



# Frequently Asked Questions

## You Telecom

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## ANSWERS

### Understanding mChék Payments

#### What is mChék?

mChék is an exciting new payment system that associates your credit or debit card to your mobile phone, allowing you to make payments from your mobile phone. Airline tickets, movie tickets, insurance premia, grocery or restaurant bills, any and all purchases can be made securely from the convenience of a mobile phone using mChék.

#### Why should I get mChék?

You should get mChék because:

- mChék is COOL - Imagine paying for those movie tickets with your mobile phone!
- mChék is CONVENIENT - Imagine not standing in long queues to pay your utility bills and buying your IPOD from the comfort of your couch, and all this with just 3 clicks!
- mChék is USEFUL - Imagine paying all your utility bills on time, all the time!
- mChék has GREAT DEALS - Several merchants are offering special deals for mChék customers only!
- mChék is SAFE
  - Once you register, you never have to share your Credit Card details on the web
  - Merchants never get to know your Credit Card details
  - You authorize all the transactions from your mobile phone with your mChékPIN

#### What are the payment instruments that may be used with mChék?

Any valid Visa / MasterCard (Credit Cards) issued by any bank in India can be used to transact with mChék. Additionally, with the mChék Java application, bank issued Track2 virtual cards may also be used.

#### Who else will get my Credit Card information?

mChék will NEVER disclose your Credit Card information to anybody, not even to you.

#### How will mChék transactions be reflected in my Credit Card statement?

In your Credit Card statement, mChék transactions will be reflected as any other transaction.

#### How do I ensure that my Credit Card is not used without my authorization?

Your Credit Card will never be used unless you authorize a transaction, from your registered mobile phone, with your mChékPIN.

**Can my Credit Card information be tampered with?**

mChék stores your Credit Card information in a Visa-certified, secure data center. Under no circumstances can anyone access this information unless your password is authenticated and you prove that you are in possession of the registered mobile phone.

**Will I be charged for SMS communications?**

SMS charges are dependent on the phone operator you are registered with.

**Is there any fee levied on mChék?**

Currently, there is no fee for using mChék.

## **Registering and Using mChék Lite**

**What is the registration process?**

To register your mobile number and credit card (Visa/Master) with mChék, browse to <http://www.mchek.com/> :

1. Click the 'Click here to register now' option on the website.
2. Enter your Mobile Number and select 'Go'.
3. In the form provided, enter your 6 digit PIN received via SMS.
4. Enter your new 6 digit mChékPIN.
5. Confirm your new mChékPIN.
6. Enter your Credit Card details and select 'Register'

You will receive a confirmation SMS on successfully completing the registration process.

**What happens if I lose connectivity during the registration process?**

For security reasons, all your data will be erased and you will need to start the registration process all over again.

**Can I register a second credit card with an mChék Lite Account?**

For security reasons, you cannot register more than one Credit Card with your mChék Lite account.

However, you can replace the current registered Credit Card with a new one.

**Can I register my credit card with another mobile handset?**

For security reasons, you cannot register one Credit Card with more than one mChék Lite account.

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**Where can I use mChék Lite**

You can use mChék

- To pay post-paid bills for self and others
- Recharge prepaid accounts for self and others
- Perform commercial transactions with member merchants
- Pay utility bills via billers registered with mChék

**Do I need GPRS or EDGE service to use mChék Lite?**

No, you do not need GPRS or any EDGE service to use mChék Lite.

**What happens if I lose my mobile phone?**

You should call your service provider immediately to disable the phone. Additionally, you should email [support@mchek.com](mailto:support@mchek.com) to inform them that the phone is lost. Your mChék account will be immediately deactivated after secondary verification.

**What happens when I get a replacement mobile handset?**

The mChék account is linked to a user's mobile number. Hence, there will be no change in your mChék account on getting a mobile handset replacement.

**What happens when I get a new mobile number?**

You should email [support@mchek.com](mailto:support@mchek.com) to inform them that the mobile number is modified. Your existing mChék account will be immediately deactivated, after secondary verification, following which you must re-register with mChék as a new user.

**Can my Credit Card information be tampered with?**

mChék stores your Credit Card information in a Visa-certified secure data center. Under no circumstances can anyone access this information unless your password is authenticated and you prove that you are in possession of the registered mobile phone.

**How can I unsubscribe from the mChék service?**

Airtel Users: If you are an mChék Lite customer, SMS 'UNSUBSCRIBE MCHEK to 543219.

Other users, may send an email to [support@mchek.com](mailto:support@mchek.com) to unsubscribe from mChék services.

**Can I set my own mChékPIN?**

When you register with mChék, you will be required to select your own mChékPIN. Please ensure the security of your mChék account by not sharing the mChékPIN with anyone and changing the mChékPIN periodically.

## mChék Lite Account Management

### Can I change my mChékPIN?

If you are an **Airtel subscriber**, to change your mChékPIN from your mobile phone:

1. Send SMS **changePIN** to 543219.
2. Enter your current mChékPIN.
3. Create your new mChékPIN.
4. Re-confirm new mChékPIN.  
After successful validation, your mChékPIN is changed and you will receive a message "You have successfully changed your mChékPIN".

**Non Airtel users** can change their mChékPIN from the mChék website <http://www.mchek.com/> :

7. Click the Manage mChék Account option on the website.
8. Next, click the Change mChékPIN option.
9. In the form provided, enter your current 6 digit mChékPIN.
10. Enter your new 6 digit mChékPIN.
11. Confirm your new mChékPIN.
12. Click OK.

**Note:** If you enter your mChékPIN incorrectly three times, you will be prompted to create a new mChékPIN. Enter a 6-digit PIN and confirm the PIN. After necessary validations, you will receive a confirmation message that your mChékPIN has been successfully changed.

### What if I forget my mChékPIN?

If you are an **Airtel subscriber** with non Java enabled handset, to reset your mChékPIN from your mobile phone:

Send SMS **forgotPIN** to 543219 to reset your mChékPIN. For security reasons, you will be required to register the **same** Credit Card details again.

**Non Airtel users** can reset it from the mChék website <http://www.mchek.com/>:

1. Click the Manage mChék Account option on the website.
2. Next, click the Forgot/Reset mChékPIN option.
3. In the form provided, enter the last 4 digits of your credit card number. It must be the same card that you used to register with mChék.
4. Enter your new 6-digit mChékPIN.
5. Confirm your new mChékPIN.
6. Click OK.

**Note:** When the PIN is reset, for security reasons, all the card information stored on your Mobile will be deleted automatically. You will need to register your card details again.

**Note:** If you enter your mChékPIN incorrectly three times, you will be prompted to create a new mChékPIN. Enter a 6-digit PIN and confirm the PIN. After necessary validations, you will receive a confirmation message that your mChékPIN has been successfully changed.

### **What happens if I enter the wrong mChékPIN?**

If you enter the mChékPIN wrongly three times, you will be prompted to create a new mChékPIN. Enter a 6-digit PIN and confirm the PIN. After necessary validations, you will receive a confirmation message that your mChékPIN has been successfully changed.

## **Registering for mChék Application Client**

### **What is the mChék Java application?**

The mChék Java application is a secure application on your mobile phone that provides the complete range of functionality provided by mChék, including post-paid phone bill payments, prepaid recharge, perform commercial transactions, pay other utility bills, manage multiple credit cards and send money to friends and relatives from their mobile phone.

### **How safe is the mChék Java application?**

mChék's has received PCI/DSS and ISO 27001 certifications for data and account information security standards.

mChék stores your credit card information on your own handset after encrypting all card-related information using a unique key. Your card information can never be used unless you authorize a transaction, from your registered mobile phone, with your own mChékPIN.

### **Do I need GPRS or EDGE service for the mChék Java application?**

Yes, you will need GPRS or an EDGE service to be able to receive and download the mChék Java application.

### **How do I get mChék Java application?**

Airtel Users can send SMS, 'Airtel' to 543219. If your handset is compatible with the mChék Java application, you will receive the application from mChék that you may download and install on your mobile.

### **I have downloaded the mChék Java application, what's next?**

After successfully downloading the mChék Java application on your mobile phone, you need to follow these steps to install and activate mChék on your mobile phone.

1. After the download is complete, the "Install mChék?" prompt is displayed. Click Yes to proceed.
2. After successfully installing mChék, open the Application, if it's not open already.
3. When the "Allow application mChék to start automatically when needed?" prompt is displayed, click Yes to proceed.
4. In the Welcome screen that is displayed, click Ok to proceed to the Set mChékPIN screen.

5. Choose a six-digit numeric PIN as your mChékPIN and enter it in both the fields displayed. This step activates the application on your mobile.  
**Note:** Your mChékPIN will be required to authorize any transaction that you will conduct in the future. Hence, select a PIN that you can remember easily, and do not share the PIN with anyone.
6. At the “Allow application mChék to send text messages?” prompt, select Yes to proceed.
7. Accept the terms and conditions and proceed to add your Credit Card required for conducting transactions in the future.

### **How do I add my Credit Card?**

You can add any MasterCard or Visa Credit card issued by any bank in India by following the instructions below:

1. Select the Main Menu -> My Accounts -> Add menu option.
2. Enter your mChékPIN to proceed to the Account Type menu.
3. Select the Credit Card option and provide the following information:
  - a. Card No: <enter your 16 digit card number>
  - b. Expiry Date (MMYY): <enter the expiry date>
  - c. CVV (3-digit): <enter the three digit CVV number printed on the card’s reverse>
4. Confirm the details you provided and mChék will verify the card details with your bank. This may take a few minutes so if you exit the application, it will automatically re-start when mChék reverts with the confirmation.  
Once the verification is complete, your card details will be visible when you select the Main Menu -> My Accounts -> View menu option.

### **What happens if I do not get any confirmation after having added a card?**

The card verification process usually takes a few minutes. There may be a delay on account of technical reasons. To find out the current status select the Main Menu -> My Accounts -> View menu option. If the problem persists for more than 10 minutes contact mChék by sending an email to [support@mchek.com](mailto:support@mchek.com).

### **I have replaced my handset, what should I do?**

You will need to download, install and activate the application on the replacement phone. To get the details of the activated cards on your replacement mobile, contact mChék Customer Support by sending an email to [support@mchek.com](mailto:support@mchek.com).

### **What happens if I lose my mobile phone?**

You should call your service provider immediately to disable your phone. Additionally you should email [support@mchek.com](mailto:support@mchek.com) to inform them that your phone has been lost. Your mChék account will be immediately deactivated, after secondary verification.

## **mChék Application Client Account Management**

### **How do I change my mChékPIN?**

1. Open the mChék application on your mobile.

2. From the mChék menu, select My Account.
3. In the next menu, select the Change mChékPIN option.
4. When prompted enter your current 6 digit mChékPIN.
5. Next, when prompted enter your new 6 digit mChékPIN.
6. Reconfirm your new 6 digit mChékPIN.  
After necessary validations, you will receive a confirmation message that your mChékPIN has been successfully changed.

**What happens if I forget my mChékPIN?**

If you have forgotten your mChékPIN, use the following workaround:

Block your mChék application by entering your mChékPIN incorrectly 3 times. Re-start the application and select the Reset PIN menu option. Enter your new 6-digit numeric mChékPIN and re-enter it to confirm it.

**Note:** You will be required to add your credit card information again for security reasons.

**How do I register an additional credit card?**

1. Open the mChék application on your mobile.
2. From the mChék menu, select Manage mChék Account.
3. Select the Add option.
4. When prompted, enter your 6-digit mChékPIN.
5. Select Credit Card as the Account type that you want to add.
6. Enter the card details – 16-digits card number, the expiry date and the 3-digit cvv number.
7. Confirm the details and mChék will verify the details with your bank and send you a confirmation message.  
Note that this may take up to a few minutes. If you exit the application, it will automatically re-start when mChék reverts with the confirmation.

**YOU Telecom Transactions****What is the SMS syntax for making bill payments?**

To make your YOU Telecom Bill Payments, send SMS

**YOU MCHÉK <Account> <Amount>" to 53636**

Detailed Instructions

**Step 1:** Send SMS "YOU MCHÉK <Account> <Amount>" to 53636 .

Airtel users, will receive a "Please Pay" message, as follows:

Pay: YOU Telecom

Rs. <amount>

<Account No.>  
Enter mChékPIN

Other Users, will receive a call on their mobile, with the following “Please Pay” voice prompt

Welcome to mChék! This is an automated call requesting you to authorize payment of Rs. X <and paise Y> towards YOU Telecom for Account No. <refnum>

**Step 2:** Enter your mChékPIN to authorize the payment  
Within a few seconds, you will receive a transaction receipt via SMS.

Example



**Is there any restriction on the number of transactions?**

You may make up to three payment transactions per month.

**Error messages received during YOU Telecom transactions**

| <b>Error Scenario</b>                                   | <b>Error Message</b>  |
|---|---|
| Incorrect SMS syntax during Payment transaction         | Please try again with the correct message format "YOU MCHEK <Account> <Amount>" to 53636.                                       |
| If the amount entered in the payment SMS is non numeric | Dear Customer, Please enter amount only in number of rupees. Example Rs. 250.00 as “250”  |
| If the user is not a valid post paid customer           | Sorry the YOU Telecom account number you entered is not a valid suvidha account. Please check the account number and try again. |
| If the user is not a YOU Telecom customer               | Sorry the YOU Telecom account number you entered is not a valid suvidha account. Please check the account number and try again. |
| If a user exceeds 3 transactions per month              | Sorry, you have exceeded the maximum number of YOU Telecom bill payment transactions for this month.                            |



## You Telecom-mChék FAQs

| <b>Error Scenario</b>                    | <b>Error Message</b>   |
|--|--|
| System errors during payment transaction | We're sorry – there was a problem processing your request. Please try again after 5 minutes. |

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