a transaction ID.



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- In case of any disputes call customer support on 1800 3000 1122.

### 4. ATM Card

#### Initial registration and ATM card issuance

New



1. If you choose to go for an Easy Send account, an optional ATM card will be provided which will help you to withdraw cash from your mobile money services account at YES Bank's ATMs.
2. On completion of Easy Send application process, if you choose to opt for the ATM Card, please ensure you deposit sufficient funds in your mobile money services account to cover any applicable card issuance fee and service tax on that fee. For updated information on fees required for the ATM card issuance, please visit our website <http://www.mobilemoneyservices.co.in> or call customer support.



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3. When you receive the ATM card from the Agent, please check to see that the docket seal has not been tampered with.
4. When the agent has initially linked your card, you will receive an SMS with information about card issuance and associated card fees charged.
5. When the Agent initial checks are complete and approved, you will receive an SMS approval along with a number that you should call to activate your card. Please note that if KYC (Know Your Customer) approval fails for any reason, the card issuance fees and service tax will not be refunded to you.
6. Once all paperwork is approved, you will receive an SMS along with an inbound Interactive Voice Response (IVR) number to activate your card.



### Card activation IVR flow

1. Call 022-39852698 from your registered mobile number to activate your card.
2. You will be prompted to enter the last 4 digits of the card number as printed on the card. If you enter invalid digits, you will be allowed 2 more attempts. After 3 attempts, the card will be locked for 24 hours. And your card will be unlocked automatically after 24 hours.
3. Once you enter the last 4 digits of the card number correctly, you will be asked to enter your mother's date of birth in DDMMYYYY format as set during the activation process. If you enter an invalid mother's date of birth, you will be allowed 2 more attempts. After a total of 3 attempts, the card will be locked for 24 hours. And your card will be unlocked automatically after 24 hours.

Once these details are validated, the card is activated and you can start using it.



## 5. Bill payment

### How to pay bills

You can pay your bill in 2 ways:

- Pay when a bill is sent
- Pay anytime

The amount that you can pay (part or full) depends on the biller. For billers who don't send bills, e.g. CRY, you can pay anytime. See the biller reference table for more details.

#### Pay when a bill is sent

Mobile money services will send you an alert when a new bill is due. Please make your payment at least 4 working days in advance of your bill due date.

- Click on Pay Bills to view pending bills.
- Select the bill you wish to pay, view details of the bill, enter PIN and click Send.

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**Pay bills**

View billers

19/10/2009 Insurance \*

19/10/2009 MyMobile

Options Select Back

Step 1

**Unpaid bill**

Due date  
19/10/2009

Biller:  
Insurance

Amount: Rs.  
100

Next Back

Step 2

**Unpaid bill**

Due date  
19/10/2009

Biller:  
Insurance

Amount: Rs.  
100

Enter PIN code:  
\*\*\*\*

Send Clear

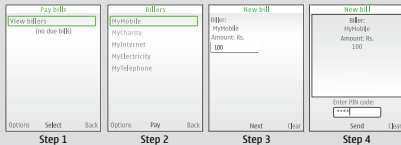
Step 3

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## Pay Anytime

Pay a biller anytime even when a bill is not due.

- Select the biller you wish to pay.
- Enter the amount you wish to pay.
- Enter PIN and click SEND.



Before you start paying bills, you will need to add register your billers through the application.

## View billers, add new billers

You can search and add billers on the basis of Biller location, Category and name:

1. Open the application in your mobile phone and Login.
2. Go to Main Menu.
3. Select Pay Bills > View Billers.
4. If you have not added any billers, the message, "There are no billers listed. Have you added billers before?", will be displayed.
5. Click Yes, if you have added the billers, a list of registered billers will be displayed.
6. If you have not added any billers before , then Click No to add new billers.

7. Select Add Billers option in next screen.
8. You need to now choose the biller. You can search for and choose the biller in one of 2 ways:
  - a. Search by Biller Code (a list of billers supported and their codes is given in the annexure for easy reference)
  - b. Search by biller location, category and name. To do this type of search, follow these steps:
    - Click 'Search Biller'.
    - Select the area where the biller is located.
    - Select the Biller Category such as; Charity, Electricity, Gas, Mobile, etc.
    - Enter the biller name. You need to enter the first three characters

- Click Search and a message, "Biller found based on your search criteria.", will be displayed if any matching biller(s) is found.
- Click Show to display the biller(s)
- Select the biller and click Add

**Add billers**

Use biller code

Options    Select    Back

Step 1

**Search biller**

Andhra Pradesh  
Arunachal Pradesh  
Assam  
Bihar  
Chandigarh  
Chhattisgarh  
Dadra & Nagar Haveli

Select    Back

Step 2

**Search biller**

Electricity  
Gas  
Insurance  
ISP  
Mobile  
Telephone  
Telephone/Mobile

Select    Back

Step 3

**Search biller**

Electricity  
Gas  
Insurance  
ISP  
Mobile  
Telephone

Enter biller Name:

Select    Back

Step 4



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**Note:** The below mentioned steps apply for both the search categories ie. Search by Biller Code and Search by Biller Location, Category and Name

Once you have selected the biller, you need to provide a nickname for the biller and some billing information.

9. Enter “biller nickname”. The biller nickname will be used to show you the bills later. Eg: If you are adding the electricity bill for your home you could give it a nickname like ‘HomeElec’ for easy reference.
10. You will now need to provide some billing details specific to the biller you selected. For example, if you added Vodafone as a biller, you will need to provide the following billing details:
  - a. Customer mobile number
  - b. A/C number
  - c. Name



11. Once all details are entered, click Send.

12. A message appears “Biller addition is in progress. Biller will be shown after confirmation”.

13. After confirmation, you will see the biller name in the ‘View Billers’ option.

### Edit a biller

You can use this option to edit a registered biller’s nickname in the application. To edit the biller’s nickname, follow these steps:

- Login and go to your application main menu.
- Select Pay Bills > View Billers.
- Select the biller nickname you want to edit.
- Go to Options > Select Rename.





- Enter the new biller nickname and Click OK.
- The message, “Your request to change Biller name has been sent. Biller nickname will be updated once the results are received”, will be displayed. Click OK.
- The biller nickname you entered previously is updated.

### Delete a biller

You can use this option to delete a biller from registered biller list. To delete the biller follow these steps:

- Login and go to your main menu.
- Select Pay Bills > View Billers.
- Select the biller you want to delete.
- Go to Option > Select Delete.



- Click Yes to delete and No if you want to cancel the deletion.
- Biller will be removed from this list after the deletion is completed. A header message appears confirming that the biller name has been deleted.

## 6. Prepaid recharge

You can use Prepaid Recharge feature to:

- Recharge your own prepaid mobile account. You will need to select your operator and area of network. Please refer to the annexure for the list of prepaid recharge operators/circles.
- Recharge anyone else's prepaid mobile phone. Through this option you can recharge the mobile number you have used recently/searched from contact list or provide a new number.



## Prepaid mobile recharge (my mobile number)

Using Prepaid Mobile Recharge feature, you can recharge your own prepaid mobile number. Use the following procedure to recharge your mobile phone:

- Login and go to Main Menu > Recharge Prepaid.
- Select My Mobile Number to recharge your own mobile number.
- Select the operator.
- Select a circle or the area of your network which you subscribe to. Click Select.
- Enter the amount of recharge and click on NEXT.
- Enter the <PIN>. Once PIN is verified, you will get the message “Your Transaction request has been sent”. Check the status in the “Transactions” menu.

Recharge prepaid

My mobile number

Recently used

Search for contacts

New contact

Options Select Back

Step 1

Recharge prepaid

To:

My mobile number

Mobile number

9876543210

Operator

Aircel

Area:

All India

Amount: Rs

100

Options Next Clear

Step 2

Recharge prepaid

To:

My mobile number

Mobile number

9876543210

Operator

Aircel

Area:

All India

Amount: Rs

100

Enter PIN:

Previous

Step 3



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**Note:**

1. For some operators, the recharge is done electronically once you make the payment through the application.
2. For other operators, the recharge is done via a recharge PIN - once you make the payment through the application:
  - You will receive a recharge PIN via SMS
  - Use the operator's supported method (via SMS or phone call) to recharge your prepaid mobile number using this recharge PIN

Refer to the annexure to know which type of recharge (PIN-based or PIN less/electronic) is supported for your operators.

**Prepaid mobile recharge (other mobile number)**

The procedure to recharge other mobile number is the same as My Mobile Number. Instead of selecting My Mobile Number, you can select a number from the lists below.

- 1 Recently Used
- 2 Search for Contacts
- 3 New Contacts

At any point during the recharge process, if you want to change the operator, go to options and select Change Operator. It will again take you to the operator list to make a new selection.

**Note:** The recharge denomination should be supported by your service provider. Check with your service provider before you recharge your mobile.



## 7. Send money

Through mobile money services you can send money from any mobile phone with the mobile money services applications in India. The money transfer would be instant and is ideal for sending money to family, friends and for gifting purposes. Use the following procedure to send money to any mobile:

- Login and go to Main Menu > Send Money.
- Select a recipient by choosing one of the options:
  - Recently Used
  - Search for contacts
  - New Contact

Once you have selected the recipient:

- Enter the amount you wish to send to the recipient.
- Enter a personalised message if you wish to and click Next.
- Enter the <PIN> for confirmation and press Send.



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Send money

Recipient name:  
Rahul Arora

Mobile number:  
9891919191

Amount: Rs.

Next   Clear

Step 1

Send money

Recipient name:  
Rahul Arora

Mobile number:  
9891919191

Amount: Rs.  
3500

Message:  ABC

Next   Clear

Step 2

Send money

Recipient name:  
Rahul Arora

Mobile number:  
9891919191

Amount: Rs.  
3500

Message:  
Tuition Fees

Enter PIN code:

Send   Clear

Step 3

**Note:** In case of a new contact you have to type in the recipient's name and mobile number before you can send him/her money.



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## 8. Account Management

### Check balance & transaction history

Follow the steps below to check your transaction history:

- Login and go to Main Menu > Transactions.
- Select Failed/Submitted/Particular date or Today option.
- 'Failed' – Transactions that were not processed.
- 'Submitted' – Transactions that have been dispatched but not yet processed. Please wait for a few minutes for the request to be processed. In case the status remains 'Submitted', you can click on the "Resend" option to resend it.

Transactions		
Balance: 100.00		
15/10/2009 02:38 PM		
Failed		✖
Submitted		✖
14/10/2009		
Today		✖
Options	Open	Back

Transactions		
Balance: 100.00		
15/10/2009 02:38 PM		
Anamika Jain		
Rs.-10.00	15/10/2009	
Options	Open	Back

### Change and reset password

Follow the steps below to change your password:

- Go to Options > Settings and select Change Password
- Enter Current Password.
- Enter New Password
- Confirm new password.

Your password will be changed immediately.

Follow the steps below to reset your password:

- Go to the Login screen, select Options and select Reset Password.
- Enter your New Password
- Re-enter New Password
- Enter PIN to confirm.



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**Note:**

The Password should be 4 characters long and alphanumeric.

**Change PIN**

You can change PIN in case of any security concerns. Follow these steps to change the PIN:

- Start the application and Login.
- Go to Main Menu > Options
- Select Settings > Change PIN option ( for security reasons, note that the PIN and password have to be different)
- Enter current PIN , the number will be masked for security reasons
- Enter new PIN.
- Re enter new PIN to confirm .
- Your request to set a new PIN will be processed. You can start using the service once the new PIN is confirmed.

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**Note:** The PIN should be a 4 digit number with no spaces.

**9. Verify Agent**

Use the following procedure to check the authenticity and status of an Agent before availing services at the agent's location.

- Login and go to Main Menu > Options.
- Select Verify Agent.
- Enter the 7 digit - Agent ID and click Send.
- A message will appear on the screen stating that the request is in process.
- Click OK when the next screen appears.
- Click Show when the screen appears with the message, "Agent Verification ready"

**Note:** The status will reflect as "Active" or "Inactive" depending on the status of the Agent. You should not deal with Agents whose status is "Inactive".

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## 10. Invite Friend

Use the following procedure to send an invite to your contacts to register for mobile money services:

- Login and go to Main Menu > Invite Friend.
- Select Search for contacts and select the contact you want to invite from your contacts list.
- The name and contact number will be displayed. Click Send to invite.

In case of a new contact select Menu > New Contact, enter the mobile number and click Send.



## 11. About

The 'About' option displays the following information about the application installed on your phone:

- Copyright notice
- Version number

Follow the steps given below to view the above details:

- Click on 'Options' in the main menu.
- Select 'About' from the list of available choices under 'Options'.
- You can see the copyright notice and version number of the application.



## 12. User Information

The User information section under Options displays the following information:

- Your Name
- Your mobile number
- Name of the bank offering the service

## 13.Help

The 'Help' option provides a brief description of the features available in the mobile application.

Follow the steps given below to view 'Help':

- Click on 'Options' in the main menu.
- Select 'Help' from the list of available choices under 'Options'.



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## 14. Interactive Voice Response (IVR)



You can use mobile money services by dialling a number and accessing an IVR:

- Dial 022-39852698 from your mobile handset.
- An automated and interactive voice response IVR system will greet you and present the main menu.

Mobile money services do not charge you for making or receiving calls. However, your mobile service provider might charge you for the call as per your tariff plan.

The IVR system offers the following features in addition to the ATM card activation:

### Change PIN

Select this option to change your PIN:

- Enter your current PIN.
- Enter your new PIN (twice).



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- On successful completion, you will be taken back to the main menu.

### Verify Agent

Select this option if you want to verify an Agent that you'd like to deposit cash at:

- Enter the Agent ID.
- You will be read out the Agent's details such as ID, mobile number, address and current account status (Active/Inactive).
- You will be taken back to the main menu.
- If the details of the Agent indicate that the Agent is not active, you must discontinue transaction with the Agent.

### Balance

Select this option to check your account balance:

- Enter your PIN.



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- You will be read out your current account balance and then taken back to the main menu.

## 15. Security guidelines

- Do not share your PIN or password with anyone.
- The transmission of transactions is done over SMS with encrypted content to prevent unauthorised tampering of your transactions.
- In case you lose your mobile phone your money is safe as it is stored with the bank.
- History of transactions are stored securely.
- In case of any abnormal or suspicious activity, you are requested to call customer service with specific details.



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## 16. Transaction Limits

EasyPay		
Transaction Type	Min (Rs)	Max (Rs)
Deposit Cash	50	50,000
Pay Bills/ Top Ups	50	50,000
EasySend		
Transaction Type	Min (Rs)	Max (Rs)
Deposit Cash	50	50,000
Withdraw Cash	50*	50,000
Pay Bills/Top Ups/ Pay merchants	50	20,000
Send Money	50	30,000

\*Rs. 50 is the minimum allowed withdrawal at a YES Bank Branch. The withdrawal at any YES Bank ATM will be subject to minimum amount allowed by the ATM.

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## Max Limits ( Daily/ Weekly/Monthly)

EasyPay			
Transaction Type	Daily Max (Rs)	Weekly Max (Rs)	Monthly Max (Rs)
Deposit Cash	10,000	35,000	1,50,000
Pay Bills/Top Ups	10,000	35,000	1,50,000
EasySend			
Transaction Type	Daily Max (Rs)	Weekly Max (Rs)	Monthly Max (Rs)
Deposit Cash	50,000	1,75,000	7,50,000
Withdraw Cash	50,000	1,75,000	5,00,000
Pay Bills/ Top Ups/ Pay merchants	20,000	70,000	3,00,000
Send Money	30,000	1,20,000	2,40,000

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# Welcome

## to mobile money service

Congratulations on your mobile money services prepaid account (powered by Nokia). You are now part of the fast growing mobile money services family.

Mobile money services is a secured, prepaid wallet that offers you a convenient way to 'Pay bills', 'Buy goods and services' and 'Send money'.

Mobile money services is brought to you through a partnership between YES Bank and Obopay.



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**Note:**

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**Note:**

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