List of Banks

State Bank of India

SBI - How to register for mobile banking

Available on all 4 Modes: Application(SMS or GPRS) / WAP / USSD / SMS Banking

1. Send **<MBSREG>** to **9223440000** or **567676**

2. Receive UserID and Default MPIN

3. Download Application on JAVA Mobile from **http://mobile.onlinesbi.com/** or from Android Market on Android Mobiles.

   WAP URL   : **http://mobile.onlinesbi.com/sbiwap/**

   USSD   : Dial ***595#** on GSM operators like Airtel, Idea, Vodafone, Aircel, Uninor, MTNL etc.

   SMS Banking : Keywords like **SMPIN, SBAL, SMIN**, etc with UserId & MPIN to **9223440000**

4. Change Default MPIN thru any one of the chosen Mode to avail MBS on that Mode.

5. Register A/c at ATM **>MobReg>Mob Banking>10 digit Mob No. Or Apply at Branch CBS**.

SBI - How to generate MMID

1. All **registered Mobile Banking Users** will be allotted MMID and which will be Send through SMS on next day of registration.

2. For others to Generate MMID

   ➢ Go to ATM **>MobReg>SMS SMS Alert / 3DSecured Code / IMPS>10 digit Mob No**. Or

   ➢ Apply at the Branch for online registration.

3. Users will Receive MMID through SMS.

4. For Retrieval/Cancellation of MMID:

   a) Send SMS "MMID SBI" to 9223440000 to retrieve your MMID.

   b) Send SMS "MMIDCANCEL" to 9223440000 to cancel your MMID.

SBI - How to get M-PIN

1. Sending SMS **<MBSREG>** to **9223440000/ 567676**

2. Receive the User ID and default MPIN via SMS on Mobile no.

3. Change default M-PIN through any one of the chosen modes (mobile banking application / WAP application / USSD/SMS) to avail mobile banking service on that mode

SBI - How to do IMPS transaction

Through Mobile Banking Application

1. Log on to **mobile banking application using your user id**
2. Select option **'IMPS – Interbank Mobile Payment Service'** in the **main menu**
3. Select option **'IMPS merchant payments'** in the **sub-menu**
4. Enter details: **Merchant mobile number, Merchant MMID, Amount, Payment Reference**
5. Enter M-PIN
6. Transaction status will be displayed on the screen
7. Transaction status will also be sent as SMS alert on customer mobile

Note:

a) Payment Reference column should have policy number and Insured DOB as per format specified below

<< C123456789#01012012>>

Through SMS

Send a message to **9223440000** using the following keywords:
<MIMPS> <Merchant Mobile No> <Merchant MMID> <amount> <User ID> <MPIN> <Payment Reference>

Note:

Payment Reference should have policy number and Insured DOB as per format specified below

<< C123456789#01012012>>

Transaction Limit

1. *The daily ceiling is Rs. 1,000 per transaction per customer for fund transfer / other transactions and with a calendar month limit of Rs. 5,000 per customer.*
2. *The customers desiring to transact for higher limits may obtain OTP (One Time Password) before doing the transaction.*

3. *The process of obtaining the OTP is detailed below.The daily ceiling for transactions with OTP will be Rs 5000/- per customer for fund transfer / other transactions and with a calendar month limit of Rs. 25,000 per customer.*

Process for obtaining OTP

1. Customer to call the Bank's contact centre toll free number **18004253800** from the mobile number registered for the service.
2. The customer will be required to enter the last four digits of the account number and the last three digits of the user ID for validating and sending the OTP.
3. The OTP will be advised to the customer over IVR and also over SMS to the mobile number.

To conduct IMPS transaction after receiving an OTP, the following SMS should be sent:

<OTP> <OTP number> <MIMPS> <Merchant Mobile No> <Merchant MMID> <amount> <User ID> <MPIN> <Payment Reference>

Note:

Payment Reference should have policy number and Insured DOB as per format specified below

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Union Bank of India

UBI - How to register for mobile banking

1. **Through ATM**

   The customer Visits the nearest ATM to his location and performs below steps:
   1. The Customer inserts his debit card and enters the debit card pin number.
   2. On the display screen selects the **"others"** menu option.
   3. On the next screen selects **"Mobile Payment"**
   4. Then select **"UMobile"** and choose **"Registration"**.
   5. Customer is prompted to enter his mobile number and confirm it for registration
   6. Once his mobile number is entered it is validated by the system and if found valid it prints the receipt in the following format:-

      "Registered successfully, Your activation code is xxxx and your mPin is xxxx. Download application using the url **http://mobile.fssnet.co.in/MPAYPORTAL** Visit **www.unionbankofindia.co.in** for further details"

2. **Through Internet**

   The customer needs to visit Union Bank of India website **http://www.unionbankofindia.co.in/**

3. **Through Call Centre**

   The customer needs to call Union Bank of India Call Centre Toll Free Number : **1800 2222 44**
   Install the application and change M-PIN

UBI - How to generate MMID

1. From **Application** select – **Fund transfer** – **other bank** – **IMPS** – **know your MMID**.

2. Alternatively For SMS Channel : **sms MMID to 9223173921**.

UBI - How to get M-PIN

1. Application Password, M-Pin & Link to download the new application is received via SMS

How to perform IMPS transaction

1. **Through Mobile Banking Application**

   In Mobile Banking Application, Main Menu -> Interbank Mobile Payments Service (IMPS) -> IMPS Merchant Payments -> Enter M-PIN -> Enter Merchant Mobile Number, Merchant MMID, Amount, Payment Reference

   Note: Payment Reference should have policy number and Insured DOB as per format specified **< C123456789#01012012>**

2. **Through SMS**

   MIMPS <Merchant's Mobile No.> <Merchant MMID> <Amount> <Mpin> <Payment Reference> to 9223173921

   Note: Payment Reference should have policy number and Insured DOB as per format specified **< C123456789#01012012>.**

   Check for maximum limit of amount for transaction to be conducted through SMS with the bank.

Kotak Mahindra Bank

KMB - How to register for mobile banking

1. Download the Kotak Mobile Banking application by sending **"K MOBILE <Last 4 digits of your CRN>"** as an SMS to **9971056767 or 5676788**, from mobile number registered with bank.
2. Login to Kotak Mobile Banking with Net Banking User ID and password to receive the Activation Key on mobile number and email ID registered with Bank.
3. Activation of Mobile banking can take place via branch and also by forwarding activation key received on preferred Mobile Number to **9971056767 or 5676788**
4. Login to the Kotak Mobile Banking application click on **Banking > Payments > Other Banks - Instant (IMPS).**
5. Select your bank account from which the amount is to be debited

KMB - How to generate MMID

1. Send **"K MMID B"** as an SMS to **9971056767 or 5676788** from your mobile number registered with the bank.
2. **'B'** stands for last 4 digits of your account number.
3. The MMID for the account will be sent via SMS and email alerts.
4. Alternatively, login to Mobile Banking and View the MMID (IMPS Menu) by clicking on 'View MMID' option. Customer can also by Call 24-hour KMB Customer Contact Centre or visiting the nearest Kotak Mahindra Bank branch

KMB - How to get M-PIN

1. User id and MPIN same as Net banking

KMB - How to do IMPS transaction

1. Login to Mobile Banking with user id and Password

2. Click on **Banking-> IMPS Menu -> Generate OTP**.
3. OTP will get generated and the same will be displayed on the Mobile banking screen and will also be sent as an alert (email and SMS) to customers preferred email ID and Mobile Number

registered with the bank.

4. Alternatively, OTP can be generated via Customer Contact Center and the OTP will be sent to customers preferred email ID and mobile number.

ICICI Bank

ICICI – How to register for mobile banking

1. Register yourself for Mobile Banking at select **ICICI Bank ATMs**.
2. Visit your nearest ICICI Bank Branch to register yourself for Mobile Banking.

ICICI - How to generate MMID

1. **iMobile Application**

   Go to iMobile on your mobile phone >> Select Bank Account >> Select Desired Account >> Select Insta FT(IMPS) >> Select Generate MMID >> Your 7-digit MMID will be displayed.

2. **USSD**

   Dial *525# >> ICICI Bank Mobile Banking menu will appear. Enter 7 for More Services >> Enter 4 for Generate MMID >> Enter the last 4 digits of the account number for which MMID needs to be generated >> Your 7-digit MMID will be displayed.

3. **SMS**

   SMS MMID >space< to 9222208888 to know MMID for the particular account.

4. **Internet Banking**

   Login to Internet Banking >> Click on Generate MMID >> Select Account Number for which MMID needs to be generated.

ICICI - How to get M-PIN

iMobile Application

iMobile PIN - Customer has to self-generate iMobile PIN through the Mobile banking application.

- o Enter last 4 digits of Bank Account Number.
- o Enter grid values which is present on the back of the debit card. For example: If the digits are A E and I, reply with the digits associated with the alphabets A, E and I. Eg; 10 20 30
- o Create 4 digit PIN of your choice. Eg; 1234

- Message of successful PIN generation will be displayed which can be used for all future financial transactions including IMPS.

USSD

Dial *525# and select 2 for Generate MPIN from the menu

SMS

SMS MPIN to 9222208888

- Reply 1 to Continue
- Enter grid values which is present on the back of the debit card. For example: If the digits are A E and I, reply with the digits associated with the alphabets A, E and I. Eg; If A=10, E=20 & I=30 then you should enter 102030
- Enter last 4 digits of Bank Account Number.
- Create 4 digit PIN of your choice. Eg; 1234
- Message of successful PIN generation will be displayed which can be used for all future financial transactions including IMPS.

ICICI - How to do IMPS transaction

1. Dial ***525#** and Enter 5 for Merchant Payment from the menu
2. Provide **merchant mobile number, merchant MMID** and **amount** to be transferred separated by spaces. Eg; 9800123456 9229134 100
3. Enter payment reference Number

   Note: Payment Reference should have policy number and Insured DOB as per format specified **< C123456789#01012012>.**

4. Enter 4 digit **MPIN**
5. Confirmation along with a reference number will be provided. SMS confirmation will also be sent
6. Once your details are authenticated, money is transferred instantly from your account. You will also receive an SMS informing you about relevant status.

Canara Bank

Canara - How to register for mobile banking

1. Visit nearest Canara branch at your location.
2. Fill the prescribed application form for mobile banking
3. You will get User-ID, default MPIN and the URL to download the link on your registered mobile no. through SMS.
4. Download the application and change the MPIN.
5. Now Customer can use either any process for Activation of service:
    a. Go to **Canara Bank ATM** and activate for Mobile Banking.
    b. Visit the **branch** and finish the activation process.
6. After this you will receive the confirmation SMS.

Canara - How to generate MMID
Through Mobile Banking Application In "IMPS - Interbank Mobile Payment Service" Click On " Generate MMID" Enter the MPIN or Visit your base branch and apply for MMID **How to retrieve MMID** *Through SMS* SMS <CAN MMID> to 5607060

Canara - How to get M-PIN
1. Enter the **MPIN** given over SMS in the **old MPIN field** 2. Enter **new MPIN** of your choice in **new MPIN field** 3. **Re-enter** new MPIN in confirm MPIN field.

4. You will receive the SMS that your MPIN is changed

Canara - How to do IMPS transaction

Mobile Banking Application

1. Log on to mobile banking application using your user id
2. Select option **'IMPS – Interbank Mobile Payment Service'** in the main menu
3. Select option **'IMPS Merchant Payment'** in the sub-menu
4. Enter details: **Merchant mobile number, Merchant MMID, Amount, Payment Reference**

   Note: Payment Reference should have policy number and Insured DOB as per format specified **< C123456789#01012012>.**

5. Enter **M-PIN**
6. Transaction status will be displayed on the screen
7. Transaction status will also be sent as SMS alert on customer mobile

Yes Bank

Yes Bank - How to register for mobile banking

1. Update your Mobile Number with YES BANK
2. To receive application download URL on sms, send **YESMOB to 567678** from the mobile number registered with YES BANK
3. Set your own MPIN on IVR as a part of registration process for the Mobile Banking application
4. MMID related short codes

   - To receive or activate your MMID for your YES BANK account, SMS**MMID <space> <Last six digits of your account number** linked to the mobile> to **567678**
   - To deactivate the MMID and stop IMPS for your YES BANK account, SMS **MMIDCANCEL <space> <Last six digits of your account number** linked to the mobile> to **567678**

Note: This application is compatible with JAVA, Android, Blackberry, Windows (below version 7) and coming soon for Iphone.

Yes Bank - How to generate MMID

All YES BANK accounts will be allotted MMID by default, which will be sent through SMS on the next day of registration/activation.

Mobile Banking Application:

MMID can be received by accessing Banking Services " IMPS" Generate MMID

SMS Banking

MMID <space> <Last six digits of your account number linked to the mobile> to 567678– You will receive MMID for your YES BANK Account.

Yes Bank - How to get M-PIN

You can set your own MPIN on IVR as a part of registration process for MobileBanking.

You can also reset your MPIN by using "Secret Question Answer" using the Forgot MPIN option

Yes Bank - How to do IMPS transaction

Mobile Banking Application

1. Login to **Mobile Banking Application** using your YES BANK Retail Net Banking login credentials
2. Select Banking Services and then select **IMPS (Interbank Mobile Payment Service)** option
3. **Select the Account** through which the transaction needs to be executed
4. In the sub-menu, select **IMPS Merchant Payments** option
5. Enter details: **Merchant Mobile Number, Merchant MMID, Amount, Payment Reference**

   Note: Payment Reference should have policy number and Insured DOB as per format specified **<C123456789#01012012>.**

6. Confirm and then Enter **M-PIN** for execution of the transaction
7. Transaction status will be displayed on the screen
8. Transaction status will also be sent as an SMS alert on the customer's mobile number

Axis Bank

To avail of the services offered on Axis Mobile, you need to register your mobile phone number at any Axis Bank ATM/Branch for SMS Banking. However, if you have provided your mobile number in the account opening form, then it gets automatically registered for SMS Banking.

If you are an Axis Bank customer having a Savings Account (except NRI) and ATM cum Debit Card and you are registered for SMS Banking, then you can avail of Mobile Banking Facility.

STEP 1: Register for Axis Mobile application

- Run **Axis Mobile application** on your phone
- Enter your **mobile number** registered for SMS Banking.
- **Exit** the application.
- After 5-10 minutes (depending on your mobile operator) you will **receive a One Time Activation Code (OTAC)** on an SMS.

  Note: Please note down this number for activation of Axis Mobile on your phone. This OTAC code will be valid for 7 days.

- **Login to the Axis Mobile application** again.
- Set **mPIN** of your choice for transacting on Axis Mobile.
- Enter the **OTAC** to complete the registration process. In case you do not receive the OTAC in an hour, you can click on **"Regenerate OTAC"** to receive a fresh OTAC.
- You need to remember this mPIN as it will be required while transacting on Axis Mobile

STEP 2: Adding an Account in Axis Mobile application

- On Axis Mobile, visit **Manage Account >> Add Account**
- Enter your **Axis Bank Account Number** (linked to the mobile number registered for SMS Banking) and Nickname
- Enter the below details of your Debit Card linked to the account entered in the previous step:-
    o Card number

o   ATM Pin

  o   Expiry date

- Post successful validation of this, the application is ready for use

Axis Bank - How to generate MMID

SMS **MMID** to **5676782** from the registered mobile number to receive the MMID

Axis Bank - How to get M-PIN

Customer has to self-generate M-PIN while registering for Axis Mobile

- Run **Axis Mobile application** on your phone

- Enter your **mobile number** registered for SMS Banking.

- **Exit** the application.

- After 5-10 minutes (depending on your mobile operator) you will **receive a One Time Activation Code (OTAC)** on an SMS.

  Note: Please note down this number for activation of Axis Mobile on your phone. This OTAC code will be valid for 7 days.

- **Login to the Axis Mobile application** again.

- Set **mPIN** of your choice for transacting on Axis Mobile.

- Enter the **OTAC** to complete the registration process. In case you do not receive the OTAC in an hour, you can click on **"Regenerate OTAC"** to receive a fresh OTAC.

- You need to remember this **mPIN** as it will be required while transacting on Axis Mobile

- In case an existing user has forgotten the M-PIN, the user can reset the M-PIN using the **'Forgot MPIN'** section in Axis Mobile.

Axis Bank - How to do IMPS transaction

- Login to Axis Mobile Application. Visit **Banking>> Fund Transfer>> IMPS Account >> P2M IMPS Beneficiary**

- Provide **merchant mobile number, merchant MMID** and **amount** to be transferred

- Enter **payment reference Number**

  Note: Payment Reference should have policy number and Insured DOB as per format specified **<C123456789#01012012>**

- Enter 4 digit **MPIN**

- Confirmation along with a reference number will be provided

Dombivli Nagarik Sahakari Bank

DombivliNagarikSahakari Bank - How to register for mobile banking

1. Customer has to **fill up and sign the Mobile Banking registration form** to get registered for Mobile banking services.
2. Customer will get **registered within three working days**.
3. **MMID, Request PIN and Application PIN** sent to the Customer through SMS at the moment of registration of the Customer.
4. If customer is already registered for SMS banking then for registration, Customer has to send message as **REGIMPS** to **9225525002**.
5. Customer will get a reply "You have enrolled for IMPS. Our **customer care executive will call you in next 2 working days** for further assistance", through message.
6. Our call center persons will call the customer to **confirm that the mobile number registered** belongs to the customer.
7. **MMID, request PIN and application PIN** is sent to the customer through SMS after the authorization of the customer.
8. If customer forgets request PIN, customer has to visits the branch to get Request PIN.

DombivliNagarikSahakari Bank - How to generate MMID

If customer forgets MMID, customer has to send message **MMID** to **9225525002** to get MMID / MMIDs.

DombivliNagarikSahakari Bank - How to get M-PIN

1. Request PIN and Application PIN is sent to the Customer through SMS at the moment of registration of the Customer.
2. If customer forgets application PIN then customer has to send message MPINAPP**<request PIN> to 9225525002** to get new application PIN
3. After getting new application PIN, customer has to change application PIN before initiating the transaction.
4. To receive **OTPIN** customer has to send SMS OTPIN**<space><request PIN> to 9225525002**.

If customer forgets request pin then customer has to contact to branch to get new request PIN.

Dombivli Nagarik Sahakari Bank - How to do IMPS transaction

In the customer initiated transaction transaction customer initiates transaction through the **DO-MOBILE** application or **SMS** facility provided by the Bank. The Bank offers 'IMPS merchant payments' form in the DO-MOBILE application (this form is available in 'IMPS' menu on the main menu of mobile application) or SMS syntax for performing P2M PUSH transaction. Customer needs to enter the following parameters:

- Merchant mobile number
- Merchant MMID
- Amount
- PIN
- Payment Reference

Note: Payment Reference should have policy number and Insured DOB as per format specified   **<C123456789#01012012>**

The SMS syntax for making transaction through SMS is as follows:

To initiate SMS based transaction customer has to generate OTP. SMS Syntax to generate OTP is as follows

OTPIN <space><request pin>

Customer receives otpin by SMS.

SMS Syntax to initiate transaction.

MIMPS <space> **<Merchant mobile number>** <space> **<MerchantMMID>** <space> **<Amount>** <space> **<OTPIN+last three digits of customer's MMID>** <space> **<Payment Reference>** to **9225525002**.

Note: Payment Reference should have policy number and Insured DOB as per format specified   **<C123456789#01012012>**

On initiating transaction as above, customer receives the confirmation SMS with status of transaction shortly.

Note:

1. For IMPS transaction initiated through SMS, transaction limit is Rs 5,000/- per day,
2. Transactions initiated through DO-MOBILE application, transaction limit is Rs 2,00,000/- per day.

Federal Bank

Federal Bank - How to register for mobile banking
All our customers having Savings Bank and current accounts can register their mobile number for Mobile Banking. All the customer has to do is to submit the Mobile Banking Application form with requisite details at his/her branch.
Federal Bank - How to generate MMID
On submission of the mobile banking application form - the customer will get registered for mobile banking. Customer 's User-ID and MMID will sent to the customer through SMS.
Federal Bank - How to get M-PIN
The Mpin will be sent to the communication address of the customer
Federal Bank - How to do IMPS transaction
Through SMS The customer can initiate IMPS transaction using by sending SMS to our contact number – 9895088888 & 5676762 in the format MIMPS Reference Number – is generally the details required by the Merchant for identifying the service **Through Mobile Banking Application** Customer can initiate IMPS transactions by logging in to https://mobile.federalbank.co.in/gprs from his/her mobile phone or by logging into Fednet

In the GPRS application, customer can reach the IMPS Transfer Menu by clicking on Funds Transfer Menu under the Main Menu. Under the Main Menu, customer can proceed for IMPS P2M payment by selecting IMPS Merchant Payment.

Corporation Bank

Corporation Bank - How to register for mobile banking
1. Visit branch and fill the prescribed application form for mobile banking 2. After that you will get default 4-Digit MPIN on your registered mobile no. through SMS. 3. Customer should activate the Mobile banking by following the procedure mentioned in the SMS. 4. Customer can get the Link either by sending the mesage CMOB<space>4-digit MPIN to 9243717778 or 5667716. 5. Download the application and choose the 6-digit MPIN.
Corporation Bank - How to generate MMID
Through Mobile Banking Application: In "IMPS - Interbank Mobile Payment Service" Click On " Generate MMID" Enter the MPIN or SMS < GENMMID> to 5667716 or 9243717778. or Visit your base branch and apply for MMID **How to retrieve MMID** **Through SMS** SMS <MMID> to 5667716 or 9243717778
Corporation Bank - How to get M-PIN

How to get M-PIN

1. Once the customer register himself for Mobile Banking he will receive 4-digit MPIN which he needs to use for activate SMS banking.
2. Once the user activates the mobile application , it will prmopts the customer to choose 6 -digit MPIN of his own choice.
3. Changing the MPIN option is available under both Mobile Application as well as in SMS banking by sending the message CCPN<OLD 4-digit PIN><NEW 4-digit PIN>
4. Visit branch for forgot MPIN.

Corporation Bank - How to do IMPS transaction

Through Mobile Banking Application

Log on to mobile banking application using your MPIN

1. Select option 'IMPS – under Fund Transfer Menu.
2. Select option 'Person to Merchant transfer' in the sub-menu
3. Enter details: Merchant mobile number, Merchant MMID, Amount, Payment Reference
4. Transaction status will be displayed on the screen
5. Transaction status will also be sent as SMS alert on customer mobile.

   Amount limits and Bank charges - Through Application – Rs. 50000/- per day