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**INSTITUTE FOR DEVELOPMENT AND RESEARCH IN
BANKING TECHNOLOGY**
(Established by the Reserve Bank of India)

MOBILE BANKING THROUGH USSD

(A USER GUIDE)

1. USSD

Unstructured Supplementary Service Data (USSD) is a channel of the Mobile Operators. NUUP (National Unified USSD Platform) uses this channel for Mobile Payments in India. This was initiated by the MPFI (Mobile Payment Forum of India) with the support of IDRBT, DoT, TRAI and RBI and has been implemented by the NPCI (National Payment Corporation of India).

The objective of this user guide is to create more awareness of usage of USSD based Mobile Banking and Mobile Payments amongst public and contribute to make India progress faster in digital payments.

2. Characteristics of USSD

- a) It works on all types of mobile phones including low-end mobile phones.
- b) It can be used by a subscriber of any mobile operator in India.
- c) User needs to have a bank account linked with his/her mobile phone number.
- d) It does not require any mobile application download in user's mobile phone.
- e) Currently, there is no charge for this service. However, the upper limit is Rupees 1.50/- per transaction or one session.
- f) It can be used for getting status of bank account transaction details, making payment or remittance of funds and getting or changing important credentials.
- g) It can be used for payment to another person or shopkeeper or merchant, who has an account in the same bank or any other bank.
- h) Limit for fund transfer is presently Rs. 5000/- per transaction
- i) It connects the mobile user directly to bank server in real time and response is received instantaneously.
- j) It does not store any transaction details on the mobile phone.
- k) There are no serious Security threats as the user is initiating transactions from his/her mobile phone itself, uses M-PIN and also due to Points (i) and (j) above.
- l) It can provide responses in English (by dialling *99#), in Hindi (by dialling *99*22#) and in other Indian languages.

- m) By dialling the USSD code number as provided below, the responses in the languages supported presently can be obtained:

Language	USSD Code	Language	USSD Code
English	*99#	Gujarati	*99*27#
Hindi	*99*22#	Marathi	*99*28#
Tamil	*99*23#	Bengali	*99*29#
Telugu	*99*24#	Punjabi	*99*30#
Malayalam	*99*25#	Assamese	*99*31#
Kannada	*99*26#	Oriya	*99*32#

3. User Requirements

- a) User needs to have a bank account and should have registered his/her mobile phone number with the bank, which is linked with his/her bank account.
- b) User should know his/her bank's IFSC or Short Name or Numeric Code. One may find/note it from the list provided in Paragraph - 7 or from the Bank Passbook or Bank itself or NPCI.
- c) User should have m-PIN for initiating payment transactions.
- d) In order to send money, User should know either (i) the beneficiary's mobile phone number and MMID, or (ii) IFS Code and Bank Account Number, or (iii) AADHAR number.

4. Steps to Follow

- a) Enter *99# in the dialling pad of your registered mobile phone and press call button.
- b) A welcome screen of NUUP (National Unified USSD Platform) will display the menu.
- c) Enter either 3 letters of your bank's short name or first 4 letters of Bank IFSC or 2 Digit Bank Numeric Code of *99# and click send.
- d) List of options would be displayed. Read the options and Enter the option number that you want to execute from the following list and click send:
 - i. Account Balance
 - ii. Mini Statement
 - iii. Send Money Using MMID
 - iv. Send Money Using IFSC
 - v. Send Money Using Aadhaar Number.
 - vi. Show MMID
 - vii. MPIN
 - viii. Generate OTP
- e) Follow the instructions of each option and enter the required details.

5. Details of Menu Options

1. **Account Balance:** Enter 1 for Balance Enquiry and send, a new window will get displayed showing your available balance in your account.
2. **Mini Statement:** Enter 2 to generate Mini Statement and send, a new window will get displayed showing your last 5 transactions in the account.
3. **Send Money Using MMID:** Enter 3 to send money to a person or merchant using MMID.
 - A window appears asking for Merchant's Mobile Number. Enter it and Send.
 - In the subsequent windows, it will ask for the merchant MMID, amount to transfer and remarks(optional).
 - Enter your MPIN and last 4 digits of your account number and send.
 - A confirmation message will get displayed on the screen showing the transaction was successful.
4. **Send Money Using IFSC:** Enter 4 to send money using IFSC.
 - A window appears asking for Merchant's bank IFSC code. Enter it and Send.
 - In the Subsequent windows, it will ask for the merchant Account Number, Amount to transfer and remarks(optional).
 - Enter your MPIN and last 4 digits of your account number and send.
 - A confirmation message will get displayed on the screen showing the transaction was successful.
5. **Send Money Using Aadhaar Number:** Enter 5 to send money using Aadhaar Number.
 - A window appears asking for Merchants Aadhaar Number, Enter and send.
 - Enter your MPIN and last 4 digits of your account number and send.
 - A confirmation message will get displayed on the screen showing the transaction was successful.
6. **Show MMID:** Enter 6 to know your MMID and send, a confirmation screen will appear displaying MMID linked to your account.
7. **MPIN:** Enter 7 to generate or change MPIN and send.
 - Enter 1, to generate a new MPIN and send. A screen will appear asking to enter last 6 digits of your card number and expiry date MMY Y separated with single space and send. Note the MPIN generated.
 - Enter 2, to change the MPIN and send. Enter current MPIN and your new MPIN, confirm it and send. A confirmation screen will appear showing MPIN changed successfully.
8. **Generate OTP:** Enter 8 to generate OTP and send. Enter MPIN. A confirmation screen appears showing the OTP generated for your required action.

6. Illustration

6.1 Example - 1

I have an account in State Bank of India and want to pay money to a shopkeeper or merchant or a friend using MMID.

1. Dial *99#.
2. Enter your bank short code as SBI or first 4 letters of IFSC as SBIN or 2-digit Bank numeric code as 41 and send.
3. On the subsequent menu screen, to choose option 3 to send money through MMID, enter 3 and send.
4. Enter Merchants Mobile Number. Such as 999xxxxxx9
5. Enter Merchant's MMID (7 digits) and amount. Such as 1234567 5000
6. Enter your MPIN and send.
7. Confirmation screen will appear and would show that the transaction was successful.

6.2 Example - 2

I have an account in Andhra Bank and would like to Transfer money to a friend using his IFSC.

1. Dial *99#.
2. Enter your bank short code as ANB or first 4 letters of IFSC as ANDB or 2-digit Bank numeric code as 59 and send.
3. On the subsequent screen, enter option 4 to send money through IFSC.
4. Enter Friend Bank's IFSC code (11 letters) and send. Such as ICIC0123456
5. Enter account number and amount. Such as 01234567891011 5000
6. Enter MPIN and send. Such as 0123
7. Confirmation screen will appear showing that the transaction was successful.

7. List of Bank Codes for USSD

S.No.	Bank Name	First 4 Letters of IFSC	Bank Short Code	Multi-Modal Codes after *99*
1	State Bank of India	SBIN	SBI	*99*41#
2	Punjab National Bank	PUNB	PNB	*99*42#
3	Canara Bank	CNRB	CNB	*99*46#
4	Bank of India	BKID	BOI	*99*47#
5	Bank of Baroda	BARB	BOB	*99*48#
6	IDBI Bank	IBKL	IDB	*99*49#
7	Union Bank of India	UBIN	UOB	*99*50#
8	Central Bank of India	CBIN	CBI	*99*51#
9	Indian Overseas Bank	IOBA	IOB	*99*52#
10	Oriental Bank of Commerce	ORBC	OBC	*99*53#
11	Allahabad Bank	ALLA	ALB	*99*54#
12	Syndicate Bank	SYNB	SYB	*99*55#
13	UCO Bank	UCBA	UCO	*99*56#
14	Corporation Bank	CORP	CRB	*99*57#
15	Indian Bank	IDIB	INB	*99*58#
16	Andhra Bank	ANDB	ANB	*99*59#

17	State Bank of Hyderabad	SBHY	SBH	*99*60#
18	Bank of Maharashtra	MAHB	BOM	*99*61#
19	Apna Sahakari Bank	ASBL	APN	*99*85#
20	State Bank of Patiala	STBP	SBP	*99*62#
21	United Bank of India	UTBI	UBI	*99*63#
22	Vijaya Bank	VIJB	VJB	*99*64#
23	DCB Bank	DCBL	DCB	*99*65#
24	Bhartiya Mahila Bank	BMBL	BMB	*99*86#
25	State Bank of Travancore	SBTR	SBT	*99*67#
26	Abhyudaya Co-op Bank	ABHY	ACB	*99*87#
27	Punjab and Maharashtra Co-op Bank	PMCB	PMC	*99*88#
28	State Bank of Bikaner & Jaipur	SBBJ	SBJ	*99*70#
29	Punjab & Sind Bank	PSJB	PSB	*99*71#
30	Hasti Co-op Bank	HCBL	HCB	*99*89#
31	State Bank of Mysore	SBMY	SBM	*99*73#
32	Gujarat State Co-op Bank	GSCB	GSC	*99*90#
33	Kalapur Commercial Co-Operative Bank	KCCB	KCB	*99*91#
34	Tamilnad Merchantile Bank	TMBL	TMB	*99*77#
35	Dena Bank	BKDN	DNB	*99*78#
36	Nainital Bank	NTBL	NTB	*99*80#
37	Janata Sahakari Bank	JSBP	JSB	*99*81#
38	Mehsana Urban Co-op Bank	MSNU	MUC	*99*82#
39	NKGSB Co-op Bank	NKGS	NGB	*99*83#
40	Saraswat Bank	SRCB	SRC	*99*84#
41	The South Indian Bank	SIBL	SIB	*99*74#
42	ICICI Bank	ICIC	ICI	*99*44#
43	Axis Bank	UTIB	AXB	*99*45#
44	HDFC Bank	HDFC	HDF	*99*43#
45	RBL Bank	RATN	RBL	*99*79#
46	Karur Vysya Bank	KVBL	KVB	*99*75#
47	Federal Bank	FDRL	FBL	*99*72#
48	Karnataka Bank	KARB	KTB	*99*76#
49	Yes Bank	YESB	YBL	*99*66#
50	IndusInd Bank	INDB	IIB	*99*69#
51	Kotak Mahindra Bank	KKBK	KMB	*99*68#

8. Contact

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