

## 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

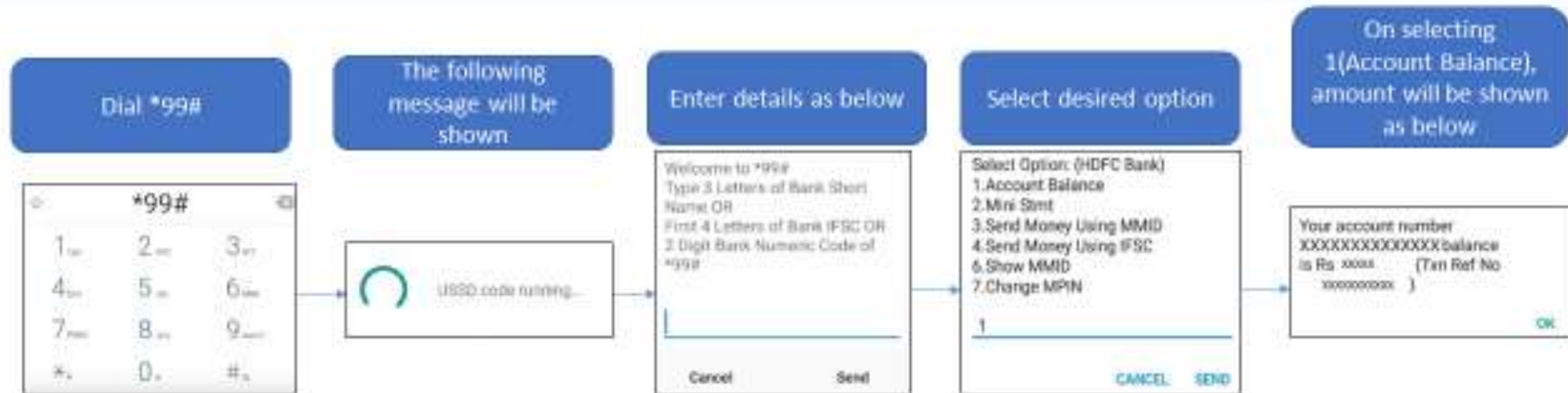
\*99\*46\*1# for Balance Inquiry

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

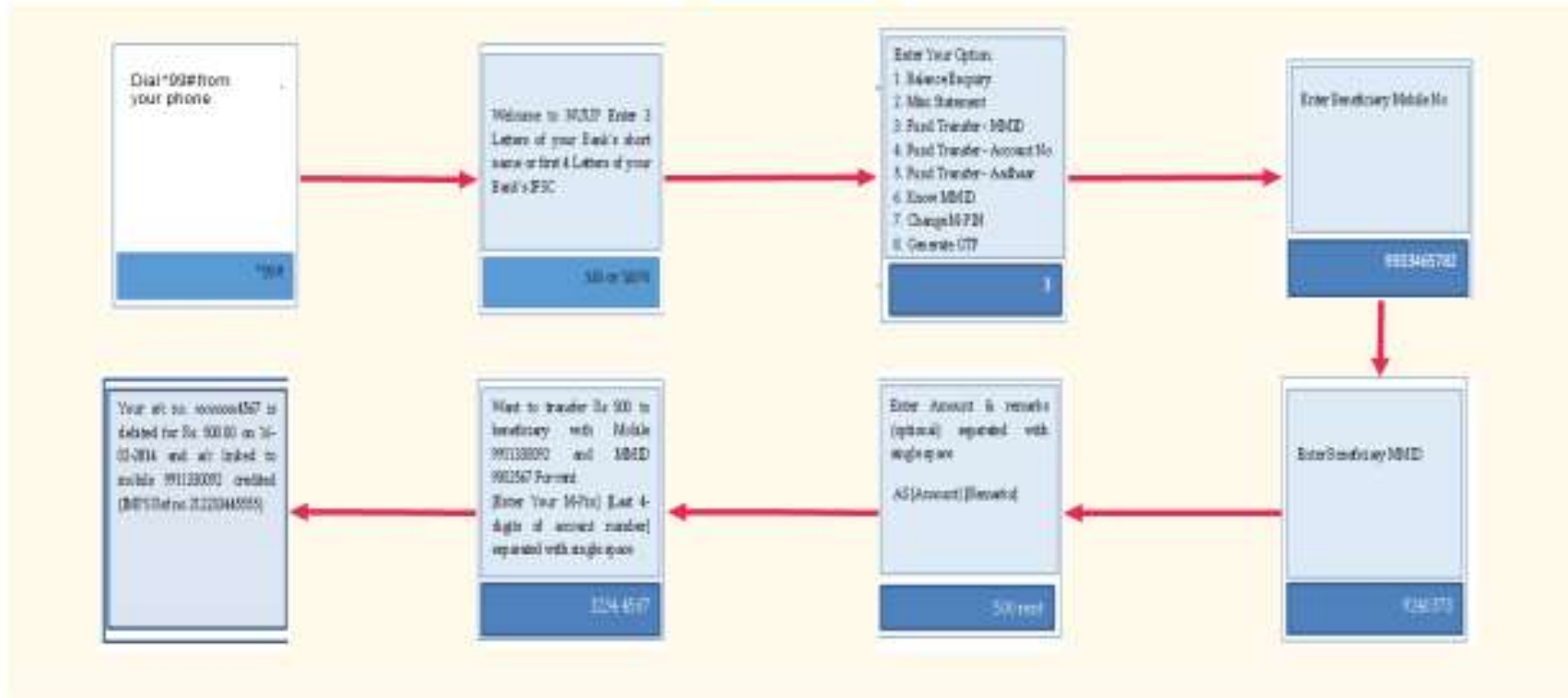
\*99\*46\*3# or \*99\*46\*4# for Instant Money Transfer

## 4.3 Steps Involved

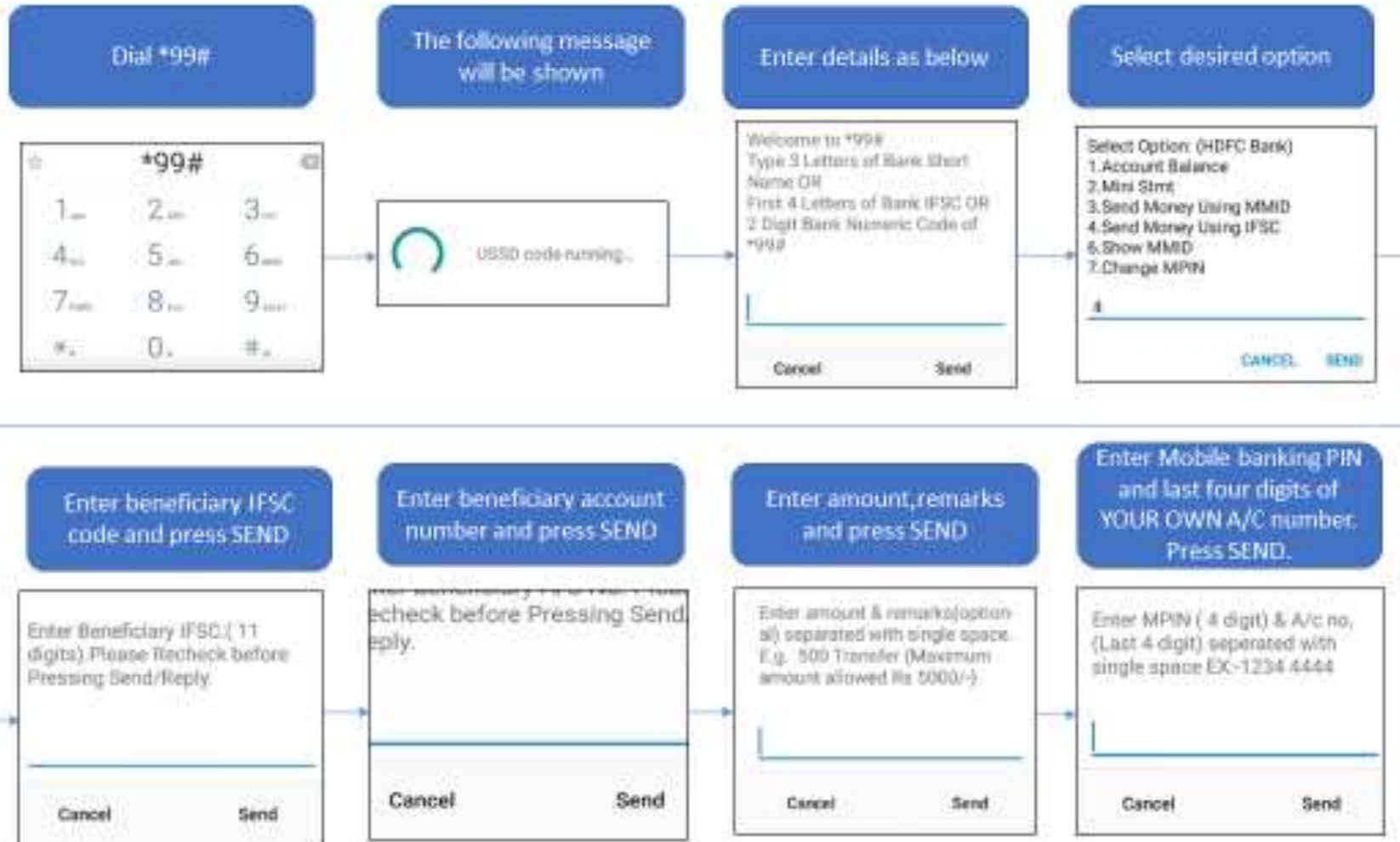
## Checking Account Balance



# Making a transaction



## Sending Money using IFSC code



## **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 ?**