Template creation guidelines

# Transactional

Any message containing an OTP and is required to complete a banking transaction initiated by a bank customer will only be considered transactional. This is applicable to all banks (national/scheduled/private/govt and even MNCs).

**Illustration:**

* OTP message required for completing a net banking transaction.
* OTP message required for completing credit/debit card transactions at a merchant location.

## Template Examples:

|  |  |
| --- | --- |
| Actual message | Required template format |
| 824926 is the OTP for trxn of inr 57.75 at zaak epayment services pv with your sbi card xx3931. OTP is valid for 10 mins. Pls do not share with anyone | **{#var#}** is the OTP for trxn of inr **{#var#}** at **{#var#}** with your sbi card **{#var#}**. OTP is valid for **{#var#}**. Pls do not share with anyone |
| 032456 is your OTP for fund transfer for amount Rs.3,000 to Ravi. OTP valid for 8 minutes. Do not share this OTP with anyone. | **{#var#}** is your OTP for fund transfer for amount **{#var#}** to **{#var#}**. OTP valid for 8 minutes. Do not share this OTP with anyone. |
| 428684 is OTP for your eComm Txn for amount Rs.15,000 OTP valid for 8 minutes. Do not share this OTP with anyone. | **{#var#}** is OTP for your eComm Txn for amount **{#var#}** OTP valid for 8 minutes. Do not share this OTP with anyone. |
| 369147 is OTP for your premium payment for amount Rs.34,000. OTP valid for 8 minutes. Do not share this OTP with anyone. | **{#var#}** is OTP for your premium payment for amount **{#var#}**. OTP valid for 8 minutes. Do not share this OTP with anyone. |
| 852456 is your OTP for BillDesk Payment in Net Banking. OTP valid for 8 minutes. | **{#var#}** is your OTP for BillDesk Payment in Net Banking. OTP valid for 8 minutes. |

# Service Implicit:

Any message arising out of a customer's action or the customer's existing relationship wrt to a transaction with the enterprise that is not promotional will be considered a Service-Implicit message.

**Illustration:**

* Confirmation messages of net banking and credit/debit card transactions.
* Product purchase confirmation, delivery status, etc., from e-comm websites.
* OTPs sent to complete transactions when customers make payments through payment wallets over E-Commerce website/mobile apps.
* OTPs required for e-comm website, app logins, social media apps, authentication/verification links, securities trading, Demat account operations, KYC, e-wallet registration, etc.
* Messages from TSP/ISP.
* Periodic balance info, bill generation, bill dispatch, due date reminders, recharge confirmation (DTH, cable, prepaid electricity recharge, etc.)
* Delivery notifications, updates, and periodic upgrades.
* Messages from retail stores related to the bill, warranty, etc.
* Messages from schools-attendance/transport alerts.
* Messages from hospitals/clinics/pharmacies/radiologists/pathologists about registration, appointment, discharge, reports.
* Confirmatory messages from app-based services.
* Govt/DOT/TRAI mandated messages.
* Service updates from car workshops, repair shops, gadgets service centers.
* Directory services like Justdial, yellow pages.
* Day-end/month-end settlement alerts to securities/Demat account holders.

## Template Examples:

|  |  |
| --- | --- |
| Actual message | Required template format |
| Thank you for using EMI Facility on your IDBI Bank Credit Card 4\*\*\*3495 EMI request for Rs. 25000.00 executed on 01/07/2019 | Thank you for using EMI Facility on your IDBI Bank Credit Card **{#var#}** EMI request for **{#var#}** executed on **{#var#}** |
| YES BANK - Your new bill for BESCOM Bangalore - account 0842948000 for Rs 4339.00 could not get scheduled because auto pay limit is less than the bill amount. | YES BANK - Your new bill for **{#var#}** - account **{#var#}** for Rs **{#var#}** could not get scheduled because auto pay limit is less than the bill amount. |
| account: 674508 is your samsung account verification code. | account: **{#var#}** is your samsung account verification code. |
| transaction alert: 49.0 was used from your flipkart gift card 6000172013334850 for order od117666705985700000 on flipkart.balance remaining in the card: 0.0.if you dont recognise this transaction, please reach out to http://fkrt.it/q0rbconnnn immediately. | transaction alert: {#var#} was used from your **{#var#}** gift card **{#var#}** for order **{#var#}** on flipkart.balance remaining in the card: **{#var#}**.if you dont recognise this transaction, please reach out to **{#var#}** immediately. |
| Kindly note that the free look period for your insurance cancellation is 15 days from date of receipt of insurance policy. Regards, Bajaj Finance Ltd. | Kindly note that the free look period for your insurance cancellation is **{#var#}** from date of receipt of insurance policy. Regards, Bajaj Finance Ltd. |
| dear k, otp is 2568 for order id #101794788 at dailyorders phone case maker mobile app, kindly enter it to confirm your order. thank you! | dear **{#var#},** otp is **{#var#}** for order id **{#var#}** at dailyorders phone case maker mobile app, kindly enter it to confirm your order. thank you! |

# Service-Explicit:

These are the messages which require explicit consent from the customer that has been verified directly from the recipient in a robust and verifiable manner and recorded by the consent registrar. Also, any service message that doesn't fall under the service-implicit category. The enterprise should have a relationship with the consumer to send such messages.

Note: Additionally, a consent template needs to be linked to this template.

**Illustration:**

* Messages to the existing customers recommending or promoting their other products or services.

## Template Examples:

|  |  |
| --- | --- |
| Actual message | Required template format |
| Hi Chetan, your Rs.500 exclusive voucher is UNUSED!! Redeem it on purchase of Rs.1,000 at Marks & Spencer. Use code 654321001 Valid till 31st Mar 2020! T&C. | Hi **{#var#},** your Rs.**{#var#}** exclusive voucher is UNUSED!! Redeem it on purchase of Rs.**{#var#}** at Marks & Spencer. Use code **{#var#}** Valid till **{#var#}**! T&C. |
| Hi Kishore, as a Bajaj Finserv customer, fulfil your financial needs with one click <http://m.BajFin.in/Iphr8tFE>. T&C apply | Hi **{#var#}**, as a Bajaj Finserv customer, fulfil your financial needs with one click **{#var#}**. T&C apply |
| Hi Simmi, in order to best serve you and others, could you click on mosl.co/ywq8FBJpAn to share your meeting experience with Motilal Oswal RM Raju Saha on 22 | Hi **{#var#}**, in order to best serve you and others, could you click on **{#var#}** to share your meeting experience with **{#var#}** |

# Promotional:

Any message with an intention to promote or sell a product, good or service. Service content mixed with promotional content is also treated as promotional. These messages will be sent to customers after performing the preference and consent scrubbing function.

Note: Additionally, a consent template needs to be linked to this template.

## Template Examples:

|  |  |
| --- | --- |
| Actual message | Required template format |
| Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.3000. SMS "apply" to 5676766 TnC apply | Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.**{#var#}**. SMS "**{#var#}**" to 5676766. TnC apply |
| Pay JUST Rs 640\* pm & get Rs 83,333 for 120 months or payout of Rs 1,00,00,000 With LIC\*(Life Insurance Cover) For Your Family. http://px2.in/pAD4Tls | Pay JUST Rs **{#var#}** pm & get Rs {#var#} for **{#var#}** months or payout of Rs **{#var#}** With LIC (Life Insurance Cover) For Your Family. **{#var#}** |
| YOU can win Rs 20,000 in Fantasy cricket use code 542321. Install Qureka Pro app now to WIN Click - https://abc.com | YOU can win Rs **{#var#}** in Fantasy cricket use code **{#var#}**. Install Qureka Pro app now to WIN Click - **{#var#}** |

# Consent Template

Standard message to be sent to end consumers of an enterprise to get their consent to send communications from the enterprise for promotional offers, etc.

While creating a consent template, the enterprise needs to include the following details:

* **Template Name:** Name as per their choice
* **Brand Name:** Their product/trade name or if they have multiple brand names
* **Scope of consent:** Content they want to send to the end-users (We would like to send communication regarding all marketing offers and events to our registered customers. {opt-out procedure can also be given})

With the above details filled, the enterprise can submit the template for approval. There is no limitation on an enterprise for the no. of consent templates that can be created. Post-approval by the registrar, the enterprise can link these consent templates to their content templates (Promotional or Service Explicit category).

# Content template validations:

* 2 or more spaces are not supposed to be used between 2 words, before a word or after a word
* All special characters are being allowed currently
* Variable format is **{#var#}** which is case sensitive (Or) variable can be inserted by clicking the radio button (insert variable) above the text box
* Trans/Service category messages should mandatorily have a variable
* Promo category can have complete fixed content or include a variable part
* There is no limitation in the no. of variables per message
* Values like amount, date, a/c no, merchant names, OTP, codes, URL, customer names, card type, etc. needs to be replaced with variables
* As per the industry consensus length of the variable is 30.