Content Template

Guidelines

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

Transactional

"Content Template for Transaction" means a template of content registered by any sender with the access provider for sending transactional message, service message or transactional voice call, service call for the purpose of commercial communication and contains content which may be a combination of fixed part of content and variable part of content, where

i.   fixed part of content is that part of content which is common across all commercial communications sent to different recipients for same or similar subject;

ii. variable part of content is that part of content which may vary across commercial communications sent to different recipients for same or similar subject on account of information which is very specific to the particular transaction for a particular recipient or may vary on account of reference to date, time, place or unique reference number;
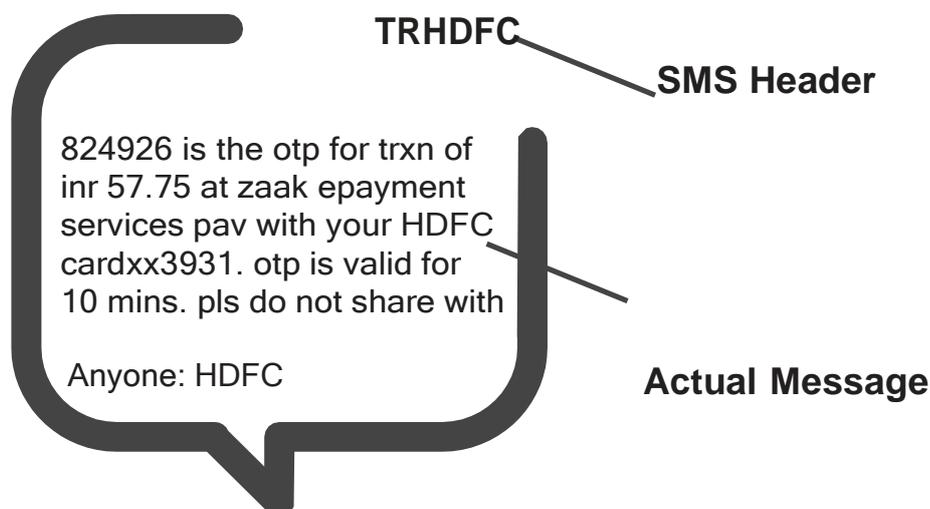
"Transactional message" means a message triggered by a transaction performed by the Subscriber, who is also the Sender's customer, provided such a message is sent within thirty minutes of the transaction being performed and is directly related to it.

Provided that the transaction may be a banking transaction, delivery of OTP, purchase of goods or services, etc.

Illustration

➔ OTP message required for completing a banking transaction.

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

➔ Information of Any transaction happening in Bank Account/Trading Account/Wallet/Credit card/Debit Card/UPI or any other financial transaction.

➔ Confirmation messages of a Net-banking and credit/debit card transactions.

➔ Customer making payments through Payment Wallet over E-Commerce website / mobile app and an OTP is sent to complete the transaction.

Ex:

TRHDFC — SMS Header

824926 is the otp for trxn of inr 57.75 at zaak epayment services pav with your HDFC cardxx3931. otp is valid for 10 mins. pls do not share with

Anyone: HDFC

Actual Message

Actual Message	Required Template Format

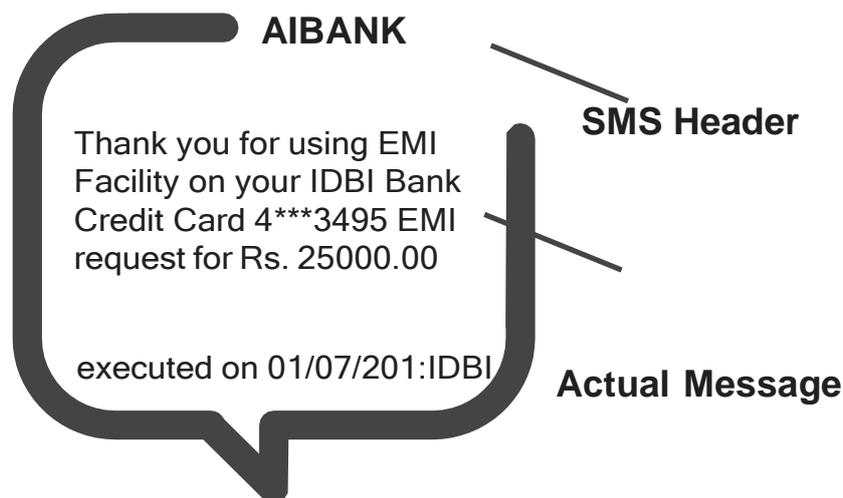|	
824926 is the otp for trxn of inr 57.75 at zaak epayment services pav with your HDFC card xx3931. otp is valid for 10 mins. pls do not share with anyone : HDFC	{#var#} is the otp for trxn of inr {#var#} at {#var#} with your HDFC card{#var#}. otp is valid for {#var#}. pls do not share with anyone : HDFC
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: Razorpay.	{#var#} is your OTP for fund transfer for amount {#var#} to {#var#}. OTP valid for 8 minutes. Do not share this OTP with anyone. : Razorpay
428684 is OTP for your eComm Txn for amount Rs.15,000 OTP valid for 8 minutes. Do not share this OTP with anyone. : HDFC	{#var#} is OTP for your eComm Txn for amount {#var#} OTP valid for 8 minutes. Do not share this OTP with anyone : HDFC
369147 is OTP for your premium payment for amount Rs.34,000. OTP valid for 8 minutes. Do not share this OTP with anyone. :SBI	{#var#} is OTP for your premium payment for amount {#var#}. OTP valid for 8 minutes. Do not share this OTP with anyone.: SBI
852456 is your OTP for BillDesk Payment in NetBanking.OTP valid for 8 minutes. :ICICI	{#var#} is your OTP for BillDesk Payment in NetBanking.OTP valid for 8 minutes. :ICICI

Service

"Service message or Service Call" means a message sent to a recipient or voice call made to recipient either with his consent or using a template registered for the purpose, the primary purpose of which is-

(i) to facilitate, complete, or confirm a commercial transaction that the recipient has previously consented to enter into with the sender; or

(ii) to provide warranty information, product recall information, safety or security information with respect to a commercial product or service used or purchased by the recipient;

to provide—

(A) notification concerning a change in the terms or features of; or

(B) notification of a change in the recipient's standing or status with respect to; or

(C) at regular periodic intervals, account balance information or other type of account statement with respect to, a subscription, membership, account, loan, or comparable ongoing; or

(D) commercial relationship involving the ongoing purchase or use by the recipient of products or services offered by the sender; or

(E) information directly related to an employment relationship or related benefit plan in which the Recipient is currently involved, participating, or enrolled; or

(F) information relating to delivery of goods or services, including product updates or upgrades, that the recipient is entitled to receive under the terms of a transaction that the recipient has previously consented to enter into with the sender;

Ex:

AIBANK

SMS Header

Thank you for using EMI Facility on your IDBI Bank Credit Card 4***3495 EMI request for Rs. 25000.00

executed on 01/07/201:IDBI

Actual Message

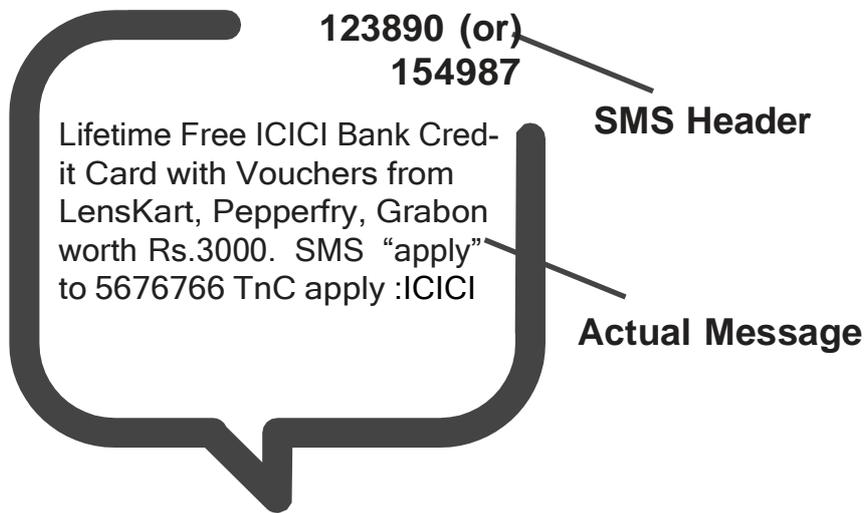| Actual Message	Required Template Format
Thank you for using EMI Facility on your IDBI Bank Credit Card 4***3495 EMI request for Rs. 25000.00 executed on 01/07/2019 : IDBI	Thank you for using EMI Facility on your IDBI Bank Credit Card {#var#} EMI request for {#var#} executed on {#var#} : IDBI
YES BANK - 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. : SAMSUNG	account: {#var#} is your samsung account verification code. :SAMSUNG
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 daily-orders phone case maker mobile app, kindly enter it to confirm your order. thank you! : Dailyorder	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! :Dailyorder

Promotional

"Content Template for Promotion"   means a template of content registered by any sender with the access provider for sending promotional message or promotional voice call for the purpose of commercial communication and contains content which is fixed content and common across all commercial communications sent to different recipients for same or similar subject;

"Promotional messages" means commercial communication message for which the sender has not taken any explicit consent from the intended Recipient to send such messages;

These messages will be sent to customers after performing the preference and consent scrubbing function.

Illustration

Ex:

123890 (or) 154987 — SMS Header

Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.3000. SMS "apply" to 5676766 TnC apply :ICICI — Actual Message

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 :ICICI	Lifetime Free ICICI Bank Credit Card with Vouchers from LensKart, Pepperfry, Grabon worth Rs.{#var#}. SMS "{#var#}" to 5676766. TnC apply :ICICI
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 :LIC	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#} :LIC

Content Template Validations

➔ 2 or more spaces are not to be used 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 button (insert variable) above text box.

➔ Promo/Service category messages can have complete fixed content or with variable part.

➔ There is no limitation in no. of variable per message, however for more than 2 variables in a template proper justification for using more variable is to be provided. Maximum length of a message is 2000 characters.

➔ allow, where it is not possible to put the contents of a variable within the limit of thirty characters, more than one contiguous variable of the same type, after proper examination and justifications supported by sample message;

➔ Values like amount, date, a/c no, merchant names, OTP, codes, 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 - ****)"

➔ minimum thirty percent characters in the content template shall be fixed content;

➔ ensure that, in case of an URL containing both fixed and variable parts, the fixed part of URL is whitelisted;

➔ ensure the use of only whitelisted URL/Apks/OTT links/ call back numbers in the content template;

➔ PE/Brand name is mandatory for content template.

➔ Quarterly re-verification of the Content templates to be done by the PE.

✅ DOs

➔ Use promotional category for communications intended to send from numerical sender id 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

➔ 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.