

INSTRUCTION
for payment of postpaid bills via SMS
for mobile phones in the MTS network
of DinaCard payment card users

KBC Banka ad Beograd in cooperation with the company Telekom Srbija provides all its users the service of payment of postpaid bill via DinaCard payment cards from accounts in KBC Banka.

Service of bill payment via SMS in DinaCard card system is a comfortable solution for payment of your or someone else's bill at any time and from any place, even when you are in roaming.

Payment of postpaid bill for mobile phones via SMS can be done by both prepaid and postpaid user who is also the user of **DinaCard payment card of KBC Banka**.

In order to become the user of this service you need to perform **registration**, i.e. to fill in the "Request for payment of postpaid bill of MTS via SMS" and submit it to the bank officer on the KBC Banka counter. From that moment, within the period of 48 to 72 hours you will receive on the mobile phone number stated in the request the SMS containing so called **mPIN**, i.e. code with which you will in the future confirm all transactions of payment of postpaid bill. **mPIN** should be kept as confidential data and should not be disclosed to the third party. From the moment of obtaining of **mPIN** you may use the service of payment of postpaid bill by mobile phone via DinaCard card system.

If you are subsequently registered for the service of payment of postpaid bill and you already possess **mPIN** number you are using for payment of postpaid bill, you will be able to confirm transactions with existing **mPIN** for payment of postpaid bill (**you do not need to ask for the new one**).

1. Procedure of payment of postpaid bill is initiated via sending of free* SMS to the short number 8688 in the following format:

KEY_WORD<space>**MOBILE_PHONE_NUMBER**(optional)<space>**YMMM**(optional)
<space>**SYMBOL_ACCOUT_TYPE**

- **KEY_WORD** – symbol of type of service paid, in this case word **MOB**
- **MOBILE_PHONE_NUMBER** – optional parameter based on which the bill paid is identified. It is used only if you want to pay the bill of other post-paid user of MTS network (in that case network user in the format 064XXXXXXX). **If parameter does not exist, the credit bill is paid for your mobile phone number.**
- **YMMM** – year and number of month in the year for which you want to paid the bill; YY are two last digits of the year, and MM the month which has a value from 01 to 12. This parameter is optional and if it is not entered, it will be understood that you want to pay your bill for the previous month.
- **SYMBOL_ACCOUT_TYPE** – mandatory parameter which represents the name of account from which you want to make the payment. For payment via DinaCard card this parameter is the word **DINA**.

** Mobile operator MTS does not charge initial SMS except in roaming when the price of SMS is charged according to valid price list of mobile operator for that roaming zone.*

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EXAMPLE OF SENDING REQUEST FOR PAYMENT OF POSTPAID BILL

- a) If you want to pay your postpaid bill for the previous message content you need to send is as follows:

Mob dina

- b) If you want to pay your postpaid bill for December 2006, the message content you need to send is as follows:

Mob 0612 dina

- c) If you want to pay your postpaid bill for user with the phone number 0641234567 for the previous month, the message content you need to send is as follows:

Mob 0641234567 dina

- d) If you want to pay your postpaid bill for user with the phone number 0641234567 for December 2006 the message content you need to send is as follows:

Mob 0641234567 0612 dina

After typing of content, send SMS on the number 8686.

If you are paying your own bill, the next step is skipped (step 2) and you immediately go to step 3.

2. If you want to pay someone else's postpaid bill, you will receive the following message:

MTS – AMOUNT *amount*
NUMBER 064xxxxxxx MONTH
date. Za potvrdu ovu poruku
forward-ujte na 8686. TID
mts TID.

- *Amount* – total amount of debit of user whose bill is paid (for the stated month)
- *Date* – year/month the debit refers to
- *mts_TID* – numb of transaction generated in MTS

EXAMPLE – SMS message received by the user from example d)

MTS – IZNOS 2984.60
BROJ 0641234567
MESEC decembar 2006.
Za potvrdu ovu poruku
forward-ujte na 8686.
TID 392.

Based on these data you are able to check that you sent the correct request. If not, by not replying to this message within the period of 7 minutes, you are cancelling payment and you will be informed about it with the following message:

Postovani, niste potvrdili nastavak transakcije u roku od 7 minuta. Transakcija je otkazana i neće biti realizovana.

If all the data in the message are correct, by forwarding it to the stated short number and you confirm the request.

3. After sending of initial message (i.e. request confirmation), you have to confirm the transaction by sending your mPIN. You will receive the following message from MTS: If you want to cancel the execution of transaction, you should not reply to MTS requesting the sending of mPIN.

Za potvrdu transakcije (iznos: 2984.60 DIN), molimo posaljite Vas mPIN.

- If you want to confirm the transaction, reply to this message by sending your mPIN.
 - Envisaged time period for sending of mPIN, i.e. confirmation of the transaction is 7 minutes.
 - If you want to cancel the transaction, you should not reply to the MTS message requesting sending of mPIN.
4. After entering of correct mPIN and sending of SMS in the envisaged period of time, if the transaction has been completed successfully (collection from user's account), the payment of postpaid credit is executed. As confirmation of successful collection you receive the following message:

Postovani, Vas mPIN je uspesno poslat.

And after that the message:

Postovani, Vasa transakcija je uspesno obavljena, 2984.60 DIN je naplaceno.

5. If you paid someone else's postpaid bill, the user whose account has been paid will receive the following message:

Postovani, Vas postpaid racun za decembar 2006 u iznosu od 2984.60 dinara je placen.

In case of any irregularity (wrong SMS format, attempt to make the payment of bill for the number which does not exist in the user base, attempt to make the payment of bill which has already been paid, delay in confirmation of transaction with mPIN, blocked current account, etc. or interruption in communication in course of transaction), you will receive an adequate SMS from MTS. In case you enter wrong mPIN 5 times in a row, you will be automatically placed on the black list, and your service will be blocked. For reactivation of service, you have to contact the user centre of MTS on the number 064/789.

Limits for this types of transaction on the daily and monthly levels you determine yourself in the "Request for payment of postpaid bill."

SMS with which you are initiating the request for payment, as well as SMS confirmations of transactions are free of charge (except in roaming, when mobile operator charges only the initial SMS according to valid price list), and the entire amount collected from your account in the Bank is paid to the desired postpaid account without Bank commission.

Debits of MTS users who settle their obligations for use of mobile phone in this way will be regulated within the period of 3 work days after the executed transaction, which means that it will be recorded that the bill has been paid within the period of 3 work days.

Note: In case you want to cancel the use of this service and if you changed the phone number, you have to submit the request in the closest Branch or Sub-Branch. If your DinaCard card is lost or stolen, contact directly call centre of your network operator (due to faster reaction in change of status of this service).

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