

Oracle Banking Digital Experience

**SMS and Missed Call Banking User Manual
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SMS and Missed Call Banking User Manual
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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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Table of Contents

1. Preface.....	4
1.1 Intended Audience	4
1.2 Documentation Accessibility	4
1.3 Access to Oracle Support	4
1.4 Structure	4
1.5 Related Information Sources.....	4
2. Transaction Host Integration Matrix.....	5
3. Introduction.....	6
4. Administration - SMS Banking.....	7
5. SMS Banking.....	15
5.1 SMS Banking Registration	16
5.2 Account Balance Inquiry	17
5.3 Account Statement Request	18
5.4 Inquiry of last 5 transactions	19
5.5 Request Cheque Book	20
5.6 Stop Cheque Request.....	21
5.7 Cheque Status Inquiry.....	22
5.8 Deposit Inquiry	23
5.9 Help	24
5.10 Primary Account Inquiry	25
5.11 Primary Account Update	26
6. Missed Call Banking.....	27
6.1 Account Balance Inquiry	27
6.2 Inquiry of Last 5 Transactions	28
6.3 Account Statement Request	29
6.4 Primary Account Inquiry	30
7. FAQs.....	31

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Pre-requisite for the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
1	SMS Banking Registration	NH	NH	NH
2	Account Balance Inquiry	✓	✓	✓
3	Account Statement Request	✓	✓	✓
4	Last 5 Transactions Inquiry	✓	✓	✓
5	Request Cheque Book	✓	✓	✓
6	Stop Cheque Request	✓	✓	✓
7	Cheque Status Inquiry	✓	✓	✓
8	Deposit Inquiry	✓	✓	✓
9	Disable Account Access	NH	NH	NH
10	Help	NH	NH	NH
11	Primary Account Number Update	NH	NH	NH
12	Primary Account Number Inquiry	NH	NH	NH

3. Introduction

SMS and Missed call banking gives the account holder the control to manage his/her account.

The account holder has to register his mobile number with the bank to subscribe for SMS and Missed Call Banking. SMS banking allows the account holder to perform non-financial transactions and inquiries. Banks will define the syntax containing short code i.e. keywords and data attribute(s) (if required) for each of the identified transactions for SMS banking support.

For Missed call banking, banks will define the contact numbers unique to transaction/events. Through SMS banking, the customer can perform inquiries as well as non-financial transactions.

The following transactions are supported through SMS Banking

- SMS Banking Registration
- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions
- Request Cheque Book
- Stop Cheque Request
- Cheque Status Inquiry
- Deposit Inquiry
- Disable Account Access
- Help to get list of supported banking requests
- Definition/Modification of Primary Account Number
- Inquiry of Primary Account Number

The following transactions are supported through Missed Call Banking:

- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions

4. Administration - SMS Banking

Using this option, the system administrator can maintain the following templates

- **SMS Banking:** The template for an event and locale combination can be created by defining the input keyword, data attributes, whether PIN required and response message.
- **Missed Call Banking:** The template for an event and locale combination can be created by defining the contact number on which the customer would need to give a missed call and response message.

How to reach here:

Administration Dashboard > Templates > SMS and Missed Call Banking > SMS

SMS Banking - Search

The screenshot shows the ZigBank administration interface. At the top, there's a header with the ZigBank logo, a search icon, a mail icon, and a user profile section showing 'Welcome, superadmin' and 'Last login 19 Jun 03:39 AM'. Below the header, the main content area is titled 'SMS Banking'. It features two tabs: 'SMS' (active) and 'Missed Call'. Under the 'SMS' tab, there are two dropdown menus: 'Event Name' and 'Locale'. Below these are 'Search' and 'Cancel' buttons. To the right of the search area, there's a sidebar with a calendar icon and the title 'SMS and Missed Call Banking'. The sidebar contains a description: 'The function allows the administrator to define the template for SMS as well as Missed Call Banking. In case of SMS Banking, for each event and locale combination, input syntax (keyword and data attributes) as well as response message can be defined. For Missed Call Banking, for each event and locale combination, contact number along with response message can be defined.' At the bottom of the page, there's a footer with copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

To search SMS template:

1. From the **Event Name** list, select the appropriate event.
2. From the **Locale** list, select the language.
3. Click **Search**. The View screen appears, depending on the search criteria.

OR

Click **Cancel** to cancel the transaction

SMS Banking - View

SMS Banking

SMS Missed Call

Event Last 5 transactions

Locale English

Pin Required ☐

Input **BNKTXNS** **PIN** **ACCOUNTNO**

Response Your last 5 transactions for account number #AccountNumber# are #Transactions#

Data Attributes

AccountNumber

Transactions

Edit **Cancel** **Back**

SMS and Missed Call Banking

The function allows the administrator to define the template for SMS as well as Missed Call Banking. In case of SMS Banking, for each event and locale combination, input syntax (keyword and data attributes) as well as response message can be defined.

For Missed Call Banking, for each event and locale combination, contact number along with response message can be defined.

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Field Description

Field Name	Description
Event Name	Select the event name.
Locale	Select the locale of the template. Currently only 'English' is supported
Event Name	Displays the event name as selected on the search page for which the template details are to be viewed.
Locale	Displays the language in which the SMS template is defined i.e. input syntax as well as the response message
Pin Required	Indicates whether PIN is required while requesting information from the bank.

Field Name	Description
Input	<p>Displays the input syntax containing the keyword, data attribute(s) and PIN (if required) for the selected event and locale combination</p> <p>The format in which the user needs to send the text message with the required attribute(s) to receive appropriate information.</p> <p>For example: If the account holder wishes to receive account balance information from the bank and the template is defined as MBAL <PIN> <AccountNumber> then user will need to send SMS as MBAL 5678 AT30012100012.</p>
Response	<p>Displays the response message along with the data attributes as defined for the event and locale combination. It is the response message that the account holder would be receiving on sending a SMS for a specific inquiry or transaction</p>
Data Attributes	<p>Displays the data attributes used as part of response message for the respective event.</p>

4. Click **Edit** to if you want to edit the SMS template.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

SMS Banking - Edit

Using this option, System Administrator can modify the SMS Banking template defined for an event and locale combination.

To edit or update a SMS template:

1. Select the Event and Locale and click **Search**. You will be navigated to the SMS Banking Template in View mode.
2. Click **Edit** to modify the details. The **SMS Banking- Edit** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

SMS Banking - Edit

The screenshot displays the 'SMS Banking - Edit' interface. At the top, there's a header with the ZigBank logo and user information: 'Welcome, superadmin' and 'Last login 19 Jun 04:50 AM'. Below the header, the 'SMS Banking' section is active, with tabs for 'SMS' and 'Missed Call'. The 'SMS' tab is selected, showing the following details:

- Event:** Stop Cheque Book Request
- Locale:** English
- Pin Required:** A toggle switch is currently turned on.
- Input:** A list of data attributes: 'BNKSTCHRQ' (green), 'PIN' (blue with a close icon), 'ACCOUNTNO' (blue with a close icon), and 'CHEQUENO' (blue with a close icon).
- Response:** A text box containing the message: 'Request to stop cheque for number #ChequeNumber# has been received'.

At the bottom of the form, there are three buttons: 'Save' (green), 'Cancel' (grey), and 'Back' (grey). A footer at the very bottom states: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

3. As part of edit, you can modify the keyword defined for the event, include new data attributes in the input syntax or remove existing data attributes, modify the response message and also include new data attributes as part of response message.
4. Click **Save** to update the changes.
OR
Click **Back** to navigate to previous screen.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Edit** to modify the details.
The user will be navigated back to the Edit screen.
OR
Click **Back** to go to previous screen.
OR
Click **Cancel** to cancel the transaction.
6. The success message about modification appears.
Click **OK** to complete the transaction.

How to reach here:

Administration Dashboard > Templates > SMS and Missed Call Banking > Missed Call

Missed Call Banking - Search

The screenshot shows the ZigBank administration dashboard. The top navigation bar is purple with the ZigBank logo, a search icon, an email icon, and a user profile icon labeled 'Welcome, superadmin' with a dropdown arrow. Below the navigation bar, the page title 'Missed Call' is displayed. The main content area has two tabs: 'SMS' and 'Missed Call', with 'Missed Call' being the active tab. Under the 'Missed Call' tab, there are two dropdown menus: 'Event Name' with the placeholder text 'Event Name' and a downward arrow, and 'Locale' with the placeholder text 'Locale' and a downward arrow. Below these dropdowns are two buttons: a green 'Search' button and a grey 'Cancel' button. To the right of the search form is a grey sidebar titled 'SMS and Missed Call Banking' with an icon of a notepad and pencil. The sidebar contains two paragraphs of text explaining the function. At the bottom of the page, a purple footer bar contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Missed Call

SMS Missed Call

Event Name *Event Name* ▼

Locale *Locale* ▼

Search Cancel

SMS and Missed Call Banking

The function allows the administrator to define the template for SMS as well as Missed Call Banking. In case of SMS Banking, for each event and locale combination, input syntax (keyword and data attributes) as well as response message can be defined.

For Missed Call Banking, for each event and locale combination, contact number along with response message can be defined.

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Missed Call Banking - Search

To search Missed Call Banking template:

1. From the **Event Name** list, select the appropriate event.
2. From the **Locale** list, select the language.
3. Click **Search**. The View screen appears, depending on the search criteria.

OR

Click **Cancel** to cancel the transaction

Missed Call Banking - View

Missed Call

SMS Missed Call

Event Last 5 transactions

Locale English

Contact Number 9869288402

Response Your last 5 transactions for account number #AccountNumber# are #Transactions#

Data Attributes

AccountNumber

Transactions

Edit Cancel Back

SMS and Missed Call Banking

The function allows the administrator to define the template for SMS as well as Missed Call Banking. In case of SMS Banking, for each event and locale combination, input syntax (keyword and data attributes) as well as response message can be defined.

For Missed Call Banking, for each event and locale combination, contact number along with response message can be defined.

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Field Description

Field Name	Description
Event Name	Select the event name from the list.
Locale	Select the locale of the template. Currently only 'English' is supported.
Event Name	Displays the event name as selected on the search page for which the template details are to be viewed
Locale	Displays the locale as selected on the search page for which the template details are to be viewed It is the language in which the information is communicated to the account holder on request.
Contact Number	Displays the contact number defined for the selected event and locale combination on which the user needs to give a missed call to get the required information.
Response	Displays the response message as defined for the event and locale combination with the required data attributes. It is the response message that the account holder would be receiving when he gives a missed call on a specific contact number
Data Attributes	Data attributes that are used as part of response message for the respective event.

4. Click **Edit** to if you want to edit the missed call template.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Missed Call Banking - Edit

Using this option, System Administrator can modify the Missed Call Banking template defined for an event and locale combination.

To edit or update a missed call template:

1. Select the Event and Locale from the list and click **Search**. You will be navigated to the **Missed Call Banking** template in View mode.
2. Click Edit to modify the details. The **Missed Call Banking- Edit** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Missed Call Banking - Edit

The screenshot displays the 'Missed Call Banking - Edit' screen in the ZigBank application. The header bar is purple with the ZigBank logo and user information: 'Welcome, superadmin' and 'Last login 23 May 03:07 AM'. The main content area has a title 'Missed Call' and two tabs: 'SMS' and 'Missed Call'. The 'Missed Call' tab is active. Below the tabs, there are four input fields: 'Event' (with a dropdown arrow), 'Locale' (with a dropdown arrow), 'Contact Number' (with the value '9869288402'), and 'Response' (with a text area containing the placeholder 'Your last 5 transactions for account number #AccountNumber# are #Transactions#'). Below the 'Response' field is a section for 'Data Attributes' with a trash icon, 'Transactions' with a trash icon, and a link 'Add Attribute Mask'. At the bottom of the form are three buttons: 'Save' (green), 'Cancel' (grey), and 'Back' (grey). The footer of the application shows the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

3. As part of edit, you can modify the contact number as well as the response message
4. Edit the required details.
5. Click **Save** to update the changes.
OR
Click **Back** to navigate to previous screen.

- OR
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Edit** to modify the details.
The user will be navigated back to the Edit screen.
OR
Click **Back** to go to previous screen.
OR
Click **Cancel** to cancel the transaction.
7. The success message about modification appears.
Click **OK** to complete the transaction.

5. SMS Banking

SMS banking allows the account holder to perform non-financial transactions as well as inquiries. The account holder has to register his mobile number with the bank to subscribe for SMS banking. Banks will define the syntax containing shortcode/keywords and data attribute(s) (if required) for each of the identified transactions for SMS banking support.

- SMS Banking Registration
- Account Balance Inquiry
- Account Statement Request
- Inquiry of Last 5 Transactions
- Request Cheque Book
- Stop Cheque Request
- Cheque Status Inquiry
- Deposit Inquiry
- Help
- Primary Account Inquiry
- Primary Account Update
- Disable Accounts

5.1 SMS Banking Registration

You should be able register yourself for SMS Banking facility by sending a SMS in the specified format as defined by the bank. If there is a PIN mandatorily required for registration, then it needs to be defined as part of the message.

The response will contain the success message for SMS banking registration.

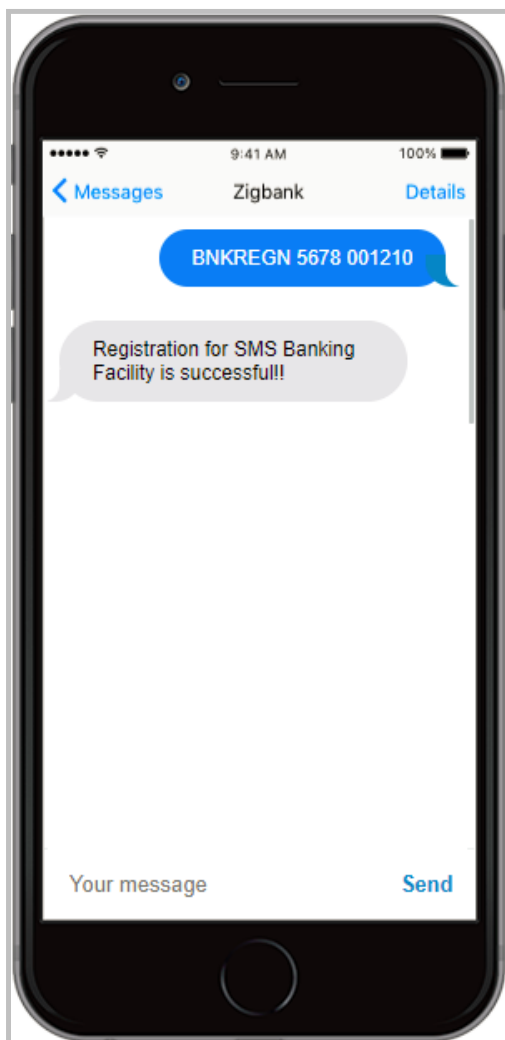
Note: You can also register for SMS Banking by logging into Internet Banking and defining the PIN

Sample Message Format

BNKREGN <PIN> <CUSTOMER ID>

Sample Message Request

BNKREGN 5678 001210



5.2 Account Balance Inquiry

You can inquire balance in the account by sending a SMS to the bank in a specified format for a specific account. You can know the balance of accounts that are mapped to you.

The balance that is received as a response is the available balance in the specified account.

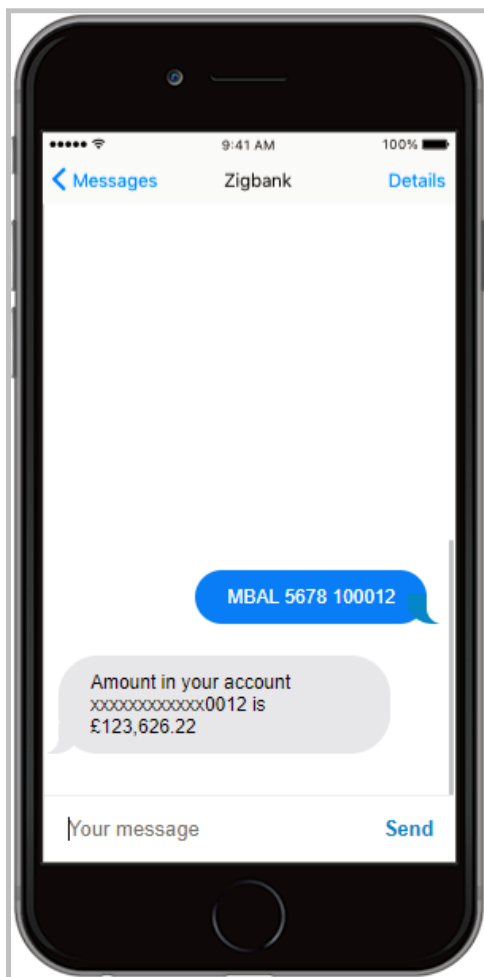
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

Sample Message Format

MBAL <PIN> <AccNumber>

Sample Message Request

MBAL 1234 AT30012100012



5.3 Account Statement Request

You can raise a request for an Account Statement for CASA Account through SMS Banking. You will need to specify the period i.e. From month and year and To month and year. The response will contain the confirmation of request for Account Statement for CASA Account

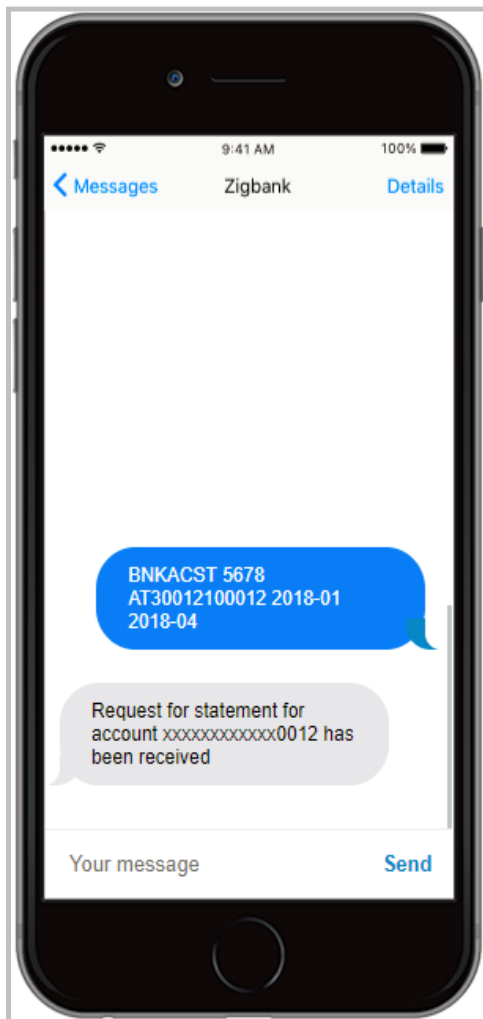
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

Sample Message Format

BANKACST <PIN> <AccNumber> <YYYY-MM> <YYYY-MM>

Sample Message Request

BANKACST 5678 AT30012100012 2018-01 2018-04



5.4 Inquiry of last 5 transactions

You can inquire the last five transactions in the account by sending a SMS to the bank in a specified format for a specific account.

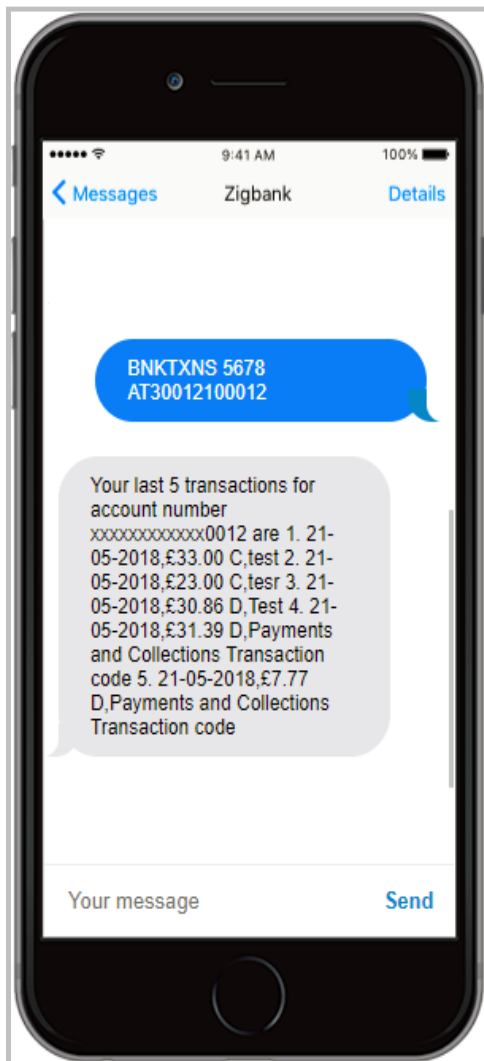
You can inquire the transactions only for those accounts that are mapped to the user. The transactions received as a response will be the last five successful transactions in a specified account.

Sample Message Format

BNKTXNS <PIN> <AccNumber>

Sample Message Request

BNKTXNS 5678 AT30012100012



5.5 Request Cheque Book

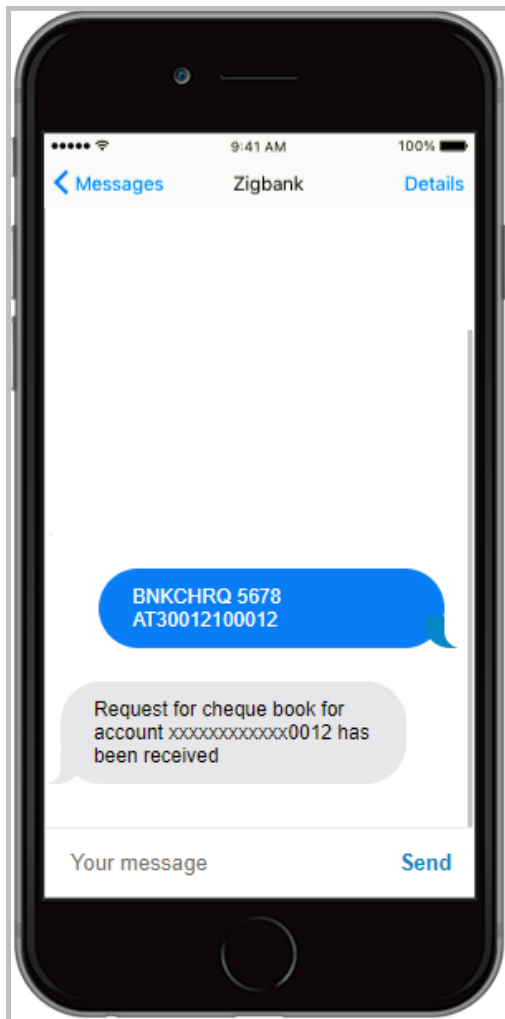
You can initiate a request for a new cheque book by sending a SMS to the bank in a specified format for a specific account. A request will be taken by the bank to dispatch the cheque book. Cheque book type along with no. of leaves will be defined as a configuration in the system and basis that the cheque book will be dispatched

Sample Message Format

BNKCHRQ <PIN> <ACCTNUMBER>

Sample Message Request

BNKCHRQ 5678 AT30012100012



5.6 Stop Cheque Request

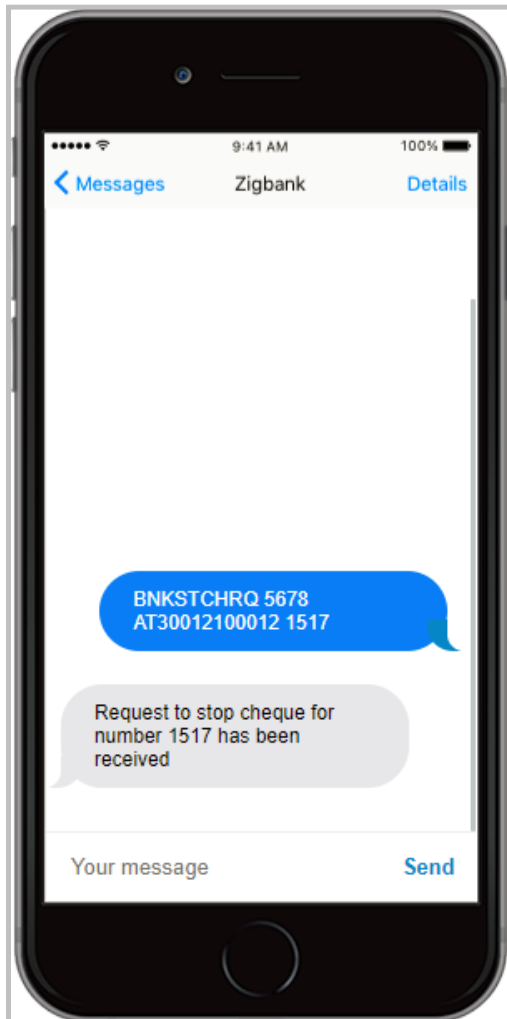
You can initiate a request to stop the cheque by sending the SMS to the bank in a specified format for a specific account.

Sample Message Format

BNKSTCHRQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKSTCHRQ 5678 AT30012100012 00017



5.7 Cheque Status Inquiry

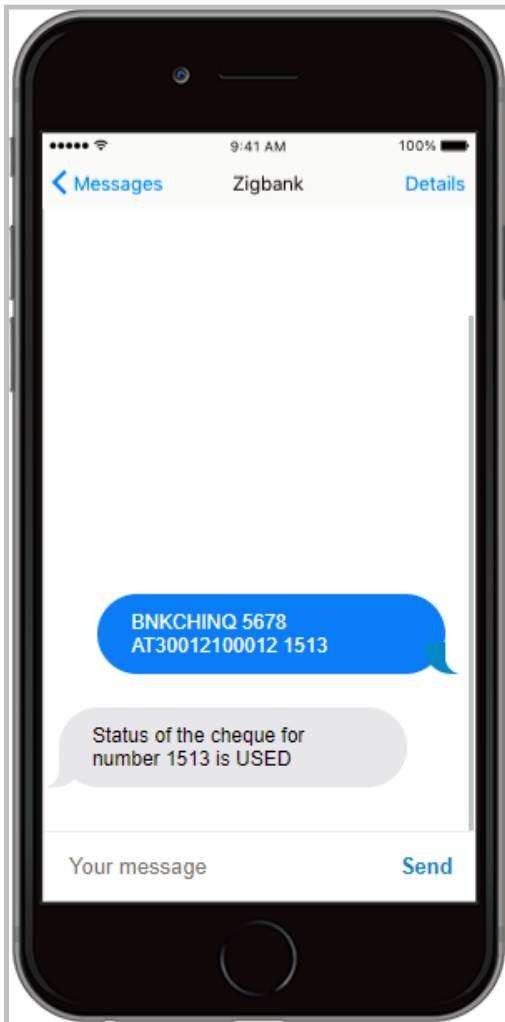
You can inquire for status of the cheque issued by sending the SMS to the bank in a specified format for a specific account & cheque number.

Sample Message Format

BNKCHINQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKCHINQ 5678 AT30012100012 000018



5.8 Deposit Inquiry

You can inquire the deposit details by sending a SMS to the bank in a specified format for a specific term deposit account.

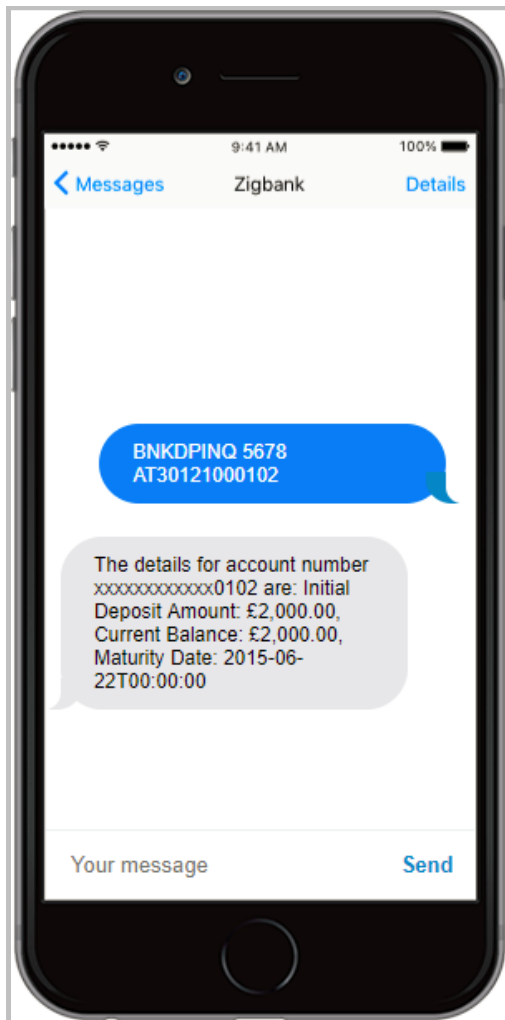
The response will contain the Term Deposit Account Number, Principal Value, Interest Rate applicable, Due Date, Available Balance

Sample Message Format

BNKDPINQ <PIN> <AcctNumber>

Sample Message Request

BNKDPINQ 5678 AT30012100012



5.9 Help

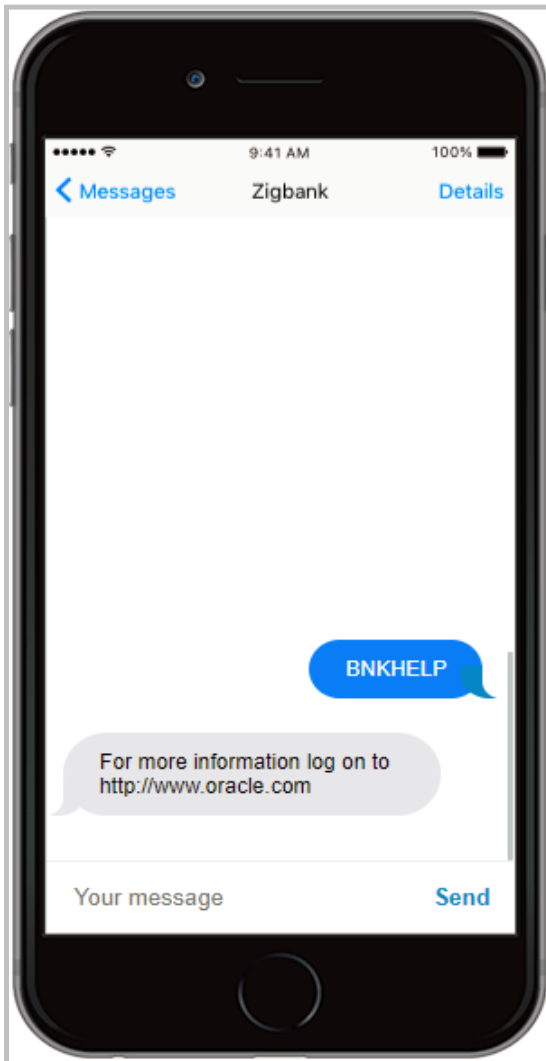
You can view keywords for supported functions by sending a Help text message. Response will contain the formats for SMS Banking and the keywords for the transactions.

Sample Message Format

BNKHELP

Sample Message Request

BNKHELP



5.10 Primary Account Inquiry

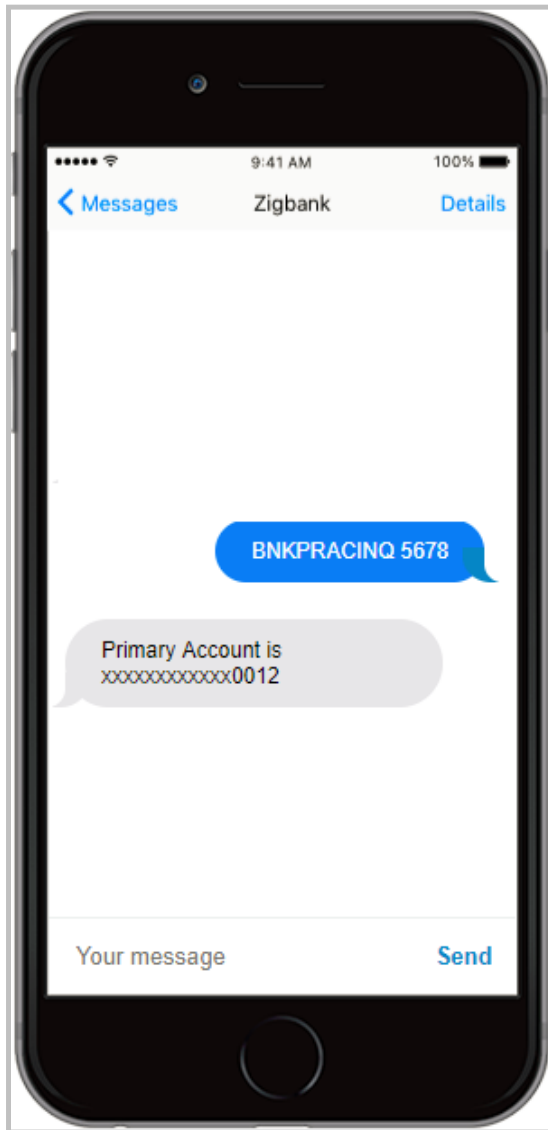
You can inquire for the defined primary account number by sending the SMS to the bank in a specified format.

Sample Message Format

BNKPRACINQ <PIN>

Sample Message Request

BNKPRACINQ 5678



5.11 Primary Account Update

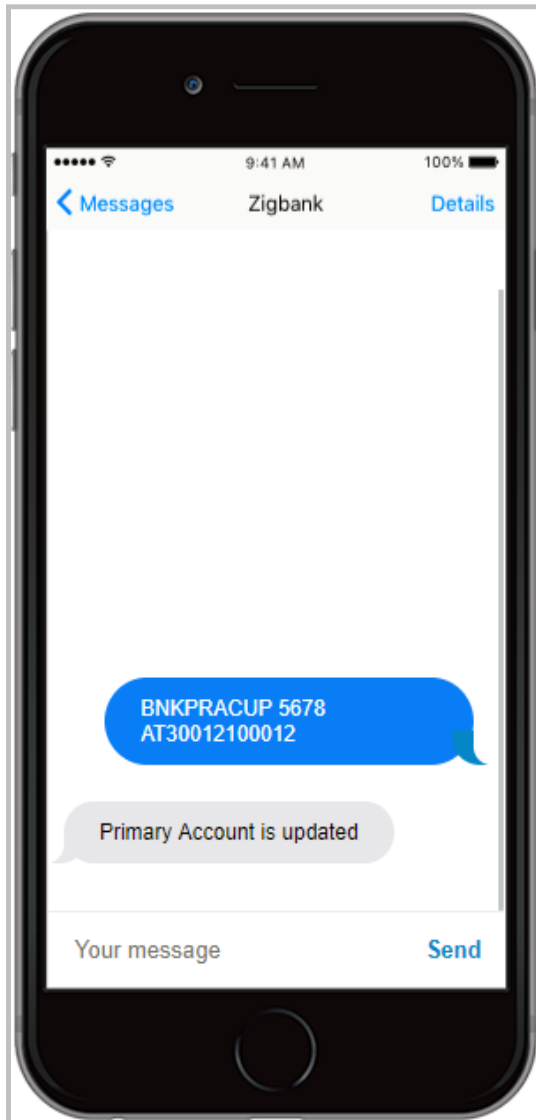
You can define/modify the primary account number by sending a SMS to the bank in a defined format. The response will contain the success message about modification of primary account number.

Sample Message Format

BNKPRACUP <PIN> <AcctNumber>

Sample Message Request

BNKPRACUP 5678 AT30012100012



6. Missed Call Banking

Missed call banking allows the account holder to perform inquiries as well as request statement by giving a missed call on a specified number. For Missed call banking, banks will define the contact numbers unique to transaction or events.

The following transactions are supported through Miss Call Banking:

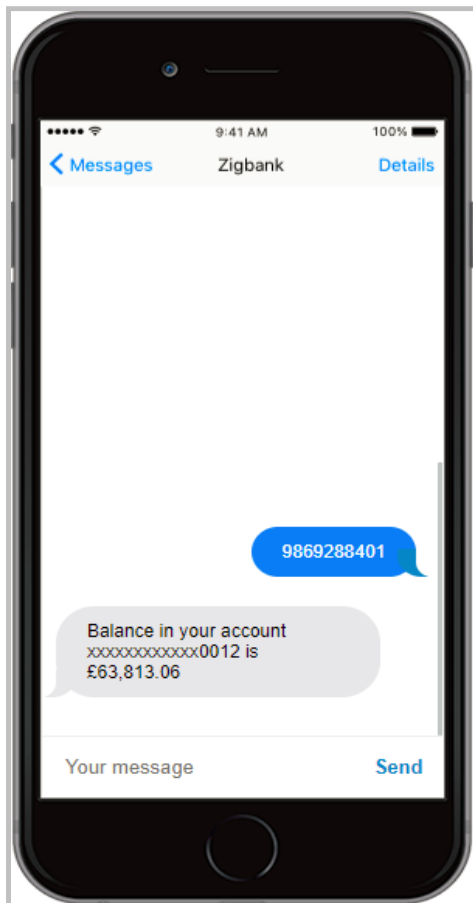
- Account Balance Inquiry
- Inquiry of Last Five Transactions
- Account Statement Request
- Primary Account Inquiry

6.1 Account Balance Inquiry

You can inquire balance in the account by giving a missed call to the bank on a specified mobile phone number depending on the language in which you wish to receive information. You can know the balance of accounts that are mapped to you.

The balance that is received as a response is the available balance in the specified account.

Sample:

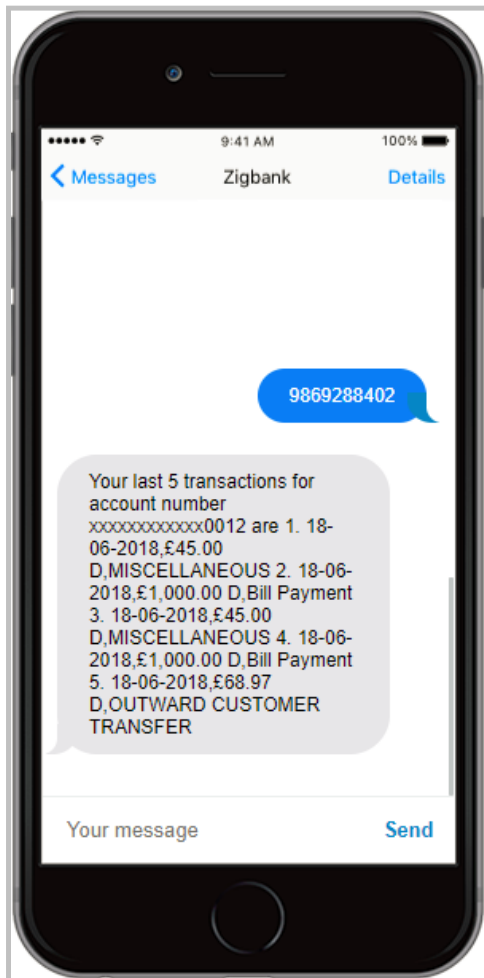


6.2 Inquiry of Last 5 Transactions

You can inquire the last five transactions in the account by giving a missed call to the bank on a specified mobile number depending on the language in which you wish to receive information.

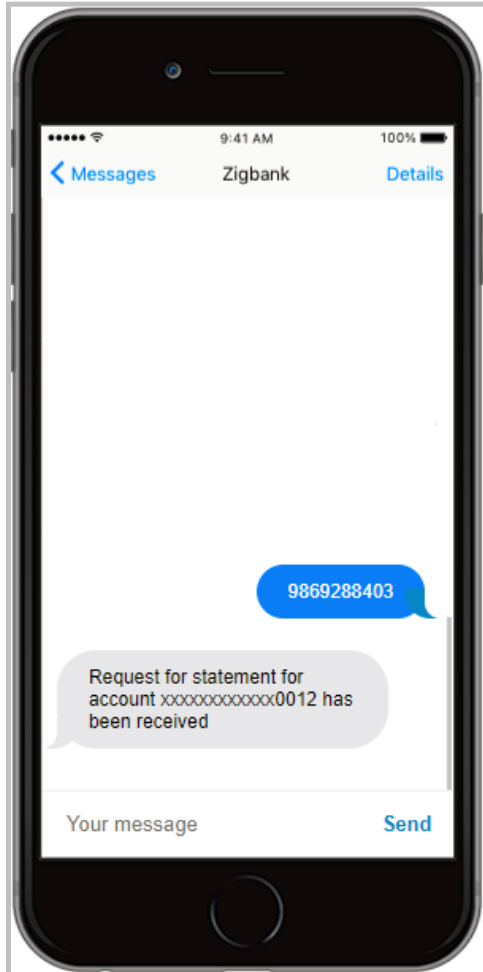
The transactions received as a response will be the last five successful transactions in a specified account.

Sample:



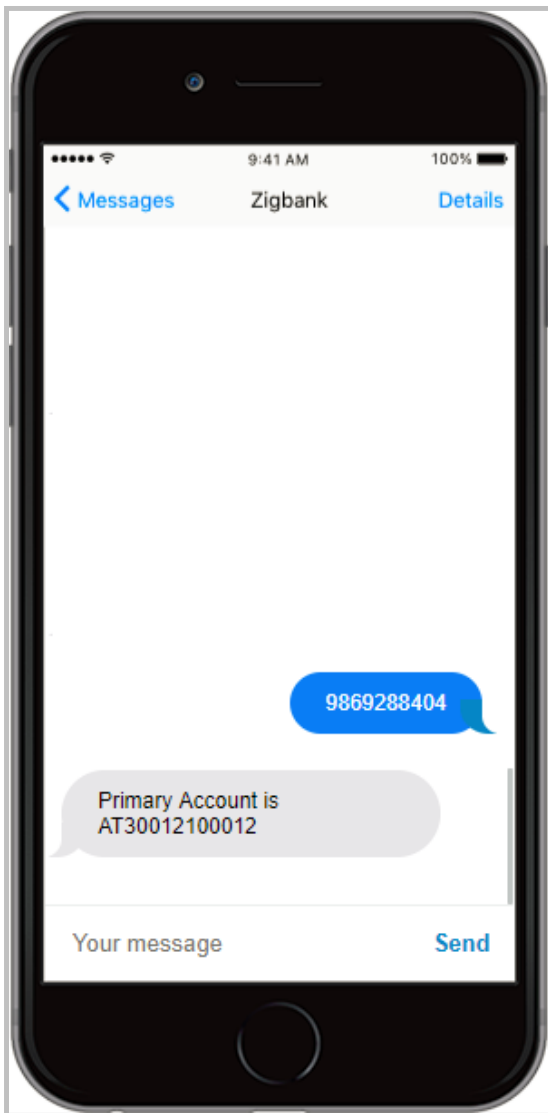
6.3 Account Statement Request

You can raise a request for an Account Statement for CASA Account by giving a missed call on a specified contact number. The response will contain the confirmation of request for Account Statement for CASA Account.



6.4 Primary Account Inquiry

You can inquire for the defined primary account number by giving a missed call to the bank on a specified contact number.



7. FAQs

1. How do I register for SMS Banking?

You can send a SMS with the required keywords and data attributes defined by the bank to a specified contact number. You need to send the SMS from your registered mobile number with the bank. Alternatively you can login to Internet Banking and register for SMS Banking

2. Is it mandatory to have PIN in each of the request for SMS Banking?

It will depend on the template defined for event and locale combination. If PIN is required, then user needs to define the PIN as part of registration process and subsequently send that as part of the request.

3. Do I need to specify an account number as part of the request while sending SMS?

If you do not specify the account number, system will return response for the primary account number if defined.

4. For which account does system return the response in case of Missed Call Banking?

System will always return the response for the primary account number (if defined) on receipt of request through missed call banking

5. Am unable to receive information and getting an error, how do I find the correct keyword?

You might be getting an error due to keyword and/or account number not being valid or the required data attributes not present. You can find the keywords by sending a help message and system will return the set of business functions supported through SMS Banking along with keywords for each of the transactions.

6. Should the user be on-boarded on channel platform for him/her to access SMS Banking?

Yes, the user needs to be on-boarded on OBDX with SMS Banking as an access point enabled to access SMS Banking.