Content template creation guidelines

1. **Transactional:** Any message that contain **OTP** and requires to complete a banking transaction initiated by a bank or financial institution will only be considered as transactional messages. This is applicable to all banks (national/scheduled/private/govt or MNCs)

Illustration:

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

Examples for templates:

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 NetBanking. OTP is valid for 8 minutes.	**{#var#}** is your OTP for BillDesk Payment in NetBanking. OTP is valid for 8 minutes.

2. **Service Implicit:** Any message arising out of customer's action typically against a transaction/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.
- 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 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.

Examples for templates:

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!

3. Service-Explicit: These are the messages which require 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 does not fall under service-implicit category.

Note: Additionally, consent template can be linked while creating a service explicit content template.

Illustration:

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

Examples for templates:

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.
Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click http://m.BajFin.in/Iphr8tFE .T&C	Bajaj Finserv Personal Loan needs Minimal Documentation. Fulfil your financial needs in one click **{#var#}**.
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#}**

4. **Promotional:** Any message (sent to non-customers) 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 preferences and consent scrubbing function. Consent overrides preferences.

Note: Additionally, customer consent template can be linked while creating a service explicit content template.

Examples for templates:

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#}**

5. **Brand Name:**

- Every Content Template that is being registered by a Principal Entity should contain 'Brand Name(s)' (Complete business name/brand name/trademark) in the content field.
- All the OTP templates (including transactional and service) that have been registered so far, should be re-registered with 'Brand Name(s)'
- Content Templates for OTP without 'Brand Name(s)' will be considered invalid.

Scenario	**Scenario 1 :** Entities notably called with abbreviations and unique	**Scenario 2** : Entities whose abbreviations represent 2 different names, must use complete entity name at the footer.
Entity name	Entity Name: "STATE BANK OF INDIA"	Entity name with same abbreviations: National Payments Corporation of India (NPCI); NUCLEAR POWER CORPORATION OF INDIA LTD (NPCI)
Template examples	**Template eg:** OTP for online purchase of Rs. {#var#} at {#var#} thru State Bank Debit Card {#var#} is {#var#}. Do not share this with anyone – **SBI or State Bank of India**	**Template eg.1:** Amt. of {#var#} for {#var#} ({#var#}) will be credited to ur A/C of {#var#} - **National Payments Corporation of India** **Template eg.2:** Amt. of {#var#} for {#var#} ({#var#}) has been generated with due date of {#var#} – **Nuclear Power Corporation of India**

Scenario	**Scenario 3:** Entities whose registered name is different from their registered trademark name, can use their trademark name.	**Scenario 4:** Entities having multiples brands operated under its registered name, should use their complete brand name.
Entity name	Entity name: Bundl Technologies Private Ltd (Swiggy) or Atria Convergence Technologies Ltd (ACT Fibernet)	Entity name: ADITYA BIRLA FASHION AND RETAIL LIMITED
Template examples	**Template eg.1:** Dear Customer, ₹{#var#} has been deducted from your Swiggy Money (Powered by ICICI Bank) balance at {#var#} . Updated Swiggy Money balance is ₹{#var#} – **Swiggy** **Template eg.2:** Dear Customer, Thank you for choosing ACT. Our engineer will visit in the next {#var#} hours to confirm feasibility at your location. – **ACT Fibernet**	**Template eg.1:** Congratulations! \n Your shopping has unlocked a gift voucher of Rs.1000 redeemable on Pantaloons.com on Rs.2499 spend. Valid till 15th Dec. TC. Use Code: {#var#} – **Pantaloons** **Template eg.2:** As we turn 2 in India, visit the American Eagle store, and get a {#var#} OFF on our ENTIRE COLLECTION, exclusively for you! Limited period offer. *T&C apply. Stay safe and keep shopping with us! Learn more – **American Eagle** **Template eg.3:** Congratulations! \n Your shopping has unlocked a gift voucher of Rs.{#var#} redeemable at {#var#} on Rs.{#var#} spend. Valid till {#var#}. TC. Use Code: {#var#} – **Louis Philippe**

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#}** which is case sensitive.
- Or variable can be inserted by clicking the radio button (insert variable) above text box
- Trans/Service category messages should have variable mandatorily.
- Promo category can have complete fixed content or with variable part
- There is no limitation in no.of variable 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.
- In case trying to upload same template, portal would show an error as "Template Message already registered (Template Name - ****)"

DOs for Content Templates:

- Use promotional category for communications intended to send from numerical sender id only.
- Transactional category to be used by banking enterprises only & for OTP messages during fund transfer; online payment; merchant txn only.
- Service – explicit category needs to link consent template as well, without which the template gets rejected.
- 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.
- Always use notepad or notepad ++ to create template, to avoid additional spaces and invalid characters
- Min fixed char required in templates is 6 char (applicable in pure OTP messages only)
- Linking of consent templates for content template categories "promotional" & "service – explicit" is optional (not mandatory)

DON'Ts for Content Templates:

- Same content template against multiple headers.
- Header selection against irrelevant templates
- Selecting "Transactional" category by non-banking enterprises.
- No or 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 using multiple templates (eg: Dear customer {#var#}{#var#}{#var#}.)
- Do not use external fonts or characters other than those appear on keyboard.