



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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December 17, 2015

The Chairman and Managing Director / Chief Executive Officers
All Scheduled Commercial Banks including RRBs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks /
White Label ATM Operators

Madam /Dear Sir

Mobile Banking Transactions in India - Operative Guidelines for Banks – Customer Registration for Mobile Banking

A reference is invited to [para 7](#) of the Master Circular on Mobile Banking transactions in India – Operative Guidelines for Banks dated July 1, 2015. Given the high mobile density in the country, the policy focus of RBI has been to encourage banks to leverage on the mobile channel for widening the access to banking services. Irrespective of whether the services are offered through SMS, USSD or application channels, customer registration for mobile banking is critical. Towards this end, RBI has been reiterating the need for simplification of procedure and greater degree of standardization in procedures relating to registering of customers for mobile banking.

Mobile Banking Registration through ATMs

2. As advised by us, the National Payment Corporation of India (NPCI) has since developed the mobile banking registration service / option on the National Financial Switch (NFS). After a pilot with a few banks, the service is ready to be deployed on ATMs of all the NFS member banks. The necessary instructions for integration have been issued to banks by NPCI.

3. In view of the above, all the banks participating in NFS should carry out necessary changes in their respective ATM switches and enable the capability of customer registration for mobile banking at all their ATMs latest by 31st March 2016.

Registration through other Channels and Customer Awareness

4. In addition to the above, banks should also strive to facilitate customer registration for mobile banking through other channels including internet banking, IVR, phone banking, etc. As customer registration is an important pre-requisite for offering mobile banking services, banks should also use multiple channels to create awareness among their customers regarding mobile banking services and options available for customer registration.

5. This directive is issued under Section 10(2) read with Section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007).

6. Please acknowledge receipt.

Yours faithfully

(Nanda S Dave)
Chief General Manager