



Frequently Asked Questions

1) What is State Bank MobiCash?

State Bank MobiCash is a prepaid virtual mobile wallet on mobile phones. The product is offered by State Bank. It helps you to do banking transactions like Deposit and Withdrawal of money, Fund transfers, bill payment, prepaid mobile top-up, DTH top-up, etc.

2) How Mobile Wallet is different from mobile banking?

Mobile Banking is a channel which is linked to the customer Bank's account, whereas Mobile Wallet is a prepaid payment instrument. Any person without a Bank account may also apply for a Mobile Wallet.

3) How do I get client/application download into my mobile?

Send a SMS "MOBICASH" to 9870888888 / 9967878888. You will receive a return SMS containing a link. Access the link using your GPRS connection. You will be able to download the Mobile Wallet application. The application may also be downloaded from the M/s. Oxigen website www.myoxigen.com and also through other devices using Bluetooth or data cable. You may also visit nearest Customer Service Point (CSP) of M/s. Oxigen and he would help in downloading the application. In case the application cannot be downloaded for any reason, the Services of State Bank MobiCash Mobile Wallet may be used through SMS.

4) What is CSP?

CSP is Customer Service Point appointed by the Business Correspondence or third party agents. They are the primarily mom and pop stores owners, small retail store owners or sellers of telecom vouchers available near your locality.

5) After I have installed the application, how do I activate it in order to access my Mobile Wallet account?

- Fill the Wallet Account Opening Form (AOF) for MobiCash at CSP.
- You need to visit the nearest linked branch with original KYC documents as mentioned in AOF for your KYC approval.
- As the KYC is done by the branch official, you will receive a default MPIN and Wallet I/D. Your mobile number is your Mobile Wallet number.
- Your Wallet gets activated
- Change your MPIN before using any of the Mobile Wallet Services.

6) What is MPIN?

MPIN is a six (6) digits Mobile Wallet Personal Identification Number or password. MPIN will be required to carry out every transaction. Default MPIN needs to be changed before using the service or carrying out any transaction.

7) What if I forget my MPIN?

You need to call **Customer Care Number of SBI customer care 080 2659 9990 or 1800 425 3800 (Toll free)**. Customer Care Executive will ask for your personal details for confirming your identity and will forward your request for new MPIN. You



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will be receiving a default MPIN through a message. Please change your MPIN before proceeding to do any transaction.

8) What will happen if I enter wrong MPIN? What if I enter wrong MPIN repetitively?

If you enter the wrong MPIN, your transaction will fail. If you enter MPIN wrongly for 3 consecutive times, wallet will be blocked for a day (24 Hours). After 2 consecutive blockages, your wallet will be suspended. You need to generate a new MPIN.

9) Can I change my M-PIN?

Yes, the MPIN can be changed any time. However, to use the application for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

10) Is it necessary for the MPIN to be numeric?

The MPIN has to be numeric only.

11) How much time will it take to generate a new MPIN?

Once you lodge a request, you will be provided a reference number, which would be acted upon within 24 hours to 72 hours. Please quote your reference number for future communications.

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

Only one user may register and access his Mobile Wallet on a particular mobile phone.

13) Can any of my SBI accounts be attached to this wallet?

Since it is a prepaid payment instrument, no account can be attached to this wallet.

14) What are the documents required for obtaining a State Bank MobiCash?

Original documents for proof of identity and address as mentioned in AOF should be submitted for activation of Wallet. These will be verified by the designated bank official at the linked branch.

15) What are State Bank MobiCash Mobile Wallet opening charges?

The Wallet opening charges are Rs. 60 which is payable at CSP and the initial cash-in while opening the wallet is Rs. 200. Hence the total amount payable at the time of opening the wallet is Rs 260.

16) Is the account opening charges of Rs. 60 refundable?

Account opening charges of Rs. 60 is non-refundable once the wallet is activated.

17) How much amount will be refunded to me in case of non activation of Mobile Wallet?

In case of non activation of Mobile Wallet, the entire amount will be refunded.

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18) How will CSP identify the customer during refund process in case AOF is rejected?

For refund, CSPs will ask the customer for the receipt provided to him at the time of submitting the AOF along with the OTP sent to the customer during notification of AOF rejection.

19) When can I use the initial wallet balance of Rs. 200?

Once activated, the initial wallet balance of Rs. 200 can be used for transactional purpose.

20) What is the minimum balance to be maintained?

No minimum balance has been prescribed at present.

21) What are the Service Charges for State Bank MobiCash?

The schedule of charges for various services is available under Annexure –IV.

22) Do I need to pay the service charges even if I try to avail any service but the transaction fails / don't proceed?

No. You will be charged only for successful transactions.

23) Do I need to pay the service charges separately to CSPs if I am availing any service assisted by CSP?

In case of Cash out, you will get the net amount after deducting the service charges from Cash out amount. However, for other services, the charges will be deducted from the Wallet balance.

24) After activation of my services, how can I top-up my Mobile Wallet?

It can be topped up at CSPs locations. You need to go to the nearest CSP for Top-up and submit cash. You can also top up your State Bank MobiCash through Bank's account using mobile banking. We are in the process of enabling top up through Bank's account using channels e.g., internet banking and Self Service Kiosk (SSK).

25) Is this service available 24x7 under State Bank MobiCash?

Services delivered at CSP will be available as per their outlet timings. However, other services on Wallet are available round the clock.

26) How do I locate the CSPs in my area providing Mobile Wallet?

State Bank MobiCash is being offered at CSP locations of Ms/. Oxygen which may be identified by State Bank MobiCash logo. Customer may also find the locations from Oxygen web site <http://www.myoxygen.com> or may also call **SBI customer care 080 2659 9990 or 1800 425 3800 (Toll free)**.

27) Will State Bank MobiCash Mobile Wallet application run on all types of mobile phones?



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The **State Bank MobiCash** Mobile Wallet application runs on all JAVA enabled as well as Android application based Mobile Handsets. Your mobile connection should be enabled for GPRS. Applications for other mobile handsets are being developed. Meanwhile, the customers who do not have java/ GPRS enabled handsets may use the services under **State Bank MobiCash** using SMS.

28)I am not able to download State Bank MobiCash application. How do i get the service?

You may use the service over SMS however the business rules (i.e. the transaction limit etc.) may vary. For details regarding Business rules, please see Annexure- III

29)How do I use SMS based transaction?

A list of key words for SMS based transactions is enclosed in Annexure – I.

30)What is State Bank Mobile Wallet Number?

The Mobile Wallet Number is the Mobile Number on which the service has been registered.

31)What is State Bank Mobile Wallet I/D?

It is a twelve digits numeric number advised while activating the wallet. It may be used for future references.

32)Can I open a different wallet with same KYC documents?

No. As per RBI guidelines on issuance of Mobile Wallet, one applicant can obtain one mobile wallet only.

33)Is there any time limit within which I need to visit the bank for AOF submission?

You can visit the linked Branch and submit AOF and KYC document during business hours

34)What happens if I don't report to the Nodal Branch along with the AOF and KYC documents?

, your Mobile Wallet account would be activated, only after you submit the original documents for KYC verification.

35)How much memory space is required to install the mobile banking application?

Approximately, 550 KB of free memory space is required to install this application.

36)How do I setup/activate GPRS on my mobile?

Please contact your Mobile Service Provider for providing the GPRS facility on your Mobile phone.

37)Can I use the Wallet for on-line transactions?

Presently, the Mobile Wallet is not enabled for e-Commerce.

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38) Should Contact Centre log in a complaint if it is a 3rd party call (other than the wallet owner)

No. The call should be from Mobile Wallet holder only.

39) How does change of address is recorded?

As per the present process, there is no provision of recording the change of address. This is similar to other prepaid instrument/ mobile connection.

40) Why should I Cash in?

Cash in amount will be used for carrying out day to day transactions like fund transfer, bill pay, mobile/DTH top-up etc. That stored value can also be used for Cash Withdrawal at CSPs.

41) Am I eligible to earn interest on the Mobile Wallet balance?

The Mobile Wallet is a prepaid account. Therefore, the balance does not earn any interest.

42) What is OTP?

OTP is **One Time Password** (Six digits numerical) which is generated for carrying out the CSP assisted transactions e.g. Cash-out. OTP is valid only for 1 hour after that it expires and you may require a new OTP for carrying the transaction.

43) What if the OTP is not received by me?

You may send the repeat request for OTP and you would receive the original OTP along with the original time stamp.

44) If I want to continue with the transaction after the expiry of OTP, what should I do?

You need to generate a new OTP for carrying out the transaction.

45) I have requested for the OTP but have not used it. However, my balance enquiry/mini statement shows debit for the transaction amount.

The OTP is expected to be generated before carrying out the transaction as such the wallet is debited as soon as the request for OTP is received by the system.

46) I have generated OTP and fund has been debited from my account. However, I have not done any transaction at CSP using OTP. What should I do now?

If you have not done any transaction, after the expiry of OTP, the transaction will be reversed and the debited amount will be credited back.

47) What if I need to carry out two different transactions requiring OTP?

For different transactions of different amounts, you will receive two different OTPs. However, if you need to carry out two different transactions for the same amount, you have to generate second OTP, only after using the first OTP.

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48)How can I cash out / withdraw the balance from my Mobile Wallet?

For cashing out/ withdrawing cash, you need to go to a CSP. You need to generate the OTP for Cash Out and advise your mobile number, amount and OTP to CSP for cash out. CSP will deliver the cash for a successful transaction. The applicable charges would be deducted.

49)Is it mandatory to use Mobile Money Identifier (MMID) for using fund transfer facility in a Mobile Wallet to transfer fund to any Bank account?

Yes, it is mandatory. The remittance is possible only with a valid MMID and the Mobile number

50)I don't have the information about MMID of the beneficiary bank account. What should I do?

You need to obtain the MMID of the beneficiary bank account. If the beneficiary does not have MMID, he needs to apply to his / her bank to obtain MMID first.

51) Can I view the transactions relating to my account?

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

52)What are the facilities available under Bill Pay?

Currently, payment of Mobile bill is available. However, in future, other bills like electricity bill, Telephone bill, etc. will be introduced.

53)Will I be charged for paying bills through SBI MobiCash?

You may have to pay the required service charges for bill payment. Please refer to Annexure –IV dealing with service charge

54) If I opt for payment of a bill over mobile, later on, can I pay in person?

Yes, you can pay your bills using the traditional channels even if you opt for paying it using Mobile Wallet.

55)Do I have to pay the entire bill amount?

You can make a part or full payment, depending upon biller concerned..

56)If there is a problem with my mobile wallet, where should I go or whom shall I contact?

You may call on a Customer Care Number of **SBI customer care 080 2659 9990 or 1800 425 3800 (Toll free)** or write to us on **feedback.mobicash@sbi.co.in**.

57) What should I do if my request is not addressed within the timeline?

For any complain registered with Customer care, you will be provided a complaint reference number. If the issue is not addressed within the prescribed time limit, you can write to us on **feedback.mobicash @sbi.co.in**.

58) What if I lose my mobile phone?

You should **block your SIM immediately** by calling the telecom service provider.

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59)What do I do when I change my handset or mobile number? Do I need to register again?

- a. If you want to change your handset, download the wallet application in your new mobile phone and start using the wallet using the existing MPIN.
- b. If your want to change your Mobile Number, you need to register again and fresh wallet will be issued. The balance in your existing wallet can be transferred to the new wallet. If you desire you can close the wallet. Please ensure that you have withdrawn/ transferred the balance before closing.

60)What happens if I don't use the service, for a period of time, will the wallet be deactivated?

- If the wallet is not used for 6 months, the account will be treated as suspended/dormant.
- If the account remains dormant for one year, the wallet is closed and the balance in the wallet is forfeited.
- However, the suspended/dormant wallet account may be re-activated through our call centre within the specified time limit.

61)How to close the Mobile Wallet account?

For closing your Mobile Wallet, you need to visit nearest CSP and ask for a closure form. The form may also be downloaded from www.statebankofindia.com or www.sbi.co.in. After filling the form, submit it to the CSP. You are advised to withdraw entire balance before closing your wallet.

62)May I go to any CSP to close my Mobile Wallet?

Yes. You may visit any CSP for closing your wallet.

63)What will happen to my balance if I close the State Bank Mobile Wallet?

You are advised to with draw or transfer the entire balance before you close your Mobile Wallet.

64)Is there a fee for obtaining refunds/ full Cash out on the balance on the State Bank MobiCash?

The normal Cash Out charges would apply.