

## 4. UNSTRUCTURED Supplementary Service Data (USSD) \*99# Facility



### 4.1 Prerequisites

- ✓ Make sure your Mobile (all basic/feature or smart phones. Except CDMA) number is registered with your bank.
- ✓ Fill and submit a form for registration of mobile to enable USSD transactions via Mobile.

	<b>Payer/Buyer</b>	<b>Receiver(Merchant)</b>
<b>Smart Phone</b>	Optional. Works on a GSM enabled Feature phone or a Smart Phone. Does not work on CDMA phone	Optional. For doing balance enquiry, getting status updates on phone.
<b>Mobile App</b>	अपेक्षित नहीं है।	अपेक्षित नहीं है
<b>Feature Phone</b>	Works on a GSM enabled basic feature phone. Does not work on CDMA phone	Checking Balance in bank account/s etc. Does not work on CDMA Phones
<b>Bank Account</b>	Required for transferring money from Bank Account.	To receive money from the payer's Bank Account
<b>Aadhaar</b>	Ideally funds are transferred to receiver via his (Mobile No + MMID)	Optional in case transfer is made through Aadhaar no.
<b>MMID / Other Code</b>	Unique MMID जरूरत नहीं पड़ती है for the payer	Unique MMID not mandatory
<b>PIN</b>	MPIN needed to authorize transaction	Authentication जरूरत नहीं पड़ती है via MPIN, OTP etc.

<b>Mobile number registered with Bank</b>		Bank Account is to be linked to Mobile No for initiating payments		Bank Account is to be linked to Mobile No for receiving payments and for receiving Bank Account notifications
<b>Mobile Network</b>		Supporting funds Transfer over the network (MTNL, BSNL etc.)		GSM mobile network needed for transaction processing.
<b>Internet</b>		अपेक्षित नहीं है		अपेक्षित नहीं है

## 4.2 Services

\*99\*46\*1# for Balance Inquiry

\*99\*46\*2# for Mini Statement

\*99\*46\*3# or \*99\*46\*4# for Instant Money Transfer

## 4.3 Steps Involved

## Checking Account Balance

Dial \*99#



The following message will be shown



Enter details as below

Welcome to \*99#  
Type 3 Letters of Bank Short Name OR  
First 4 Letters of Bank IFSC OR  
3 Digit Barcl Numeric Code of \*99#

Cancel Send

Select desired option

Select Option: (HDFC Bank)

- 1.Account Balance
- 2.Mini Stmt
- 3.Send Money Using MMID
- 4.Send Money Using IFSC
- 5.Show MMID
- 6.Change MPIN

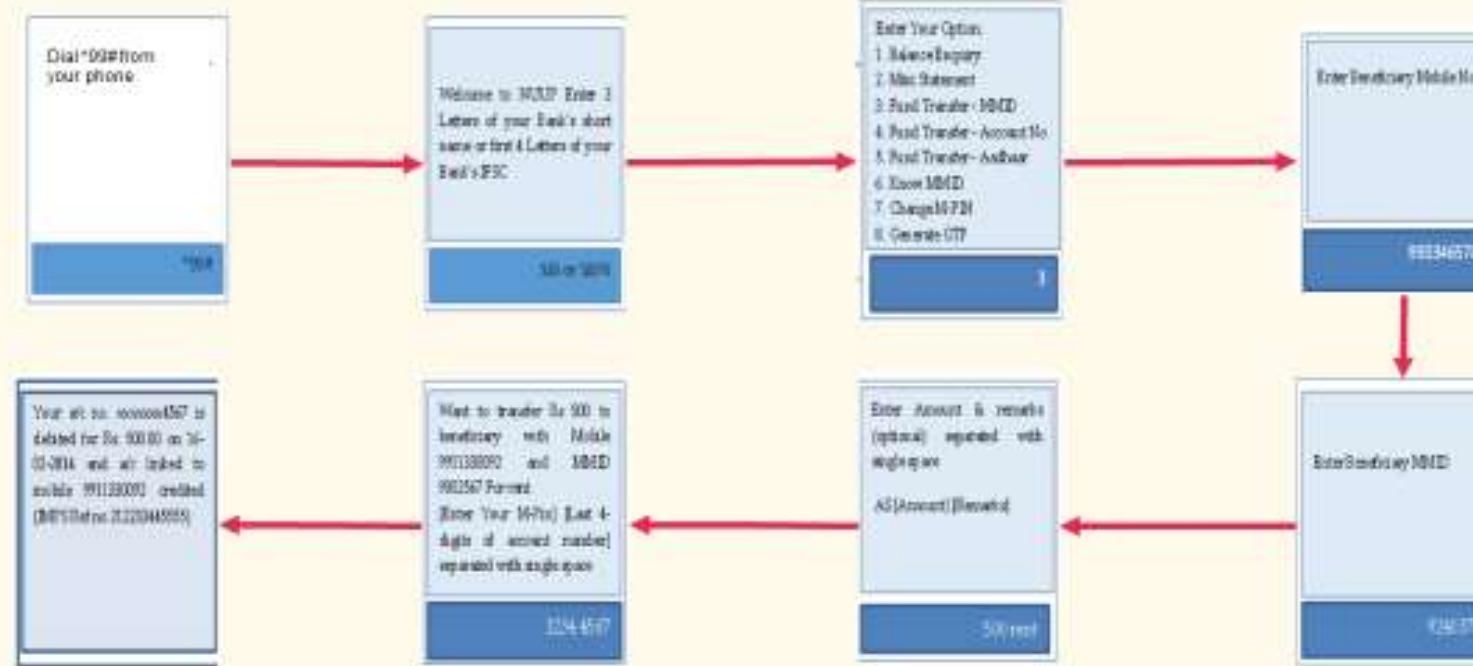
1 CANCEL SEND

On selecting 1(Account Balance), amount will be shown as below

Your account number  
XXXXXXXXXXXXXXbalance  
is Rs xxxx (Tan Ref No  
xxxxxx )

OK

# Making a transaction



## Sending Money using IFSC code

Dial \*99#



The following message will be shown



Enter details as below

Welcome to \*99#  
Type 3 Letters of Bank short Name OR  
First 4 Letters of Bank IFSC OR  
2 Digit Bank Numeric Code of \*99#

Cancel Send

Select desired option

- Select Option: (HDFC Bank)
- 1.Account Balance
  - 2.Mini Stmt
  - 3.Send Money Using MMID
  - 4.Send Money Using IFSC
  - 5.Show MMID
  - 6.Change MPIN
  - 7.Cancel

CANCEL SEND

Enter beneficiary IFSC code and press SEND

Enter Beneficiary IFSC( 11 digits) Please Recheck before Pressing Send/Reply.

Cancel Send

Enter beneficiary account number and press SEND

Recheck before Pressing Send/Reply.

Cancel Send

Enter amount,remarks and press SEND

Enter amount & remarks(option al) separated with single space  
E.g. 500 Transfer (Maximum amount allowed Rs 5000/-)

Cancel Send

Enter Mobile banking PIN and last four digits of YOUR OWN A/C number. Press SEND.

Enter MPIN ( 4 digit ) & A/c no, (Last 4 digit) separated with single space EX-1234 4444

Cancel Send

## **4.4 Frequently Asked Questions on USSD**

### **प्र.) What are the various services available under \*99#?**

\*99# service can be used by the customers for the following purposes:

- a) Financial
- b) Non-Financial
- c) Value Added Services (VAS)

### **प्र.) What are the services covered?**

#### **Financial Services**

- ✓ Fund Transfer using Mobile Number and MMID of the beneficiary
- ✓ Fund Transfer using IFSC and Account Number of the beneficiary
- ✓ Fund Transfer using Aadhaar Number of the beneficiary

#### **Non-Financial Services through use of mobile**

- ✓ Balance Enquiry
- ✓ Mini Statement
- ✓ Know MMID\* (Mobile Money Identifier)
- ✓ Generate or set MPIN
- ✓ Change MPIN

- ✓ Generate OTP for 2<sup>nd</sup> factor of authentication for different transactions

#### **प्र.) What is MMID?**

Mobile Money Identifier is a 7 digits code allotted by the bank when user registers for mobile banking. The first four digits are the unique identification number of the bank offering IMPS

#### **प्र.) Does the customer need to have Internet/GPRS or Data card for using USSD services?**

Customer does not need to have a GPRS or any such data connection on their mobiles. They can use the service from any GSM mobile connection which has a calling feature.

#### **प्र.) Limits on Fund transfer through NUUP (National Unified USSD Platform)?**

The maximum limit of fund transfer per customer on NUUP is Rs.5000 per day.

#### **प्र.) How many transactions are allowed per session?**

Only one transaction is allowed per session.

#### **प्र.) What are the charges for using NUUP Transactions?**

There are no charges on NUUP transactions

#### **प्र.) What is the short code for NUUP?**

Customer needs to dial short code \*99\*(Bank ID)#+

#### **प्र.) Can I use this service if my mobile number is not registered with the Bank ?**