



TECHNO PRODUCTS

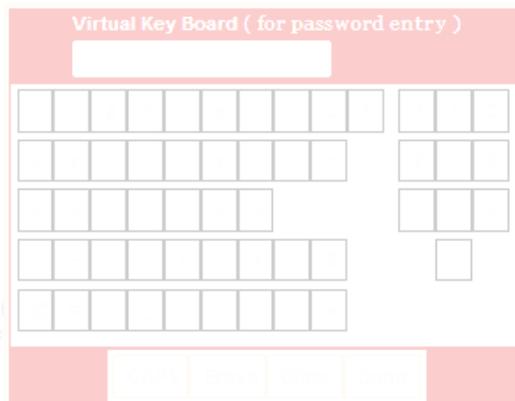
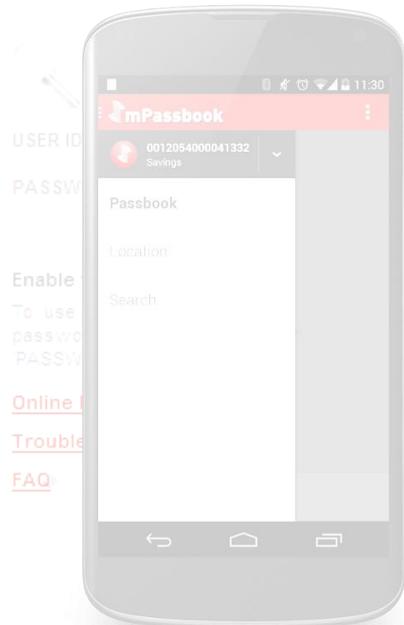


Experience Next Generation Banking



Welcome to SIBerNet Personal

Never respond to any popups, email, SMS or Phone call seeking your personal information such as user-id, Passwords, Mobile number, ATM card number, PIN, Expiry date, etc however officially looking or appealing it may be.



[SIBerNet Tax Payment](#)
How pay your taxes online...

CONTENTS:

Sl.No	Topic	Page No
1.	<i>Foreword</i>	<u>2</u>
2.	<i>SIB M-PASSBOOK</i>	<u>4</u>
3.	<i>ATM cum Shopping Cards (Debit Cards)</i>	<u>7</u>
4.	<i>SIB Mobile Service (SMS)</i>	<u>17</u>
5.	<i>SIB M-Pay</i>	<u>20</u>
6.	<i>SIBerNet</i>	<u>29</u>
7.	<i>Point of Sales (POS)</i>	<u>47</u>
8.	<i>Travel Card -Frequently Asked Questions</i>	<u>48</u>
9.	<i>Cash Deposit Machines (CDM) or Bulk Note Acceptor (BNA)</i>	<u>54</u>
10.	<i>RTGS/NEFT</i>	<u>57</u>

Foreword

*Banking Regulation Act, 1949 defines the function of a bank as accepting deposits for the purpose of lending. Innovations and technological development has completely revolutionised the concept of Banking. The old classical big size branch concept has given way for modern compact high tech Banking. With the introduction of ATMs, Cash Deposit Machines, Net Banking, RTGS etc. there is drastic reduction in the number of customers visiting the branch. Now Banking facilities are available to the customers 24*7 by the click of the mouse.*

As a step to familiarise various technological products of our bank and also to help our customers as well as potential customers, we are bringing out the Booklet on technology products. Definitely I am sure that this booklet will help a lot for the easy usage of our technology products. I congratulate Mr. Aijou George Mathew, Manager, DICT, for taking all efforts to bring out the booklet.

*Abraham Thariyan
Executive Director*

SIB M-PASSBOOK

SIB M-Passbook is literally a Pass Book on the Mobile. It is a mobile software application that can be downloaded to a customer's smart phone, and allows viewing of his account transactions on his mobile phone.

Services offered to you through SIB M-Passbook

- ❖ Check account balance.
- ❖ View account transactions in SB/CD/OD and CC accounts.
- ❖ Search transaction history by transaction type, transaction date or transaction amount.
- ❖ Filter transaction details by transaction type, transaction date or transaction amount.
- ❖ Drill down the details of transactions.
- ❖ Add personal notes or remarks to transaction of choice.

Currently this facility is available for smart phones running on Android platform Windows and iOS (iPhones) and for Blackberry phones

Types of accounts enabled for SIB M-Passbook

All categories of **SB, CD, OD and CC** accounts, including NRE and NRO accounts are enabled for this service. SIB junior accounts are also enabled but Basic Savings accounts are not enabled for this facility.

How to register for SIB M-Passbook

Registration for SIB M-Passbook can be done through your mobile phone at your convenience. You do not have to make a branch visit or fill an application form for registration. The only prerequisite for registration is that your valid mobile number with country code should be registered in the Bank's records.

Registration process

Open the app store from your mobile (Play Store for android , App Store for iPhones and Windows, Blackberry World for Blackberry).Type "**SIB M-Passbook**" in the search option. The product icon will be displayed and the customer can proceed to download.

- ❖ After download, open the application. The applicable charges for usage of the service will be displayed. Click on "**Please Enroll Me**".

- ❖ Enter registered mobile number, with country code, and the last 5 digits of the SB/CD account.
- ❖ If the details are found to be in order, 4 digit MPIN will be generated and sent to the registered mobile number.
- ❖ Enter the MPIN received.
- ❖ The home page of SIB M-Passbook will be displayed.

SIB M- Passbook -Service charges

A nominal one-time registration charge of Rs 75 plus service tax will be charged and there will not be any Annual Maintenance Fee (AMC) for this service. But for the customer who maintains an average balance of Rs 1 lakh and above, the charges are waived. The registration charge will be debited from the account on the next working day of registration.

FAQ

1)Is SIB M-Passbook available in all versions of Android ,Ios and Windows ?

The app is supported in Android versions 2.0 and above .However it is most compatible with Android versions 4.0 and above. The version of Android phone can be checked by selecting the option “Settings” from your mobile phone and choosing “About Phone”.

For iOS, app is supported for the version 7.1 and above, while for windows its 8.0 and above

2) Is SIB M-Passbook available in all models of Blackberry?

The app is supported for the following models Blackberry Q10, Blackberry Q5,Blackberry Z10, Blackberry Z30,Play Book and Porsche Design P9982

3) What is MPIN?

MPIN is a 4 digit password that allows you to log on to SIB M-Passbook app. An MPIN keeps your application secure and prevents unauthorized access to your SIB M-Passbook.

4) What should I do if I get an error message while trying to register?

Most commonly an error message is displayed due to incorrect entry of mobile number and/or last 5 digits of account number. Please follow the checklist given below:

- i) Check whether the mobile number, with country code entered is updated at your branch.
- ii) Make sure that the last 5 digits of your account number have been entered correctly.
- iii) Ascertain that the mobile number entered is registered with the account number entered.

- iv) If you are still facing trouble, please contact our toll free numbers (1800 843 1800 or 1800 425 1809) or mail us at sms@sib.co.in.

5) What should I do if I have forgotten my MPIN?

If the MPIN is incorrectly entered 3 consecutive times, a link, “Forgot PIN?” will be displayed on your screen. You can click on the link to reset your MPIN

Or

Select ⓘ displayed on the top right corner of the home page and enter mobile number with country code and last 5 digits of the account number .The MPIN will be sent to the registered mobile number after submitting the details

6) What should be done in the case of change of Mobile number?

Please inform your branch about the change in mobile number. You can register for SIB M-Passbook afresh once your new mobile number is updated in the Bank’s records. However, one-time registration charge of Rs 75 plus service tax will be levied for registration.

7) What are the steps to be taken on loss of Mobile phone?

Please contact your branch to deactivate your SIB M-Passbook service

8) Can I change the allotted MPIN.

Yes, In the settings tab , select the option ‘ change pin’ ,where you have to enter old MPIN and enter new MPIN as per your choice.

9)What should I do if I have more queries regarding SIB M-Passbook?

Please call our toll free numbers (1800 843 1800 or 1800 425 1809) or visit your nearest branch. You may also email us at sms@sib.co.in.

ATM cum Shopping Cards (Debit Cards)

South Indian Bank offers Debit Cards which can be used domestically as well as internationally. They can be used for transactions at ATM, POS and also for online shopping cum payments. Any customer (resident/non-resident) who has a SB/CD/OD (against Deposits) can apply for a Debit card. Add-on Debit cards can be issued to joint holders of accounts based on eligibility criteria. Debit card in CD (current deposit) is issued only to Sole Proprietorship accounts.

Debit card can be obtained at the time of opening an account or at any time later by submitting a Debit card application form. After submitting the same, you can collect the Debit card and PIN from the parent branch. A non-personalized card (without name embossed) would be issued instantly and will be activated within 48 hours. The normal delivery time for personalized cards (name embossed) is 8-10 working days for Magnetic Stripe cards and 10-12 working days for EMV cards.

Services provided to our customers through our ATMs

- **Cash withdrawal** - A maximum of Rs. 20,000/- can be withdrawn at a time, with subsequent withdrawals based on card limit. If the Debit card is linked to multiple accounts, the choice of account number from which withdrawal is to be done can be selected from the ATM.
- **Balance inquiry**-The balance in accounts to which Debit card is linked can be checked through ATM.
- **Mini statement**-Mini statement of last 9 transactions in the account can be obtained.
- **PIN change**-You can change your existing Debit Card PIN.
- **Fund transfer**-Fund transfer between the accounts linked to a Debit Card can be done.
- **Statement request**-It's an offline request for account statement to parent branch.
- **Cheque book request**- Offline request for cheque books can be made to parent branch.

Type of cards that can be issued to an account

An account holder can apply for **VISA, Maestro and RuPay** cards based on his/her preference and requirement. In joint accounts, add-on card can be issued to joint holder and should be of the same type as the card issued to the primary account holder. Our

bank has tie-up with VISA Worldwide, MasterCard International & NPCI for issuing Debit card to customers. We issue Maestro, VISA Classic, VISA Gold, VISA Platinum and RuPay Debit Cards. We will be launching MasterCard soon. Daily transaction limit associated with Debit cards for domestic transactions are mentioned below.

TABLE A:

Card Type	Maximum ATM Withdrawal in Rs.	Maximum Purchase limit (POS and Online Shopping) in Rs.
Visa Classic*	20,000/-	1,00,000/-
Visa Gold	30,000/-	1,50,000/-
Visa Platinum*	50,000/-	2,00,000/-
Maestro	20,000/-	1,00,000/-
RuPay	15,000/-	25,000/-

*Applicable for International EMV Cards also

Up gradation of Debit card to a higher variant

You must contact your parent branch for up-gradation of the card to a higher variant. For example, based on eligibility criteria you can upgrade your Visa Classic to a Visa Platinum. Subsequent to submitting the request, you can use the existing card, till the new card is processed and issued.

Debit card that can be used internationally

By default, from December 1st 2013, customers are issued Magnetic Stripe cards with Domestic Usage Only, unless the customer requests for International Card, for which bank issues an EMV (Chip) Card. The normal magnetic stripe cards which were issued earlier as international cards can be used internationally with a reduced limit as illustrated in the below table B. However, these cards continue to have limit illustrated in table A above for domestic usage

International Debit cards in the form of Chip cards are issued only in VISA platform in the variants viz. VISA Classic EMV & VISA Platinum EMV. If you are making an overseas trip, and you would like to avail a Debit Card facility, it is recommended to avail an EMV Card from the branch, which will also enhance the security of your transactions. An ATM cash withdrawal transaction undertaken abroad will be charged Rs. 100/- but for a POS /Online transaction, there will be no additional charge.

TABLE B:

Card type	Foreign ATM (INR)	Foreign POS(Inclusive of Online Shopping)(INR)
Visa Classic	10000/-	10000/-
Visa Gold	15000/-	15000/-
Visa Platinum	15000/-	15000/-
Maestro	10000/-	10000/-

*Applicable to International Non EMV debit cards issued prior to 1st Dec 2013

Debit cards for online shopping

Our Debit cards VISA and Maestro can be used for online shopping. They can also be used to book railway tickets, pay utility bills and undertake e-commerce transactions domestic as well as international. The online shopping is secured by 3D-Secure Password (Verified by Visa and MasterCard SecureCode).

3D secure password

The 3D secure password needs to be entered while undertaking an online transaction. This password is mandatory for all online transactions using Debit card. The 3D secure password can be created by a registration process through our website www.southindianbank.com or while doing online shopping (in case the card has not been registered). The 3D secure password will be prompted for a VISA/Maestro card if the Merchant site has “Verified by Visa” or “MasterCard SecureCode” certification.

To register through our website

- Select the link for” Verified By Visa” or “MasterCard SecureCode” in the main page or select Personal Banking----->**Verified by Visa/MasterCard Secure Code.**
- You will be directed to -----> **“3D secure”home page.** Select ----> **“Register Now”**
- You will be navigated to-----> **“Card holder verification”** screen where you will be prompted to enter Card Number and ATM PIN.
- After entering your PIN you will be directed to -----> **“Create your 3D secure password”** screen. A 3D secure password of your choice can now be created. The password should contain 8-16 alphanumeric digits in which at least one alphabet, one numeral and one special character are to be included. You have to also enter mobile number, email id, name of the card holder and date of birth.
- Once the above details are entered, select-----> **“Register”**. The 3D secure password is then created and you can undergo online shopping more efficiently and securely.

To initiate online payment with Visa Debit cards

- The customer shops on merchants websites and proceeds to make payment.
- On the payment page he/she chooses Visa Debit Card from Debit Card(In sites like IRCTC ,select the option 'Credit Card' in the payment page and select any of the payment gateways).
- He will be prompted to enter Card number, Expiry date, CVV (3 Digit number on the reverse of the Visa card) and Name of the cardholder.
- Then he/she is navigated to "3D secure" page, where the 3D secure password entry is prompted.
- The customer's account is debited and successful authentication message gets displayed on merchant's website.

To initiate online payment with Maestro Debit cards

- Customer shops on merchants websites and proceeds to make payment.
- Select "Maestro Debit Card" from Debit Card.
- It will prompt to enter Card number, Expiry date and Name of the card.
- The next page is 3D secure page, where it will prompt you to enter 3D secure password.
- The customer's account is debited and successful authentication message will be displayed on merchant's website.

Maestro cards do not carry a CVV number. So it is not required to enter any value in the CVV field.

The limit for number of transactions per day

The number of transaction per day for ATM withdrawal is limited to 10 and the number of transactions for purchase (POS/online shopping) is also limited to 10.

Validity of ATM-cum-Debit Card

Magnetic Stripe cards are valid for 9 years and EMV chip cards are valid for 5 years from the date of issue. Once the card expires, a new card will be issued and the same will be sent to the branch and the customer will receive a SMS. The customer can collect the renewed/reissued card from the branch.

Free limits associated with ATM cum Debit cards when used in other Bank ATMS

You are allowed upto five free transactions per month for use of Debit cards linked to S.B accounts in ATM's of other banks. The free transactions is inclusive of financial (cash withdrawal) as well as non-financial (balance inquiry, mini statement and PIN change). There will not be any free limit for current accounts.

Wrong entry of PIN

The Debit card gets disabled for use after 4 repeated wrong entries of the PIN. Subsequent to this, even the correct PIN will not be accepted by the machine. This is done for security reasons. The parent branch may be requested by the customer to re-enable the card, subsequent to which the operations can be resumed with the same PIN.

Immediate steps to be taken if Debit card is lost

- Contact toll free number- 1800-843-1800/1800-425-1809 or 0484-2771345/3939345 or +919446475458, inform loss of card and request to block the card thus stopping the operations of the card.
- In case customers are not able to contact the above mentioned numbers for blocking the card, they can approach the branch for immediate blocking of the card. Inform issuing branch telephonically about the loss of card followed by written request to block the card.

Steps to be taken when Debit card PIN is lost/ forgotten

You can submit a request for delivery of new PIN to the parent branch. After placing the request the new PIN mailer will reach the branch within 7 working days which can be collected by the customer.

Charges associated with debit cards

	Magnetic stripe cards	EMV Chip cards
Issuance fee	Nil	Rs.150. (Not applicable for exempted category of accounts)
Add on card	Rs.100	Rs.150
Duplicate card in lieu of Lost/Damaged Card	Rs.100	Rs.200
AMC	Rs.100 after 1 year (Not applicable for exempted category of accounts)	Rs.100 after 1 year (Not applicable for exempted category of accounts)
Re-PIN	Rs.100	Rs.100
Service tax extra at rates applicable from time to time.		

Account categories in which debit cards are issued:

ACCOUNT CATEGORIES IN WHICH VISA CLASSIC, VISA CLASSIC EMV & MAESTRO CARDS, CAN BE APPLIED
GSSA Standard, GSSA Smart & GSSA Executive
Domestic SB privilege (Standard, Silver & Gold)
SB NRE Privilege (Standard, Silver, Gold)
SB NRO Privilege (Standard, Silver, Gold)
SB Youth Plus & SB NRE Youth Plus
SB Mahila & SB Mahila Plus
CD General accounts, CD Premium (General & Standard)
OD against Deposits (Domestic, NRE, NRO, FCNAB)

ACCOUNT CATEGORIES IN WHICH VISA PLATINUM & VISA PLATINUM EMV CARDS CAN BE APPLIED

GSSA Advantage (Monthly take home salary should be minimum of Rs. 50,000)

Domestic SB privilege accounts (Platinum: Minimum balance of Rs. 1,00,000)

SB NRE Privilege (Diamond: Minimum balance of Rs. 50,000)

SB NRO Privilege (Platinum: Minimum balance of Rs. 1,00,000)

CD Smart (Minimum balance of Rs. 50000 & above) & CD premium accounts (Gold, Platinum, Ruby & Diamond)

RUPAY CARDS

RuPay cards can be availed in all eligible SB/CD/OD accounts in which Visa and Maestro cards are being issued, on request of customer. The RuPay Classic have the additional rider of Insurance coverage up to 1 lakh till 31ST March 2015

Debit card Charges

Normally there are no charges levied for any Debit card transactions except when used for payment in a Petrol Pump. The charge levied while using Visa/Maestro card is 2.5% of purchase amount or Rs 10/- whichever is higher. But for the use of RuPay card it is only 0.75% if the purchase amount is less than or equal to Rs 2000/- and 1% for transaction greater than Rs 2000/-. Service tax will be charged extra.

For few online transactions Payment Gateway charges are also applicable which vary from bank to bank. These charges will be debited to the customer's account subsequently.

Security instructions - Global ATM cum Debit card:

- Kindly read carefully the instructions on the PIN mailer.
- The customer has to go in person to collect his/her ATM card and PIN Mailer from the branch.
- Sign on the reverse of your Card as soon as you receive it.
- Please change your PIN to a new four digit number of your choice, memorise it and destroy the PIN mailer.
- Do not keep both the ATM card and PIN recorded in any form together.

- Do not write down PIN Number anywhere on the ATM card.
- Always inculcate a habit of changing the Debit Card PIN on a periodical basis.
- Please inform immediately to the branch if the card is lost / stolen.
- Collect cash immediately on disbursement by the ATM.
- Please refrain from taking help from any strangers in the ATM room.
- If anything found suspicious in the ATM Room, please inform the Bank in the contact number displayed in the ATM Room.

List of major online sites where our cards are accepted

For Maestro cards:

Airtel, Cleartrip, MMT, Goibibo, Freecharge, BMS, ICICI Lombard, EBAY, Flipkart, PayTM, Homeshop18, MTNL, PVR, ICICI Pru, Air India, Jet, Yatra, Vodafone etc.

For Visa Cards:

IRCTC, Flipkart, Jabong, Snapdeal, Myntra, Amazon.in, e-bay.in, BookMyShow, Make My Trip, KSEB, LIC etc.

FAQ's

Is PIN mandatory for transaction at POS terminals?

The entry of PIN is mandatory for all domestic POS transactions. For international transaction, the PIN is not mandatory.

Can my Debit card be linked to other accounts of mine?

The debit card issued to a Privilege account can be linked to 5 other accounts in the same branch or a different branch. This is not allowed for joint accounts and NRE accounts. Fund transfer among the linked accounts can be done through our ATMs using Debit card.

What should I do when I have forgotten 3D secure password?

- Select the link for "Verified By Visa" or "MasterCard SecureCode" in the home page of our website www.southindianbank.com or click on "Personal Banking"----->Verified by Visa/MasterCard Secure Code. Select the option "Forgot password". You will be taken to "Forgot password" page, where you will be prompted for card number and Date of Birth.
- After entering the above details, you will be taken to another page which displays Card Holder's Name, Mobile Number, Date of Birth and Card Number. You will be prompted to enter ATM PIN of the card.

- After entering the ATM PIN, you will be navigated to the page for “Regeneration of 3D secure password” where you can create your own 3D secure password.

or

- The password can be changed during the online transaction itself. In the screen where 3D secure password is prompted, there is an additional link “Forgot Password” which enables you to set a new 3Dsecure password

What should I do when my Debit card gets blocked for online transactions due to wrong 3D secure password?

If you enter your 3D secure password wrongly 5 times consecutively, your card will get blocked and you will not be permitted to do online transactions further. The message that will pop up is “Your card blocked on ACS”. You may contact the branch to lift the block and if you still don’t remember the password, you can create a new 3D secure password through our website by selecting the option “Forgot password” or during an online transaction.

Online transactions through certain sites get rejected. Why?

Transactions will be rejected by those sites in which the merchants do not have a certified “Verified by VISA “or “MasterCard SecureCode “service.

What are the different scenario’s in which my card might stop working?

Your card may stop working in the following scenarios:

- If the balance is insufficient.
- If the daily limit is reached.
- If there is Network failure.
- If you have furnished the wrong PIN at ATM.
- If you have keyed in the wrong 3D Secure password for online transactions.
- If the magnetic stripe is damaged.
- If the Debit Card is hot listed/blocked.

What is to be done in case my account gets debited but cash/merchandise/service has not been delivered?

Kindly report to any SIB branch and lodge a claim. The amount will be refunded when the claim is settled.

What is to be done if I notice a doubtful transaction in my account?

Immediately contact your branch and seek clarification regarding the transaction. It is advisable that the customer checks his / her account statement in a periodic interval to identify such anomaly.



SIB Mobile Service (SMS)

SIB Mobile Service (SMS) enables you to receive transaction and non -transaction based SMS alerts related to the registered accounts. It helps you to monitor your balances, transactions and account activities from anywhere in the world.

As a registered customer of SIB Mobile Service (SMS), you will receive alerts on your registered mobile regarding your accounts as **Push Alerts**. You can also request for important account related information through **Pull Requests**.

Registration for SIB-Mobile Service:

Registration for SIB Mobile service can be done at your branch either at the time of opening of account or at any later stage. The application form for availing SIB Mobile Service is available for download in our website www.southindianbank.com.

Eligibility

Any customer (resident/non-resident) who has an SB/CA/CC/OD account (in his individual capacity) in any of our branches is eligible for availing this service. You can register your joint account for SIB Mobile Service if the mode of operation is “Either or Survivor” or “Former or Survivor”, provided all joint account holders sign the registration form.

Services Available through SIB Mobile Service

- I. Push Alerts**
- II. Pull Requests**

Push Alerts are the alerts sent by the Bank to your registered mobile number when certain events occur in your accounts. At the time of registration for the service, you can choose the events for which you wish to receive SMS alerts. For eg: If you choose to receive alerts for all credit/debit transactions for Rs 1000 or above, you will receive alerts whenever such transactions occur in your account. You may also receive SMS alerts of educational or promotional nature from the bank.

List of Push Alerts Available

You will receive an SMS when:

- Your SB/CA/CC/OD account balance falls below a preferred minimum set by you.
- Your SB/CA/CC/OD account balance goes over a preferred maximum set by you.
- A credit transaction in your SB/CA/CC/OD account crosses the preferred credit limit set by you. (Rs. 1000 and above).
- A debit transaction in your SB/CA/CC/OD account crosses the preferred debit limit set by you. (Rs. 1000 and above).

- A transaction exactly matching the credit amount set by you is credited to your SB/CA/CC/OD account. (eg. DD remittance, Clearing Credit etc)
- A transaction exactly matching the debit amount set by you is debited to your SB/CA/CC/OD account. (eg. Insurance Premium, Credit Card Payment etc)
- Your term deposit account is maturing next week.
- Your loan instalment is due next week.
- A new cheque book is issued in your account.

Pull requests are initiated by customers for obtaining important information by sending simple, standard SMS (known as pull requests) to the published number of the Bank - 09840777222 or +919840777222. You will immediately receive an automatic reply from the Bank via SMS.

List of pull requests available

- Get the balance in any of your SB/CA/CC/OD account.
- Fetch the last four transactions along with balance.
- Inquire on the status of a cheque issued.
- Disable your SIB Mobile Service temporarily.
- Re-enable your SIB Mobile Service.
- Change your SIB Mobile Service PIN.
- Locate nearest South Indian Bank ATM based on pin code.
- Fetch the forex rates based on currency code.

How to send pull requests from your mobile

To receive information, please send SMS in the formats as mentioned below to 09840777222 or 919840777222.

Please note that the last 4 digits of your primary account will be your default PIN for SIB Mobile Service. However, you can change your PIN anytime, by sending SMS in the format as mentioned in the table below. It may also be noted that the SMS Pull requests are to be sent only from the mobile number registered for this purpose with your branch.

Purpose	Format in which SMS has to be sent
Get the balance in your SB/CA/CC/OD account	For information on your primary account balance, type BALXXXX, where XXXX is your PIN. If you have linked more accounts for SIB Mobile Service, please type BALXXXX2 (for your second account) and BALXXXX3(for your third account) and so on.
Fetch the last 4 transactions in your	For information on your primary account, type TRNXXXX, where XXXX is your PIN.

SB/CA/CC/OD account	If you have linked more accounts for SIB Mobile Service, please type TRNXXXX2 (for your second account) and TRNXXXX3 (for your third account) and so on.
Inquire on the status of a cheque issued in your SB/CA/CC/OD account	CSIXXX***** , where XXXX is your PIN and ***** is the cheque number.
Locate your nearest South Indian Bank ATM based on pin code	ATMXXXXO00000, where XXXX is your PIN and O00000 is the postal pin code of the area at which ATM is to be located.
Fetch the forex rates based on currency code	FXRXXXX*** , where XXXX is your PIN and *** is the currency code. This facility is available for the currencies AUD, CAD, CHF.EUR, GBP, JPY and USD.
Disable your SIB Mobile Service temporarily	DISXXXX where XXXX is your PIN.
Re-enable your SIB Mobile Service	ENAXXXX where XXXX is your PIN
Change your SIB Mobile Service PIN	PINXXXXAAAA, where XXXX is your current PIN and AAAA is the new PIN of your choice

Service Charges

SIB Mobile Service is being offered free of charges for the first six months after registration for the service. Thereafter, Rs. 75/- plus service tax for domestic customers and Rs 150 for NRI Customers will be charged half yearly. Rs. 100/- plus service tax will be levied for registering change of mobile numbers. Revision in these charges will be updated in our websites www.southindianbank.com.

Customer Support

Please contact the branch if PIN is forgotten. Any further assistance required will be rendered at your branch. For further escalations, you may forward your queries to sms@sib.co.in or call our following toll free numbers 1800 843 1800 or 1800 425 1809 (from 8:30 am to 8:30 pm, except on bank holidays).

SIB M-Pay

SIB M-Pay is a mobile payment solution that enables you to make instant Interbank and Intrabank Fund Transfers and also enables you to conduct M-Commerce transactions using your mobile phone. The fund transfer service is facilitated through the IMPS (Immediate Payment Service) platform of National Payments Corporation of India (NPCI).

What are the services offered through SIB M-Pay?

- ✓ IMPS interbank and intra bank fund transfer.
- ✓ Mobile Recharge.
- ✓ DTH Recharge.

How to register for SIB M-Pay

1. Through Branch Counters: To register, you can fill the SIB M -Pay application form (available in our website www.southindianbank.com) and submit at your branch.

2. Through your SIBerNet (Internet Banking): To register online, login to your SIBerNet and select Requests...> Register SIB M-Pay.

How to activate SIB M-Pay

Within 24 hours of registration, you will receive two messages to your registered mobile number:

- 1) An SMS from our service provider Paymate with your temporary MPIN
- 2) An SMS from the Bank with your 7 digit MMID.

Once the messages are received, you can activate M-Pay by the following steps.

- Note down the MPIN received
- Send an SMS in the format **CP** to the number **9870900876**
- You will immediately receive an IVR (Interactive Voice Response) call from Paymate.
- Follow the directions in the IVR call which will prompt you to enter the temporary MPIN first, after which you will be asked to enter a new 4 digit MPIN of your choice.
- Re-enter the new MPIN to confirm.
- On confirmation, you will receive the IVR response as ***“Your PIN has been successfully changed.”***

Alternatively you can

- Call number 022-3057800.
- Follow the IVR instructions which will direct you to enter temporary MPIN.
- You will then be asked to enter new MPIN and re-enter the same to confirm.
- On confirmation you will receive the IVR response as “Your PIN has been successfully changed”.

What are MMID and MPIN?

Mobile Money Identifier (MMID) is a seven digit random number issued by the Bank upon registration. MPIN is a four digit pin issued to customer after registration for SIB M-Pay. Any transaction using SIB M-pay will be authenticated by this MPIN. The temporary MPIN issued initially has to be changed to another MPIN of your choice in order to use SIB-M pay services.

How to use SIB M-PAY once activated?

Once activated, the transaction using SIB M-Pay can be done in two modes:

- A) Application
- B) SMS –IVR

A) Application

SIB M-Pay application can be downloaded to GPRS enabled phones. *Please make sure that the temporary MPIN received is successfully changed before downloading SIB M-Pay application*

Procedure to download SIB M-Pay application to your Mobile

For i-phones and Mobiles working on Windows and Android platform:

You can download the application directly from the corresponding mobile App store (**Play Store** for Android, and **App Store** for Windows and iPhones).

1. Select Play Store / App Store from your phone.
2. Type “SIB M-Pay” in the search option. Click search.
3. SIB M-Pay icon will be displayed on the screen. Download the application to your mobile.
4. Open the application. Enter your registered mobile number and click Activate.

5. An activation code will be sent via SMS to your mobile number. Enter the activation code received and click on 'Verify Code'.

The main menu page of SIB M-Pay will be displayed and transactions can be initiated.

Alternate method to download SIB M-Pay:

You can send SMS: **SIBDOWNLOAD** to **9840777222**. You will receive the download link as SMS to your mobile. Open the link and click on the Android/ Windows/ iPhone badge image. You will be redirected to the SIB M-Pay Application description page on the corresponding App store. SIB M-Pay application can be downloaded from this page.

For Blackberry and other phones:

After changing the MPIN, send an SMS **SIBDOWNLOAD** to **9840777222**. Immediately, you will receive an SMS containing the link for downloading the application.

1. Open the link received. Select your mobile make (i.e. Nokia, Samsung, Blackberry etc.) and model, and download the application to your mobile.

If your mobile model is not listed, please send an email to sms@sib.co.in, with the details of your registered mobile number and mobile model. We will inform you after updating the model in our database.

How to transfer funds using M-Pay application?

The following options are available for sending money using IMPS:

Option I: Using Account Number and IFSC -This option can be used to send money if you know the account number and IFS Code of the beneficiary.

Option II: Using Mobile number and MMID -This option can be used to send money if you know the mobile number and MMID of the beneficiary.

Option I -Fund Transfer using Account Number & IFSC of Beneficiary

Step 1: Register Beneficiary

How to register a beneficiary?

Registering a beneficiary allows you to create a personalized list of payees to whom you transfer money frequently. For increased convenience and security, it is recommended that you register the account details of the beneficiary before transferring money.

1. Select the option '*Register IMPS Beneficiary*' from the main menu.
2. Choose '*Using Account Number and IFS code*'.

3. Enter the nick name, beneficiary account number and IFS Code of the beneficiary.
4. Enter MPIN and click on 'Register'.
5. Verify the details entered and click 'Confirm'.

The beneficiary will be added and you will receive the confirmation message on screen. Likewise more beneficiaries can be added. You can access the list of beneficiaries registered by selecting the following path in the SIB M-Pay application.

Immediate Payment Service (IMPS)> Registered IMPS>Using Account Number and IFS code>View/Pay Beneficiary.

If you find any error in the beneficiary details registered, you can delete the beneficiary and register afresh.

Step 2: Transfer of funds

How to transfer money to a registered beneficiary?

- Select the option Immediate Payment Service (IMPS) from the main menu.
- Select the following path as Registered IMPS. → Using Account number and IFS Code →View/Pay Beneficiary.
- Select the beneficiary from the drop down list and click on View Beneficiary. The registration details will be displayed on screen. Click on Pay Now.
- Select the debit account number and type of account to which money is to be sent. Enter amount and transaction remarks. Click on 'Transfer'.
- Verify the details entered and click on 'Confirm'. Authorize the transaction by entering MPIN. The transaction status will be displayed on screen.

How to transfer money without registering a beneficiary?

Beneficiary registration will simplify your fund transfer since you do not have to enter the account information each time you transfer funds. However, it is not mandatory that you register the beneficiary before transferring funds. To transfer money to a beneficiary who is not registered, please proceed as follows:

- Select the option Immediate Payment Service (IMPS) from the main menu.
- Select the option Fund Transfer-To Account Number.
- Select your account from which money is to be transferred and enter the account number, IFS code and account type of the beneficiary account.
- Enter amount and remarks for the transaction. Click on 'Confirm'.
- Enter the MPIN and click on 'Submit'. The fund transfer will be executed and the transaction summary will be displayed on the screen.

Important: The beneficiary account number and IFS Code will be the sole basis for identifying the account to which the amount will be credited. Take utmost care while entering the account number and IFS Code of the beneficiary at the time of the IMPS transaction.

Option II - IMPS Fund Transfer using Mobile Number and MMID of Beneficiary

This option can be used only if the beneficiary has registered for mobile banking with his/her bank and has received an MMID.

- Select the option Immediate Payment Service (IMPS) from the main menu.
- Select the option Fund Transfer- To Mobile Number.
- Select your account from which money is to be transferred. Enter the mobile number and MMID of the beneficiary, enter the amount to be transferred and transaction remarks. Verify the details entered and click on 'Confirm'.
- Enter your MPIN and click 'Submit'.
- The amount gets immediately transferred from your account. The status of the transaction will be displayed on the screen and both the sender and receiver will receive confirmation through instant SMS.
-

What are the options available in the menu IMPS of SIB M-Pay apart from fund transfers?

Retrieve MMID - To retrieve your MMID in case you have forgotten it.

Cancel MMID - To temporarily disable your MMID.

Generate MMID - To re-enable your MMID after cancellation.

How to recharge your mobile using M-Pay Application?

- Select Mobile Recharge from the main menu.
- Select the Operator (i.e the telecom service provider Idea, Airtel etc) of the mobile number to be recharge and enter the mobile number & the amount to be recharged.
- Enter the MPIN and click on 'Submit'. Verify the details entered and click on 'Confirm.'
- The recharge will be carried out and the transaction summary will be displayed on screen.

You can currently avail this top-up service for Airtel, Aircel, Idea, Vodafone, Reliance, Tata Indicom, Virgin Mobile, BSNL, MTNL, UNINOR etc. Please confirm with your service provider the recharge denominations that are accepted in online mode.

How to recharge your DTH service using M-PAY application?

- Select the option DTH from the main menu
- Select the operator (i.e service provider, TATA SKY, DISH TV, SUN DIRECT etc) and click on 'Submit'. Enter Subscriber id and amount.
- Enter MPIN and click on 'Submit.' Verify the details entered and click on 'Confirm'.

- The recharge will be carried out and the transaction summary will be displayed on the screen.

Prior to recharging, please confirm with your service provider the recharge denominations that are accepted in online mode.

B) SMS - IVR (Alternate way of initiating transactions)

You can also avail SIB M-Pay services by sending simple text messages as SMS. On sending the SMS in the prescribed format, you will receive an IVR call from our service provider Paymate, for authorization of the transaction. Enter your MPIN to authorize and the transaction will be carried out. Smartphone or GPRS facility is not mandatory in this mode since text messages can be sent from virtually any phone with a valid network connection.

How does it work?

To conduct transactions, you can send SMS in the formats specified below to the designated number provided by the Bank. On sending the SMS, you will immediately receive an automatic IVR call from our service provider, Paymate to authorize the transaction. Enter your MPIN to authorize and the transaction will be carried out.

How to transfer money by sending SMS?

Purpose	Format of SMS to be sent to 9840777222
To send money using the account number and IFS Code of beneficiary	IMPS<>Beneficiary Account Number<>Beneficiary IFS Code<>Amount<> Remarks
To send money using the mobile number and MMID of beneficiary	IMPS<>Beneficiary Mobile Number<>Beneficiary MMID<>Amount<>Remarks
To know your MMID	MMID
To cancel your MMID	MMIDCANCEL
To re-enable your MMID after cancellation	MMID

Note : <> denotes single space.

Important: The beneficiary account number and IFS Code will be the sole basis for identifying the account to which the amount will be credited. Please take utmost care while entering the account number and IFS Code at the time of the IMPS transaction.

How to recharge your mobile?

Purpose	Format of SMS to be sent to 9870900876
Recharge your registered mobile number	RCG<>Amount
If your registered mobile number is ported	RCG<>Amount<>Operator Code
Recharge any other mobile number	RCG<>Mobile Number<>Amount
If the other mobile number is ported	RCG<>Mobile Number<>Amount<>Operator Code

Note :<> denotes single space.

For recharge of ported mobile numbers, the code of the operator that is currently in use should be entered. The operator codes are given below:

Operator Name	Operator code
BSNL	BSNL
Idea	IDEA
Airtel	AIRT
Aircel	AIRC
BPL	LOOP
Reliance	RELC
Reliance GSM	RELG
Vodafone	VODA
TATA	TATA
Virgin GSM/ Virgin Mobile	VIRG
UNINOR	UNIN
MTNL	MTNL
MTS	MTSR

How to recharge your DTH services?

DTH Service	Format of SMS to be sent to 9870900876
Sun TV DTH	DTHSUN<>Subscriber id<>Amount
Tata Sky DTH	DHTTATA<>Subscriber id<>Amount
Dish TV	DTHDISH<>Subscriber id<>Amount
Videocon DTH	DTHVIDEO<>Subscriber id<>Amount
Big TV DTH	DTHBIG<>Subscriber id<>Amount
Airtel DTH	DTHAIRTEL<>Subscriber id<>Amount

Note :<> denotes single space

FAQ

What should be done when a transaction fails and my account gets debited?

In case the transaction (fund transfer, mobile recharge, DTH recharge) fails, but your account gets debited, the amount so debited will be automatically reversed to your account within 3 to 5 working days. If the amount is not reversed within this time, you can contact the branch or email us to sms@sib.co.in with the details of date of transaction, your registered mobile number and transaction amount.

What are the charges applicable for availing this service?

At present, we are providing SIB M-Pay free of charges. However, the charges for GPRS and sending SMS will vary depending on the operator and will have to be borne by the customer. Any modification in the charges levied for SIBM-Pay will be made available in the bank's website www.southindianbank.com.

What type of accounts are eligible for availing SIB M-Pay?

All SB accounts (excluding SIB Junior and Basic SB) can be registered for SIB M-Pay. In the case of joint SB accounts, registration is possible only if the mode of operation is 'Either or Survivor'. In the current accounts category, only proprietor/ proprietrix accounts are eligible. Please note that NRE/NRO accounts are not eligible for registration.

What is the maximum amount that can be transacted through SIB M-Pay?

Currently the maximum transaction amount per day is Rs. 50,000/- for a customer. Any modification in the limit will be updated in the bank's website www.southindianbank.com.

What should I do if I have registered for M-Pay, but haven't received MPIN / MMID?

MPIN and MMID are sent as SMS to your mobile within 24 hours of registration (one working day). If you haven't received/deleted your MPIN, please inform your branch. A fresh MPIN will be sent as SMS to your mobile within 24 hours.

To get your MMID you can send an SMS in the format: MMID to 9840777222. You will immediately receive an SMS from the Bank with your MMID details.

What should I do if I have forgotten the MPIN?

You can request for a new MPIN at your branch. Within 24 hours, you will receive an SMS to your mobile with your new temporary PIN. Follow the instructions to change the PIN received to one of your choice.

What if my MPIN gets blocked?

If a wrong MPIN is entered continuously 3 times, your MPIN gets disabled and further transactions will be blocked. The block will be automatically lifted on the next working day. You can request for a new MPIN at your branch if you have forgotten the MPIN.

How do I change the MPIN?

To change your MPIN, SMS: **CP** to **9870900876**. You will immediately receive an IVR call for PIN change.

What are the precautions to be taken for SIB M-Pay transactions?

- 1) Keep your MPIN confidential.
- 2) Ensure privacy when entering MPIN.
- 3) Lock Mobile with password when not in use.
- 4) De-register from mobile Banking services immediately, if mobile or SIM is lost.

It is desirable to change MPIN regularly or whenever there is an apprehension that MPIN is compromised.

What should I do when there is a problem and assistance is needed?

Please forward your specific problem to **sms@sib.co.in** or call our toll free numbers: **1800 843 1800** or **1800 425 1809** (from 8:30 am to 8:30 pm, except on Bank holidays), and we will be happy to assist you.

SIBerNet

“SIBerNet” is the Internet Banking Service of South Indian Bank. It helps to avail banking services and e-commerce through internet. It can be accessed from your House, Office or even during travelling.

Types of SIBerNet

SIBerNet is available in two modes - SIBerNet Personal and SIBerNet Corporate.

Anyone who is a resident or non resident having an S.B account or a Current Account (Proprietorship firm only) can avail SIBerNet Personal. This facility is not available to SIB Junior and SIB Basic accounts holders. Any constitution who maintains a C.D, O.D or C.C. facility can avail “SIBerNet Corporate” .The constitution can be Company, Corporation, Trust, Society, Association, Partnership Firm or HUF. It can also be availed to S.B accounts with joint operation also.

Services offered through SIBerNet Personal

- 1) Fund transfer - interbank and intrabank.
- 2) Fund transfer to beneficiaries within the bank can be done 24*7*365 days.
- 3) Transfer funds to Recurring Deposit.
- 4) Provides the details of Operative accounts, Deposit accounts, Loan accounts and also information on Tax deduction at source (TDS).
- 5) Payment of direct and indirect taxes.
- 6) Term Deposit and Loan Account pre-closure simulation.
- 7) Cheque status inquiry, Details of lien marked on accounts, nominee details and TOD enquiry.
- 8) Various offline requests like cheque book request, SIB M-Pay (mobile banking) Registration, request to open a Term deposit, DD request and Second factor authentication request(This option is available only for 2FA enabled users to change from SMS mode to Soft token Mode) .
- 9) Loan modelling and Deposit modelling.
- 10) Online IPO's can be subscribed through ASBA.
- 11) E-commerce/utility payments can be done just by a click of the mouse.
- 12) Passwords can be reset online.
- 13) Secure mails can be sent to the Relationship Manager.

Services offered through SIBerNet Corporate

- 1) Fund transfer within the bank and also to account holders of different banks.
- 2) Fund transfer to beneficiaries within the bank can be done 24*7*365 days.
- 3) Hierarchical rules for multiple users can be set.
- 4) Bulk RTGS/NEFT.

- 5) Bulk salary payment.
- 5) Transfer of fund to Recurring Deposit.
- 6) Show the details of your Operative Accounts, Deposit Accounts, Loan Account and Tax Deduction at Source.
- 7) Pay direct and indirect taxes.
- 8) Term Deposit and Loan Account pre-closure simulation.
- 9) Cheque status inquiry, details of lien marked on accounts, nominee details and TOD enquiry.
- 10) Various offline requests like cheque book request, SIB M-Pay (mobile banking) Registration, request to open a Term Deposit, DD request and Second factor authentication request(This option is available only for 2FA enabled users to change from SMS mode to Soft token Mode) .
- 11) Loan modelling and Deposit modelling.
- 12) E-commerce/utility payments can be done just by the click of a mouse.
- 13) Secure mails can be sent to the Relationship Manager.
- 14) View Facility-Corporate users can be issued with view only facility

Registration for “SIBerNet Personal”

“SIBerNet Personal” can be availed instantly at the time of opening of account or at any time later by submitting the registration form. You can download the SIBERNET registration form from our website www.southindianbank.com and submit the same duly filled up to the branch.

In the case of instant “SIBerNet Personal”, you will receive the Pin mailers containing User ID, temporary Sign-On Password and temporary Transaction Password immediately. There is an acknowledgment form inside the pin mailer which has to be submitted to the branch or forwarded to ibanking@sib.co.in duly signed. In other cases (other than Instant SIBerNet), the pin mailer will be sent to your address or branch address depending upon your choice of option. On receipt of Pin mailer, please send the signed acknowledgement to ibanking@sib.co.in or to the respective branch.

Registration for “SIBERNET Corporate”

SIBerNet Corporate can be registered at the time of opening of account on submitting necessary documents. The Pin mailers which contain Corporate ID, User ID, Sign On password and Transaction password will be sent to the address mentioned or to your branch. After receipt of the pin mailers, please send the signed acknowledgement to your branch or forward a scanned copy of it to ibanking@sib.co.in.

The additional features offered to SIBerNet Corporate

Multiple Users: Corporates can apply for Internet Banking facility for the different officials responsible for operation in bank accounts. Corporates also have the facility of setting up Work-flow rules (i.e. hierarchical rules for approving requests within the organization). Corporates can also restrict the accounts being shown to different users, based on their designation, role, division etc. (e.g. Divisional Manager-Production, Regional Manager-Finance etc). This would ensure privacy in the Corporate accounts. The corporate user can view the corporate limits granted to the different linked accounts maintained in all the branches of South Indian Bank.

Files upload Feature - Salary payment and NEFT/RTGS can be initiated.

There is no charge on availing SIBerNet Facility

To change User ID: For instant SIBerNet Personal, the user id allotted can be changed according to your preference .It is limited to onetime only. The User ID should consist of 8 or 10 (can be Numbers/Alphabets/Alphanumeric) characters. If the requested User-ID has already been allocated to some other customer, the system will suggest available User IDs matching with the customer's preference. Customer can thus select any one of them or proceed with a new one. It is advisable to choose a User ID which cannot be guessed easily by others.

Steps to change the User ID:

- Logon to SIBerNet with existing User ID and Sign-on password.
- Select the tab 'Change My User ID 'displayed on the top right corner of the Home page.
- It will prompt you to enter the new User ID & confirm the same. There is an option to check availability of the new User ID by selecting 'Check availability of User ID'. If it is available, select "Change User ID".
- You will be prompted to enter Transaction password. After entering the Transaction password click on 'Submit'. A confirmation message will be displayed "User ID Changed ".
- The change of USERID will disable Second Factor Authentication (2FA) enabled on existing USERID and it will be activated automatically within 2 working days. Hence it is advised to change the login and transaction passwords immediately after the USERID change

Logon to SIBerNet facility

- Visit our website www.southindianbank.com and select 'SIBerNet Personal' (For retail users) or 'SIBerNet Corporate' (For corporate users) link.
- You will be navigated to the screen, where the tips and security instructions are furnished. Please proceed to click on "Continue to Login" after reading the instructions.

- You will be asked to furnish the user credentials to login to SIBerNet. Before providing user credentials please ensure that the browser address bar is turned to green colour and organization name 'South Indian Bank Ltd' with SSL pad lock is prominently displayed on the address bar.
- To enhance the security measures, a Virtual Key Board (VKB) is available for password fields. Kindly enable it and use the Virtual Key Board to enter the password and click on 'Done'.
- Click on "GO" to proceed.
- The option to change password is available on the login screen as 'Online password reset'. 'Trouble logging in' and 'FAQ' link is also available on the same screen for clarifying queries.
- When you login for the first time the system will prompt you to change both the passwords.

The important information displayed on the home page is described below.

- Your last login date & time is displayed. If you notice any suspicious login date in this alert, please change the login & transaction passwords immediately.
- Password Alerts: It displays the time period after which the Sign on and the Transaction password will expire. The default validity time period is 180 days, after which the customer will be forced to change his credentials.
- Link to display the last 10 transaction of any of your preferred accounts. Preferred account can be set by using the menu "Change Passwords/Account Preferences → My Profile.
- The home page also displays Customer-wise Account Balance Summary - the total balances of all accounts, grouped by the customer-id and segregated into Operative account (i.e. SB, Current), Deposits & Loans. The objective is to give the customer, a synopsis of his/her assets and liabilities in the bank.

To access account details

All your accounts can be viewed through the 'Accounts' menu.

- **Operative Accounts:** This will help you to view all your operative accounts .It will provide the Account Summary, Account Details, Transaction selection, Cheque status inquiry, Clearing instruments, TOD inquiry, Lien inquiry, Nominee Details and Cheque Book Inquiry of your preferred accounts.
- **Deposit Accounts:** All deposit accounts linked to the user can be viewed. This section provides the details like maturity amount, maturity date and interest details of your deposit accounts.
- **Loan Accounts:** This provides you with details like Account summary of all the loan accounts. To access details of individual loan accounts, Quick View, Account Details, Loan transaction selection, Loan schedule, Loan disbursement schedule, TOD inquiry and Lien inquiry can be selected.

- **All Accounts:** This menu provides you Quick summary of your operative, deposit and loan accounts.
- **Tax deduction inquiry:** This will provide the tax deduction details of current financial year and previous financial year from your accounts.

Account Summary

This screen displays summary of all your operative accounts with the bank. This includes your Account category, Account number, Balance amount in your Account and the Branch.

- Click option “Account Summary” available under Operative Accounts menu. System will display Account Summary screen.
- A link is provided on the Account number. Click on this link to view the mini statement that includes account balance and transactions.

Quick View

- Click on the option “Quick View” available under Operative Accounts menu. System shows Mini Statement screen.
- Select an Account number from the drop down list and click on “Go”.
- Details of the selected Account and the last 10 transactions in this account will be displayed.
- To view details of any particular transaction, click on the link provided on the “Description” of the corresponding transaction under Transaction Details.
- Transaction details of the selected one will be displayed.
- Click on the “Get Cyber Receipt” button to view the receipt.
- You can either save or take printout of the receipt by clicking “Save” or “Print” button.

Account Details

- Click on option “Account Details” available under Operative Accounts menu.
- Select an Account number from the drop down list and click on “Go”.
- Account details of the selected Account will be displayed.
- Account details include Account Type, Account Status, Account Open Date, Available balance, Lien Amount, etc.

Account Statements-Transaction Selection

- Click on “Transaction Selection” option.
- There are three options through which you can either take a statement of last one month or last two months or the last few transactions as per your choice. You can view the statement depending on the search criteria given under “Select Query Method”.
- Select a format for your statement from the following options- “Display On Same page”, “Save As Text Format”, “Save as Money Format”, “Save as Tab format”, “Save as Excel Format”, “Print account Statements”.
- Click “Statement” button to view the statements.

Cheque Status Inquiry

- Click on “Cheque Status Inquiry” option from the menu.
- Select an Account number from the drop down list.
- Two options are available - You can view the status of cheques issued on your account(s) either by selecting the cheque range or date range option.
- If your selection is “Query on Cheque No:” you will have to provide the range of cheque numbers. The cheque numbers should pertain to the same chequebook.
- Click on Retrieve button to see the cheque details of the specified range.
- If your selection is “Query on Date”, then furnish the date range and click “Retrieve”. Details can be viewed. Click on the link “Cheque No’s From” to view the list of cheques and its status.

Clearing instruments

- Click on ‘Clearing instruments’ option from the menu. ‘Outward clearing instruments’ screen is displayed.
- The Bank ID and account number will be displayed on the screen. The ‘From date’ and ‘To date’ can be entered to know the transaction status of the instrument, which is available in the drop down box.

TOD inquiry

- Click on ‘TOD inquiry’ option.
- The “Grant from” and “Grant to” date may be entered and the required ‘Event type’ and ‘TOD status selected’ can be selected to get the TOD information.
- After selection of the required choices from the drop down boxes available, the ‘Retrieve’ button may be clicked to obtain the data.

Lien inquiry

Click on ‘Lien Enquiry’ to obtain the details of lien noted on your account.

Nominee details

- ‘Nominee details’ of your accounts can be clicked upon to view the nominee name, relationship, address, date of birth, guardian’s name, guardian’s code and address of guardian.

Various types of fund transfer through SIBerNet

- Self Account transfer
- External Fund transfer
- Third party transfer

Self Account Transfer

Self Account transfer enables the customer to transfer funds to his/her own accounts.

- Click on option “Self Account Transfer” available under “Transfer Funds” menu.
- Select the source account number (the account from where funds are to be transferred) and destination account number (the account to which funds are to be transferred) from the drop down list.
- Please ensure that the source account and destination account are different.
- Enter the Amount to be transferred.
- If you want to transfer the amount immediately, then select “Make Transfer Now”. If you want to transfer the amount on a future date, then select “Schedule Transfer on Date” and furnish the date on which the transfer is to be done.
- An option called transaction memo allows the entering of remarks.
- Click on “Transfer” and enter the User ID and Transaction password to complete the transfer.
- Click on “Add to List” button to create multiple transactions and finally click on “submit” button and enter the User ID and Transaction password to complete the transfer.
- You can save the cyber receipt, take a print or send it to your email address.

External Fund Transfer

Funds can be transferred to a beneficiary maintaining an account at another bank.

To initiate External Fund Transfers

- Click on option “External Fund Transfer” available under “Transfer Funds” menu.
- The beneficiary account details including account number, bank, branch and IFSC can be added after clicking on the link ‘Add an External Payee’. The account number has to be entered twice for validation purposes while registering the beneficiary. The Beneficiary Account Number field labeled as ‘Account Number’ is masked and the field labeled as ‘Re-Enter Account Number’ is visible. The Beneficiary Account number has to be entered in both the fields. The payee will be added successfully only if the account numbers entered in both the fields are same. After entering the beneficiary details, click on the button ‘Add Payee’ in order to add the payee to your external payee list. The funds can be transferred to an external payee only if his/her details are successfully added.
- By clicking on the link ‘List of Registered Payees’, the list of external payees already registered can be viewed.
- To transfer the funds to a registered external payee, the link ‘Make a Payment’ in External Transfer Page has to be clicked. On selecting the external payee and debit account number, the transaction amount has to be entered. The customer is given an option for immediate payment or payment on a future date. After entering the details, please click on ‘Pay’.
- On the next page, beneficiary address details have to be entered. Click on ‘Continue’ and you will be directed to a confirmation page where the customer needs to enter the User ID and Transaction Password to perform the transaction.

- On successful verification of transaction password, an alert confirms that the transaction has been completed and a Unique Transaction Reference (UTR) number is generated.
- To view the completed transactions, the link 'Payments Made' can be accessed wherein the User has to select the date range or amount range.

Payment can be initiated after 12 hours cooling time on adding a new payee. During cooling period, an automatic e-mail and SMS is send to customer's e-mail and mobile number available in Internet Banking application.

Third Party Transfer

Funds can be transferred to beneficiaries within the bank.

To initiate third party transfer through SIBerNet

- Click on "Third Party Transfer" available under Transfer Funds menu.
- Select the source account number (the account from where funds are to be transferred) from the drop down list.
- Against Third Party Account Details box, enter the 16 digit account number of the beneficiary to whom you want to transfer funds. Click on 'Third party Account details' to verify the name and account number.
- Enter the Amount. If you want to transfer the amount on the current date, select "Make Transfer Now" or if you want to schedule the transfer for a future date, select "Schedule Transfer on Date" and enter the date on which it's to be scheduled.
- An option called transaction memo allows entering remarks.
- Click on "Transfer" and enter the User ID and Transaction password for completing the transfer.
- Cyber receipt will be displayed from where you can save the receipt, take a print or send it to your mail.

To trace the status of fund transfers

- Click 'Status inquiry' from the menu 'Fund Transfer'
- Select the type of transfer from drop down box.
- Provide the date range and retrieve the required data.

The maximum amount by default that can be transferred through SIBerNet for self-account, external fund transfer and third party transfer

The default maximum amount that can be transferred through SIBerNet (Personal or Corporate) is Rs 1 lakh each per day for self transfer (transfer of funds to own account in SIB), third party (transfer of funds to SIB accounts other than own accounts) transfer and external fund transfer (NEFT/RTGS, Bill payments and online shopping).

Whether fund transfer amount can be increased from default amount of Rs 1lakh

Yes, the fund transfer limit can be enhanced up to Rs.50 Lakh/Day for SIBerNet Personal and Rs 1 Crore/Day for SIBerNet corporate depending upon the eligibility criteria. Please contact your branch for eligibility details. All SIBerNet users to whom limit enhancement has been allowed should be enabled for 2FA (Second factor authentication). The 2FA is an additional level security measure for payment transactions.

Second factor authentication for SIBerNet

It enables SIBerNet users to make their transactions in a secure manner using a One Time Password (OTP). This OTP may be sent to the registered mobile number of the customer as SMS or can be self generated by the customer through an application downloaded to customer's mobile handset. Only after successful entering of OTP, the transaction will go through. The OTP will be prompted for the following transactions.

- User login.
- Adding New Payee for External fund transfer.
- While doing a Third party transfer.
- While doing an external fund transfer.
- While making online payment.
- File upload

To register for Second factor authentication

The Second factor authentication can be done in two modes -Soft Token (Mobile Application) based and SMS Based

Steps for Token or Application based

Step 1.Contact your branch to register for 2FA Soft Token (Mobile application)

Step 2. Branch will verify and approve your request and you will be enrolled for 2FA.

Step 3.A 'Registration alert' window will pop up during the next login to SIBerNet. Select 'Register now' for immediate registration or else 'Register Later' for registration at a later date. The self registration by user is mandatory to access Internet Banking application after the expiry of 30 days from enrollment in 2FA module. If the user fails to register for 2FA, they will not be allowed to login to Internet Banking

Step 4. Terms and condition for 2FA will be displayed. Accept the same and click on 'Next'.

Step 5. You will be now prompted to download "Snorkel OTP" from Playstore for an Android based phone and respective App stores for IOS and Windows based phone. For Java based phones you may click on the link for java phones to download files (If you face any difficulty in downloading the app, please contact the branch or send an e mail to ibanking@sib.co.in). Click on 'NEXT'.

Step 6.The user details like Name, e mail ID and Mobile No: will be displayed (If there is any discrepancy in user details, please contact your branch to rectify the same).If the details displayed are correct, then click on 'Next' .

Step 7.You will be prompted to select personalized image and enter personalized text. Then click on 'Next'.

Step 8.The user is to answer three security questions of his choice which may come in useful when OTP device (Mobile) is stolen or lost. Click on 'Next'. It will prompt you to enter 'Enrollment Code' and 'Personal No.'. These values can be entered after initiating step 9 and 10

Step 9.Run the application "Snorkel OTP" downloaded to the mobile as mentioned in Step 5 .It will prompt to create an application password of your choice. After successful creation of application password, click on 'Next'.

Step 10. Enrollment Code and Personal No. will be displayed on the mobile screen. Enter values of Enrollment Code and Personal No. in the respective fields as mentioned in step 8 of Enrollment screen for 2FA user Registration. Then click 'Next'

Step 11.

(A)For android & Java Phones

In the next screen It will provide QR code and Serial no. Once QR code is read it will display a confirmation message that registration was successful and then it will provide a serial number on the mobile screen . Confirm the serial number generated in the mobile is same as displayed on the 2FA registration screen. If it is same, click "register" on the 2FA screen.

If you are not able to scan QR codes through OTP application in the mobile, the application will display a message enquiring whether to shift to manual mode. Select manual mode and application will prompt you to enter seed 1.Meanwhile select "QR code not working" in the 2FA User registration screen and in the next screen it will display 9 Seeds and Serial No. Then enter the 9 seeds in the OTP application which will start with seed 1.Once all 9 seeds are entered, the OTP application will generate the Serial No. Then confirm that the Serial No. generated on the mobile is the same as that displayed on the 2FA registration screen. Click on "Register" on the 2FA screen.

(B)For windows and i phone:

Token shown in the screen has to be entered in the mobile. Enable GPRS to complete the registration. A confirmation message that registration was successful is received and it will provide a serial number on the mobile screen. Confirm that the serial number generated on the mobile is same as that displayed on the 2FA registration screen. Click on"Register" on the 2FA screen.

Step 12. You will be prompted to enter an OTP as 'Enter OTP 1' in 2FA registration screen. Exit and log on to the OTP mobile application with Application password created and it will display the OTP.

Step 13. Enter the OTP in the 2FA registration screen in the field "Enter OTP 1" and click on Finish. In the next screen you will be prompted again to enter OTP as "Enter OTP 2".

Step 14. Exit and log on to the Snorkel OTP in your mobile. Enter the application password created. Another OTP will be provided. Enter the populated OTP generated in the field "Enter OTP 2" of 2FA user registration. Click on 'Finish' and user registration for 2FA is completed. 'Registration successful' message will be displayed. An SMS regarding successful registration of 2FA will be sent to registered mobile number of the customer immediately after this process.

The 2FA will be activated in your SIBerNet module within 24 hours. If it is not activated, please call on the number shown on the screen or send a mail to ibanking@sib.co.in along with registration number.

After activation of this service, you will be prompted for a Dynamic password when you attempt SIBerNet transactions. The Dynamic password is generated from App 'Snorkel OTP' on entering Application password.

To avail SMS based One Time Password (OTP)

Step 1. Contact your branch to register for SMS based OTP.

Step 2. Branch will verify, approve your request and you will be enabled for 2FA.

Step 3. A 'Registration alert' window will pop up during the next login to SIBerNet . Select 'Register now 'if you want immediate registration or else 'Register Later' for registration on a later date. The self registration by user is mandatory to access Internet Banking application after the expiry of 30 days from enrollment in 2FA module. If the user fails to register for 2FA, they will not be allowed to login to Internet Banking

Step 4. Terms and Conditions for 2FA for SMS based OTP is displayed .Accept the same and click on 'Next'.

Step 5. The user details like Name, Email ID and Mobile No will be displayed on the next screen. If there is any discrepancy in user details, please contact your branch to rectify the same. Click on 'Next' if all the details displayed are correct.

Step 6. The next screen, will prompt you to select personalized image and enter personalized Text. Click on 'Next'.

Step 7. Registration successful message will be displayed on the next screen .If SMS based OTP is not activated within 24 hours, please call on the number shown on the screen or send a mail to ibanking@sib.co.in along with registration number.

After this service is activated, you will be prompted to enter Dynamic Password when you initiate SIBerNet transactions.

What should be done if the user has forgotten OTP or lost the device?

1. Click on the link "FORGOT OTP/LOST DEVICE" on the screen prompting for Dynamic Password.
2. An Alert message will be generated on the screen. Click on "Next".
3. Check the personalised image with text and answer the three security questions entered during registration.
4. If the entered details are correct, One Time Password will be sent to your registered e mail-id. An SMS alert regarding this change will be sent to customer's registered mobile number immediately.
5. The user will be active in temporary mode for two successful login attempts. Due to security reasons, user will be deactivated and blocked from accessing Internet Banking services immediately after the second successful login.
6. Once the OTP device is ready, kindly contact the branch for 2FA re-registration and activation of Internet Banking service.

Requests made through SIBerNet

The requests through SIBerNet are classified as offline requests and online requests. The offline requests are Cheque Book Request, DD Request, TD account opening, Register SIB M-Pay, SIB M-Pay modification and 2FA Mobile Token Request while online requests are Loan a/c pre-closure simulation and Term Deposit pre-closure simulation. All offline requests will go to the respective branch and branch user can either approve or reject the request based on the verification process.

Cheque Book Request

- Click on the link 'Cheque book request'.
- Select an account from the drop down list for Account Number.
- Select number of cheque books and leaves required from the drop down list.
- Address will be displayed by default. You can change the address, if necessary.
- Click on "Submit". System will show the request status.

DD Request

- Select the debit Account number.
- Enter the beneficiary name, payee branch, delivery address and the Draft amount.
- Remarks if any can be added.
- Click on "Submit". System will show the request status.

Term Deposit account Opening(Offline)

- Click on 'Deposit Opening' link.
- Select the debit Account number.

- Select the category of deposit, period, interest credit account and interest frequency.
- Enter the amount, nominee's name and address.
- Remarks if any can be entered and click on "Submit".

Register SIB M-pay

SIB M-Pay is the mobile application for fund transfer and m-commerce service .You can request for the service through the 'Requests link'.

SIB M-pay Modification

This link is used to deactivate the SIB M-Pay Service.

Term Deposit Preclosure Simulation

This is an online simulation to obtain the current balance, interest recoverable, penalty etc. of your deposit if the deposit is closed before maturity. The date of pre-closure and the deposit account number can be entered as input for the request.

Loan A/C pre-closure simulation(online)

This is a simulation to arrive at the Net Payoff Amount, pending Principal amount, Bank charges, Interest etc. of your loan if

it is paid off before the completion of tenure. The date of pre-closure and the loan account number can be entered as input.

2FA Mobile Token Request

This is an offline request that can be submitted to branch Relationship Manager for conversion from existing SMS OTP authentication to Mobile Token authentication, if the user is already registered for SMS OTP authentication.

Activity

In the activity menu, the details of all financial and nonfinancial activities through SIBerNet are listed.

Mails

This menu helps to communicate with your Relationship Manager in a more secure manner. Also, the cyber receipts of transactions can be directed to your SIBerNet mail inbox by clicking on the link 'Send Mail' displayed after every successful fund transfer/payment. Additional folders are available to store mails in an organized manner.

To pay Taxes through SIBerNet

Direct Taxes:

- TDS/TCS Payments
- Income Tax
- Securities Transaction Tax
- Hotel Receipts Tax
- Estate Duty
- Interest Tax
- Wealth Tax
- Expenditure/Other Tax
- Gift Tax
- Fringe Benefit Tax

Indirect Taxes

- Central Excise Duty
- Service Tax

This facility is available for SIBerNet Personal. However Corporate customer will be able to use the same after applying for Tax Payment facility through their branch. Corporate customers should submit the Mandate/Resolution and Limit Enhancement request (if any) for availing Tax Payment facility. The default transaction limit for both the users is Rs. 1 Lakh each. The limit can be enhanced to a cap of Rs. 50 Lakhs per day for retail customers and to a cap of Rs 10 crore per day for corporate customers.

To initiate tax payments through SIBerNet

1. Login to SIBerNet with User ID and Sign-on Password and click on the “Transfers” option.
2. Click on the “Tax Payment” menu displayed on the left hand side of the screen.
3. Accept the Terms & Condition before proceeding to the next page where the following options are displayed.
 - ✓ Register a PAN/TAN/ASSESSEE Code
 - ✓ Make a Payment
 - ✓ List of Registered PAN/TAN/ASSESSEE Code
 - ✓ View Payment Made
 - ✓ Terms and Conditions

To register PAN/TAN/ASSESSEE Code

1. Click on the option “Register a PAN/TAN/ASSESSEE Code” in the “Tax Payment Menu” and key in your PAN/TAN/ASSESSEE Code details.
2. Ensure to enter name as given in your PAN/TAN/ASSESSEE Code in order to avoid rejection.
3. Select the debit account number from which the TAX amount has to be deducted.
4. Click on ‘Submit ‘button to register your PAN/TAN/ASSESSEE Code.

5. The confirmation of your PAN/TAN/ASSESSEE Code registration will be sent to your e mail id.

The registration process would take a maximum of 24 hours. Only one PAN/TAN/ASSESSEE Code can be registered by a customer at a time. To register a different PAN/TAN/ASSESSEE Code, you will have to delete the existing registered PAN/TAN/ASSESSEE Code and repeat the procedure mentioned above.

Procedure to make Tax Payment

The following steps are to be followed after receiving the confirmation of PAN/TAN/ASSESSEE Code registration.

1. Click on the menu "Make a Payment" on the Tax Payment Main page.
2. Click on the type of tax payment you would like to do – Direct Taxes or Indirect Taxes.
3. The appropriate challan has to be completed and submitted.
4. Once the payment is done, a reference number will be displayed on the screen confirming the successful completion of the transaction.
5. You can view the same in the menu "View Payments Made"

To obtain the Challan Identification Number (CIN)

1. Click on 'View Payments Made' in Tax Payment .The CIN is obtained by clicking on the reference number displayed.
2. The CIN will be available for view/print after two days from the date of payment.

Is it possible to subscribe for IPO (Initial Public Offer) through Internet Banking?

Subscription to an IPO can be done through ASBA (Application Supported by Blocked Amount). The system ensures that the applicant's funds remain in his/her account and continues to earn Interest until the shares are allotted. This facility is available to all customers free of cost.

Customer has the option of modification / cancel / withdrawal of the bids before the close date of IPO .SIBerNet Personal customers can access ASBA menu from the Home Page. He/she can apply/Modify/Cancel/Withdraw bids of IPO's available in the market. Any of the above mentioned action needs to get a response from National Stock Exchange (NSE). The Status of the action can be reviewed through the 'RECEIPT' option provided.

Application for a new IPO

- A SIBerNet Personal customer can apply for new IPO through the Menu 'ASBA'.
- The prospectus attached must be read before applying for an IPO.
- You can apply for a maximum of 3 bids of an IPO.
- A lien is marked for the maximum bid value in your account and an application reference number will be generated.

Modification in Applied IPO Bids

- Clicking on the link 'Withdraw IPO/Modify IPO' from the Menu 'ASBA'.
- Modification is only allowed after receiving the response of the applied/Modified IPO from NSE.
- If you want to cancel a bid, mark the number of shares as zero (0).
- If the bids are cancelled individually, lien on your account will not be cancelled. (For lifting the lien marked, you have to choose 'Withdraw' option).
- Lien amount can be modified only for upward revision on the bid price.
- Modification is allowed only on individual Bid price and quantity.
- If correction is to be made in other details, the application has to be withdrawn and applied afresh.

Withdrawal of Applied IPO

- Click on the link 'Withdraw IPO/Modify IPO' in the Menu 'ASBA'.
- Withdrawal is allowed only after receiving the response of the applied/Modified IPO from NSE.
- Withdrawal is allowed only up to issue close date and time.

Allotment Details of Applied IPO

- Click on the link 'Allotment Details' in the menu 'ASBA' to view the allotment details of an IPO. The lien on your account will be lifted on allotment and the amount claimed by the registrar will be debited from the customer's account. The status of the IPO can be reviewed by clicking on the link 'Receipt'. For any additional queries / details regarding your application status, you may contact the branch.

E-commerce through SIBerNet

SIBerNet provides secure online payments through various merchant sites.

- Customer shops on the merchant website and proceeds to make the payment.
- Select the payment mode as Internet Banking.
- Select South Indian Bank and proceed for payment.
- You will be directed to the login page where your login credentials and dynamic password, if any are to be entered.
- A separate link is available in the Personal login page for "Corporate Users". Corporate user login is permitted through this link.
- Select the account from which payment has to be made. Enter your User ID and Transaction password and click on "Pay".
- A Reference id will be generated and you will be redirected to the merchant site.
- Merchant site will display the response of the transaction.

To know the status of your transaction, kindly make a note of your reference number and contact the branch or mail to ibanking@sib.co.in furnishing the User ID, transaction amount and transaction date for reference.

FAQ

What should I do if I have forgotten the Sign-on password or Transaction password?

There are two options available:

1. **Online mode:** If you have a Debit card you can click on the link 'Online Password Reset' which is seen on the login page of SIBerNet. You will be asked to provide the user ID, account number, ATM card number, ATM PIN and expiry date. The account number entered should be linked with your SIBerNet User ID and ATM card number. After successful validation, OTP (One Time Password) will be sent to your registered mobile number. Once the OTP is entered, the new password can be created.
2. **Offline mode:** You can submit the application for a new password through your branch and the same has to be later collected from the branch or will be send directly to the customer according to their request. After receiving the passwords, the acknowledgement has to be forwarded to ibanking@sib.co.in for activation.

I want to calculate the EMI on a loan I would like to avail or the maturity amount of a deposit I wish to invest in. Can I do it through SIBerNet?

Yes, calculations pertaining to loans and deposits can be done through the link 'Modelling' available in your SIBerNet.

- **Loan Modelling-** You can calculate one parameter pertaining to the loan if four others are known. For example, if you enter the loan amount required, the payback period and frequency and the preferred interest rate, then the system will display the instalment amount. Similarly, if you enter the instalment amount you want to pay, the preferred interest rate, the payback frequency and period, the system will display the loan amount you are eligible for.
- **Deposit Modelling-** You can calculate one parameter pertaining to the deposit if four others are known. For example, if you enter the deposit amount, start date of deposit, preferred interest rate and period, the system will calculate the maturity amount.

What is the procedure to change 'SIBerNet login password' or 'Transaction password'?

- Click on 'Change password/Account preference' option to change passwords.
- There are two options - Change Login Password and Change Transaction Password.
- If you want to change the Login Password, click "Change SIBerNet Login Password". Click "Change Transaction Password" to change the Transaction password.
- Enter the present login or transaction password as the case may be in "Password" box. Enter the new password in "New password" and "Retype new password" boxes. The stipulation for new password is provided on the top of the screen. Click "Ok" button to change the passwords.

What is the procedure to provide nickname to my account number?

Click on the link 'My Profile' under 'Change Password/Account Preferences' menu in SIBerNet. Your personal information and address along with the accounts linked will be displayed. Account nick name can be changed by selecting the check box against each account and typing the preferred name in the text box provided. Click on 'Update Account Preferences'.

Can I change my primary account in SIBerNet?

You can change your primary account using the menu 'Change Password/Account Preferences' → My Profile. The linked account numbers will be displayed against Primary Account Number under the heading 'Preferences'. Select the account number which you want to set as the primary number from this drop down list, enter the User ID and Transaction password and click on 'Update Profile'. The change will be reflected in the next login.

Point of Sales (POS)

POS is the acronym for Point of Sales. A POS terminal is a machine installed at Merchant Establishments which enables the merchants to accept payments through payment cards (credit cards, debit cards, gift cards etc.). The installation of POS machine at a merchant outlet will reduce cash handling and will enhance business revenue for merchants through impulsive buying. It is a method of hassle free shopping for customers since they don't need to carry cash with them. Apart from this, there is an added attraction of availing reward points and cash back offers.

Our POS terminals accept Visa, Master, Maestro cards and RuPay Cards.

Charges involved in POS transactions

The card holder is not charged any amount for the transactions (except in special cases like usage of cards at Petrol pumps). The merchant needs to pay a certain percentage of the transaction value to the bank. This charge payable by the merchant is known as MDR- Merchant Discount Rate. It varies from merchant to merchant. However RBI has capped the MDR for Debit card transactions. A fixed percentage of the transaction value is paid by the acquiring bank to the issuing bank and another portion to the card associations. The difference between the MDR and the payments made by the acquiring bank (to the issuing bank and to the card associations) is the profit earned by the Acquiring bank per transaction. The amount paid by the Acquiring bank to the POS service provider depends on the mutual understanding between them and is usually paid on a monthly basis.

Different types of POS terminals provided by the bank

We provide two types of terminals depending on the connectivity.

- 1) **Countertop POS terminals:** Direct PSTN landline connection is required for this type of POS machines. No monthly rent is levied for these machines, as of now.
- 2) **GPRS POS terminals:** This is a wireless type of POS terminal, for which no landline connection is needed. This type of POS machines has added advantage of mobility as compared to Countertop POS terminals. There is a monthly rent of Rs.1000/-per terminal. However there may be a waiver for these charges subject to customer maintaining adequate balance in merchant account.

To avail a POS machine facility, the merchant needs to submit a dully filled up application form and necessary documents at the branch where he maintains his account. On approval of the request by the bank, merchant enters into an agreement with the Bank, after which the terminal will be installed.

TRAVEL CARD -FREQUENTLY ASKED QUESTIONS

SIB Travel Currency Card is a foreign currency card that allows you to access your money 24/7 on foreign trips. It is a Visa co-branded card in tie-up with Axis bank and is available in 7 currencies viz US /Australian / Canadian Dollar, Euro, Sterling Pound, Swiss Franc and Japanese Yen.

1) Do I need to have an SIB account to purchase the SIB Travel Currency Card?

SIB Travel currency cards are issued to SIB customers as well as to non SIB customers whose KYC is fully complied with FEMA guidelines.

2) Can I buy more than one Travel Card from SIB?

In Same Currency: Each individual will be entitled to purchase one card of each currency. In Multiple Currencies: If you are travelling to more than one country on a single trip and you wish to carry more than one card in different currencies, then Bank can issue more than one card to you , albeit in different currencies, within the overall RBI approved limits for the trip.

3) Do I need to apply for the card well in advance?

NO! This card is an 'across the shelf' product and can be bought even on the day of travel, subject to the funds being provided the same day.

4) Can this card be used in India?

No! You can use the card only for checking the balance and changing the PIN at Axis Bank ATMs. No financial transactions are allowed in India, Nepal & Bhutan, under FEMA guidelines.

5) What is my PIN?

Your PIN (Personal Identification Number) is a unique 4 digit secure number assigned to your card and known only to you. It allows you to withdraw cash from VISA/ VISA Plus ATMs worldwide. This PIN can be changed (only) at any Axis Bank ATM in India.

6) When can I start using the card?

You are advised to commence the usage of the card only after a couple of hours. Please ensure that you have received the PIN and signed on the signature panel on the reverse of the card. Also please change the PIN and check the Balance on the card at any Axis Bank ATM before your departure from the country.

7) How can I confirm if my card has been loaded /reloaded?

You will receive an SMS confirmation as soon as your card is loaded /reloaded. It is advisable to check the Balance on the card at any Axis Bank ATM before your departure from the country. You can also check your balance on our website using the login id and password provided for Internet Banking.

8) How much money can I load onto my Travel Currency Card? Type of Travel FEMA Limits?

Basic Travel Quota USD 10000 or its equivalent per financial year, Business Travel USD 25000 or its equivalent per business trip, Education USD 1,00,000 equivalent per academic year or estimate from the institute whichever is higher, Medical USD 1,00,000 equivalent per financial year ,Others(emigration, Employment abroad, film shoot etc.) USD 1,00,000 equivalent per financial year.

9) Can I get one card loaded with multiple currencies, if I am traveling to two countries?

No. If you are travelling to more than one country on a single trip, then the Bank can issue more than one card to you, albeit in different currencies, within the overall RBI approved limits for the trip. However it will not be possible to load more than one currency in a single card.

10) How can I use this Card to withdraw cash?

To withdraw cash, you would need to insert your card into any Visa /Visa Plus ATM machine overseas and follow the instructions on screen. Enter your PIN and indicate the amount you want to withdraw in the local currency. The requested cash will be dispensed in the local currency of the country you are in.

11) What options should I choose to withdraw cash from the ATM?

Generally, the options available at the ATM for cash withdrawal are "Checking", "Credit", and "Savings". You should choose the "Checking/Current" option. In case the Checking/Current option is not available, you should select the "Credit" option. The Savings option does not link to the VISA network and hence the transaction will not be successful.

12) Does the Visa ATM display the foreign exchange rate of conversion in /of cross currency transactions?

No. Generally, ATMs display the amount withdrawn and balance available in the local currency. With this information, you can calculate the foreign exchange rate applied.

13) Can I use my Travel Card in currencies other than the base currency (currency variant in which the card was purchased)?

Yes, the Travel Currency Card can be used to transact (Cash withdrawal at ATMs and point of sale transactions at Merchant Outlets) in any local currency. For transactions in any other currency other than the base currency, there will be an exchange rate which will be applicable.

14) What are the exchange rates applicable when I use my Travel Card for transactions (Cash withdrawal at ATMs and point of sale transactions at Merchant Outlets)?

If the transaction is done in base currency (currency in which the card was purchased), there is no exchange rate applicable. However, for transactions other than the base currency, exchange rates / conversion rates from the base currency to the local currency would be applicable as per fine rates applied by VISA. Currency conversion is done automatically in an international online environment by VISA.

15) Which are the ATMs that accept the Travel Currency Card?

All ATMs overseas displaying the Visa or VISA Plus symbol will accept your SIB Travel Currency Card.

16) Do the ATM receipts show the amount withdrawn and balance available?

Most of the VISA ATMs have the capability of displaying the amount withdrawn and balance available in the local currency.

17) Can my Travel Card be swiped directly at Merchant Establishments?

Yes, the SIB Travel Card can be swiped directly for payments at Merchant establishments that accept VISA/VISA Electron.

18) Is there a transaction fee for using the Travel Card at Merchant establishments?

No, there is no transaction fee levied for swiping your Travel Card for payments at Merchant establishments.

19) Do I need to share the PIN while swiping my card at a Merchant establishment?

The PIN is required to process transactions done through swiping your card at Merchant establishments. Do not Share your PIN even if requested.

20) How do I authorize a transaction done by swiping my Travel Card at a Merchant establishment?

PIN is mandatory for all transactions. Authorization for such transactions is done by signing on the sales slip that is generated on payment. The signature on the sales slip must match the one on the Travel Card for a valid transaction.

21) What if the merchant does not have an electronic payment terminal and has a manual key entry machine instead?

Transactions at such a machine are not valid transactions and will be declined as they operate in an offline mode and the transactions do not get routed to the online system.

22) Is there a fee levied for the use of VISA ATMs?

There is a transaction fee levied at various ATMs for cash withdrawal & balance inquiry. The banks in U.S. charge surcharge/fees from other bank customers accessing their ATM to withdraw money.

23) What are the debit charges in case of usage at Telephones or Petrol pumps abroad?

The Telephones or petrol pumps generally debit US\$ 1 equivalent at the time of card insertion. The total amount debited is inclusive of this US \$1, which will be reflected as 2 different entries in the system.

24) What if I have forgotten my ATM PIN?

The Card gets blocked for use at ATMs, if a wrong PIN has been entered more than 3 times. This is for your own security and to prevent any fraudulent use of the card. If you have forgotten your PIN, you may send a mail to travel.currency@axisbank.com for generation of a new PIN.

25) What do I do if my card is lost or internet banking password is forgotten?

You can call the 24 hour helpline 91-22-27648000 or send an email to travel.currency@axisbank.com to report loss of card or request for a new Internet Banking password. Our Customer Service Executive will immediately block the lost card to prevent it from further use and arrange to send you a replacement card within 2 working days. It is important to note that a lost Card report will be taken only after verification of your Mother's maiden name, Date of Birth, Passport no: etc.

26) Can I reload the card?

In case you have exhausted the funds on the card; you can reload your card with additional funds. The easiest way to do this is to contact the SIB Branch where you bought it from.

27) Is remote reloading possible on the card?

Yes! You may leave a signed copy of the reload Form and authorization with your family. Your family member can approach SIB Branch with the Reload form. On submission of the documents and receipt of the payment, the Travel Card will be reloaded.

28) Whom should I contact, in case I have any dispute on a transaction?

In case you have a dispute on any specific transaction, you are requested to provide the details of the transaction to the e-mail id:- travel.currency@axisbank.com for doing the needful.

29) How do I withdraw the remaining cash from my card if it is too small for a cash machine to dispense?

If you don't want to reload your card, the easiest way to withdraw the remaining cash, is to go to the SIB Branch where you bought the card and get the remaining amount encashed.

30) How can I get a refund of unspent balances?

The Card can be encashed only after your return to India. Furthermore, the last transaction done on the card should be more than 10 days prior to the date of encashment. For refund of the residual or unutilized balances you need to complete the refund form and submit a copy of your passport along with the form.

31) Do I need to surrender the card at the branch at the time of encashment or can I retain the same?

In case you want to encash the entire unspent amount on the card, you need to destroy the card at the time of surrender. However if you wish to retain the card for further trips, you can do so by encashing the partial amount and maintaining a minimum balance of USD 20; EUR 15; GBP 10; AUD 25, CAD 25; CHF 25 etc. Please note that if the balance on the card is more than \$ 2000 then the card should be encashed within 90 days from the date of arrival.

32) Is there any other way in which I can keep a track of my balance and the latest transactions?

You can access the Internet banking module, iConnect of Axis Bank for keeping track of your balances and the transactions done on your card. The Internet banking user id is mentioned in the welcome kit. The password is also enclosed in the welcome kit in a sealed envelope. You can visit the web-site www.axisbank.com and select the "Logon to net Banking" section on the top left hand side to access the service.

33) What are the documents required for claiming insurance under Lost Card Liability?

The documents required for claiming insurance under Lost Card Liability are as under:

- Claim Form
- Letter from the customer containing the details of loss of card
- Passport Copy
- Copy of tickets/ boarding pass
- Copy of FIR
- Statement of Travel Card account

Cash Deposit Machines (CDM) or Bulk Note Acceptor (BNA)

Cash deposit machine is a self-service terminal that enables you to deposit cash and get instant credit to your account without any manual intervention of the branch officials. There is no need to fill deposit slips and stand in long queues at the cash counter. To use the machine, you only need a South Indian Bank Debit Card.

Benefits of CDM or BNA

- Instant Credit to customers account
- Immediate receipt
- No need to fill deposit slips
- Instant credit to your account 24*7

The prerequisites for accessing service of CDM:

You should be an account holder of the bank and should have an SIB debit card in your possession (Maestro/VISA/Rupay). The different types of accounts where the service can be enabled are SB/CD (Propertiorship)/OD (against deposits). For CD account of Partnership firm and Limited Company, the service can be availed through a card known as "Remittance card". As cash remittance to NRE accounts is not permitted, this facility is not available to NRE accounts. However NRO account holders can avail this facility.

Procedure to deposit cash in the CDM

- Insert your Debit card or Remittance card into the Cash Depositing Machine.
- It will then prompt you to enter your PIN.
- The list of options will be displayed. Select → "**Cash Deposit**" Option.
- A Disclaimer will be displayed .Select → "**Agree** ".
- The machine will prompt you to insert cash. You can insert cash in the denomination of Rs.100/-, Rs. 500/- or Rs.1000/-. The cash does not require sorting of denominations.
- A screen will appear → "**Check notes inserted?**" Press **Continue**.
- A new screen will be displayed showing the message "**Notes checking completed. Do you need to insert again?**" If more notes have to be added, Press YES, Otherwise NO. If transaction has to be cancelled press 'Cancel 'to retrieve the notes.
- If there are damaged/soiled/mutilated notes, the machine will reject the same to the customer. Counterfeit/Fake notes detected will be impounded by the machine and will not be returned. You may have to contact the branch for further details regarding the counterfeit notes.

- The CDM will display the balance notes inserted with the denominations. If the details are correct, press YES to continue. If not, you can select NO to cancel the transaction.
- If you have pressed YES, a new screen gets displayed which will ask you to select the account number (in case your card is linked to more than one account).
- On selecting the account, you will receive an acknowledgement saying “Your cash is deposited successfully” and BNA cash deposit receipt will be issued to you. The amount will be credited to your account instantly.

The services provided by the CDM other than cash deposit are:

- ✓ **Statement Request** : You can request for statement of the accounts linked to your card
- ✓ **Balance Inquiry**: You can do a balance inquiry for the account linked to the card.
- ✓ **Cheque book Request**: You can request for a cheque book. Please contact the branch for the delivery of the same.
- ✓ **Fund Transfer**: Fund transfer can be made within the accounts linked.
- ✓ **PIN Change**: PIN can be changed at your convenience
- ✓ **Mini Statement**: The mini statement will provide the last 9 transactions of your account to which the card is linked.

Currently there are no charges associated with this facility. As of now, we have three BNA machines. These machines are attached to branches:

- 1)Ernakulum Banerjee Road Branch,
- 2) Thrissur Main Branch
- 3) Kunnamkulam Main Branch

FAQ

1) Can the facility be enabled for Current Accounts maintained by Limited Company and Partnership firms?

As per the existing norms, the SIB debit card cannot be issued to Limited Companies and Partnership firms. In-order to enable this service, a card called the “Remittance Card” can be issued to the customer. Remittance facility is available through this card whereas cash withdrawal and purchase limit is set as Re.1 per day.

2) What are the denominations accepted and what is the maximum amount that can be deposited through CDM?

The denominations that are accepted are 100, 500 and 1000. If any denomination other than this is inserted, the same will be rejected and will be presented back to the customer. If PAN number has not been furnished, the maximum amount that can be credited to the account is Rs.49,900/- per day. On furnishing PAN, the maximum amount can be enhanced to Rs.2,00,000/- per day.(Remittance limits common to all accounts). For enhancement please contact your branch.

3) What is the maximum number of notes that can be remitted through CDM at a time?

The maximum number of notes that can be deposited at a time is 200. Remittance of more than 200 notes can be done in subsequent transactions.

RTGS/NEFT

RTGS or Real Time Gross Settlement can be defined as the continuous (real-time) settlement of fund transfer individually on an order by order basis (without netting).

NEFT or National Electronic Fund Transfer is a fund transfer system that operates electronically on a Deferred Net Settlement (DNS) basis and settles transactions in batches (hourly basis).

These are two mechanisms by which remitter from one bank can transfer funds to beneficiary of another bank and vice versa. It is done by Straight Through Processing (STP) which requires less processing time. STP is implemented for both inward and outward remittances.

Any customer who maintains an SB/CD/OD/CC can initiate RTGS/NEFT transaction by submitting the 'NEFT/RTGS application form'. It must be enclosed with a cheque for the amount to be transferred plus charges or the customer can initiate RTGS/NEFT through SIBerNet (Internet Banking) by accessing the menu "Transfers → External fund Transfer. (Refer Page – in SIBerNet guidelines)

For each NEFT/RTGS transaction, the system will generate a Unique Transaction Reference Number (UTR). The UTR number is to be quoted for all future references.

The transaction limit (amount) for transfer through RTGS/NEFT.

The minimum amount stipulated by RBI for RTGS is Rs. 2 Lakh and no cap for maximum amount. There is no maximum or minimum limit for NEFT transactions by an account holder. The amount that can be transferred through NEFT including charges by a non-account holder should be less than Rs 50,000/-. The remitter should furnish his address and mobile number before initiating the transaction.

Charges related to RTGS/NEFT transactions

Inward remittance is not charged. Charges for outward remittance is as follows

RTGS

Transaction Amount	Charges
Rs 2 lakh to less than Rs 5 lakh	Rs. 25*
Rs 5 lakh and above	Rs. 50*

NEFT

Transaction Amount	Charges
Upto & including Rs 10000	Rs 2.50*
Above Rs 10000 upto & including 1 lakh	Rs 5*
Above Rs 1 lakh upto & including Rs 2 lakh	Rs 15*
Above Rs 2 lakh	Rs 25*

*Service tax will be charged extra

RTGS/NEFT operational timings

RTGS

Days	RTGS operational Timings
Monday-Friday	9.00 a.m to 4.00 p.m
Saturday	9.00 a.m to 1.45 p.m

NEFT

Days	NEFT operational Timings
Monday-Friday	8.00 a.m to 6.50 P.M
Saturday	8.00 a.m to 12.50 P.M.

For transactions done through Net Banking (SIBerNet)

RTGS

Days	RTGS operational Timings
Monday-Friday	9.00 a.m to 3.45 p.m
Saturday	9.00 a.m to 12.00 p.m

NEFT

Days	NEFT operational Timings
Monday-Friday	8.00 a.m to 6.00 P.M
Saturday	8.00 a.m to 12.00 P.M.

FAQ

Is it possible to do multiple transactions for NEFT/RTGS as a batch?

Yes, it is possible to do multiple NEFT/RTGS transaction as a batch through SB/CD/OD/CC accounts or through 'SIBerNet Corporate'.

What are the measures that have to be taken before initiating RTGS/NEFT?

Remitter should ensure correctness of Beneficiary's details like name, Account Number, IFSC, Bank and Branch name. As per RBI guidelines, Beneficiary Name Checking is not mandatory. The credits can be affected solely based on Account Number and IFSC. Hence it is necessary to provide correct Beneficiary details.

Is remittance to Nepal possible?

Yes, it is possible to make remittance to Nepal .The total remittance amount including commission should be less than Rs 50000/.

Is remittance possible to Loan account?

Yes, it is possible to remit to Loan accounts through NEFT