

# Content Template

## Guidelines

It would be perfect if you perused the manual before starting your journey to accomplish distinct duties in the implementation.

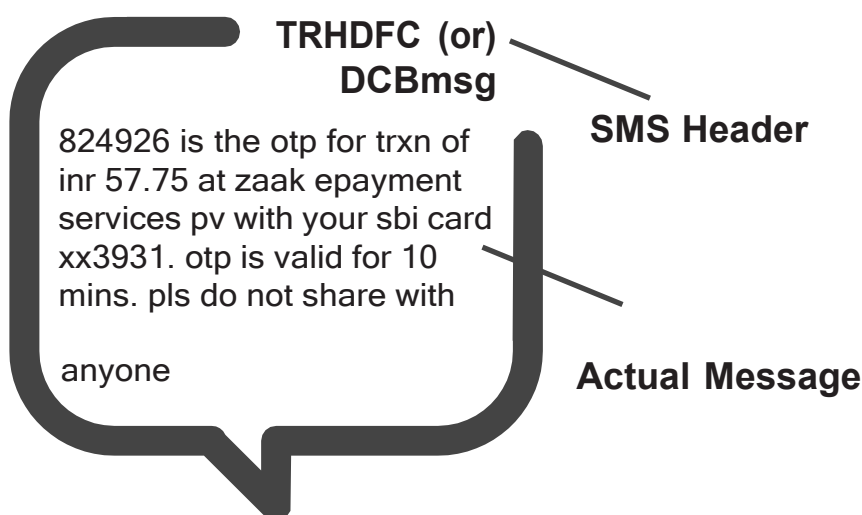
## Transactional

Any message which contains OTP and requires to complete a banking transaction initiated by bank customer will only considered as transactional. This is applicable to all banks (national/scheduled/private/Govt and even MNCs).

### Illustration

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

Ex:



Actual Message	Required Template Format
824926 is the otp for txn 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 txn 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 NetBanking.OTP valid for 8 minutes.	{#var#} is your OTP for BillDesk Payment in NetBanking.OTP valid for 8 minutes.

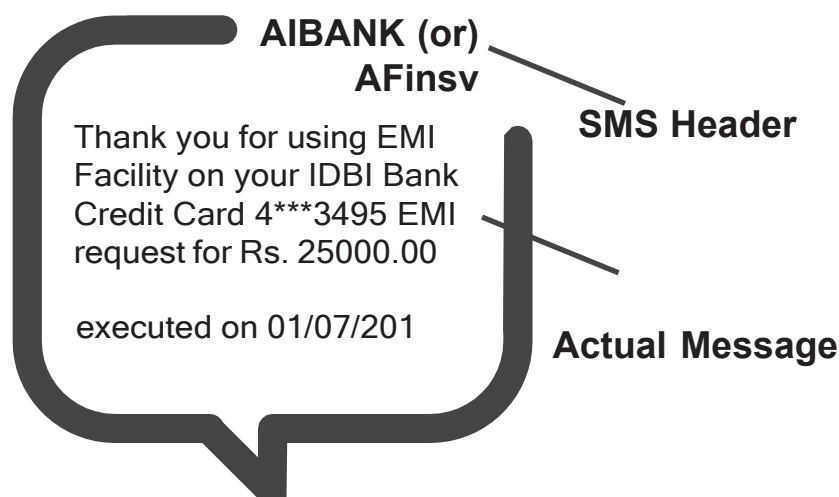
## Service Implicit

Any message arising out of customers action or his existing relationship with the enterprise, that is not promotional will be considered as Service-Implicit message.

### Illustration

- Confirmation messages of a Net-banking and credit/debit card transactions.
- Product purchase confirmation, delivery status etc. from e-comm websites.
- Customer making payments through Payment Wallet over E-Commerce website / mobile app and an OTP is sent to complete the transaction.
- OTP's required for e-comm website, app login's, 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 bill, warranty.
- 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.

**Ex:**



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 <a href="http://fkrt.it/q0rbconnnn">http://fkrt.it/q0rbconnnn</a> 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!

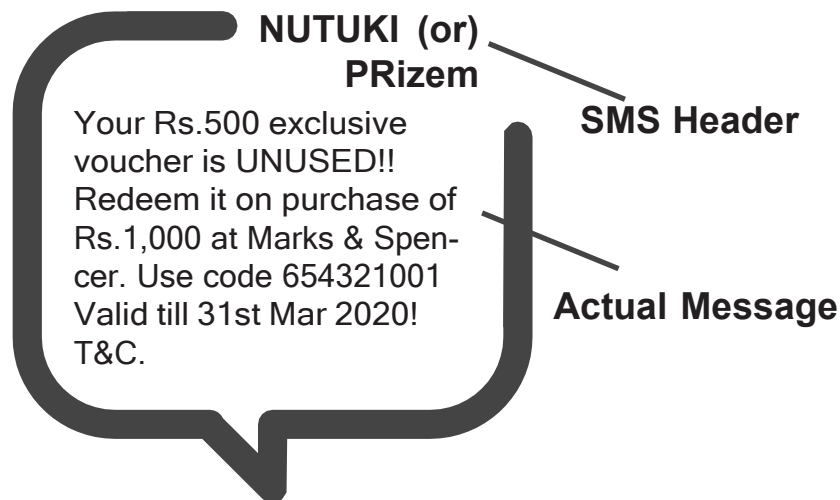
## Service Explicit

These are the messages which requires explicit consent from customer, that has been verified directly from the recipient in robust and verifiable manner and recorded by consent registrar. Any service message which doesn't fall under service-implicit category.

## Illustration

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

Ex:



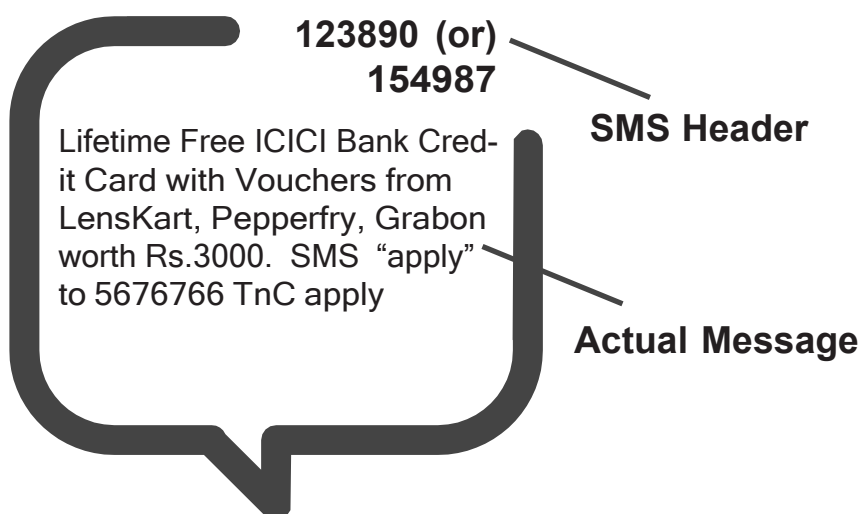
Actual Message	Required Template Format
Your Rs.500 exclusive voucher is UNUSED!! Redeem it on purchase of Rs.1,000 at Marks & Spencer. Use code 654321001 Valid till 31st Mar 2020! T&C.	Your Rs.{#var#} exclusive voucher is UNUSED!! Redeem it on purchase of Rs.{#var#} at Marks & Spencer. Use code {#var#} Valid till {#var#}! T&C.
swedish massage 60min(1): 1355.93,aroma massage 60min(1): 1525.42,s.total(2): 2881.35,	swedish massage {#var#},aroma massage {#var#},s.total{#var#},
Hi, 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, In order to best serve you and others, could you click on {#var#} to share your meeting experience with {#var#}
Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click <a href="http://m.BajFin.in/lphr8tFE">http://m.BajFin.in/lphr8tFE</a> .T&C	Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click {#var#}.

## Promotional

Any message with an intention to promote or sell a product, goods 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.

## Illustration

Ex:



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. <a href="http://px2.in/pAD4TIs">http://px2.in/pAD4TIs</a>	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 - <a href="https://abc.com">https://abc.com</a>	YOU can win Rs {#var#} in Fantasy cricket use code {#var#}. Install Qureka Pro app now to WIN Click - {#var#}

## Content Template Validations

- 2 or more spaces are not supposed to use between 2 words, before word or after word.
- All special characters (found on keyboard) are allowed, except < and > symbols.
- Variable format is {#var#} and 'var' is case sensitive.
- Variable length can be 0-30 characters.
- Variable can also be inserted by clicking the radio button (insert variable) above textbox.
- Transactional category messages should have variable mandatorily.
- Promo/Service category messages can have complete fixed content or with variable part.
- There is no limitation in no. of variable per message. Maximum length of a message is 2000 characters.
- Values like amount, date, a/c no, merchant names, OTP, codes, URL, customernames, card type, etc. needs to be replaced with variables.
- In case trying to upload same template, portal would show an error as "Template Message already registered (Template Name - \*\*\*\*)".
- You can add the variable parts using {#var#}. For sending more than 30 characters kindly define two or more variables consecutively e.g. - {#var#}{#var#}
- Maximum allowed length is 2000 for a template.
- You can pass up to 30 characters excluding exempted special characters in {#var#}. Exempted list of special character given below. Exempted characters are not validated against the registered templates during template scrubbing.

~	`	!	@	#	\$
%	^	&	*	(	)
-	_	+	=	{	}
[	]		\	/	:
;	'	<	>	,	.
?	---				

## DOs

- Use promotional category for communications intended to send from numerical sender id only.
- Transactional category to be used by banking enterprises and for OTP messages only during fund transfer; online payment; merchant txn only.
- Choose a relevant/recognizable name for templates
- Use message type as “TEXT” for all general messages & “Unicode” for regional messages.
- Variable {#var#} insertion to be required against values like date; amount; a/c no; OTP; names; etc...

## DON'Ts

- Selecting “Transactional” category by non-banking enterprises.
- Invalid variable format in templates.
- Using double spaces in templates (this can be pre-checked by verifying the template on notepad++ before template submission).
- Templates with less than 6 char or variable insertion alone as template.
- Do not use external fonts or characters other than those appear on keyboard.

**Important Note:** Airtel reserves the right to make changes in the rules, process, SOP etc. of content template as well as content scrubbing as may be deemed necessary to ensure compliance with TCCCPR 2018.