

Introduction

Thank you for registering to use TDBL Mobile Banking Service. Unlike the traditional way of banking, you now have the facility of performing several banking transactions using your mobile handset. This means, you are able to access your Bank while you are traveling anywhere in the world.

Pr-requisites

Any customer having a mobile phone can access the Mobile Banking facility through the phone.

Precautions

In case of phone theft or loss of phone, inform the mobile operator as well as Bank division immediately.

In case of a phone transfer inform Bank to deactivate the Bank Mobile Banking facility since your accounts are linked to the phone number.

Supporting Mobile Operators

Mobile Banking is supported by NT mobile networks using the following numbers:

Mobile Network	Short code
NTC	7007

Getting Started

This booklet will guide you step by step on how to use this service successfully. Hence, please read this guide in its entirety before you start operating the Mobile Banking.

Personal Identification Number (PIN)

When you subscribe for Mobile Banking, you will receive a PIN through SMS. This PIN is valid only with the corresponding mobile phone. The PIN is unique for the phone number, which means you cannot use another phone with your PIN to request any service from Mobile Banking.

Using Mobile Banking:

You can either use Mobile banking by using Mobile Application from those whose mobile handset support Mobile Application for Android, Java, BlackBerry or Windows operating systems. Those users can install application from banks website directly in phone or by transferring it from computer. After installation, Application will ask your PIN and begin using mobile banking services by navigating menu provided.

For Mobile Handset which will not support Mobile Application can use SMS based command to take benefit from TDBL Mobile banking services.



Mobile Banking SMS Syntax:

The following SMS syntaxes will help you to request services from the bank through the SMS without the need of a GUI app.

Enquiry:

Keyword: HELP

Syntax : HELP

SMS Text Length : 1

PIN Change:

Keyword : PC

Syntax : <Old PIN> < ><PC>< ><New PIN>

SMS Text Length : 3

Balance Enquiry of Default Account

Keyword : BE

Syntax : <PIN>< ><BE>

SMS Text Length : 2

Balance Enquiry of Specified Account

Keyword : BES

Syntax : <PIN>< ><BES>< ><Account Alias>

SMS Text Length : 3

Last Transactions of Default Account

Keyword : LT

Syntax : <PIN>< ><LT>

SMS Text Length : 2

Last Transactions of Specified Account

Keyword : LTS

Syntax : <PIN>< ><LTS>< ><Account Alias>

SMS Text Length : 3

Cheque Book Request of Default Account

Keyword : CR

1. Syntax : <PIN>< ><CR>

SMS Text Length : 2

Cheque Book Request of Specified Account

Keyword : CRS

1.Syntax : <PIN>< ><CRS>< ><Account Alias>

SMS Text Length : 3

Statement Request of Default Account

Keyword : SR

1.Syntax : <PIN>< ><SR>

SMS Text Length : 2

Statement Request of Specified Account

Keyword : SRS

Syntax : <PIN>< ><SRS>< ><Account Alias>

SMS Text Length : 3

Fund Transfer from Default Account

Keyword : FT

Syntax : <PIN>< ><FT>< ><amount>< > <ToAccount/ToAccountAlias>

SMS Text Length : 3

Fund Transfer from Specified Account

Keyword : FTS

Syntax : <PIN>< ><FTS>< ><amount>< ><Account Alias>< ><ToAccount>

SMS Text Length : 4

Fund Transfer Using Mobile Number from Default Account

Keyword : FTM

Syntax : <PIN>< ><FTM>< ><amount>< > <Mobile Number>

SMS Text Length : 4

Fund Transfer Using Mobile Number from Specified Account

Keyword : FTMS

Syntax : <PIN>< ><FTMS>< ><amount>< ><Account Alias>< ><Mobile Number>

SMS Text Length : 5

Recharge Card Request from Default Account

Keyword : RC

Syntax : <PIN>< ><RC>< ><Recharge Card Code>

Ntc GSM:

<PIN>< ><RC>< ><NG100>

<PIN>< ><RC>< ><NG200>

<PIN>< ><RC>< ><NG500>

<PIN>< ><RC>< ><NG1000>

Ntc CDMA:

<PIN>< ><RC>< ><NC200>

<PIN>< ><RC>< ><NC500>



<PIN>< ><RC>< ><NC1000>

SMS Text Length : 3

Recharge Card Request from Specified Account

Keyword : RCS

Syntax : <PIN>< ><RCS>< ><Recharge Card Type Keyword>< ><AccountAlias>

Ntc GSM:

<PIN>< ><RCS>< ><NG100>< ><AccountAlias>

<PIN>< ><RCS>< ><NG200>< ><AccountAlias>

<PIN>< ><RCS>< ><NG500>< ><AccountAlias>

<PIN>< ><RCS>< ><NG1000>< ><AccountAlias>

Ntc CDMA:

<PIN>< ><RCS>< ><NC200>< ><AccountAlias>

<PIN>< ><RCS>< ><NC500>< ><AccountAlias>

<PIN>< ><RCS>< ><NC1000>< ><AccountAlias>

SMS Text Length : 4

Utility Payment from Default Account

Keyword : PAY

Syntax : <PIN>< ><PAY>< ><Service Keyword>< ><Amount>< ><Service Attribute>

NTC Landline :

<PIN>< ><PAY>< ><NTLL>< ><Amount>< ><PSTN>

NTC ADSL:

<PIN>< ><PAY>< ><ADSL>< ><Amount>< ><Adsl Id><><PSTN>

NCELL :

<PIN>< ><PAY>< ><NCPD>< ><Amount>< ><NCell No>

SMS Text Length : 5

Utility Payment from Specified Account

Keyword : PAYS



Syntax : <PIN>< ><PAYS>< ><Service Keyword>< ><Amount>< ><AccountAlias>< ><Service Attribute>

NTC Landline :

<PIN>< ><PAYS>< ><NTLL>< ><Amount>< ><AccountAlias><><PSTN>

NTC ADSL:

<PIN>< ><PAYS>< ><ADSL>< ><Amount>< ><AccountAlias><><Adsl Id><><PSTN>

NCELL :

<PIN>< ><PAYS>< ><NCPP>< ><Amount><><AccountAlias>< ><NCell No>

SMS Text Length : 6

Merchant Payment from Default Account

Keyword : PAY

Syntax : <PIN>< ><PAY>< ><Merchant Keyword>< ><Amount>< ><Payment Code>

Esewa Payment:

<PIN>< ><PAY>< ><ESEWA>< ><Amount>< ><Esewa Id>

SMS Text Length : 5

Merchant Payment from specified Account

Keyword : PAYS

Syntax : <PIN>< ><PAYS>< ><Merchant Keyword>< ><Amount>< ><AccountAlias>< ><Payment Code>

Esewa Payment:

<PIN>< ><PAYS>< ><ESEWA>< ><Amount>< ><AccountAlias>< ><Esewa Id>

SMS Text Length : 6

Foreign Exchange Enquiry

Keyword : FX

Syntax : <PIN>< ><FX>< ><Currency Code>

SMS Text Length : 3

Registered Account Info

Keyword : BAI

Syntax : <PIN>< ><BAI>

SMS Text Length : 2



Available Txn Limits Enquiry

Keyword : ATL

Syntax : <PIN>< ><ATL>

SMS Text Length : 2

HELP:

To ask for help.

Clicking on the 'Help' option prompts the following message:

"You will receive SMS shortly"

*** Alias refers to a non-default Account (No.) which belongs to a customer having more than one Accounts with Civil Bank Limited. Alias details should be entered only when the customer chooses to perform a function for his non-default Account.*

*** A Default Account refers to that Account (No.) which is used as the primary Account while registering for SMS Banking and/or M-cash with Civil Bank Limited.*

*** A customer with both types of Accounts may wish to perform actions for Default Account or Alias Account at different times. In this regard, any action/s performed without entering Alias information shall be for the Default Account. To perform actions for non-default Account/s, Alias information (Account No. of the non-default Account) must be entered.*