

**Oracle FLEXCUBE Direct Banking
Release 12.0.0
SMS Banking User Manual**



Part No. E52305-01

Table of Contents

1. Transaction Host Integration Matrix.....	4
2. CASA Account Details	6
3. CASA Account Summary.....	7
4. CASA Account Last N Transactions	8
5. Block and unblock Cheque Request	9
6. Cheque Book Request on CASA Account	11
7. Cheque Status Inquiry on CASA Account	12
8. Term Deposit Details.....	13
9. Term Deposit Summary	14
10. Loan Account Details.....	15
11. Pay Bill.....	16
12. Register Biller	17
13. Delete Biller	18
14. Own Fund Transfer.....	19
15. Internal Fund Transfer	20
16. Corporate Authorization	21
17. Credit Card Details	23
18. Credit Card Last N Transactions.....	25
19. Credit Card Hot listing	26
20. SMS Banking security information	28
21. Register For SMS Banking	29
22. Deregister From SMS Banking.....	31
23. Changing the default operative account.....	32
24. Foreign Exchange Rate Inquiry.....	33
25. SMSHELP	34
26. MYSMSHELP	35
27. Adhoc Account Statement.....	36

1. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
CASA Account Details	✗	★
CASA Account Summary	✗	★
CASA Account Last N Transactions	✗	★
Block and unblock Cheque Request	✗	★
Cheque Book Request on CASA Account	✗	★
Cheque Status Inquiry on CASA Account	✗	★
Term Deposit Details	✗	★
Term Deposit Summary	✗	★
Loan Account Details	✗	★
Pay Bill	✗	★
Register Biller	✗	★
Delete Biller	NH	★
Own Fund Transfer	✗	★
Internal Fund Transfer	✓	★
Authorization	NH	NH
Credit Card Details	✗	★
Credit Card Last N Transactions	✗	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
Credit Card Hot listing	NH	★
Change SMS Banking Security Information	NH	★
Register for SMS Banking	×	★
Deregister from SMS Banking	×	★
Change the default operative account	×	★
Foreign Exchange Rate Inquiry	×	★
SMSHELP	NH	NH
MYSMSHELP	NH	NH
Ad-hoc Account Statement	×	★

2. CASA Account Details

You can inquire the balance in the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "MYBAL"

1. You can know the balance of accounts that are mapped to you.
2. The balance which will be received as a response will be the available balance in the specified account as of that day & time.
3. In case if the wrong account details or a wrong SMS code is provided by you the appropriate error message will be sent as a response.

Message Format

BNKBALS <PIN> <Account Number> <Branch Code>

Sample Request

BNKBALS <PIN> <ACCOUNT NUMBER> <BRANCHCODE>

BNKBALS 9823897881 33300002804 333

Sample Response

Available Balance: INR 2,573,205.67

Account number: 33300002804

3. CASA Account Summary

You can inquire the summary of the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKCASA".

1. You can know the balance of accounts that are mapped to you.
2. The balance which will be received as a response will be the available balance in the specified account as of that day & time.
3. In case if the SMS code is provided by the customer the appropriate error message will be sent to the customer as a response.

Message_Format

BNKCASA <PIN>

Sample Request

BNKCASA 9823897881

Sample Response

Your CASA Account Summary Information are in following format Account No, Currency, Balance ,as on Date:

1)00000005797,USD,1,000.00,26-04-2010

2)00000005884,USD,0.00,26-04-2010

4. CASA Account Last N Transactions

You can inquire the last five transactions in the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKTXNS"

1. You can inquire the transactions only for those accounts which are mapped to the user
2. The transactions received as a response will be the last five successful transactions in a specified account
3. If customer provides the wrong account details or a wrong SMS code, appropriate error message will be sent to the customer as a response

Message Format

BNKTXNS <PIN> <Account Number> <Branch Code>

Sample Request

BNKTXNS 9823897881 200059 PR2

Sample Response

03/07/2000 900.00 Cr.

5. Block and unblock Cheque Request

You can initiate a request to block and unblock cheque by sending the SMS to the Bank in a specified format for a specific account & cheque number. SMS Code for registering for SMS Banking is "BNKCHS"

1. You can Block and unblock the cheque issued in those accounts which are mapped to you.
2. In case if the wrong account details, cheque number or a wrong SMS code is provided the appropriate error message will be sent as a response.

Message Format (To Block a cheque)

BNKCHSS <PIN> B <Cheque Number> <Account Number> <Branch Code>

Sample Request

BNKCHSS 982897881 B 1 33300002804 333

Sample Response

Stop Cheque Request Confirmed for chq no.

1227. Transaction submitted for Stop or Unblock Cheque Request having reference 153307415214042 has been initiated

Message Format (To unblock a cheque)

BNKCHSU <PIN> U <Cheque Number> <Account Number> <Branch Code>

Sample Request

BNKCHSU 9823897881 U 1 33300002804 333

Sample Response

Unblock Cheque Request Confirmed for chq no.

1227. Transaction submitted for Stop Or Unblock Cheque Request having reference 188580767214063 has been Initiated

6. Cheque Book Request on CASA Account

You can initiate a request for a fresh cheque book by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKCHRS".

1. You can initiate a request for a cheque book for those accounts which are mapped to you.
2. A request will be taken by the Bank as per the Bank's policy for default number of cheques to be issued for the account
3. If you provide the wrong account details or a wrong SMS code appropriate error message will be sent as a response

Message Format

BNKCHRS <PIN> <Account Number> <Branch Code>

Sample Request

BNKCHRS 9869100001 200056 PR2

Sample Response

Your Transaction No 180854229419360 Your request for Cheque Book has been accepted. You shall receive the Cheque Book in the next 5 working days. The Cheque Book shall be dispatched to the address registered with us. Cheque Book Request (Reference 20141) for Acct No 200056

7. Cheque Status Inquiry on CASA Account

You can request for a cheque status on a CASA account by sending the SMS to the Bank in a specified format for a specific account & cheque number. SMS Code for registering for SMS Banking is "BNKCHQS"

1. You can inquire a cheque status of a cheque issued in those accounts which are mapped to you.
2. Only "Paid" or "unpaid" status will be shown in a response.
3. If you provide wrong account details, cheque number or a wrong SMS code appropriate error message will be sent as a response

Message Format

BNKCHQS <PIN> <Cheque Number> <Account Number> <Branch Code>

Sample Request

BNKCHQS 9638527410 98601 33300003903 333

Sample Response

Cheque No. 98601 - Cheque Status NOT USED

8. Term Deposit Details

You can inquire the term deposit details by sending the SMS to the Bank in a specified format for a specific Term deposit account. SMS Code for registering for SMS Banking is “BNKTDQS”

1. You can inquire the details of the term deposits which are mapped to the user.
2. Response will contain the term deposit account number ,principal value, Interest rate applicable, Due date, available balance
3. You can only inquire the details of the live TDs
4. If you provide wrong account details or TDs which are already closed, or a wrong SMS code, the appropriate error message will be sent as a response.

Message Format

BNKTDQS <PIN> <Customer Number> <Account Number> <Branch Code>

Sample Request

BNKTDQS 9869100001 0100022 200152 PR2

Sample Response

A/C 200152 Principal Amount 150.00USD due 09-Sep-2000 Balance 50.00USD

9. Term Deposit Summary

You can inquire the term deposit summary by sending the SMS to the Bank in a specified format for a specific Term deposit account. SMS Code for registering for SMS Banking is “BNKTDSM”

1. User can inquire the summary of the term deposits which are mapped to the user.
2. Response will contain the term deposit Reference number , transaction date, Credit or debit, date, account number, available balance
3. Customer can only inquire for the summary of the TD
4. If the customer provides wrong PIN or a wrong SMS code, the appropriate error message will be sent to the customer as a response.

Message Format

BNKTDSM <PIN>

Sample Request

BNKTDSM 9869100001

Sample Response

Your TD Account Summary Information are in following format Account No, Currency, Balance: 1)

117060, GBP, 101.60 2)

117124, GBP, 1,000.00 3)

117128, GBP, 1,000.00 4)

00000005878, INR, 121.00 5)

00000005882, INR, 141.00

10. Loan Account Details

You can inquire the loan account details by sending the SMS to the Bank in a specified format for a specific Loan account. SMS Code for registering for SMS Banking is “BNKLNIS”.

1. You can inquire the details of the loan accounts which are mapped to you.
2. Response will contain the Loan account number, principal value, Installment, arrears.
3. If you provide wrong account details, or a wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKLNIS <PIN> <Account Number> <Branch Code>

Sample Request

BNKLNIS 9823897881 PR2AMRT002510003 PR2

Sample Response

A/C PR2AMRT002510003 Principal Amount 30,000.00 Installment Arrears 30,250.00 Arrears: 30,250.00

11. Pay Bill

You can Pay the Utility bill by sending the SMS to the Bank in a specified format .SMS Code for registering for SMS Banking is “BNKPBIL ”

1. You can pay the Bills for the Billers Registered in the Bank to the user.
2. Response will contain the Reference Number, and the success message.
3. If the customer provides wrong account details, or a wrong SMS code, the appropriate error message will be sent to the customer as a response

Message Format

BNKPBIL <PIN> <Cust ID> <biller Nickname> <CustAccNo> <Branch Code> <Bill Number> <Bill Date>
<Payment Amount>

Sample Request

BNKPBIL 9823897881 100022 Vodafone 200056 PR2 AMRT002510003 25/12/2008 1256.75

Sample Response

Bill payment successful. The reference number for the transaction is A1256.75 oat.

12. Register Biller

You can register a Biller to pay the Utility Bills by sending the SMS to the Bank in a specified format. SMS Code for registering for SMS Banking is "BNKRBIL"

1. You can register the Billers to pay the Utility Bills for the user.
2. Response will contain the success message for addition of the Biller.
3. If you provide wrong account details, or a wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKRBIL <PIN> <Customer ID> <BillerID> <Customer's Account with Biller> <Biller Nickname>

Sample Request

BNKRBIL 9823897881 333000028 MTN DIGICOM 123456 VODAFONE

Sample Response

Biller added successfully.

13. Delete Biller

You can delete the Biller from the Utility Bills by sending the SMS to the Bank in a specified format. SMS Code for registering for SMS Banking is “BNKDBIL”

1. You can delete the Billers from the Utility Bills payments for the user.
2. Response will contain the success message for deletion of the Biller.
3. If you provide wrong account details, or a wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKDBIL <PIN> <Customer Number> <Biller Nick Name>

Sample Request

BNKDBIL 9823897881 100022 Vodafone

Sample Response

Biller has been deleted successfully.

14. Own Fund Transfer

You can transfer Funds from your account to your linked account within the bank through SMS banking in a specified format. SMS Code for registering for SMS Banking is "BNKOAFT"

1. You can Transfer funds from one account to the other account of the customer within the same Bank.
2. Response will contain the success message for transfer of funds with reference number generated.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKOAFT <PIN> <Source Account No> <Source Branch Code > <Dest Account No> <Destination Branch Code> <Transaction Amount>

Sample Request

BNKOAFT 9823897881 33300002804 333 33300002807 PR2 1500

Sample Response

Transaction submitted for Own Account Transfer having reference 151916758215013 has been Auto Authorized.

15. Internal Fund Transfer

You can transfer Funds from your account to any other account within the bank which belongs to the same entity and the same Host through SMS banking in a specified format. SMS Code for registering for SMS Banking is "BNKIAFT"

1. You can Transfer funds from one account to the other the Billers from the Utility Bills payments for the user.
2. Response will contain the success message for transfer of funds with reference number generated.
3. If the customer provides the wrong SMS code, the appropriate error message will be sent to the customer as a response

Message Format

BNKIAFT <PIN> <Source Account No> <Source Branch Code> <Beneficiary Account> <Destination Branch Code> <Transaction Amount> <Transaction Currency>

Sample Request

BNKIAFT 9823897881 200056 PR2 200057 PR2 150 USD

Sample Response

Transaction submitted for Internal Account Transfer having reference 136895431215066 has been auto authorized.

16. Corporate Authorization

You can authorize any transaction through SMS banking in a specified format. SMS Code for registering for SMS Banking is “BNKAUTH” for authorizing a transaction and “BNKREJE” for rejecting a transaction. However transactions like Deal booking cannot be authorized through SMS banking.

1. You can authorize or reject a transaction through SMS banking.
2. Response will contain the success message for acceptance or rejection of Authorization.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format (Accept Authorization)

BNKAUTH <PIN> <reference no> <note>

Sample Request

BNKAUTH 9823897881 878832651218906 AUTH

Sample Response

Transaction submitted having reference number 878832651218906 has been authorized.

Message Format (Reject Authorization)

BNKREJE <PIN> <reference no> <note>

Sample Request

BNKREJE 9823897881 OAT1234567890

Sample Response

Transaction submitted having reference number 133256510218943 has been rejected.

17. Credit Card Details

You can view the details of the Credit Card SMS banking in a specified format. SMS Code for registering for SMS Banking is "BNKCRCD" to view the details of the credit Cards.

1. User can view the details of the credit card as the last n transactions by the credit card and the credit Limit of the card.
2. Response will contain the detail of the credit card with last n transactions.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKCRCD <PIN> <Card Number>

Sample Request

BNKCRCD 9823897881 00771122445535

Sample Response

Card Number: 5200123420106751
Total Credit Limit: 90,000.00 INR
Total Cash Limit: 40,000.00 INR
Available Credit Limit: 70,000.00 INR
Total Billed Amount: 5,000.00 INR
Minimum Amount Due: 200.00 INR
Available Cash Limit: 70,000.00 INR

Current Balance:5,000.00 INR

18. Credit Card Last N Transactions

You can view the statement of the Credit Card through SMS banking in a specified format. SMS Code for registering for SMS Banking is "BNKCRST" to view the statement of the credit Cards.

1. You can view the transactions done by the credit card and the credit Limit of the card utilized
2. Response will contain the statement of the credit card with all the transactions specified for the period.
3. If the customer provides the wrong SMS code, the appropriate error message will be sent to the customer as a response

Message Format

BNKCRST <PIN> <Card Number><Month> <Year>

Sample Request

BNKCRST 9619595090 5200123420106751 0112

Sample Response

- 1) 05-Apr-2010 CREDIT INR 500.00
- 2) 09-Apr-2010 CREDIT INR 985.00
- 3) 18-Apr-2010 CREDIT INR 4,287.00
- 4) 26-Apr-2010 CREDIT USD 850.00

19. Credit Card Hot listing

Credit Card Hot listing SMS request will enable you to initiate a SMS request from the registered mobile number to hotlist a credit card linked to you. SMS request will be initiated with appropriate transaction code, credit card number and credit card expiry date in the standard SMS format.

1. You can initiate a SMS request from the registered mobile number to hotlist a credit card linked to you.
2. A unique service request number will be generated and sent to you as a success response.
3. If the customer provides the wrong SMS code, the appropriate error message will be sent to the customer as a response.

The reason code provided can be

- OB - Captured in Other Bank's ATM
- OWB - Captured in Own Bank's ATM
- FS - Fraud Suspected
- L - Lost
- S - Stolen

Message Format

BNKCCHL <PIN> <CREDIT CARD NUMBER> <HOT LISTING REASON CODE>

Sample Request

BNKCCHL 442055 4477450888522266 L

Sample Response

Your request for hot listing credit card 5200123420106751 has been received. Your service request number is 885498714401573 Release will be required for this transaction.

20. SMS Banking security information

You can Change SMS Banking Security Information by sending the SMS to the Bank in a specified format for a specific customer number. SMS Code for registering for SMS Banking is "BNKCPWS"

1. You can change the security information by changing the password.
2. Response will contain the changed password success message.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKCPWS <Old PIN> <New PIN>

Sample Request

BNKCPWS 9823897881 9886404722

Sample Response

Your SMS Banking Pin has been changed successfully.

21. Register For SMS Banking

You should be able register yourself for SMS Banking facility & also should be able to request for changing the default (operative) account through SMS banking module. Following two options are available:

1. You can register for SMS banking facility with a default (operative) account number from the multiple accounts available or without default operative account number.
2. Response will contain the success message for register for SMS banking.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response.

Message Format (SMS banking with preferred default account)

BNKREGN <Preferred PIN> <Customer ID> <Operative Account Number> <Branch Code>

Sample Request

BNKREGN 9823897881 333000028 33300002812 333

Sample Response

Welcome to XXXX Bank's SMS Banking services. Thank you for registering. Your default account number for SMS Banking is 0603985000XXXX.

Message Format (SMS banking without preferred default account)

BNKREGN <Preferred PIN> <Customer ID>

Sample Request

BNKREGN 9823897881 333000028

Sample Response

Welcome to XXXX Bank's SMS Banking services. Thank you for registering. Your default account number for SMS Banking is 0603985000XXXX.

22. Deregister From SMS Banking

You should be able deregister yourself from SMS Banking facility through SMS banking module.

1. You can deregister from SMS banking facility.
2. Response will contain the success message for deregister from SMS banking.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response.

Message Format

BNKDREG <PIN> <Customer ID>

Sample Request

BNKDREG 9823897881 333000028

Sample Response

User Deregistered successfully

23. Changing the default operative account.

SMS request will enable the business user to initiate a SMS request from the registered mobile number to change the default operative account to another account banking module.

1. You can register the default account/ change the default operative account.
2. Response will contain the success message for registering the default account/ changing the default account.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response.

Message Format

BNKCHOP <PIN> <Customer ID> < New Operative Account Number > <Branch Code>

Sample Request

BNKCHOP 9823897881 333000028 33300002812 333

Sample Response

Create User

Your default account number has been changed successfully to 33300002812

24. Foreign Exchange Rate Inquiry

You can inquire the foreign exchange rate by sending the SMS to the Bank in a specified format. SMS Code for registering for SMS Banking is "BNKFERI"

1. You can view the foreign exchange rate by sending the SMS in the format.
2. Response will contain the exchange rate for the inquired currency.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format

BNKFERI <PIN> <from Currency> <to currency>

Sample Request

BNKFERI 9823897881 USD INR

Sample Response

. FX Rate Unit 1 1 INDIAN RUPEE(USD)

To Currency: US DOLLAR(INR)

Cash Buy: 48.00

Cash Sell: 52.00

TT Buy: 0.00

TT Sell: 0.00

25. SMSHELP

You can view the particular Keywords and their formats for SMS banking. SMS Code for registering for SMS Banking is "BNKHELP"

1. You can view the particular Keywords and their formats for SMS banking.
2. Response will contain the formats for SMS banking and the keywords for the transactions.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response.

Message Format

BNKHELP

Sample Request

BNKHELP

Sample Response

Shows all the formats for SMS banking.

26. MYSMSHELP

You can view the particular Keywords and their formats for SMS banking. SMS Code for registering for SMS Banking is "LGNHELP"

1. You can view the particular Keywords and their formats for SMS banking for a particular transaction.
2. Response will contain the formats for SMS banking and the keywords for the transactions.
3. If the customer provides the wrong SMS code, the appropriate error message will be sent to the customer as a response

Message Format

LGNHELP <PIN>

Sample Request

LGNHELP 9823897881

Sample Response

Shows all the formats for SMS banking.

27. Adhoc Account Statement

You can raise a request to view the adhoc account statement for TD accounts and the CASA account through SMS banking. SMS Code for registering for SMS Banking is “BNKSTAS” and “BNKSTAT”.

1. You can request to view the adhoc statement for your CASA account and the adhoc statement for TD account through SMS banking.
2. Response will contain the confirmation of request for Adhoc account statement for CASA account and TD account as per the request raised.
3. If you provide the wrong SMS code, the appropriate error message will be sent as a response

Message Format (CASA Adhoc statement)

BNKSTAS <PIN> <Customer Number> <From Date> <To Date> <Account Number> <Branch Code>

Sample Request

BNKSTAS 9823897881 0100022 01/01/2000 01/12/2007 200056 PR2

Sample Response

Statement Request Registered Successfully

Your request for Statement of Account has been received. The Transaction Reference Number is 5477555.

The statement for Account Number 33300002804 will be sent to you by email/courier in 3 working days.

Message Format (TD Adhoc statement)

BNKSTAT <PIN> <Customer Number> <From Date> <To Date> <Account Number> <Branch Code>

Sample Request

BNKSTAT 9823897881 0100022 01/01/2000 01/12/2007 200056 PR2

Sample Response

Statement Request Registered Successfully

Your request for Statement of Account has been received. The Transaction Reference Number is 5477555.

The statement for Account Number 33300002804 will be sent to you by email/courier in 3 working days.



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Hardware and Software

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