

# ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

## Menu-based Mobile Banking

### What is menu-based mobile banking?

It is a service offered by most banks today which allows you to access your bank account information and carry out financial transactions on your mobile. For example, the menu-based service offered by ICICI Bank is called **iMobile**.

### What services can you access through menu-based mobile banking?

Pay utility bills\*, Transfer funds\*, recharge your mobile, check your account balance and much more.

\*There is a limit of Rs. 5,000 for funds transfer and Rs. 10,000 for the other financial transactions.

### How do you gain access and carry out transactions on my mobile?

**Step1** If you are a GPRS user, you can download the application by texting a keyword to a number specified by your bank, e.g. ICICI Bank customers can SMS iMobile to 5676766 and download the application.

If you do not have GPRS, you will need to visit your bank's website and download the application.

If you are a CDMA user, you need to visit your CDMA operator's site and download the application.

**Step2** Activate the application and generate your PIN.

**Step3** Access your bank information and carry out transactions.

### Benefits of mobile banking:

**It is safe and secure:** As the service is PIN-protected, it gives your queries and transactions complete security.

**It is convenient:** Once you have activated the application, it is like carrying the bank in your pocket. Anytime and anywhere access!

You can also make non-financial transactions through "pull" SMS service or by visiting your operator's WAP site.



**Register for mobile banking, download the application and activate it.**

To know more, please visit <http://www.icicibank.com/pfsuser/channels/mobile/imobile.html>



#### Safe banking advice

Always register your mobile number with your bank and update it whenever you change the number.

#### Online banking advice

Never respond to any SMS or e-mail asking for your password or personal details. Report such fraudulent messages to your bank in the manner directed on its website. Help banks protect you better.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://www.icicibank.com) or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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