MOBILE MONEY SERVICES – PRODUCT GUIDE

ARTICLE 1 - ACCOUNT TYPES

Easy Pay Account

Easy Pay Accounts" are semi-closed prepaid accounts, the funds in respect of which can be used only for Bill Payment Transactions and Top Up Transactions as permitted under Section 6.4(iii) of the Issuance and Operation of Pre-paid Payment Instruments in India (Reserve Bank) Directions, 2009. Subscribers can register for these Accounts via a BC Agent. These Accounts do not require "Know Your Customer" identification and verification procedures ("KYC") before the Account can be established. Easy Pay Customers are allowed to make permitted Transaction as contained in Table 1 of Article 2.

1. The Customer may enroll in an Easy Pay Account with any authorized Business Correspondent Agent.
2. When the Customer is registered for an Easy Pay Account, he may be asked to provide certain identifying information, including but not limited to the name, address, date of birth, mobile number as well as other types of information such as his preferred language.
3. The Customer must deposit cash as per limits specified by the Bank and up to the maximum as authorized by the Reserve Bank of India with the Business Correspondent Agent at the time of enrollment.
4. The Business Correspondent Agent will establish a Pre-Paid Account for the Customer with the Bank that permits the Customer to access the Services.
5. After registration the Customer is required to set the MPIN by following the steps as laid down in Article 5
6. Customer may perform specified Transactions (described further below) but only for the purpose of:
   i. paying utility bills/essential services bills issued by billers made available by the Bank from time to time specifically the payment of bills permitted by the Reserve Bank of India, and
   ii. Purchasing talk time for a prepaid mobile phone service from participating mobile operators.
   iii. The Customer registered as Easy Pay cannot perform any other financial Transaction except for what is defined under sub-point i and ii, above.
7. The Customer may make additional cash deposits to his Account to further use the service at any authorized Business Correspondent Agent as per limits specified by the Bank and up to the maximum as authorized by the Reserve Bank of India.
8. The funds deposited in the Account registered as Easy Pay Account, cannot be withdrawn from the Customer's Easy Pay Account at any time.
9. The Customer may, if permitted by the Bank, upgrade his Easy Pay Account to an Easy Send Account at a Business Correspondent Agent or at a designated Bank Branch.
10. In case the Customer upgrades his Account he will be required to provide additional identifying information (as per the standard KYC requirements stated by the Bank and Reserve Bank of India from time to time) that must be verified and approved as required for such Accounts

11. The Customer may close an Easy Pay Account only at a Business Correspondent Agent or at a designated Bank branch.
12. Before closing an Easy Pay Account the Customer should ensure that remaining funds in his Account are fully utilized. The funds deposited in the Easy Pay Account shall not be refunded in any case, not even in the event of closure of the Account and termination of Services by the Customer. The Customer will be entitled to refund of funds held in Easy Pay Account only in case the Bank completely winds-up present scheme of Services.

Easy Send Account

"**Easy Send Account**" means Account of the Customer registered as "Easy Send Account" and classified as "open system payment instrument as per Reserve Bank of India's Directions on Issuance and Operations of Pre-paid Instruments in India, 2009 and which require approval /acceptance by the Bank as per its current KYC policy for the services and as updated from time to time and from which the permitted Transaction as contained in Table 1 of Article 2 are allowed

1. The Customer may apply for an Easy Send Account with any authorized Business Correspondent Agent or Bank's branch**.
2. To obtain an Easy Send Account, the Customer must first provide the Business Correspondent Agent / designated Bank branch** with his identifying information (for example, name, address, date of birth, mobile number and other information) as required by the Bank to enroll the Customer in an Easy Send Account. Bank shall also ask for additional identifying information and documentation (as per the standard KYC requirements enumerated by the Bank and Reserve Bank of India from time to time)
3. Upon providing this information, the Customer will be immediately registered as Easy Send Account Customer, but the Bank will allow only limited Transactions to the Customer, till the time his KYC documents are verified by the Bank. Till that time the Customer's Account shall be treated as "restricted Easy Send Account"
4. After registration the Customer is required to set the MPIN by following the steps as laid down in Article 5
5. Full access to the features of Easy Send Account shall be granted by the Bank only after the Bank has completed the KYC verification procedure.
6. The Bank may also at its discretion take additional steps to verify and confirm the Customer's control over the Mobile Phone, email addresses, financial accounts that the Customer identify in relation to the Services.
7. Once the Bank has verified and approved the Customer as eligible for Easy Send Account, the Customer will be notified and the restrictions on his Easy Send Account shall be released and the customer shall be granted with the ability to conduct the types of financial Transactions permitted for Easy Send Account. Till the time the restrictions on Customer's Account are not released by the Bank, the Customer shall be allowed to use Transactions as defined in clause 6 of Easy Pay Accounts.
8. If the Bank is not able to verify and approve the information provided by the Customer, the Account will remain with the privileges and restrictions of an Easy Pay Account. In such cases the Customer may choose to use his Account for Bill-Pay Transactions or request the Bank for refund of the balance on the Account. The Customer shall withdraw the funds and it shall be the responsibility of the Customer to ensure that such funds are withdrawn from his Account.

9. At the time Customer applies for an Easy Send Account, he must deposit cash as per limits specified by the Bank and upto the maximum as authorized by the Reserve Bank of India with the Business Correspondent Agent.
10. If the Account of the Customer registered as Easy Send Account with the Bank and post completion of KYC Requirement, he may perform the Transactions, which includes all the Transactions as per the table 1 in article 2 "
11. Post Completion of KYC requirements as verified to bank's satisfaction and defined from time to time the Customer may make additional cash deposits to his Account at any authorized Business Correspondent Agent or at one of the Bank's designated branches** and as per limits specified by the Bank and upto the maximum as authorized by the Reserve Bank of India.
12. The Customer may withdraw funds from his Easy Send Account at a designated branch of the Bank. The Customer may also be allowed to withdraw funds from an ATM network (which includes other Bank ATMs) made available by the Bank, using the Bank's ATM Card, which will be linked to his Pre-Paid Account
13. The Customer may close his Easy Send Account at a Business Correspondent Agent or at a designated Bank branch.
14. The Customer can close his Easy Send Account only after providing necessary refund instructions to the Bank. The Business Correspondent Agent is not authorized to issue refund to the Customers.

Mobilized Bank Account**

"Mobilized Bank Account" is a deposit account at Bank that can be accessed through the Services via the Subscriber's mobile phone, the funds held in which can be used in a wide range of use cases as described in Table 1 of Article 2 of Product Guide.

1. If the Customer is maintaining a savings or current account with the Bank, or if the Customer establish a new savings or current account with the Bank, then he may request that his Account be "Mobilized" i.e., enabled to have access to the Mobile Payment Service.
2. A Customer can obtain a Mobilized Bank Account only at a Bank branch.
3. The Customer whose Account is Mobilized shall withdraw the cash from his Mobilized Bank Account as per regular banking channels
4. Mobile Payment Service on Mobilized Bank Accounts may only be closed at a designated Bank branch

ARTICLE 2 - FINANCIAL TRANSACTION TYPES

1. The Services can be used for making payments within India only.
2. In order to make a Transfer, Customer must access the Mobile Payment Service from a Mobile Phone using either Customer's mobile number and PIN or user ID and Password and PIN when he is using WAP channel.
3. Depending upon type of Account that is registered with the Bank. The restrictions associated with such Account described in Article 1 shall be applicable. The Customer may use the Services for the following types of Transfer activities:

    a. **Send Money** – A "Send Money" Transaction is the transfer of funds from the eligible Account of one Customer ("Sender") to the eligible Account of another Customer or for

any recipient for NEFT** ("Recipient") pursuant to the request of the Sender. A "Send Money" Transaction may be initiated by a Customer with a Easy Send Account, or an MBA to a Recipient having any kind of Account via the channels described for such Transaction type in Table 2 of Article 4

b. **Request Money** – A "Request Money" Transaction is a request from one Customer ("Requestor") to another Customer with an eligible Account ("Request Recipient") for the Request Recipient to transfer funds from the Request Recipient's Account to the Requestor's Account. A "Request Money" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article ~~4.~~ Only Easy Send Accounts and MBA Accounts are eligible to receive a "Request Money" Transaction request. If the Request Recipient declines the "Request Money" request or fails to respond to the "Request Money" request within a time frame defined by ~~Obopay~~ the bank from time to time, the Request Money Transaction is cancelled. If the Request Recipient accepts the Request Money request, the Request Recipient would be prompted to initiate a transfer of funds from Request Recipient's Account to the Requestor's Account. This request shall be authorized by the Request Recipient by means of the PIN.

c. **Bill Payment** – A "Bill Payment" Transaction is the transfer of funds from a Customer's Account to pay an eligible Biller made available by the Bank. A "Bill Payment" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4.

d. **Top-up** – A "Top-Up" Transaction is the transfer of funds from a Customer's Account for topping up the account for the relevant service" intending to cover pre paid mobile number or any other services. A "Top-Up" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4

e. **Cash Deposit** - A "Cash Deposit" Transaction is the deposit of cash to a Customer's Account. A "Cash Deposit" Transaction must be requested by a Customer with an Easy pay Account, Easy Send Account at a BC Agent location. Subsequently, the BC Agent will initiate a "Cash Deposit" Transaction on behalf of the Customer in the Obopay system. -A "Cash Deposit" Transaction must be requested by a Customer with an MBA at a Bank branch as per regular banking processes.

f. **Cash Withdrawal** – A "Cash Withdrawal" Transaction is the withdrawal of cash by a Customer from an Easy Send Account. A "Cash Withdrawal" may be initiated by a Customer with an Easy Send Account via the channels described for such Transaction type in Table 2 of Article 4 A customer shall be required to furnish an ID document to the Bank for every cash withdrawal request. If a "Cash Withdrawal" Transaction is approved, Customers with Easy Send Accounts may receive cash at a designated Bank branch after the Bank successfully completes the required verification procedures The Customer may also be allowed to withdraw funds from ATM network (which includes other Bank ATMs) made available by the Bank using the Bank's ATM Card**, which will be linked to his Pre-Paid Account

4. All Transfers are made in Indian rupees only and within India. The funds should be utilized within India.
5. The Bank reserves the right to refuse Customer's requests for any Transfers, and the Bank reserves the right to limit or block Transfers to particular person's account.

6. There are limits on the type, amount and frequency of transfers that Customer may make using the Mobile Payment Service, as decided by the Bank and within the limits prescribed by the Reserve Bank of India from time to time. Once a Customer reaches a Transfer limit, his ability to make that kind of Transfer may be suspended.
7. Once Customer authorizes a Transfer Transaction by means of his PIN, his request cannot be changed, withdrawn or cancelled by the Customer or the Bank. The Bank is not responsible for any disputes or disagreements between the Customer and any other party to a Transfer once the Transaction has been successfully processed basis authorization of the request by means of the PIN.
8. Customer agrees to resolve any disputes directly with the other party and agree not to involve the Bank in such disputes. Bank will help only on "best effort" basis as the custodian of all Transaction related information and reversal if any will be done by the Bank after due analysis of the Transaction information at it's end.

Features and Functionality

Table 1: Summary of Customer Account Features

	Easy Pay Account	Easy Send Account	MBA**
Permitted Financial Transactions			
Send Money	X	√	√
Request Money	√**	√**	√
Bill Payment	√	√	√
Top Up	√	√	√
Cash Deposit	√	√	√
Cash Withdrawal*	X	√	X
NEFT**	X	√**	√
Non-Financial Transactions			
Invite**	√**	√**	√
Account Balance	√	√	√
Account History	√	√	√
Change PIN	√	√	√
Change Language	√	√	√
Verify BC Agent	√	√	√
Account Closure	√	√	√

* Cash withdrawals from deposit accounts linked to MBAs are processed through the Bank branches.
X – Not Available
√ - Available

ARTICLE 3: NON-FINANCIAL TRANSACTION TYPES

1. **Invite** – An "Invite" Transaction is an invitation from a Customer to another individual to register for the Services. An "Invite" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4.
2. **Account Balance** – An "Account Balance" Transaction is a Customer's request to view the balance in the Customer's Account. An "Account Balance" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4.
3. **Account History** – An "Account History" Transaction is a Customer's request to view the history details of Transaction fees and financial Transactions performed on the Account through the Services. An "Account History" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4. The "Account History" for an MBA will reflect only Transaction Fees and financial Transactions conducted through the Services and not include Transactions conducted with the Bank outside of the Services. The scope of the Transactions available for viewing by a Customer may depend on the access channel through which the Customer initiates an "Account History" Transaction.
4. **Change PIN** - A "Change PIN" Transaction is a Customer's request to change the personal identification code ("PIN") used to authenticate the Customer's identity. A "Change PIN" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4.
5. **Change Language** - A "Change Language" Transaction is a Customer's request to change the language in which Services communications are displayed and delivered to the Customer from one available language to another available language. A "Change Language" Transaction may be initiated by a Customer with any type of Account via the channels described for such Transaction type in Table 2 of Article 4.
6. **Verify BC Agent** - A "Verify BC Agent" Transaction is a Customer's request to verify the identity, authenticity and other details of a BC Agent. A "Verify BC Agent" Transaction may be initiated by a Customer with any type of Account channels described for such Transaction type in Table 2 of Article 4.

ARTICLE 4: USING THE MOBILE PAYMENT SERVICE WITH CUSTOMER'S MOBILE PHONE

1. Available Customer Channels :
    a. **SMS/IVR:** The SMS/IVR channel allows Customers to initiate Transactions by sending a structured SMS (SSMS) message to the Services. On receipt of the SMS, the Customer will receive a call back from an IVR to authenticate the Customer before processing the Transaction. **
    b. **Inbound IVR:** This can be done by the Customer calling at **022 39852698** by using the Mobile Phone. . This channel offers all features offered by the SMS/IVR channel.

c. **WAP (Wireless Application Protocol):** Customers will be able to access the Services using a WAP website from their mobile phones. Customers using the Services' WAP website must have GPRS (Internet) connection to access the Services' WAP website.**

d. **J2ME & J2ME with SMS bearer:** This handset application allows Customers to transact in the Services using Java enabled phones. The J2ME with SMS bearer application uses short message service (SMS) for server communication. This is referred to as Mobile Application in the document.

e. **STK:** The SIM Tool Kit (STK) application is a Customer application with SMS as a bearer that is used for communication with the back end server for the Services. The STK application is provisioned on the Customer's SIM by an operator as long as it has OTA (Over the Air) provisioning capability. **

Table 2: Supported Customer Use Cases across Channels

	J2ME ** and J2ME with SMS Bearer	Inbound IVR	WAP**	SMS/IVR**
Permitted Financial Transactions				
Send Money	√	√**	√	√
Request Money	√**	√**	√	√
Bill Payment	√	√**	√	√
Top Up	√	√**	√	√
Cash Deposit*	X	X	X	X
Cash Withdrawal	√	√**	√	√
Non-Financial Transactions				
Invite	√**	√**	√	√
Account Balance	√	√	√	√
Account History	√	√**	√	√
Change PIN	√**	√	√	√
Change Language	√**	√**	√	√
Verify BC Agent	√**	√	√	√
Account Closure	X	X	X	X

* A "Cash Deposit" Transaction must be requested by a Customer with an Easy pay Account or an Easy Send Account at a BC Agent location. Subsequently, the BC Agent will initiate a "Cash Deposit" Transaction on behalf of the Customer in the Obopay system via J2ME (Data). A "Cash Deposit" Transaction must be requested by a Customer with an MBA at a Bank branch.

ARTICLE 5 A: ACTIVATION OF SERVICES (APPLICABLE TO ALL PRODUCT TYPES) AND MODIFICATION OF CUSTOMER INFORMATION

1. PIN OR Personal Identification Number: After registration each Customer will be issued a temporary Personal Identification number (PIN) for accessing Services which he is required to change
2. This PIN number can be changed to any other convenient number by the Customer through the designated channels
3. Customer should activate his Mobile Money Service account on launching the application for the first time.
    a. Once launched, application will prompt the customer to accept or decline the End User License Agreement (EULA).
        i. If he chooses to decline the agreement, he will exit the application.
        ii. On accepting the EULA, the application will take customer through activation process
    b. Customer will have to enter his temporary PIN that he has received from Mobile Money Service on successful registration. Application will direct customer to enter his date of birth
    c. Customer will have to enter his date of birth in DD-MM-YYYY format as provided by him in the registration form.
    d. Application will direct customer to enter his mother's date of birth in DD-MM-YYYY format.
    e. Create a 4-digit alphanumeric access password.
    f. Create a 4-digit PIN.
    g. On successful validation, customer account will be activated
4. Customer gets activated, receives confirmation SMS along with WAP URL and its login details**
5. Customer can transact using SMS. Application, WAP** ()or IVR
6. In case the temp pin expires, customer can request regeneration of the temp pin by calling at the local customer care 30303838
7. The PIN shall under no circumstances be revealed by the Customer to any third party.

For changes in the Account information such as name change, address change, mobile phone number change, etc, the Customer is required to contact the customer care or BC Agent who will further guide them about the detailed process for the same.

**Conditions apply. Currently not available. These features will be made available to customer shortly.

ARTICLE 5 B: MERCHANT ESTABLISHMENTS

1. The Merchant account shall have all the features and functionalities of the Customer account available to an Easy Send Customer on the J2ME with SMS bearer Channel.
2. Unlike the Customer Account, the Merchant shall be debited Fees in accordance with Article 6C below.
3. The Merchant shall not allow process of Transaction when the Merchant has reason to believe that the Customer Designated Mobile may be stolen or in any other suspicious circumstances.

4. Merchant shall allow the authorized employees of the BANK and/or OBOPAY to audit/inspect accounts, registers and records maintained by the Merchant in respect of the Transactions.
5. Process for Refunds - The Merchant, for any dispute situation raised by an Easy Send account customer, shall:
   (a) not make any cash refunds to the Customer;
   (b) make all refunds to the Customer through the BANK as per the process communicated by the BANK;
   (c) forthwith make payment of the amounts to be refunded to the BANK for onward credit to the Customer.
6. BANK shall, towards Transactions complete in all respects, credit the Merchant Account, the Transaction Amount less (i) the Merchant Commission and taxes as applicable, of the Transaction Amount and ii) any other amounts due by the Merchant to the BANK.

ARTICLE 6: SCHEDULE OF CHARGES

S.No.	Particulars	Minimum Transaction Amount	Total Fees (Taxes Extra as Applicable)
A.	**Consumer Packages Pricing Easy Pay**	-	
1	Sign-Up Fees		Rs. 100.00
2	Minimum account opening deposit		Rs. 100.00
3	Invite		NIL
4	Account Balance		NIL
5	Account History		NIL
6	Change PIN		NIL
7	Change Language		NIL
8	Account Closure		NIL
9	Verify BC Agent		NIL
10	Recharge Prepaid	Rs. 50.00	NIL
11	Bill Payment	Rs. 50.00	Rs. 10 per Bill
12	Cash Deposit at BC Agent location	Rs. 100.00	NIL

B.	**Consumer Packages Pricing Easy Send**	-	
1	Sign-Up Fees		Rs.200.00
2	Minimum account opening deposit		Rs.200.00
3	Invite		NIL
4	Account Balance		NIL
5	Account History		NIL
6	Change PIN		NIL
7	Change Language		NIL
8	Account Closure		NIL
9	Verify BC Agent		NIL
10	Recharge Prepaid	Rs. 50.00	NIL
11	Pay Merchant	Rs. 50.00	NIL
12	Bill Payment	Rs. 50.00	Rs. 10 per Bill
13	Cash Deposit at BC Agent location	Rs. 100.00	NIL
14	Send Money	Rs. 50.00	2% of the Transaction value
15	Cash Withdrawal at Branch Location	Rs. 50.00	2.5% of the Cash Withdrawal value

S.No.	Particulars	Minimum Transaction Amount	Total Fees (Taxes Extra as Applicable)

C.	**Merchant Packages Pricing Easy Send/Receive**		
1	Sign-Up Fees		Rs.200.00
2	Minimum account opening deposit		Rs.200.00
3	Invite		NIL
4	Account Balance		NIL
5	Account History		NIL
6	Change PIN		NIL
7	Change Language		NIL
8	Account Closure		NIL
9	Verify BC Agent		NIL
10	Recharge Prepaid	Rs. 50.00	NIL
11	Receive money	Rs. 50.00	2% of the transaction value
12	Pay another Merchant	Rs. 50.00	NIL
13	Bill Payment	Rs. 50.00	Rs. 10 per Bill
14	Cash Deposit at BC Agent location	Rs. 100.00	NIL
15	Send Money	Rs. 50.00	2% of the Transaction value
16	Cash Withdrawal at Branch Location	Rs. 50.00	2.5% of the Cash Withdrawal value