



**SIB M-Pay**  
Mobile Banking Service  
from South Indian Bank

## **SIB M-Pay**

(Mobile Banking Services including IMPS)

&



## **SIB Mobile Service**

(SMS)

**USER GUIDE (Ver. 1.0)**

### **What is SIB M-Pay**

SIB M-Pay is the mobile banking solution from South Indian Bank. SIB M-Pay enables you to make instant interbank and intra bank fund transfers using your mobile phone. The fund transfer is facilitated through the newly launched IMPS (Interbank Mobile Payment Service) platform of National Payments Corporation of India (NPCI). The facility is currently offered free of cost to the customers. SIB M-Pay also offers you, various value added services like mobile/DTH recharge, Train/Air Ticket booking, and movie ticket booking etc. in a simple and secure way.

### **What is IMPS (Interbank Mobile Payment Service)?**

Interbank Mobile Payment Service (IMPS) is an instant interbank/intrabank electronic fund transfer service through mobile phones under the aegis of National Payments Corporation of India (NPCI). IMPS facilitate customers to use mobile instruments as a channel for accessing their banks accounts and remitting funds there from.

Now SIB M-Pay customers can transfer funds to any other Bank who is in the IMPS activated list of NPCI, instantaneously by using your registered Mobile number and an additional 7 digit MMID received from the bank.

The salient features of IMPS are as follows;

- ◆ Instant Interbank/intrabank fund transfer.

- ◆ **24 X 7 X 365** availability.
- ◆ Instant confirmation for both debit & credit transactions.
- ◆ Safe & Secure.
- ◆ Hassle free transactions
- ◆ Saves time and cost.

### **How to register for SIB M-Pay?**

SIB M-Pay registration can be done in two ways;

- ◆ SIB Branch counters.
- ◆ Through **internet banking** in Bank's website ([www.southindianbank.com](http://www.southindianbank.com))

### **Who is eligible for availing IMPS fund transfer facility**

- ◆ Our existing registered (active) M-commerce customers.
- ◆ Our bank customers who register for SIB M-Pay.

### **How to avail IMPS?**

Our bank currently facilitates availing of IMPS services in two ways;

- 1. Through SMS.**
- 2. Through the downloaded SIB M-Pay application to your GPRS enabled mobile phone.**

To avail the facility of IMPS, please register your mobile number for **SIB M-Pay** with the Bank and get 7 digit **MMID**. For receiving remittance, you have to share your mobile number & MMID with the person sending the money (remitter).

In both the cases mentioned above, you are given the option to choose any of the following;

- 1. Complete mobile banking transactions** : ie, Facilities like fund transfer, M-commerce (ticket booking, mobile recharge etc.) can be availed. Both MMID and MPIN will be provided by the bank to you for facilitating these transactions.
- 2. "Receive Money" transactions only**. ie, For receiving credits only to the account through IMPS. In this case, only MMID will be given to you for receiving credit through IMPS. There will not be any MPIN provided to the customers and therefore **NO** other transactions like fund transfer, M-commerce etc. can be done in this case.

### **How to activate SIB M-Pay**

#### **1. For new customers**

The customers can register their mobile number at South Indian Bank as mentioned above for SIB M-Pay and generate their Mobile Pin (MPIN). Users need to activate their SIB M-Pay services by following the below method;

1. Once registration is completed, the registered user will receive an SMS with temporary MPIN from PayMate (our service provider) regarding the successful registration and 7 digit MMID from the bank within 24 hours.
2. Once the MPIN is received over SMS to the registered mobile number of the customer, he/she needs to activate the service

by sending SMS as below;

**CP to 5667711 Or Call 022-30578000.**

3. Before sending the message or making the call, the customers are requested to note down the temporary MPIN received through SMS.
4. The customer will receive an IVR (Interactive Voice Response) call back from PayMate wherein he/she will be asked to change the temporary MPIN received through SMS from PayMate to activate the service. If the customer is calling to the number given above, he/she will be directed to change the temporary MPIN received from PayMate. *(Please note that the transactions like fund transfer, ticket bookings, mobile recharge etc. can only be done after changing the MPIN received from PayMate only).*

## **II. For our existing M-commerce customers**

All our existing M-commerce activated customers will be issued 7 digit MMID for the primary account registered once they request for the same as follows;

Send the SMS '**MMID**' to **09840777222 OR +919840777222.**

MMID will be sent as SMS to their registered mobile number.

### **How to download the SIB M-Pay application to your mobile**

(Applicable to Only those customers with active GPRS connectivity in their phone)

Please make sure that, the MPIN provided by the bank is successfully

changed and your SIB M-Pay account is activated before downloading the SIB M-Pay application on your GPRS enabled phone. Note that the application can be downloaded only to a GPRS enabled phone. Please follow the points given below for downloading the application;

- ◆ A GPRS connection has to be activated for using IMPS, from the respective telecom service provider.
- ◆ After obtaining the MMID the customer has to send 'SIBDOWNLOAD' SMS to **09840777222** or **+ 91 9840777222**. The customer will in turn receive a link as SMS for downloading the application to his/her mobile.
- ◆ Download the SIB M-Pay application by opening the link received as SMS in the registered mobile and then select the make (ie, Nokia, Samsung, BlackBerry etc.) and the model of the mobile and save the settings of same in the mobile.

**How to make fund transfer using IMPS:** Before transferring the funds, please make sure that the person to whom you want to send the money is also registered for the IMPS facility with their concerned bank.

SIB facilitates IMPS fund transfer services in two ways. ie, through SMS and through the downloaded application to the GPRS enabled mobile phone.

**I. Through SMS:** IMPS fund transfer can be facilitated simply by

sending SMS messages as follows;

**IMPS< >Beneficiary 10 Digit Mobile No< >Beneficiary MMID< >Amount**

- a. Send the message to **09840777222 OR +919840777222**.
- b. The sender will receive an IVR (Interactive Voice Response) call back from PayMate asking the sender to confirm the transaction requested by him/her.
- c. To confirm the transaction, enter the correct MPIN allotted to the customer. Please make sure that the MPIN is entered correctly. If the MPIN is entered wrongly for three Times in a day, the service gets automatically blocked. The same will be automatically re-enabled on the next day.
- d. Both the sender and the receiver will receive instant status messages from their respective banks regarding the transaction through SMS.

## **II. Through SIB M-Pay application**

**For Application Based Mobile Banking, please follow the steps as under:**

- ◆ Open the Application on your mobile..
- ◆ Select Interbank Mobile Payment service (IMPS) option.
- ◆ Select your account to be debited.
- ◆ Enter beneficiary's Mobile Number & 7 digit MMID.
- ◆ Enter the amount to be remitted.
- ◆ Confirm the details entered.

- ◆ Enter your MPIN to authorize the transaction.
- ◆ Immediately amount will be transferred from your account.

The status of the transaction will be displayed on the screen and both the sender and the receiver will be informed the status through instant SMS messages.

### **How to receive money?**

- ◆ Register your mobile number for **SIB M-Pay** with the bank.
- ◆ Get your **MMID** from the bank.
- ◆ Share your mobile number and MMID with the sender.
- ◆ Ask the sender to send money.
- ◆ Check the SMS confirmation for the money received.

**Charges for availing this service:** Presently we are providing this facility free of cost. Hence there are no Registration and Transaction charges at present. Bank is having the discretion to charge the customers a certain fee which will be displayed in banks website [www.southindianbank.com](http://www.southindianbank.com) from time to time.

**Transaction limit:** Currently the maximum transaction amount per day is **Rs. 50,000/ customer**. Any modifications in the limit will be updated in the system from time to time and the same will be made available in the bank's website [www.southindianbank.com](http://www.southindianbank.com).

**What if your MMID is forgotten? :** Don't worry if you forget your MMID, You are given the option to know your MMID, cancel the MMID



or to regenerate the MMID for the accounts linked to the service over SMS

- ◆ **To know the MMID:** Send the SMS 'MMID' to 09840777222 OR +919840777222 from the registered mobile number. You will then receive the MMID's for all the accounts linked to the service over SMS.
- ◆ **To cancel the MMID:** Send the SMS 'MMIDCANCEL' to 09840777222 OR +919840777222 from the registered mobile number. You will then receive a SMS confirming the cancellation of the MMIDs linked to your mobile number.
- ◆ **To regenerate the MMID:** To regenerate the MMID after the MMID cancellation, you have to send the SMS 'MMID' to 09840777222 OR +919840777222 from the registered mobile no. You will then receive the MMID's for all the linked accounts over SMS.

### **Value Added Services available with IMPS application:**

In addition to instant interbank/intrabank fund transfer, you can also enjoy the following Value Added Services through our mobile banking application

- **Mobile Recharge**
- **Train Ticket Booking\***
- **Movie Ticket booking**
- **DTH Recharge**
- **Air ticket Booking**

\*To be made available shortly.

### **How to recharge your mobile through SIB M-Pay?**

The mobile recharge can be conducted in two ways, ie, through SMS and by using the downloaded application of IMPS.

#### **I. Via SMS**

To top up your own mobile number(SIB M-Pay registered mobile number), SMS **RCG < Amt > to 09223175501 or 5667711**

For e.g. **RCG 50**

To top up someone else's mobile number SMS **RCG < Mobile number > < Amt > to 09223175501 or 5667711.**

For e.g. **RCG 9324242341 50**

An IVR call back will be received to the customers registered mobile and the customer need to authorize the transaction by entering the correct MPIN.

#### **II. Via SIB M-Pay application**

1. Open the application downloaded on your mobile.
2. Select Mobile Recharge
3. Enter the mobile number & the amount to be recharged.
4. Enter the M-Pin.
5. Confirm the details entered.
6. Mobile recharge will be successfully carried out\*.

\*If any transaction fails and debit happens in the account, the same will be automatically credited back to the account of the customer

within three to four days through a manual reconciliation process.

You can currently avail this top-up service for Airtel, Aircel, Idea, Vodafone, Reliance, Tata Indicom, Virgin Mobile, BSNL, UNINOR and BPL (Loop) Mobile networks.

**NOTE:** Mobile Recharge is currently unavailable for customers who have changed their service provider through mobile number portability. We regret the inconvenience.

### **How to do DTH recharge online using SIB M-Pay?**

The DTH recharge can be done using two methods;

**I. Via SMS** Recharge your DTH service by sending an SMS to 09223175501

For **SUN TV DTH** recharges SMS **DTHSUN < Account No > < Amount >**

For **TATA Sky DTH** recharges SMS **DHTATA < Account No > < Amount >**

For **Dish TV DTH** recharges SMS **DTHDISH < Account No > < Amount >**

For **Videocon DTH** recharges SMS **DTHVIDEO < Account No > < Amount >**

For **BIG TV DTH** recharges SMS **DTHBIG < Account No > < Amount >**

\*Account No. referred here is the unique reference no. provided by the concerned DTH operators.

### **NOTE:**

1. If the account number entered is incorrect, the amount will be debited from your account but will be refunded to the customer via a manual reconciliation process (Up to 3 working days).

2. If the recharge amount entered is not available with the service provider (SUN/TATA/DISH), the amount will be debited from your account but will be refunded to the customer via a manual reconciliation (Up to 3 working days).

**For e.g.** TATA Sky has a Rs.200 recharge package available and you sent an SMS as DTHTATA 1064359571 150 Your account will be debited for Rs.150 but no recharge will happen as the available recharge package is valued at Rs.200. Your refund of Rs.150 will be done upon manual reconciliation.

## **II. Via SIB M-Pay application on your mobile phone**

**Step 1:** Open SIB M-Pay application on your mobile phone.

**Step 2:** Select **DTH** option available in the home page.

**Step 3:** Select the operator (Service provider). ie, TATA SKY, DISH TV, SUN DIRECT etc.

**Step 4:** Enter Viewer Card (VC) no.

**Step 5:** Enter amount to be recharged.

**Step 6:** Enter your M-PIN.

**Step 7:** Click on SUBMIT

**Step 8:** Confirm the details entered.

The status of the transaction will be displayed on the screen.

**How to book air tickets using SIB M-Pay?** Air tickets cannot be booked by sending SMS messages. The facility is available only for those customers who have GPRS enabled mobile connection. The

following are the steps to book an air ticket using the SIB M-Pay application;

**Step 1:** Open SIB M-Pay application on your mobile phone.

**Step 2:** Select **Air Ticket Booking** option available in the home page of the application.

**Step 3:** Select the Origin location of your journey.

**Step 4:** Select Destination location of your journey.

**Step 5:** Enter the Journey Date.

**Step 6:** Enter your mobile No. *(The booking details will be sent to the entered mobile no.)*

**Step 7:** Click on Search option.

**Step 8:** Select the Flight name & schedule from the available list.

**Step 9:** Enter the Traveler Name.

**Step 10:** Confirm the details entered before authorizing the transactions.

**Step 11:** Click on Pay option to proceed for payment.

**Step 12:** Authorize the transaction with MPIN.

The details of the booked ticket will be received in the form of SMS message.

**How to book movie tickets using SIB M-Pay?:** Movie tickets also can only be booked through the SIB M-Pay application downloaded to your mobile phone. The system doesn't permit booking of movie tickets though SMS messages. The movie tickets can be booked through SIB M-Pay application as follows;

- Step 1:** Open SIB M-Pay application on your mobile phone.
- Step 2:** Select **Movie Ticket Booking** option available in the home page of the application.
- Step 3:** Select either search by **Movies** or search by **Cinema Halls** option
- Step 4:** Select the location, language etc.
- Step 5:** Enter your mobile No. (*The booking details will be sent to the entered mobile no.*)
- Step 7:** Click on Search option.
- Step 8:** Select the cinema form the list available.
- Step 9:** Select the date and time of the cinema
- Step 10:** Enter the no. of tickets to be booked.
- Step 11:** Enter the name of the person for whom the ticket/s is to be booked.
- Step 12:** Confirm the details entered before authorizing the transactions.
- Step 13:** Click on Pay option to proceed for payment.
- Step 14:** Authorize the transaction with MPIN.

**Customer Support:** All your queries may be forwarded to [sms@sib.co.in](mailto:sms@sib.co.in) or call our following toll free nos.

**1800 843 1800**

**1800 425 1809** From 8.30 AM to 8.30 PM (Except on bank holidays)

For any direct queries with M/s Paymate, contact at: **Phone No. 022-6724 2626, E-mail ID: [contact@paymate.co.in](mailto:contact@paymate.co.in).**



## SMS (SIB Mobile Services)

- ◆ **What is SMS?** SMS (SIB Mobile Services) helps the registered customers to receive transaction/non-transaction based SMS alerts on the registered account with our bank.
- ◆ **How to register for SMS facility in the bank?** Our new customers can register themselves for the service just by putting a tick mark in the common account opening form. Our existing account holders who have not availed the SMS facility can submit the separate application form available at the branch counters. Alternatively the form can be downloaded from <http://www.southindianbank.com/UserFiles/Forms/mobilebanking.pdf>
- ◆ **What are the facilities available under SMS?** As a registered user of SIB Mobile Service, you can send Pull Requests and/or receive Push Alerts.
  - **Pull Requests-** Send simple, standard SMS messages to a published number of the Bank, **09840 777222** or **+ 919840 777222** for both domestic and international customers to get online information on your account/s. You will immediately receive an automatic SMS reply from the Bank.
  - **Push Alerts-** Receive automatic SMS message from the Bank when certain events occur in your account/s. You can set the preconditions for such events (Alerts) in the first page of the



Registration form. Any subsequent change in these preconditions can be informed to your Branch Manager. For Eg: All the transactions (Both credit & Debit) happening for Rs.1000 or above will be automatically received by the customer through SMS from the bank.

◆ **What are the details available through SMS Push Alerts?**

The customer will receive automatic SMS message from the Bank when certain preconditions (events) occur in his account/s. These events are set up by the customer himself in the Registration form.

For e.g. If the customer has set a credit/Debit transaction limit of Rs 1,000 in the registration form, and when a transaction of Rs 10,000.00 is credited to the customer's account, he/she will receive the following SMS automatically from "SIBSMS";

**"Dear Customer, An amount of Rs. 10000.00 credited to your account XXXXX01234. The final balance in the account is Rs. 13000.00"**

The customers may also receive SMS regarding any other relevant information from the bank like "Customer education messages", product benefits etc. from the bank if registered for push alerts.

◆ **What are the details available through SMS Pull Alerts?**

The registered customers can avail the following services from the





bank through “SMS pull alerts”;

- ◆ Get the Balance in any of your SB/CA/CC/OD account/s instantaneously.
- ◆ Fetch four transactions along with balance in any of your SB/CA/CC/OD accounts.
- ◆ Inquire on the Status of a cheque issued by you in any of your SB/CA/CC/OD accounts.
- ◆ Change your mobile banking (SMS) PIN.
- ◆ Disable your SIB Mobile Service temporarily.
- ◆ Re-Enable your SIB Mobile Service temporarily.
- ◆ Locate Nearest SIB ATMs based on PIN Code.
- ◆ **What are the SMS formats to be sent to 09840 777 222 OR +919840777222 (International Customers) to receive SMS pull alerts?**

The following are the formats to be sent to receive SMS pull alerts from the bank.

Please note that the initial PIN number (password) of the customer is the last four digit of his 16 digit primary account number. Once the customer changes the PIN number, then he/she must use the new number as the PIN. It may also be noted that the SMS Pull requests are to be sent only from the Mobile Number registered by the customer for this purpose with his branch



<b>Purpose</b>	<b>SMS to be sent to 09840 777 222 or +919840777222 and explanation</b>
1. Get the Balance in any of his SB/CA/CC/OD account / s instantaneously.	<b>BALXXXX</b> where <b>BAL</b> - Keyword, <b>XXXX</b> - PIN. The balance in the customer's main account will be sent to him as a reply SMS. In case the customer has more than one account he may type <b>BALXXXX2</b> or <b>BALXXXX3</b>
2. Fetch the last four transactions in any of his SB/CA/CC/OD accounts.	<b>TRNXXXX</b> where <b>TRN</b> - Keyword, <b>XXXX</b> - PIN . The last 4 transactions in the customer's main account will be sent to him as a reply SMS. In case the customer has more than one account he may type <b>TRNXXXX2</b> or <b>TRNXXXX3</b>
3. Inquire on the Status of a cheque issued by the customer in any of his SB/ CA/ CC/ OD accounts.	<b>CSIXXXX*****</b> where <b>CSI</b> - Keyword, <b>XXXX</b> - PIN and <b>*****</b> is the cheque number issued in his account/s.
4. Disable his SIB Mobile Service temporarily.	<b>DISXXXX</b> where <b>DIS</b> - Keyword, <b>XXXX</b> - PIN
5. Re-Enable his SIB Mobile Service.	<b>ENAXXXX</b> where <b>ENA</b> - Keyword, <b>XXXX</b> - PIN
6. Change his mobile banking PIN.	<b>PINXXXXAAAA</b> where <b>PIN</b> - Keyword, <b>XXXX</b> - old PIN of the customer and <b>AAAA</b> is the new PIN chosen by him.



- |   |  |
|---|--|
| 7. Locate Nearest SIB ATMs based on PIN Code. | <b>ATMXXXX000000</b> where <b>ATM-Keyword,XXXX- PIN(Passsword) and 000000</b> is the PIN Code (postal ) of the place for which ATM is to be located. |
|---|--|

◆ **What are the charges for availing SMS facility?** SIB Mobile Service (SMS) is being offered free of charge for the first 6 months of SMS registration. i.e the customer will not be charged for any SMS message that the Bank sends to him/her for the first 6 months. However Rs.75/- per year (domestic customers) and Rs. 150/- per year (NRI customers) will be charged as AMC after 6 months. For registering change of mobile number, Rs.50/- will be charged. Revisions (if any) in these charges will be updated in banks website [www.southindianbank.com](http://www.southindianbank.com) from time to time.

**Customer Support details:** All your queries can be addressed at your nearest branch itself. For any further escalations, you may forward the same to [sms@sib.co.in](mailto:sms@sib.co.in) or call our following toll free nos.

**1800 843 1800**

**1800 425 1809** From 8.30 AM to 8.30 PM (Except on bank holidays)

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