



## **MOBILE BANKING**


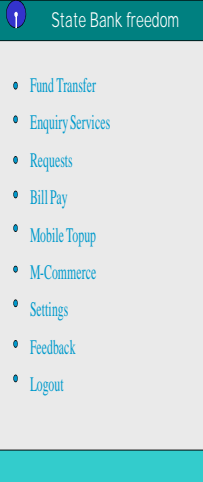
### **State Bank Freedom – Your Mobile Your Bank**



Away from home, balance enquiries can be made and/or money sent to the loved ones or bills can be paid and Mobile Topup anytime 24x7!!! That is what State Bank Freedom offers -convenient, simple, secure, anytime and anywhere banking.

The Mobile Banking Services are available over following four modes. Every mode is distinct and exclusive. Customer already registered for the one mode & desired to switch to other mode, then customer has to register again for the new mode.

### **Mobile Banking Service available over following 4 modes:**

- 1) Application Based (SMS/GPRS)
- 2) Wireless Application Protocol(WAP)
- 3) Unstructured Supplementary Services Data(USSD)
- 4) SMS Banking

Sno	Mode (Channel)	Facilities available	Business Rules	Service available on	Help Documents & links	
1	Application based (SMS/ GPRS)		<ul style="list-style-type: none"> <li>Funds transfer (within and outside the bank)</li> <li>Interbank Mobile Payment Services (IMPS)</li> <li>Enquiry services (Balance enquiry/ Mini statement)</li> <li>Cheque book request</li> <li>Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions</li> <li>Mobile Top up</li> <li>MCommerce (Top up of Tatasky, BigTV, SunDirect, DishTV, DigitalTV and Videocon d2h connections, SBI life insurance premium)</li> </ul>	<ul style="list-style-type: none"> <li>All Current/ Savings Bank Account holders in P segment are eligible.</li> <li>Transaction limit per customer per day is Rs.50,000/- with a calendar month limit of Rs.2,50,000/-</li> <li>All customers can avail the Service irrespective of their telecom service provider.</li> <li>The Service is free of charge. SMS/GPRS cost will be borne by the customer.</li> </ul>	<p>Java enabled /Android mobile phones (with or without GPRS) where the user is required to download the application on to the mobile handset using GPRS/Bluetooth/ Data cable.</p>	<p><a href="#">Download Mobile Banking Application</a></p> <p><a href="#">Guide to using Bluetooth / data cable</a></p> <p><a href="#">Registration Process</a></p> <p><a href="#">Mobile Banking Services Registration Form</a></p> <p><a href="#">Terms &amp; Conditions of Mobile Banking Services</a></p> <p><a href="#">User-Manual for MBS over Application&amp; WAP</a></p> <p><a href="#">FAQs on MBS over Application &amp; WAP</a></p> <p><a href="#">FAQs on IMPS.</a></p> <p><a href="#">IMPS Registration Form</a></p>
2	Wireless Application Protocol (WAP)	<p><a href="https://mobile.onlinesbi.com/sbiwap/">https://mobile.onlinesbi.com/sbiwap/</a></p> 	<ul style="list-style-type: none"> <li>Funds transfer (within and outside the bank)</li> <li>Interbank Mobile Payment Services (IMPS)</li> <li>Enquiry services (Balance enquiry/ Mini statement)</li> <li>Cheque book request</li> <li>Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions</li> <li>Mobile Top up</li> <li>MCommerce (Top up of Tatasky, BigTV, SunDirect, DishTV, DigitalTV and Videocon d2h connections, SBI life insurance premium)</li> </ul>	<ul style="list-style-type: none"> <li>All Current/ Savings Bank Account holders in P segment are eligible.</li> <li>Transaction limit per customer per day is Rs.50,000/- with a calendar month limit of Rs.2,50,000/-</li> <li>All customers can avail the Service irrespective of their telecom service provider.</li> <li>The Service is free of charge. GPRS cost will be borne by the customer.</li> </ul>	<p>Non-Java/Java Enabled /Android mobile Mobiles with GPRS connection</p>	<p><a href="#">Registration Process</a></p> <p><a href="#">Mobile Banking Services Registration Form</a></p> <p><a href="#">Terms &amp; Conditions of Mobile Banking Services</a></p> <p><a href="#">User-Manual for MBS over Application&amp; WAP</a></p> <p><a href="#">FAQs on MBS over Application &amp; WAP</a></p> <p><a href="#">FAQs on IMPS.</a></p> <p><a href="#">IMPS Registration Form</a></p>

3	Unstructured Supplementary Services Data (USSD)		<ul style="list-style-type: none"> <li>Enquiry Services (Balance Enquiry/Mini Statement)</li> <li>Mobile Top up</li> <li>Funds Transfer (within Bank)</li> </ul>	<ul style="list-style-type: none"> <li>All Current/ Savings Bank Account holders in P segment are eligible.</li> <li>Transaction limit per customer per day is Rs.1,000/- with a calendar month limit of Rs.5,000/-</li> <li>The Service is available for subscribers of selected telecom operators only.</li> <li>The Service is free of charge. USSD session charges will be borne by the customer.</li> <li>The service is session based and requires a response from the user within a reasonable time.</li> </ul>	<p>The service is available on all Mobile phones (java/non java) with/without GPRS connection. No need to download the application.</p>	<p><a href="#">Registration Process</a></p> <p><a href="#">Mobile Banking Services Registration Form</a></p> <p><a href="#">Terms &amp; Conditions of Mobile Banking Services</a></p> <p><a href="#">User-Manual for MBS over USSD.</a></p> <p><a href="#">FAQs on MBS over USSD.</a></p> <p><a href="#">IMPS Registration Form</a></p>
4	SMS Banking		<ul style="list-style-type: none"> <li>Enquiry Services (Balance Enquiry/Mini Statement)</li> <li>Mobile Top up</li> <li>DTH Top up/ recharge</li> <li>IMPS- Mobile to Mobile Transfer</li> </ul>	<ul style="list-style-type: none"> <li>All Current/ Savings Bank Account holders in P segment are eligible.</li> <li>Transaction limit per customer per day is Rs.1,000/- with a calendar month limit of Rs.5,000/-</li> <li>All customers can avail the Service irrespective of telecom service provider.</li> <li>The Service is free of charge. SMS cost will be borne by the customer.</li> <li>As a matter of abundant precaution, Customers are requested to delete all the messages sent to the number 9223440000, once the response for their request has been received.</li> </ul>	<p>The service is available on all Mobile phones (java/non java) with/without GPRS connection. No need to download the application. Ordinary SMS charges are applicable.</p>	<p><a href="#">Registration Process</a></p> <p><a href="#">Mobile Banking Services Registration Form</a></p> <p><a href="#">Terms &amp; Conditions of Mobile Banking Services</a></p> <p><a href="#">User-Manual for SMS Banking</a></p> <p><a href="#">Key Words For SMS Banking</a></p> <p><a href="#">FAQs on IMPS.</a></p> <p><a href="#">IMPS Registration Form</a></p>

- **INTER BANK MOBILE PAYMENT SERVICE(IMPS)** : For details [Click here](#)
- **STATE WISE LIST OF BILLERS:** [Click here](#)
- **GRIEVANCE REDRESSAL FOR MBS AND IMPS**
  - For assistance in **Mobile Banking Service**, customer may contact our contact centre Toll-free No. **18001806005**.
  - For complaints of any nature, customers may contact the Branch maintaining the Primary account enabled for MBS.
  - In case the transaction gets failed and the amount debited from the customer account but not reversed, then please furnish the below details of the failed transaction to your Branch (maintaining the Primary account enabled for MBS). Depending on its nature, the issue will be resolved as early as possible.
    - A. Fund Transfer transactions:**

**Details to be furnished:** Date of transaction, User ID of the remitter, Account No. of the payee, amount remitted, TID and the RBI reference no (in case of a Fund Transfer to Other Bank account).
    - B. Transactions through Interbank Mobile payment Service (IMPS):**

**Details to be furnished:**

**For remitter-**Date of transaction, User ID of the remitter, Mobile number of the payee, MMID of the payee, amount remitted, TID and the IMPS reference no.

**For payees-**Date of transaction, account number, amount and IMPS reference no.
    - C. Mobile Top up Transactions (Non reversal of the debited amount):**

**Details to be furnished:** Date of transaction, User ID of the customer, name of the Service Provider (of the topped up connection), Amount, Mobile No topped up, TID and any other reference ID, if available.
    - D. Merchant Payments (Top up of DTH connections/Recharge pins/ Non Reversal of debited amount):**

**Details to be provided:** Date of transaction, User ID of the customer, amount, name of the service provider, Consumer account No (in case of Tata Sky/ Big TV /Dish TV/ Sun Direct), Mobile No. registered with the service provider (in case of DigitalTV/ Videocon d2h), TID and any other reference ID, if available.
- **Notice:** Mobile Banking registration over ATM has been suspended temporarily. Now the customers can register only through the home Branch.