

**MOBILE BANKING HANDBOOK**

**SIB M-Pay**

**&**

**SIB MOBILE SERVICE (SMS)**

**USER GUIDE (VERSION 2.0)**

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We have developed two unique products - SIB M-Pay and SIB Mobile Service (SMS) for your mobile banking needs. SIB M-Pay is of transactional nature and enables you to conduct transactions like fund transfer, recharge etc through your mobile. SIB Mobile Service, on the other hand, is of informational nature and allows you to keep yourselves updated on your account related information via text messages.

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

SIB M-Pay is the mobile banking solution from South Indian Bank. SIB M-Pay enables you to make instant interbank and intra bank fund transfers using your mobile phone. The fund transfer service is facilitated through the IMPS (Immediate Payment Service) platform of National Payments Corporation of India (NPCI). In addition to the instant fund transfer facility, SIB M-Pay also offers you various value-added services like Mobile/DTH recharge, Ticket Booking etc, in a simple and secure way.

**Currently, we are offering SIB M-Pay free of service charges.**

### **Services Offered through SIB M-Pay**

- IMPS interbank and intra bank fund transfer
- Mobile Recharge
- DTH Recharge
- Air Ticket Booking

### **What is IMPS (Immediate Payment Service)?**

Immediate Payment Service (IMPS) is an instant interbank/intra bank electronic fund transfer service through mobile phones under the aegis of National Payments Corporation of India (NPCI). It facilitates customers to use mobile instruments as a channel to access their bank accounts and remit funds to other bank accounts. IMPS provides immediate credit to the beneficiary account and is available 24 x 7.

A seven digit number called MMID will be allotted when you register for IMPS to help identify your account. If you register more than one account, you will receive a separate MMID for each account.

The salient features of IMPS are as follows:

- Instant interbank/intra bank fund transfer.
- **24x7x365** availability.
- Instant confirmation of both debit & credit transactions via SMS.
- Safe & Secure.
- Hassle free transactions.
- Saves time & cost.

### **What is SIB Mobile Service (SMS)?**

SIB Mobile Service enables you to stay updated on your account information at all times. As part of this service, you will receive automatic SMS alerts in your mobile when certain events occur in your account. You can also request for your account related information by sending simple, standard SMS messages to the published number of the Bank.

For more details on this service, please refer chapter 6.

**Step 1:** Register for SIB M-Pay

**Step 2:** Activate SIB M-Pay

**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) and submit at your branch.

**2. Through your SIBerNet (Internet Banking) Account:** If you have an active SIBerNet account, you can register for SIB M-Pay online. To register, login to your SIBerNet account 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:

- i. An SMS from our service provider Paymate, with your temporary MPIN and
- ii. An SMS from the Bank with your 7 digit MMID.

Once the messages are received, you can activate M-Pay by following the steps given below:

- 1) Note down the temporary MPIN received.
- 2) Send an SMS in the format: **CP** to the number **9870900876**.
- 3) You will immediately receive an IVR (Interactive Voice Response) call back from Paymate.
- 4) Follow the directions in the IVR call to enter the temporary MPIN first, followed by a new 4 digit MPIN of your choice.
- 5) Re-enter the new MPIN to confirm.
- 6) On confirmation, you will receive the response “Your PIN has been successfully changed” over the IVR call.

Alternatively, you can change the temporary MPIN by calling the number **022-30578000**.

***Tip:** You can start using SIB M-Pay services only after changing the temporary MPIN issued by the Bank to another MPIN of your choice. You need your MPIN to authorize transactions through M-Pay.*

## **How to use SIB M-Pay?**

Once activated, you can avail SIB M-Pay in two modes:

- 1) Application based** - After activating the service, you can download SIB M-Pay application to your mobile. It is necessary to have a GPRS activated mobile for this. All M-Pay services can be availed through the downloaded application.
- 2) SMS - IVR based** - You can avail SIB M-Pay services by sending simple text messages as well. On sending the SMS in the prescribed format, you will receive an IVR call back from our service provider Paymate, for authorization of the transaction. Enter your MPIN to authorize and the transaction will be carried out.  
Smartphone/GPRS is not mandatory in this mode since text messages can be sent from virtually any phone with a valid network connection. However, air ticket booking cannot be done through SMS-IVR mode.

If GPRS connection is activated in your mobile, you can download SIB M-Pay application to your handset. All the services offered through M-Pay can be accessed through the application.

*Tip: Please make sure that the temporary MPIN received is successfully changed before downloading SIB M-Pay application to your GPRS enabled phone.*

### How to download SIB M-Pay application to your mobile?

Please follow the steps given below for downloading the application:

#### 1. For iPhones, Windows and Android

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

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

#### 2. For Blackberry and other Phones

- After changing the MPIN, send the SMS: **SIBDOWNLOAD** to **9840777222**. Immediately, you will receive an SMS containing the link for downloading the application.
- Open the link received as SMS. Select your mobile make (ie Nokia, Samsung, Blackberry etc) and model, and download the application to your mobile.



## How to Transfer Money 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.

### 1. IMPS Fund Transfer using Account Number & IFSC of Beneficiary

- **Step 1:** Register beneficiary
- **Step 2:** Transfer fund

#### How to register a beneficiary?

Registering beneficiaries 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 first before transferring money.

- Select the option Register IMPS beneficiary from the main menu.
- Choose Using Account Number and IFS code
- Enter the nick name, account number and IFS Code of the beneficiary.
- Enter MPIN and click on Register.
- 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 **IMPS.....>Registered IMPS.....>Using Account number and IFS Code.....>View/Pay Beneficiary**.

You can delete existing beneficiaries by selecting **IMPS.....>Registered IMPS.....>Using Account number and IFS Code.....>Delete Beneficiary**.

The option to edit the details of a registered beneficiary is not available. If you find any error in the beneficiary details registered, you can delete the beneficiary and register afresh.

***Tip:** Beneficiary registration will simplify your fund transfer since you do not have to enter the account information each time you transfer fund.*

### How to transfer money to a registered beneficiary?

- Select the option Immediate Payment Service (IMPS) from the main menu.
- Select Registered IMPS.....>Using Account number and IFS Code.....> View/Pay Beneficiary.
- Select the beneficiary from the drop down list.
- Click on View Beneficiary. The registration details will be displayed on screen.
- Click on Pay Now.
- Select the debit account number.
- Select the 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?

- 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.
- Enter the account number, IFS code and account type of the beneficiary account.
- Enter amount and remarks for the transaction. Click on Confirm.
- Verify the details entered and click on Confirm.
- Enter the MPIN and click on Submit.
- The fund transfer will be executed and the transaction summary will be displayed on 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. Please take utmost care while entering the account number and IFS Code at the time of the IMPS transaction.

## 2. IMPS Fund Transfer using Mobile Number and MMID of Beneficiary

*Tip: This option can be used only if the beneficiary has registered for mobile banking with his 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. Click on Confirm.
- Verify the details entered and click on Confirm.
- Enter your MPIN and click on Submit.
- Immediately amount will be 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 messages.

Additionally, you will find the following options in the menu:

**Retrieve MMID** - In case you forget your MMID, this option can be used to retrieve it.

**Cancel MMID** - If you wish to temporarily disable your MMID, you can use this option.

**Generate MMID** - This option can be used 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 recharged.
- Enter the mobile number & the amount to be recharged.
- Enter the MPIN and click Submit.
- Verify the details entered and click 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, UNINOR and BPL (Loop) Mobile networks.

*Tip: 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 (service provider) ie, TATA SKY, DISH TV, SUN DIRECT etc and click Submit.
- Enter Subscriber id and amount.
- Enter MPIN and click Submit.
- Verify the details entered and click Confirm.
- The recharge will be carried out and the transaction summary will be displayed on the screen.

*Tip: Please confirm with your service provider the recharge denominations that are accepted in online mode.*

### How to book air tickets using M-Pay application?

- Select the option Air Ticket Booking from the main menu.
- Select the Origin location of your journey.
- Select the Destination location of your journey.
- Enter the journey date.
- Enter your mobile number (The booking details will be sent to the entered mobile number).
- Click on Search option.
- Select the flight name & schedule from the available list.
- Enter the name of the passenger.
- Confirm the details entered.
- Click on Pay option to proceed for payment.
- Authorize the transaction with MPIN.
- The details of the booked ticket will be received in the form of SMS message.

You can easily avail all SIB M-Pay services (except ticket booking) even if GPRS facility is not available in your mobile, by sending SMS in standard formats. However, charges for sending SMS, as decided by your mobile operator will be applicable.

### How it Works?

To conduct transactions, you can send SMS in the formats specified in this section to the designated number of 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 no and IFS Code of beneficiary	<b>IMPS&lt;&gt;Beneficiary Account Number&lt;&gt;Beneficiary IFS Code&lt;&gt;Amount&lt;&gt;Remarks</b>
To send money using the mobile number and MMID of beneficiary	<b>IMPS&lt;&gt;Beneficiary Mobile Number&lt;&gt;Beneficiary MMID&lt;&gt;Amount&lt;&gt;Remarks</b>
To know your MMID	<b>MMID</b>
To cancel your MMID	<b>MMIDCANCEL</b>
To re-enable your MMID after cancellation	<b>MMID</b>

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?

*Tip: Please confirm with your service provider the recharge denominations that are accepted in online mode.*

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

Operator Name	Operator code
Vodafone	VODA
TATA	TATA
TATA GSM	DOCO
Virgin GSM/ Virgin Mobile	VIRG
UNINOR	UNIN
MTNL	MTNL
MTS	MTSR

### How to recharge your DTH services?

*Tip: Please confirm with your service provider the recharge denominations that are accepted in online mode.*

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.

**Important:** In case the transaction fails, but your account gets debited, the amount so debited will be automatically reversed to your account within 3 to 5 working days.

### **Frequently Asked Questions**

A few of the most important queries you might have regarding SIB M-Pay are addressed in this section. For a comprehensive FAQ, please visit our website [www.southindianbank.com](http://www.southindianbank.com).

#### **Are there any charges for availing this service?**

At present, we are providing this facility 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 SIB M-Pay will be made available in the bank's website [www.southindianbank.com](http://www.southindianbank.com).

#### **Is it necessary to have GPRS enabled phone to avail M-Pay?**

Although all M-Pay transactions can be conducted through SIB M-Pay application, IMPS fund transfer and transactions like mobile and DTH recharge can be carried out by sending simple text messages as well. Hence you need not have a smart phone or a GPRS enabled phone to avail IMPS or other value added services like mobile and DTH recharge.

#### **What types of accounts are eligible for availing 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.

#### **Is there any limit on the number or amount of transactions?**

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

## Troubleshooting

The most common problems that you may encounter while using M-Pay and their solutions are given in this section.



***I registered for M-Pay, but I haven't received my 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.



***I forgot my 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 in the SMS to change the PIN received to one of your choice and you are ready to go!



***I forgot my MMID***



You can retrieve your MMID through SIB M-Pay application using the option IMPS....>Retrieve MMID.

You can also get your MMID by sending the SMS: **MMID** to **9840777222**. You will immediately receive an SMS from the Bank with your MMID details.



***MY MPIN got blocked***



Your M-Pay services will be automatically unblocked the next day. But if you have forgotten your MPIN, please request for a new MPIN at your branch.



***I disclosed my MPIN to someone. Now I want to change my MPIN.***



It is advisable to maintain secrecy of your MPIN and change your MPIN periodically. To change your MPIN, SMS: **CP** to **9870900876**. You will immediately receive an IVR call for PIN change.





***I downloaded M-Pay application to my smart phone. But I cannot activate it.***



You might have downloaded the application before changing the temporary MPIN issued on registration for the service. In this case, uninstall the application, change your temporary MPIN (refer chapter 2 to see how) and download application again



***While downloading the application to my Blackberry /J2ME mobile, I tried to select my mobile model. But it is not listed.***



Please send an email to [sms@sib.co.in](mailto:sms@sib.co.in), with the details of your registered mobile number and mobile model. We will update the model in the system and inform you.



***My fund transfer/recharge transaction failed, but my account got debited***



This can happen if the recharge amount entered is incorrect or in case of network errors. If any transaction fails and debit happens in the account, the same will be automatically credited back to the account within 3-5 working days. If you do not receive the amount within 5 days, please contact your branch or email us at [sms@sib.co.in](mailto:sms@sib.co.in) with the details of date of transaction, your registered mobile number and recharge amount.



***My problem is not listed here. I need assistance...***

Please forward your specific problem to [sms@sib.co.in](mailto: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.

### Tips on Safe Usage

It is important to take extra precautions while using your mobile phone for confidential transactions, such as banking, to protect your financial and personal information. Here are a few tips on safe usage of mobile banking:

- 1) Maintain secrecy of MPIN
- 2) Ensure privacy when entering MPIN
- 3) Lock mobile with password when not in use
- 4) Deregister from mobile banking service immediately, if mobile / SIM is lost
- 5) It is desirable to change MPIN at regular intervals or whenever there is an apprehension that secrecy has been lost.

### Customer Helpline

Your queries can be forwarded to [sms@sib.co.in](mailto:sms@sib.co.in) or call our toll free numbers:

**1800 843 1800**

**1800 425 1809**

**From 8:30 am to 8:30 pm** (Except on Bank holidays).

You may also contact M/s Paymate directly by phone: **022-67242626** or email: [contact@paymate.co.in](mailto:contact@paymate.co.in).

SIB Mobile Service (SMS) helps the registered customers receive transaction/non-transaction based SMS Alerts on the registered accounts. SIB Mobile Service help you monitor your balances, transactions and account activities from anywhere in the world.

### **Facilities available with SIB Mobile Service**

As a registered customer of SIB Mobile Service, you will receive alerts on your registered mobile number regarding your account/s through Push Alerts. You can also request for important account related information through Pull Requests.

- I. Push Alerts** - The alerts sent by the Bank to your registered mobile number when certain events occur in your account/s are called Push Alerts. 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 from time to time.

#### **List of Push Alerts Available**

- 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 in the next week.
- Your loan installment is due next week.
- A new cheque book is issued in your account.

**II. Pull Requests** - You can request for important information by sending simple, standard SMS messages (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 in any of your SB/CA/CC/OD accounts.
- Inquire on the status of a cheque issued in any of your SB/CA/CC/OD accounts.
- 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.

#### **Registration**

Registration for SIB Mobile Service (SMS) can be done at your branch either at the time of opening your account or at any later stage. The application form for availing SMS is available for download at [www.southindianbank.com](http://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.

#### **Charges for availing the service**

SIB Mobile Service is being offered free of charges for the first six months of registration for the service. However, Rs 75/- per year (domestic customers) and Rs 150/- per year (NRI customers) will be charged as AMC after the initial 6 months. For registering change of mobile number, Rs 50/- will be charges. Revisions in these charges will be updated in our website [www.southindianbank.com](http://www.southindianbank.com) from time to time.

## Sending Pull Requests from your mobile

*Tip: The last four digits of your primary account will be the default PIN for SIB Mobile Service.*

Purpose	Format in which SMS is to be sent to 09840777222 or +919840777222
Get the balance in your SB/CA/CC/OD account	For receiving information on your primary account, type BALXXXX, where XXXX is your PIN for SIB Mobile Service. 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 SB/CA/CC/OD account	For receiving information on your primary account, type TRNXXXX, where XXXX is your SIB Mobile Service PIN. 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	CSXXXXX*****, where XXXX is your PIN and ***** is the cheque number.
Locate your nearest South Indian Bank ATM based on pincode	ATMXXXXXOOOOOO, where XXXX is your SIB Mobile Service PIN and OOOOOO is the postal pin code of the area for which ATM is to be located.
Fetch the forex rates based on currency code	FXRXXXXX***, 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	DISXXXXX where XXXX is your PIN for SIB Mobile Service.
Re-enable your SIB Mobile Service	ENAXXXXX where XXXX is your PIN
Change your SIB Mobile Service PIN	PINXXXXXAAAA, where XXXX is your current PIN and AAAA is the new PIN of your choice.

## Customer Support

All your queries can be addressed at your branch. For further escalations, you may forward the same to [sms@sib.co.in](mailto: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).