





BOI- BTM (Banking Through Mobile)

IMPS - Interbank Mobile Payment Service

BOI-BTM  (Banking Through Banking) facility is being introduced by Bank of India as an emerging alternate delivery channel for fund transfer. This facility allows the customers to do the transfer of fund through Mobile phone between any IMPS member bank to another IMPS member bank registered with National Payment Corporation of India at any time and from anywhere.

The customers can transfer their fund upto Rs. 5,000 per day to any IMPS member bank via **plain SMS** without encryption and upto Rs. 50,000 **through Java application** (For Java enabled Mobile) via end to end encryption.

1. Main **features** of  are:
 - a. Our mobile banking customers can remit funds to customers of other IMPS member banks.
 - b. Payments can be made online, instantaneous and on 24 X 7 basis.
 - c. Convenient and Simple way for making remittance using mobile number.
 - d. Sender and Beneficiary will be communicated through SMS about successful remittance.
 - e. NPCI to act as a central routing agency
 - f. Simple, fast and easy to use
 - g. Time and cost saving

The registration process for IMPS is similar to as our existing application (Internet Banking and Mobile banking), customer has to submit a written request in Branch. The applicant should have any mobile handset which is able to send text message.

Requirements : To participate in IMPS customer required MMID, Mobile Number and MPIN of IMPS member bank registered with NPCI.

Customer Registration process:

- Submit a request in written in your Branch.
- All the existing mobile banking users are already enabled for IMPS.
- New users register for mobile banking will receive their MMID after two working day of registration. They can also get their MMID by sending sms – **MMID to 9731599090.**
- After receiving of MMID, customer has to call an defined IVR no. **(022-27811080)** to set their mChek MPIN for **SMS based Fund Transfer (Any Simplest Mobile)**. mChek MPIN can also be set while downloading mChek application on mobile (Java Enabled) for **Java Application based Fund Transfer (Require GPRS enabled mobile)**.

Fund Transfer :-

1. By Plain SMS :- (Any simplest mobile)

- SMS Format - **IMPS <Bene. Mobile number> < Bene. MMID><Amount><your Mchek Pin>**
- Send above message to **9731599090**

2. By Application :- (With Java Enabled Mobile)

- IMPS enabled customer will receive a URL on their mobile to download the mChek application after successful registration.
- IMPS registered customers will initiate the transaction using **mChek mobile application** installed on their mobile handset or by sending SMS to **9731599090**
- Remitter has to specify beneficiary's mobile number, MMID and amount and MPIN for authentication.
- Successful transaction will be conveyed to sender and beneficiary through SMS.
- Failure will be informed to sender through SMS and money will be credited back to sender's account (auto reversal).

Customer Grievances:

Customer may be advised to contact

1. **For Registration and Fund Transfer:** - Customer will visit Bank of India branch where he is operating his account.
2. **For any General Query:** - After Registration, for any query customer can call on our call center no. **022-40919191.**

- 3. For Java application and pin (password):-** For any query related to downloading Java application and application pin, kindly contact to our application support team at **022-40053888**.