



Frequently Asked Questions:

Product Features

- **What is Buddy Mobile Wallet?**

State Bank Buddy is State Bank of India's mobile wallet on your smartphone. It is a semi-closed prepaid wallet which can be used to transfer money to other wallet users and bank accounts, anytime, anywhere.

- **What are the features on the Buddy mobile app?**

The following services will be available on Buddy mobile app.

- Send Money
- View Your Statements
- Personalize your Buddy
- Prepaid Mobile Recharge & DTH
- Pay Your Bills
- Book Movie Tickets
- Online Merchant Payments

- **How do I download the mobile wallet app?**

You can visit the Apple App store or Google Play store depending on your phone and search for State Bank Buddy by using the keyword "State Bank". You can click on install and download the app. You can also, give missed call on [09021122222](tel:09021122222) and will receive a link via sms to download State Bank Buddy.

- **How do I access my app after downloading it from the app store?**

You will need an active internet service (2G / 3G / 4G / Wi-Fi) to use State Bank Buddy.

- **Do I need a minimum eligibility to register for the services?**

If you are an Indian national having a mobile number and above the age of 10 Years, then you are eligible to download and use the State Bank Buddy services

Sign-up / Sign-in

- **How do I register for Buddy?**

You can sign up/register with following options -

- a. Facebook (Username & Password)
- b. Sign Up (Mobile Number (mandatory), email ID (optional) & PIN/Password)

To sign up, you need to do the following -

- a. If you select Facebook Sign Up option, then you will be directed to the authentication page of Facebook Connect service. You will have to enter your Facebook username and password or if Facebook account is pre-integrated then you will be asked to allow permission to access the credentials to proceed with sign up for the mWallet service.
- b. If you select sign up option, then you will have to enter mobile number (mandatory) and email (mandatory)
- c. After successful validation by Facebook Connect service or sign up, you will be displayed the mobile number or you will have to enter mobile number (for Facebook Connect option).
- d. You have to set up PIN for accessing mWallet service & authenticating transactions going forward.
- e. Simultaneously, you will get a welcome message with OTP on mobile as SMS and to the email ID, if provided.
- f. You have to enter the OTP, select a Security Question from the dropdown and type your answer as prompted & submit the request.
- g. You will be allowed 3 attempt to enter the correct OTP. After every wrong attempt, a message will be shown 'Incorrect OTP. Please enter the correct OTP.' Post 3 wrong attempt, message will be shown 'Please regenerate OTP using 'Resend OTP' option.'
- h. If OTP is not received by you, then use the 'Resend OTP' link to resend the OTP to your mobile number.
- i. Upon successful registration, you will be registered for SBI Buddy. A success message will be sent on your mobile and/or email.

- **Is there any charge for registering on Buddy?**

Currently, Buddy is a free app, there is no charge for registration of the app. However, since the app uses internet services, the charges for internet data as charged by your mobile operator will apply.

- **Are there any charges for using the various services of the app?**

Currently, there are no charges for services like Add money, send money, or ask money

- **Is OTP mandatory for registering for Buddy?**

OTP is a mandatory requirement for registration of State Bank Buddy.

- **I didn't receive any OTP, how do I create my account?**

Click on "Resend OTP" on the screen where you have to enter the OTP.

- **I have entered wrong OTP. What do I do now?**

You will be allowed 3 attempt to enter the correct OTP. After that you will have to regenerate OTP using 'Resend OTP' option.

- **I downloaded the app and registered successfully, but I could not login to the app and was given an error.**

Please re-try logging in after some time. You can login with the same user id & password which you created by tapping on the 'Login' in the app.

- **The app allows to login using Facebook. Is this safe?**

By using the Facebook credentials, we are only prefilling your details in the State Bank Buddy wallet creation form as per your Facebook profile. The application is hosted on the secure environment of SBI and is extremely safe.

- **I am trying to launch the app after downloading it from the Play Store / Apple App Store, however the app is not launching or crashes frequently. What do I do now?**

If your app unexpectedly quits, stops responding or won't open, then try the following:

- Close the app and restart it again
- Kill all running apps and try restarting again
- Turn off your device and switch it on. Then try to launch the app
- Make sure you are using the latest version of the app
- Delete and reinstall the app
- Make sure you have a working data plan on your carrier's network or Wi-Fi connection with internet access

- **I am trying to create my Pin, however the app is not allowing me to do the same. What do I do now?**

If the PIN is not being accepted by the system, please check for the following and try again

- Sequential number: For e.g. 1234 or 6789 are not allowed
- Repetitive: For e.g. 1111 or 7777 are not allowed

- [The app says invalid password. How do I login now?](#)

If you're seeing an error saying your password is incorrect and you're sure you're entering the right password:

- Make sure that your caps lock key is turned off
- Try upgrading your browser and reset your password
- Try a different web browser

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Add Money

- [What are the options to Add money online in the wallet?](#)

The options to Add money online for you are as follows -

- a. Net Banking
- b. Debit Cards

- [Can I start using the mobile wallet without adding any funds, similar to a credit card?](#)

You have to fund the wallet before using it for any transactions or money transfer since it is a prepaid wallet

- [How do I Add money using NetBanking option?](#)

When you want to Add money from bank account through internet banking, you will have to authenticate yourself by entering the INB (Internet Banking) login credentials. You have to select the payment option from the list for net banking provided. Then select the Bank Name from the drop down list options and you will be redirected to your bank's internet banking login page. You have to authenticate yourself providing your ID and password and complete the transaction

- [Is it safe to add my net banking user ID and password in the wallet application?](#)

Yes, it is safe because when you select your bank, you are redirected to the secure page of your bank where you have to enter the user Id and password.

- **How do I Add money using the Debit Card option?**

On the Add Money screen on State Bank Buddy, you have to select the payment option from the list provided (Debit Card). You will be then redirected to provide the card details like card number, card expiry, name on the card, CVV and OTP (generated and sent by the card issuing bank/organization).

- **Is it safe to enter the card details in the wallet application?**

Yes it is safe because you are directed to the secure page of payment gateway where you have to enter the details.

- **Where will the “Default” payment method appear and how many “Default” payment methods can I store in the app?**

The ‘Default’ payment method (if saved by you in ‘Payment Methods’ as “Default” along with other saved payment methods) will appear on top of the payment method under the relevant section as per the payment method type i.e. bank accounts under IMPS, etc. There will be a limit of 10 on the number of accounts/payment methods that can be added.

- **Is there any limit on the amount that can be added in my account?**

The limits for the mobile wallet are as under:

Limits per wallet (on platform)	NIL KYC	Full KYC
Maximum balance at any point of time	20,000/-*	50,000/-
Top up through any channel per transaction	10,000/-	10,000/-
- Through Debit Cards	5,000/- (Visa / MasterCard) 2,000 (RuPay)	10,000/-
Total reload in a month	20,000/-*	50,000/-
Total transactions (merchant transactions and fund transfers)		
- Daily limit	15,000/-	50,000/-
- Monthly limit	20,000/-	1,00,000/
Fund transfer (Transfer to Account/ Other Buddy Wallet)		
- Per transaction limit	2,000/-	5,000/-
- Daily limit	2,000/-	5,000/-
- Monthly limit	20,000/-	25,000/-
Cash out at ATM per transaction(Coming soon)	Not allowed	10,000/-

*** Limits enhanced as per RBI Circular dated 22nd Nov'2016, subject to review/change as per further instructions from RBI.**

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Send Money

- **What is Send Money?**

Send money is similar to funds transfer where you can transfer funds from your wallet to anyone who may or may not be having a bank account

- **Who can I send money to from my State Bank Buddy wallet?**

You can send money to any of your friends /contacts/ merchants in your mobile phone even if he/she is not registered for State Bank Buddy wallet.

- **Can we use State Bank Buddy wallet to pay merchants?**

Yes, you can pay money to any State Bank Buddy registered merchants from your mobile phone. You and merchant receive SMS notification on their respective mobile number on completing the payment process

- **How do I Send Money from my wallet?**

You can select Send Money option from the dashboard in the app, where the app will prompt you to enter the below fields:

- Recipient's/ Merchant's mobile number or email id
- Amount
- Description
- Payment Method (mWallet)

Then you can select your payment method and Send Money to the intended recipient.

- **What payment methods can I choose to Send Money/ Pay merchants?**

You can choose your Wallet Balance as the payment method to Send Money

- **How do I select the recipient to Send Money?**

There are 2 types of recipients, i.e. Registered Recipient and Non-registered recipient:

- **Registered Recipient:** Customers/ Merchants who are already having a Buddy wallet are known as registered customers. You can select their name from Favorites or just type their name to select.
- **Non-registered Recipient:** The Send Money to Non-registered Recipient facility enables you to transfer funds to contacts that are not registered for Buddy service. For non-registered recipient, the mobile number / email ID / social network ID can be selected from drop down matches (from phone book or social network like Facebook) or entered directly to transfer the funds
 - **Will the non-registered recipient need to enter a password / passcode to retrieve the money?**

Yes, a passcode will be sent to you, once you have initiated a Send Money request. You will have to share the passcode separately with the recipient to enable him/her to retrieve the amount.

- **How will a non-registered recipient receive or retrieve the money sent by me from the wallet?**

The steps for receiving / retrieving money by the receiver are:

- The recipient will receive an intimation as SMS/email informing about the money sent by you and to obtain passcode from you separately.
- The Recipient will download the State Bank Buddy Wallet application and register for State Bank Buddy.
- The Recipient selects “Settings” menu icon from top right corner of the main screen and selects ‘My Payment Requests’ under ‘Settings’ option
- The customer can accept the payment after entering the passcode under ‘Claim Money’ option
 - **Can the recipient reject the payment sent to him?**

The recipient can select the action to be taken on ‘Payment Request’

- **Cancel:** When recipient receives the money & wants to cancel the pending request then it is removed from his pending requests and money is reversed to your Wallet. A message is sent to you about cancelled transaction
- **Enter Passcode:** When the recipient wants to retrieve money & wants to enter the passcode to get it credited to his Wallet
- **Accept:** When the recipient approves the request after entering passcode
- **Reject:** When the recipient rejects the request without entering the passcode. The payment request will be kept pending within the payment requests list for later access until customer cancels it altogether

- [What happens if the recipient does not take any action?](#)

In case the recipient does not claim the money in 5 days by registering for a Wallet, then the amount will be credited back to your Wallet and a notification about the reversal will be sent to you.

- [I don't have bank account details of my friends to whom I want to send money.](#)

[Can I still send money using Buddy?](#)

You can still send money to your friend using Send Money feature on State Bank Buddy. Using this facility you can send money via mobile number, email id or social media contact.

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Ask Money Details

- [What is Ask Money?](#)

You can request your friends/ contacts/ merchants /customers to send money to your wallet.

- [Can merchants use State Bank Buddy wallet to ask money?](#)

Yes, small merchants can ask money to any State Bank Buddy registered users from his mobile phone to receive payments.

- [How do I Ask Money from my wallet?](#)

You can select Ask Money option from the dashboard in the app, where the app will prompt you to enter the below fields:

- Sender's / Customer's mobile number or email id
- Amount
- Description
- PIN

Your request is then sent to the sender/ Customer

- [How do I select the sender to Ask Money?](#)

You can ask money from Registered Senders/ Customers

- Registered Senders/ Customers already have a State Bank Buddy wallet. You can select their name from Favorites or just type their name / mobile number to select.

- [Can the sender reject the request sent to him?](#)

Yes. The sender can select the action to be taken on 'Payment Request' to either accept or reject.

- [I don't have bank account details of my friends from whom I want to Ask money. Can I still ask money using Buddy?](#)

You can still Ask money to your friend using Ask Money feature on Buddy. Using this facility you can ask money via mobile number, email id or social media.

- [Can I modify the amount which has been requested and do a partial transfer?](#)

No, you cannot modify the amount in the request received. You can either accept or reject the request.

Pay Now

- [What is Pay Now?](#)

You can pay to your merchant nearby who is registered on Buddy Merchant app through the Pay Now facility

- [How do I use Pay Now facility from my wallet?](#)

You can click on the Pay Now icon on the home screen of Buddy app

- Merchant's mobile number / scan of QR code placed at merchant location
- Amount
- Description
- PIN

You are able to pay to the merchant

- [How do I identify the merchant who I am paying for good purchased?](#)

You can select merchant by entering the merchant phone number or scanning of his QR code

On your Buddy app, you will be able to see the name of registered merchant

- [Can merchants refund my payment if goods received are not right?](#)

Yes, merchants with Buddy Merchant App can refund the payment done by you through your Buddy App. Merchants can enter the amount to be refunded and you will receive notification that payment has been refunded to your Buddy account

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Wallet Power Up

- What does “Power up your wallet” mean?

State Bank of India customers can now use their Internet Banking or Debit Card credentials from their registered mobile no. to power up their Buddy Mobile Wallet. Power Up your Wallet enables customers to have higher transaction limits up to INR 100,000 to enable them to take full advantage of the wallet.

- Is the service available for customers of other banks?

Currently the Full KYC service is not available for customers of other banks. Only customers who hold a single bank account with SBI can avail this service.

- I am not being able to create a Full KYC Wallet / Power Up my wallet

You may not be able to create a Full KYC Wallet if:

- You do not hold a bank account with State Bank of India
- The mobile number registered for your SBI account is different from the mobile number that is registered for your State Bank Buddy wallet
- Your account does not meet the eligibility criteria set for Full KYC by the bank
- Your SBI account is held jointly and you are trying to register for Full KYC using Debit Card

- I want to convert from Full KYC to Nil KYC

You can convert the Full KYC wallet back to the Nil KYC wallet. Just call up the customer contact center at SBI on 1800 112211 / 4253800 or 080-26599990 to register your request.

Recharge and Pay Bills

- **What is the Recharge & Bill Pay option on the home page?**

The Recharge & Bill Pay option enables you to recharge your mobile or DTH accounts and pay your utility bills using the Wallet balance

- **Which are the billers for this facility?**

The billers that you can pay with this facility are:

- Prepaid and Postpaid Mobile
- DTH
- Electricity
- Gas

- **How long will it take for my payment be updated at the biller's end?**

It may take 4-5 days from the date of payment to update your account at the biller's end.

- **Why is my prepaid mobile recharge request rejected?**

Your prepaid mobile wallet recharge request will be rejected due to the following reasons:

- Invalid mobile number
- Using a postpaid mobile number
- Entering wrong amount for recharge
- Transaction request exceeds daily/monthly amount

- **What will happen if I enter incorrect mobile number for prepaid recharge?**

State Bank Buddy processes the prepaid mobile recharge based on the details provided by you. As this is an instant services provided by State Bank Buddy, and the recharged amount can be immediately used by the recipient, State Bank Buddy will not be able to reverse the amount on account of incorrect mobile number for prepaid recharge

- **What will happen if I enter wrong details while recharging?**

The required details entered by you on the app will be sent to the corresponding service provider for further processing. If they are incorrect, your request will be rejected. However, if the service provider accepts the payment as per the given details, then bank will not be able to reverse the same.

- **What will happen if I wrongly input the required details while making my postpaid bill payment?**

The required details share by you on the app will be sent to the corresponding service provider for further processing. If they are incorrect, your request will be rejected. However, if the service provider accepts the payment as per the given details, then bank will not be able to reverse the same

- **Will Buddy send any confirmation while paying the bill?**

You will receive an sms confirmation for the successful transaction. In case the transaction fails, then the amount will be credited back to your account in 15 days

- **Do I need to have a bank account to pay my bills?**

No, you can pay your bills using the wallet balance

- **My wallet account got debited while paying my bill but the transaction got failed. What should I do?**

In case of failed transaction, your amount will get credited back to your account in 15 days

- **My wallet account got debited twice while doing the recharge transaction. What should I do?**

In case of a double debit, your amount will get credited back to your account in 15 days

- **Why is my prepaid mobile recharge request getting rejected?**

Your prepaid mobile wallet recharge request will be rejected due to the following reasons:

- Invalid mobile number
- Using a postpaid mobile number

- Mobile Recharge request exceeds daily Amount
 - **What happens if my talk time does not get updated post a successful transaction?**

In such cases, we will refund back the amount to your account within 5 working days. In case you do not receive the same within 5 working days, kindly call our 24 Hour Contact Center.

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Shop

- **What happens if I have insufficient balance in my Wallet to make payment for the Good / Service I wish to buy?**

You can load you wallet with the required amount, come back to the partner site and buy the good / service.

- **Money got deducted from my account but the product has not been issued**

The money would be transferred back to your wallet account in such cases. The charges would be reversed in 15 days.

- **I need to modify / cancel the booking of product.**

Merchant Terms and Conditions apply to the products bought / sold through the Merchant. Please reach out to the merchant directly with your Order ID, email id and phone number.

- **My product / service has issues**

SBI acts only as a facilitator for payments of such transactions and for any product/service issues, we request you to directly contact the merchant.

- **Do I get reward points for the transactions made through the State Bank Wallet?**

Currently, loyalty points are not rewarded on the transactions made through the Wallet. This feature would be enabled shortly.

- **Is there any limit on the amount of the transaction that can be done on these merchant site through the Mobile Wallet?**

Yes, currently the limit is INR 20,000/ month*.

- **Will I be able to view my booking details through the Wallet?**

The booking details will be sent directly to you by the Merchant whose services have been used.

- **Are there any fees or charges for using Buddy for making payments to the Merchants?**

All merchant transactions charges through State Bank Buddy wallet have been waived-off till 31.03.17.

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Physical Store Payment

- **Can all Buddy users make payments using State Bank Buddy?**

All Buddy users who are on the latest app version would be able to make payments using the app.

- **Where can I use Buddy for purchases at physical retail stores?**

Currently, Buddy users can purchase across a network of 1,200+ stores of Madura F&L including popular brands such as Louis Philippe, Allen Solly, Van Heusen, Peter England, Planet Fashion etc.

- **How can I shop through buddy at physical stores?**

At the outlet, customer can use Buddy to pay for their purchase by using their mobile phone in 3 easy steps:

- Share phone number at the time of checkout
- View and Confirm the amount to be paid as per the request received on your phone
- Pay securely by using the wallet PIN to authenticate the transaction

- I shared my phone number and clicked with the cashier. However, I did not receive any request on my phone. What should I do?

Please ensure you are using the latest version of the app. If you are using the latest app version, the appropriate reason for the delay would be displayed to the cashier at the store. In case it gets displayed as successful for the merchant, kindly follow the below steps:

1. Login into the State Bank Buddy app
2. Click on the menu option
3. Click on “My Payment Requests” option which would have the details about the pending transaction.

If the transaction is still not visible, then please raise a complaint with our team by dropping a mail to contactcentre@sbi.co.in or calling 1800 11 2211/ 425 3800.

- I entered my wallet pin after receiving the request and my account has been deducted. However, the cashier says that the payment has failed. What should I do?

Please ask the cashier to re-check the transaction at his end by clicking on “Check Status” option. If the payment is still displayed as a failure, please rest assured that the amount would be reversed within 3 working days of the bank. You can pay using any other payment mode for your purchase. You may also write to contactcentre@sbi.co.in or call on 1800 11 2211/ 425 3800

Transfer to Account

- What is ‘Transfer to Account’ facility?

Transfer to Account facility enables the customer/ merchants to send money to account with any bank.

- [What is IMPS-MMID and IMPS-IFSC?](#)

Customer/ Merchants can transfer money to any bank account using IMPS. There are 2 ways of transferring the amount via IMPS:

- **IMPS - MMID:** You can send money using the beneficiary's MMID & Mobile number
- **IMPS - IFSC:** You can send money using the beneficiary's Account Number and beneficiary bank IFSC
- [Are there any Fees or Charges for transfer of Funds from Wallet to the Bank Account?](#)

Buddy encourages the customers to make most of their transactions through the Mobile Wallet. However, if the customer wishes to transfer money from the Mobile Wallet back to the Bank account a charge of 1% + service tax is applicable which have been waived off till 31st March'17.

If the failed transaction not reversed with T+5 working days, then please raise a complaint with our team by dropping a mail to contactcentre@sbi.co.in or calling 1800 11 2211/ 425 3800

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Transaction History

- [How do I view my transaction history?](#)

You can click on 'My Transactions' option to view your transaction history

- [How many months' transactions can I view on the app?](#)

You can click on 'View Transaction History' option to view the last 25 transactions

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Payment Requests

- [What is "Payment Requests"?](#)

The 'Payment Requests' is the repository of all the payment requests, either of paying/sending money or receiving money

- [What options are available under Payment Requests?](#)

'My Payment Requests' comprises of following sub-options:

- **Pay Money:** All the payment requests for which you have to pay through your wallet against the pending 'Ask Money' requests sent to you
- **Receive Money:** All the payment requests through which you have to receive money in your Wallet against the pending 'Ask Money' requests sent by you
- **Claim Money:** All the payment requests through which you have to claim money in your Wallet against the pending 'Send Money' requests sent to you prior to sign up
 - [What action can I take under the My Payment Requests tab?](#)

You can take the below actions under the My Payment Requests tab:

- **Accept:** When you have to approve pending 'Pay Money' request, it proceeds to 'Send Money' process
- **Reject:** When you have to reject pending 'Pay Money' request, it sends message to the requester about rejected request. The payment request will expire if not accepted in 15 days
- **Send Reminder:** When you have sent 'Ask Money' request & sender authorization is awaited then you can 'Send Reminder' to intended sender from 'Receive Money' option
- **Enter Passcode:** When you want to claim money which has been sent to you prior to sign up then enter the passcode to get it credited to the mWallet directly from 'Claim Money' option
- **Cancel:** When you have requested (in case of Ask Money) money & want to cancel the request or received money (in case of Send Money to Non registered Recipient) & want to cancel the pending request.

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My Preferences

- [What are the options under "My Preferences"](#)

'My Preferences' comprises of following tabs:

- **Contacts:** You can add the contacts before transferring any funds so that you don't have to key-in the details every time
 - [How do I Add people as Favourites?](#)

You can Add people from your phone book, or by manually entering their contact details.

I added a person only by adding their mobile number as my Favourite, how can I send money to my friend using just the mobile number.

Buddy allows you to send money to your friend through the mobile wallet without registering for their account numbers.

- [Can I delete the favorites saved in my wallet?](#)

Yes, you can delete your favourites saved in your wallet by using the edit button

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Other FAQs

- [How can I change my PIN once I have set it for my wallet?](#)

You can navigate to the “My Account” screen and subsequently ‘Change PIN’ screen, where the mobile application/website will prompt you to enter the following fields:

- PIN
- New PIN.
- Confirm New PIN
- You can enter the Current PIN and a New PIN to replace it. The PIN has to be a 4-digit numerical data only.

- [What happens if I forget my PIN](#)

You can follow the below steps to retrieve your PIN:

- Drop in a mail to contactcentre@sbi.co.in from you registered email ID requesting for a temporary PIN through SMS
- A temporary PIN will be sent to you on your mobile number registered for the Wallet service.
- Once you receive the temporary PIN, click on ‘Forgot your PIN?’ link on the application and enter temporary PIN, New PIN and confirm New PIN and click on “Submit”.
- If the inputs are correct and validated, your new PIN will be set and you can use the Wallet services with your new PIN.

- [What do I have to do if I have any queries / suggestions / feedback?](#)

In case of any queries / suggestions / feedback, you can log into the Buddy app and go to the Help & FAQ section. There you can select the category and sub-category to register your queries / suggestions / feedback.

- [What is Block option in the wallet?](#)

The ‘Block Wallet’ facilitates you to block your Wallet in case of lost/stolen PIN, lost/stolen phone, fraud, etc.

- **What is Unblock option in the wallet?**

The 'Unblock Wallet' facilitates you to unblock your Wallet.

- **What is Close wallet option in the wallet?**

The 'Close Wallet' facilitates you to close your wallet account in the app. The Wallet balance must be '0' prior to closure.

- **What happens if I have some balance left in the account while closing the wallet?**

If there is balance in your mWallet, then you have to transfer the amount to a bank account or another wallet before closing the wallet

- **What is this QR code? Why it is present on the home screen?**

QR is a like a tag which you can use to do payments to merchants by just showing your QR code for scan. You will not have to provide phone number for doing any merchant transaction if you have the QR code

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