



BOBSMS

USER GUIDELINES

Version 0.5



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Primary Contact: Sourav Howlader
Phone: +91.33.66129100
Fax: +91.33.23573550
Email: sourav.howlader@tcgivega.com
**Address: Bengal Intelligent Park, Building A, 3rd Floor,
Block EP & GP, Sector V
Salt Lake Electronics Complex,
Kolkata – 700091, India**

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1 Revision History

Version	Date	Prepared by	Description
0.5	26-Apr-09	Samit Bhatnagar	Release for review

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2 Glossary

Acronym	Description
SMS	SHORT MESSAGNG SERVICE
GSM	GLOBAL SYSTEM FOR MOBILE COMMUNICATION
CDMA	CODE DIVISION MULTIPLE ACCESS

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3 Executive Summary

The Mobile Banking User guidelines are prepared for the benefit of all the Mobile Banking users. These guidelines explain the features available under BOBSMS- Mobile banking services of Bank of Bhutan. Also the working procedures for operating the SMS request facilities are explained.

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4 BOBSMS

The Mobile or SMS banking is a facility to access the banking services through Mobile. As of now, you can avail the only the non financial services through BOBSMS.

Services under BOBSMS :

There are two types of services offered under the facility.

- 1. SMS Pull services or SMS request**
- 2. SMS Push services or SMS Alerts**

Requirements:

1. A GSM or CDMA mobile phone
2. A valid mobile number with SMS facility
3. A valid registration of Mobile number for the facility at the bank

5 SMS Request

Under SMS Pull or SMS request facility, the user must send a SMS with a specified keyword to the BOBSMS number – 6868

The bank will send a reply SMS with the message conveying the requested facility.

Following are the services provided under the Request facility as of now:

- **Balance inquiry**
- **Statement of Last three transaction**
- **Cheque Book Request**
- **Cheque status inquiry**
- **Stop Cheque Payment**

The keywords to be send in SMS are:

- **BOBHLP** – Help - To get help on other keywords.
Type BOBHLP and send to 6868
- **BOBBAL** – Balance Inquiry – To get the balance of your accounts registered with SMS banking.
Type BOBBAL followed by the account number and send to 6868
- **BOBTXN** – Last Three Transaction – To get the statement of last three transactions
Type BOBTXN followed by the account number and send to 6868
- **BOBCBR** – Cheque Book Request – To request for issue of Cheque book. Please note that the cheque book must be collected from your branch after 24 hours.
Type BOBCBR followed by the account number and send to 6868
- **BOBCSI** – Cheque Status Inquiry – To know the status of a Cheque. The status are displayed as Used, Unused or Stopped.

Type BOBCSI followed by the account number and Cheque number and send to 6868

- **BOBSCP** – Stop Cheque Payment- To stop the payment of a cheque already issued. Please note that this facility is online and the status of the cheque is immediately changed to Stopped.

Type BOBSCP followed by the account number and Cheque number and send to 6868

Keyword	Format (to be send to 6868)	Request
BOBHLP	BOBHLP	To get help on keywords
BOBBAL	BOBBAL <CBS ACCOUNT NUMBER>	To get the net available balance of your account
BOBTXN	BOBTXN <CBS ACCOUNT NUMBER>	To get the statement for last three transactions
BOBCBR	BOBCBR <CBS ACCOUNT NUMBER>	To request for the Cheque Book
BOBCSI	BOBCSI <CBS ACCOUNT NUMBER> <CHEQUE NUMBER>	To know the status of a Cheque
BOBSCP	BOBSCP <CBS ACCOUNT NUMBER> <CHEQUE NUMBER>	To stop the payment of a Cheque

6 SMS Alerts

The other facility under BOBSMS is the SMS alerts facility. Under this facility, the bank will send an alert message to the customer in the event of any debit or credit transactions in his account above the stipulated amount. The minimum amount of transaction to get these alerts as of now is Nu Ten Thousand (10000/-). However, the customers can specify a higher amount also in the application form at the time of applying.

There are two types of alerts:

1. **Debit Alerts** – A alert SMS will be send to the customer in the event of any debit to his account over stipulated amount. (Minimum Nu 10000)
2. **Credit Alerts** - A alert SMS will be send to the customer in the event of any credit to his account over stipulated amount. (Minimum Nu 10000)

7 Registration for BOBSMS

In order to avail the Mobile banking facility, the customers must register for the facility by submitting the duly filled in application form at their respective branch. The application form can be collected from the branch or downloaded from bank's corporate website www.bob.bt