



USER GUIDELINES AND TERMS AND CONDITIONS FOR SMS BANKING

SyndicateBank welcomes to SyndSMSBanking, another useful facility for the benefit of its tech-savvy customers. A mobile phone can make your banking experience more friendly and enjoyable by allowing you to stay connected with your account at any time. SyndSMSBanking is independent of the handset model and you can avail this facility from most of the service providers (GSM/CDMA). All that you have to do is to enter simple text messages for operating this facility.

This facility is introduced under CBS environment. Under SyndSMSBanking, we have introduced the following enhanced facilities:

1. SMS Enquiry Facility (SMS PULL Services)
2. SMS Alert Facility (SMS PUSH Services)

SMS enquiry facility is on-line and real time basis available 24/7. Whereas, SMS Alert facility will not be real time and you would receive the same within 30 minutes from the time of transaction in the account for which alert to be sent.

Requirements for SyndSMSBanking.

- Mobile phone which supports SMS (GSM or CDMA)
- Registration of Mobile numbers with our Branches by submitting an application to the Branch.

SECURITY FEATURES AND SECRECY:

1. Mobile number should have been registered both for SMS Enquiry and Alert facilities with the Bank.
2. While processing the SMS enquiries, system will check whether the request is from the same mobile number which has been registered for your Customer ID. If requests received from any other mobile numbers, system will not respond to such requests.
3. System will validate account numbers against the customer ID while processing SMS Enquiries.
4. System will validate cheque numbers against account number while processing SMS Enquiries.
5. There is no separate User_id or password while processing SMS Requests.
6. The messages exchanged between Bank and SMS Carriers is traveling in encrypted format and in a secured communication channel i.e. Secured Socket layer (SSL).

SMS Enquiry Facility

Registration for SMS Banking.

- Collect SMS Banking application from your home branch, fill in and submit the same to them.
- After that, register for SMS Enquiry through same Mobile Phone by sending SMS Registration message as given below.
- **Customer ID can be obtained from the Branch for the purpose of using SMS Enquiry facility. Please note down same.**
- Details of Mobile numbers (With country code) from which SMS enquiry facility is accessed should be invariably mentioned very clearly in the application.

Facilities available in SMS Enquiry.

Following facilities available under SMS Enquiry.

- Registration for SMS Banking
 - Balance Enquiry in CASA
 - Change of primary account
 - Term Deposit details enquiry
 - Issued Cheque status
 - Cheque stop request
 - View of last 5 transactions
 - De-register for SMS Banking
1. Please note down your account numbers in full (14 digits) of your operative account numbers and term deposit numbers. If these particulars are not available with you, please get the same from the Branch.
 2. Remember your customer ID for sending SMS Enquiries since all your requests are serviced based on customer ID only.
 3. If the Mobile Number is recorded in the branch against the Customer ID, the customer can straight away register for this service by sending registration message through SMS.
 4. Know the usage of Keywords. Please refer keywords summary below.
 5. All the SMS need to be sent to Long code **'9664552255 or 09664552255'** only.
 6. SMS should be sent from the same mobile number registered with the Bank.

Procedure for registration through mobile phone.

Please follow the sequence mentioned below in order to register for the service.

1. Your mobile number should have been registered by the Bank for the facility against your application (meaning, you should have submitted application form in your home branch).
2. Mobile number Registration to be done as a one time measure using the same mobile number furnished to the Bank. The following message is to be sent to 9664552255 or 09664552255 for registration.

SREG <Customer ID> or sreg <Customer ID>
e.g. : SREG 123456 or sreg 123456

System will mark the earliest opened and live operative account as your primary account. In order to register for a specific account, type the following message.

SREG <Customer ID> <14 digit A/c No.> or sreg <Customer ID> <14 digit A/c No.>
e.g.: SREG 123456 04002020013220 or sreg 123456 04002020013220

System will mark the account number mentioned by you in your SMS message as your primary operative account.

3. System will register you for SMS Banking service and sends a welcoming message for mobile banking service of the bank.
4. In case you are trying to send message from a different mobile number that is not registered with Bank, you would be receiving appropriate error message from the system.

For enquiring present balance in the account.

Send the following SMS message to 9664552255 or 09664552255.

SBAL <Customer ID> or sbal <Customer ID>
e.g. : SBAL 123456 or sbal 123456

System will respond with current balance in your primary operative account.
For the balance of a specific account other than the primary account in the same customer ID, type the following message:

SBAL <Customer ID> <14 digit A/c No> or sbal <Customer ID> <14 digit A/c No>
e.g.: SBAL 123456 04002020013220 or sbal 123456 04002020013220

System will respond with the current balance in the operative account mentioned above by you in your SMS message.

For enquiring last 5 transactions in the account.

Send the following SMS message to 9664552255 or 09664552255.

STXN <Customer ID> or stxn <Customer ID>
e.g. : STXN 123456 or stxn 123456

System will respond with a list of immediate previous 5 transactions in your primary operative account. For the transactions of a specific account other than the primary account in the same customer ID, type the following message:

STXN <Customer ID> <14 digit A/c No> or stxn <Customer ID> <14 digit A/c No>
e.g.: STXN 123456 04002020013220 or stxn 123456 04002020013220

System will respond with a list of immediate previous 5 transactions in the specified account mentioned by you in your SMS Message.

For changing primary operative account.

In case you are holding more than one operative accounts under same Customer ID, this option helps you to change your primary operative account whenever you desire to do so.

Send the following SMS message to 9664552255 or 09664552255.

SACC <Customer ID> <14 digit A/c No.> or sacc <Customer ID> <14 digit A/c No.>
e.g.: SACC 123456 04002020013220 or sacc 123456 04002020013220

System will respond with appropriate message for having changed your primary operative account. Henceforth, the account number mentioned by you in your SMS message would be your primary operative account.

For enquiring about Term Deposit Accounts.

This option helps to enquire about term deposits with respect to principle amount, rate of interest, maturity date etc,

Send the following SMS message to 9664552255 or 09664552255.

STDQ <Customer ID> or stdq <Customer ID>

e.g.: STDQ 123456 or stdq 123456

System will respond with a list of earliest opened 3 term deposits account particulars belonging to you. You may be receiving 2 or 3 messages as response containing the required details.

For the details of a specific term Deposit account, type the following message:

STDQ <Customer ID> <14 digit A/c No> or stdq <Customer ID> <14 digit A/c No>

e.g.: STDQ 123456 04004010000025 or stdq 123456 04004010000025

System will respond with the details of Term Deposit account mentioned by you in your SMS Message.

For enquiring status of a cheque issued.

This option helps to enquire about status of a cheque as to whether paid or unpaid or Stopped. Always cheque issued against your primary operative account can be enquired using this option. In case you want to inquire status of a cheque issued in an operative account other than your primary account, first you have to change your primary account as explained above and send the message.

Send the following SMS message to 9664552255 or 09664552255.

SCHQ <Customer ID> <Cheque No.> Or schq <Customer ID> <Cheque No.>

e.g. : SCHQ 123456 334455 or schq 123456 334455

System will respond with the status of cheque as to whether paid or unpaid or stopped.

For stopping a cheque pertaining to the primary account.

This option helps to stop a cheque which is either issued or lost. Always cheque issued against your primary operative account can be stopped using this option. In case you want to stop a cheque issued in an operative account other than your primary account, first you have to change your primary account as explained above and send the message.

Send the following SMS message to 9664552255 or 09664552255.

SCHS <Customer ID> <Cheque No.> Or schs <Customer ID> <Cheque No.>

e.g. : SCHS 123456 334455 or schs 123456 334455

System will respond with a message telling the cheque is stopped or not stopped.

For de-registering from SMS Enquiry facility.

This option helps to de-register you from the SMS Enquiry facility. This option would help you in case you are changing mobile number or you do not want to use the facility any more. Send the following SMS message to 9664552255 or 09664552255.

SDEL <Customer ID> or sdel <Customer ID>
e.g. : SDEL 123456 or sdel 123456

System will respond with a message that you are successfully de-registered from the services. **(Please note that SDEL will deregister you only from Enquiry facility. You will continue to get Alerts. For deregistering from Alerts, you need to give a letter to your branch).**

Frequently asked questions on SMS Enquiry Facility:

a. Whether registration of my mobile number is a must in my home Branch of the Bank?

- ❖ Yes. By submitting application form.

b. Whether registration from my mobile is required for availing the services? Can I have different mobile for SMS Enquiry and SMS Alert ?

- ❖ Yes. By sending SREG <Customer ID> message through your Mobile Phone. Otherwise you would not be in a position to use the services.
- ❖ No. You can only have one mobile number for both SMS Enquiry and SMS Alert for a Customer ID.

c. What I should do in case I do not require the facility any more since I am changing the mobile number or discontinue the service?

- ❖ First you de-register yourself from the SMS services of the Bank as said above and inform your home branch to de-register mobile number from the facility by submitting a letter in writing.

d. In Messages, between the each word/parameter how many spaces should be given? Whether space is a must?

- ❖ Between each word/parameter one space is compulsory. You should not give more than one space between each word/parameter. More than one space would be treated as wrong message format by the system.

e. What Should I do in case I am changing the Mobile Number?

- ❖ Before you change the mobile number, please de-register yourself from the SMS services of the Bank using the existing mobile number. Inform your home branch to register the new mobile number for the facility by submitting a letter in writing. After our branch registers the new number, please do registration from the new mobile number for continuation of service.

f. To which number I should send SMS Messages?

- ❖ Always send SMS message to **9664552255 or 09664552255**

g. Sometimes I not able to send SMS Messages. Sending Message failed error is encountered. What should I do?

- ❖ There may be temporary problem with your Mobile service provider or with the signal reception in your mobile phone. Please check with your mobile service provider in case problem continues.

h. Which are all the Mobile Service Providers supported for this facility?

- ❖ Reliance, BSNL, MTNL, AIRTEL, BPL, AIRCEL, TATA INDICOM, IDEA, Vodafone, and SPICE for the present.

USAGE RULES OF SMS ENQUIRIES

USAGE RULES OF SMS REQUEST/EQNURIES:

| Sl. No. | Key Words | Purpose | Message Format | Response from the system if operation is successful. |
|---------|--------------------|--|-----------------------------------|---|
| 1. | SREG or sreg | Registration for Mobile banking service with the earliest opened account as primary account. | SREG <Customer ID> | Thank you for registering to SyndicateBank SMS banking services |
| | | Registration for Mobile banking service with the account number entered by you as primary account. | SREG <Customer ID> <A/c No.> | Thank you for registering to SyndicateBank SMS banking services |
| 2. | SACC or sacc | For changing the primary account number | SACC <Customer ID> <Acct.No> | Your default Account Number has been changed to successfully. |
| 3. | SBAL or sbal | For balance inquiry of primary account | SBAL <Customer ID> | Available Balance in you're a/C is INR |
| | | For balance inquiry of other account | SBAL <Customer ID> <Acct.No> | Available Balance in you're a/C is INR |
| 4. | STDQ or stdq | For inquiry of first 3 Term Deposit accounts | STDQ <Customer ID> | Account no.Prin Amt Int Rate.....Due Dt. (splitted into 2 or 3 messages) |
| | | For TD inquiry of a specific account | STDQ <Customer ID> <Acct.No> | Account no.Prin Amt Int Rate.....Due Dt. |
| 5. | SCHQ or schq | For status enquiry of cheque issued against primary operative a/c | SCHQ <Customer ID> <Cheque No> | CHEQUE No –Paid/ Not paid/ Stopped/ Invalid |
| 6. | STXN or stxn | Enquiry of last five transactions in primary account. | STXN <Customer ID> | Last five transactions in primary account is displayed |

| | | | | |
|---|--------------------|---|-----------------------------------|---|
| | | Enquiry of last five transaction of other account. | STXN <Customer ID> <Acct.No> | Last five transactions in the a/c number stated in the message is displayed |
| 7 | SCHS Or Schs | For stopping of cheque issued against primary operative a/c | SCHS <Customer ID> <Cheque No> | Stop Payment req for chq no 850920 registered on Date (ref ---). A/C No. ---- |
| 8 | SDEL or sdel | To disable himself from SMS facility. | SDEL <Customer ID> | You have been deregistered from SMS banking service of SyndicateBank. |

SMS ALERT FACILITY

What are facilities available in SMS Alerts Facility and How to use it?

- System will automatically send an alert message to your mobile through SMS on following events in your accounts in case you have registered for alerts.
- When a Debit/Credit Transaction amount is above Rs. 10000/- or the amount specified by you whichever is higher in any of your operative accounts which are registered for alerts facility.
- Monthly alert on Present Balance/liability in any of your operative accounts which are registered for alerts facility.
- Overdraft alert when any of your operative accounts goes to debit balance or exceeds the limit.

How to enroll for SMS Alerts facility?

- Collect SMS Banking application from your home branch, fill in and submit the same.
- In the Application, you have to specifically request for SMS Alert Facility.
- Details of Mobile numbers (With country code) to which alerts are to be sent is required to be invariably mentioned in the application very clearly.

The following details with requisite values are also to be furnished in the application by you for SMS Alerts facility.

| Alert Type | Tick [✓] if Facility required | Specify the cut-off amount if alert required is for more than Rs 10000/- | Tick [✓] required periodicity | Give the A/C Nos (14 digits). You can give more than one acct also within the Customer ID given above) |
|----------------------|-------------------------------|--|--|--|
| Credit / Debit Alert | | | ***** | 1. 2. |
| Balance Alert | | | Daily / Weekly / Fortnightly / Monthly | 1. 2. |
| Overdrawal Alert | | | ***** | 1. 2. |

How the alerts messages would be from the System?

In case of Credit/Debit transactions alerts, the alert message would be “An Amount of INR Debited/Credited to your Account”

In case of Monthly Balance/Liability alert, the alert message would be “Available amount in your Account No..... as of <date > is INR.....”

In case of Overdrawal/TOD alert, the alert message would be “There is an overdraw in you Account Of INR”

Terms and Conditions Governing SyndSMSBanking

1. The **SMS Banking USER** shall be solely responsible for all the transactions and consequences arising out of the messages emanating from the registered mobile phone instrument. Bank will not assume any responsibility for unauthorized messages sent by any other person without authority.
2. All the transactions arising out of the use of SMS Banking in relation to a joint account shall be binding on all joint account holders. The **USER** shall take all necessary precautions to prevent unauthorized and illegal use of SyndSMSBanking and unauthorized access to the Accounts provided by SMS Banking.
3. The Bank shall take reasonable care to, ensure the security of and to prevent unauthorized access to the SMS Banking. The **SMS Banking USER** shall ensure that SyndSMSBanking service or any related services is not used for any purpose which is illegal, improper or any other purpose apart from the specified or requested services under the SyndSMSBanking which is not authorized under these Terms.
4. The Bank has the absolute discretion to amend or supplement any of the terms at any time without notice. Changed terms and conditions shall be effective immediately on being practiced and the SMS Banking **USER** agrees and shall be deemed to have accepted the changed terms and conditions.
5. The **SMS Banking USER** may request for termination of the SyndSMSBanking service any time by giving a written notice of at least 15 WORKING DAYS in advance to the Bank. The **SMS Banking USER** shall remain responsible for any transactions made in his accounts(s) through SyndSMSBanking till the said service is cancelled by the Bank.
6. The Bank shall make all reasonable efforts to ensure that the **SMS Banking USER** information is kept confident. The bank however shall not be responsible for any leakage of confidential user information in any manner for reasons beyond its control.
7. The Bank will not acknowledge receipt of any instructions or triggers nor shall the bank be responsible to verify any instructions or Triggers or mobile phone number. The bank will endeavor to give effect to instructions and Triggers on a best effort basis and as soon as practically possible for the bank. The bank shall not be responsible for any deficiency or delay in effecting the service or in effecting modification of the triggers.
8. The **SMS Banking USER** agrees not to hold the bank, its directors, its officers, its employees and agents liable for any loss, liability or expenses arising out of or in any way connected with the usage of the SyndSMSBanking services.

9. The **SMS Banking USER** is bound by all other terms and conditions of the Bank pertaining to SyndSMSBanking.
10. The Bank may suspend or terminate SyndSMSBanking services without prior notice if the SMS Banking **USER** has breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the **USER**.
11. The Bank reserves the right to charge fees in relation to the use and/or termination of the services and to revise such fees. Fees shall be collected from the customer in such manner and at such intervals as the bank may specify. Normally Notice will be given in the website.
12. For sending SMS messages under SMS Enquiry, you will be charged by your Mobile operator applicable SMS charges.

By registering for **SyndSMSBanking** facility, the customer agrees to have understood and abide by the Terms and Conditions governing **SyndSMSBanking**.