



Experience Next Generation Banking



How SIB M-Pay service works Online?

- Customer shops on the merchants website and proceeds to check-out to make the payment.
- On the payment page he chooses PayMate as his payment option.
- The customer is transported to a screen where he chooses the payment mode as PayMate.
- On submitting the same, the merchant server forwards required parameters to PayMate.
- PayMate checks if the mobile number belongs to a registered PayMate customer.
- If not registered, customer is taken back to the merchants page with a note that he is not a registered PayMate user.
- If registered, the customer is transported to a 'Pending' page with further instructions.
- The IVR application will call out the mobile number and a voice prompt will play announcing the merchant name and amount to be charged to the user.
- The IVR will then announce the users registered payment options after the welcome message. (If customer does not want to make payment through Paymate, he/she can cancel the call).
- User will give an input (DTMF- Dual Tone Multi Frequency) on the basis of the account he/she wishes to pay.
- M-PIN is a 4-digit security PIN given to customer at the time of registering for PayMate.
- After validation of transaction details, the SIB instantly debits the customer's account and updates PayMate of the same.
- PayMate updates the merchant server of the payment status i.e. payment successful or declined and for what reasons.
- Merchant accordingly shares the information on the customers screen.
- Simultaneously PayMate also sends a confirmation of the same to the customer via SMS with a unique transaction ID for reference.
- This transaction ID is shared between customer, merchant and PayMate.

For any query, feedback or suggestion you may directly contact M/s. PayMate. (Phone No. 022-67242626, E-mail ID: contact@paymate.co.in).

Or Contact South Indian Bank (Toll free): 1800-843-1800 OR 1800 425 1809