



SMS Banking: Convenience on the move!

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User Guide

Customers can perform SMS banking transactions by sending the following keyword to 90300 for Oman mobile users & 99224015 for Nawras users. Please save the SMS Banking number to your address book to use the service effectively.

To assist you in messaging the correct keyword, please use the following guidelines in order to do a successful transaction.

Non-Financial Transactions (Optional MPIN)

1- Account Balance Enquiry

Just type **BAL** and send the message to 90300 for Oman Mobile users or 99224015 for Nawras users and you will get the account balance of your primary account and all accounts linked to your ATM Card. In case you have more than one account of savings/current, the bank will provide you with specific codes for each account as follows:

Account Type	Key Word
Savings	SB1
Current	CA1

Example: BAL (space) SB1 for savings account

2- Mini Statement

Type **MST** and send the message to 90300 for Oman Mobile users or 99224015 for Nawras users and you will receive the statement of the last five transactions done on your primary account.

In case you have more than one account then you need to specify the account type either **SB1** or **CA1**.

Example: MST (space) SB1 for savings account

MST for primary account

3- Currency Exchange Rate

To get the exchange rate of different currencies, please type the following:

Example: CUR (space) <Currency Code>

CUR (space) USD

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

The currency codes available are as follows:

Currency	Code
United States Dollar	USD
Great Britain Pound	GBP
Euro	EUR
Indian Rupee	INR
UAE Dirham	AED
Bahraini Dinar	BHD
Kuwaiti Dinar	KWD
Pakistan Rupee	PKR
Bangladeshi Taka	BDT

4- Deposit Rate

If you want to find out the deposit rates provided by the bank on different currencies please type the following:

Example: DEP (space) <Currency Code>

DEP (space) OMR

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users. The currency codes are as follows:

Currency	Code
Omani Rial	OMR
United States Dollar	USD
Great Britain Pound	GBP
Euro	EUR
Australian Dollar	AUD
Canadian Dollar	CAD
Swiss Frank	CHF

5- Bill Enquiry (Omantel Only)

To enquire about your Utility Bills (GSM / Telephone & Internet bill) please type the following:

TELEQ (space) <telephone number>

GSMEQ (space) <GSM number>

INETEQ (space) <Contract number>

Example: TELEQ (space) 24790466

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Financial Transactions (MPIN Mandatory)

Utility Bills Payment

1- Telephone Bill Payment

To pay the telephone bills, please type the following:

MPIN (space) BIL (space) <BILLCODE> (space) <AMOUNT>

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Example: If you want to pay your telephone bill and the amount is RO 10/- your message should look like this:

<1234> (space) BIL (space) <TEL1> (space) <10>

In case you have more than one telephone bill to pay; the bank will provide you with specific codes. Eg: If you have 1 telephone bill the code will be TEL1.

Note: to avail this service, you need to register your contract number through your branch.

Amount for telephone bill payment should be in multiples of RO 1.

2- GSM Bill Payment

To pay the GSM bills, please type the following:

MPIN (space) BIL (space) <BILLCODE> (space) <AMOUNT>

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Example: If you want to pay your GSM bill and the amount is RO 10/- your message should look like this: Example:

<1234> (space) BIL (space) <GSM1> (space) <10>

In case you have more than one GSM bill to pay; the bank will provide you with specific codes. Eg: If you have 1 GSM bill the code will be GSM1.

Note: to avail this service, you need to register your contract number through your branch.

Amount for GSM bill payment should be in multiples of RO 1.

3- Internet Bill Payment

To pay the Internet bills, please type the following:

MPIN (space) BIL (space) <BILLCODE> (space) <AMOUNT>

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Example: If you want to pay your Internet bill and the amount is RO 10/- your message should look like this:

Example: <1234> (space) BIL (space) <INT1> (space) <10>

In case you have more than one bill to pay; the bank will provide you with specific codes. Eg: If you have 1 Internet bill the code will be INT1.

Note: to avail this service, you need to register your contract number through your branch.

Amount for bill payment should be only in multiples of RO 1.

4- Electricity Bill Payment

To pay the electricity bills, please type the following:

MPIN (space) BIL (space) <BILLCODE> (space) <AMOUNT>

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Example: If you want to pay your Electricity bill and the amount is RO 10/- your message should look like this: Example:

<1234> (space) BIL (space) <EL1> (space) <10>

In case you have more than one bill to pay; the bank will provide you with specific codes. Eg: If you have 1 electricity bill the code will be EL1.

Note: to avail this service, you need to register your contract number for the service through your branch. Please make sure that you submit your contract number as well as the service provider's name (OIFC or ONEC) while registering for the service.

5- Water Bill Payment

To pay the water bills, please type the following:

MPIN (space) BIL (space) <BILLCODE> (space) <AMOUNT>

Send the message to 90300 for Oman Mobile users or 99224015 for Nawras users.

Example: If you want to pay your Water bill and the amount is RO 10/- your message should look like this:

Example: <1234> (space) BIL (space) <WT1> (space) <10>

In case you have more than one bill to pay; the bank will provide you with specific codes. Eg: If you have 1 water bill the code will be WT1.

Note: to avail this service, you need to register your contract number for the service through your branch. Please make sure that you submit your contract number as well as the service provider's

name (OIFC or ONEC) while registering for the service.

6- Hayyak Top-Up (Oman Mobile)

Now you can top-up your friends/family member's Hayyak Card by following the instruction below:

<MPIN> (space) HAYYAK (space) <Amount> (space) <Mobile Number>

Example: <1234> (space) HAYYAK (space) <R01> (space) <92345678> (in case you want to top up the mobile with R01)

(If mobile is not typed then default mobile number will be topped up). Send the message to 90300 for Oman Mobile users.

The amount for Hayyak Topup should be in multiples of R01.

The codes for all the above bill payment transactions are as follows:

Bill Codes

Telephone (Omantel)	TEL1
GSM (Oman Mobile)	GSM1
Internet	INT1
Electricity	EL1
Water	WT1

Electricity & Water bill payment services are available for OIFC & ONEC customers.

Other Services

Help

For your convenience the system provides you with HELP feature that will guide you to perform all your transactions without referring to this User Guide.

To find out the Key/Code of different facilities, Just type **HELP** Send the message to 90300 for Oman Mobile or 99224015 for Nawras users.

To receive the steps for each transaction/feature type the following:

HELP (space) <Keycode>

Example: HELP (space) <MST> and you will receive the steps to get your Mini Statement

Change MPIN

You can also change your MPIN to your favorite 4 digit password as and when you want.

CMPIN (space) <Old MPIN> (space) <New MPIN>

Example: CMPIN (space) <M1234> (space) <4321>

Send the message to 90300 for Oman Mobile or 99224015 for Nawras users.

AUTO/Push MESSAGES:

SMS Banking will provide following auto notification services:

- Notification for debits/credit
- Balance reaching below a threshold value
- Bouncing of cheque
- Account balance on weekly basis
- Fixed deposit renewal
- Fixed deposit reminder
- Fixed deposit interest credit
- Salary credit advice

If you have any difficulty in receiving or sending a message, please call our 24X7 Call Centre at 800 76666.

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