

## 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

	Payer/Buyer		Receiver(Merchant)	
<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>		Not Required		Not Required
<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 Number
<b>MMID / Other Code</b>		Unique MMID not needed for the payer		Unique MMID is not mandatory
<b>PIN</b>		MPIN is needed to authorise transaction		Authentication not needed 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 is needed for transaction processing
<b>Internet</b>		Not required		Not required

## 4.2 Services

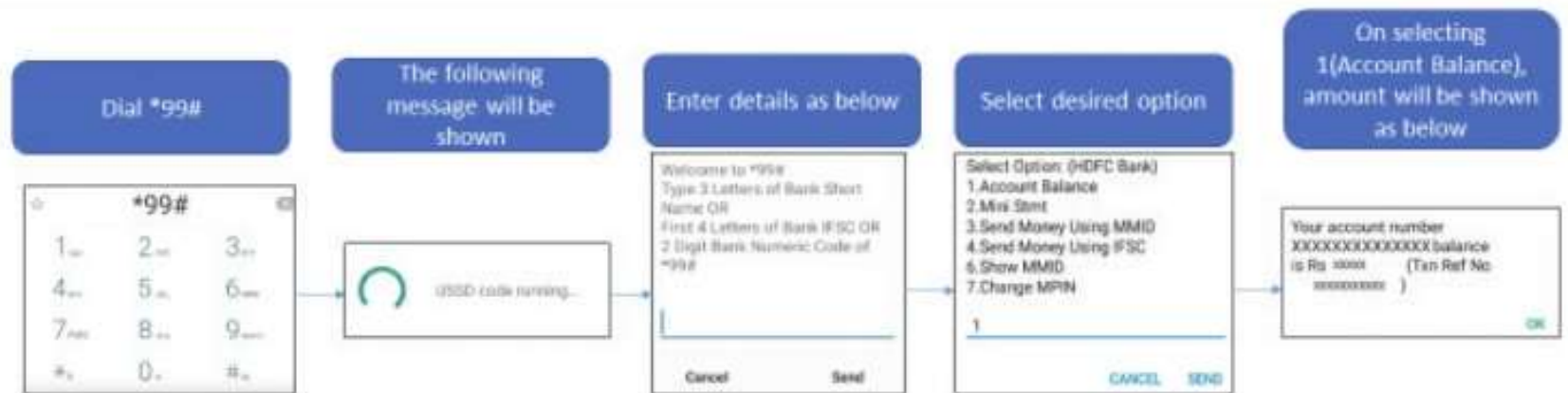
\*99\*46\*1# for Balance Inquiry

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

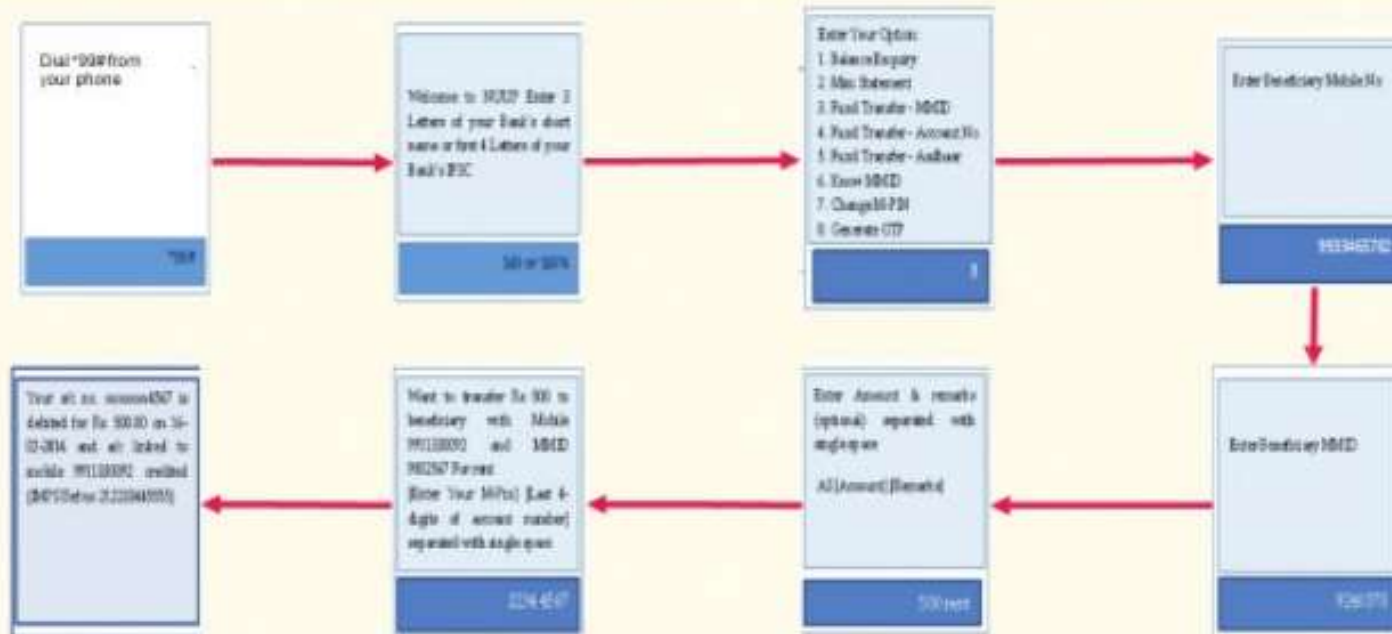
\*99\*46\*3# or \*99\*46\*4# for Instant Money Transfer

## 4.3 Steps Involved

### Checking Account Balance



# Making a transaction



## Sending Money using IFSC code

Dial \*99#

**\*99#**

1	2	3
4	5	6
7	8	9
*	0	#

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#

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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
- 6.Show MMID
- 7.Change MPIN

4

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CANCEL    SEND

Enter beneficiary IFSC code and press SEND

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

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Cancel    Send

Enter beneficiary account number and press SEND

Recheck before Pressing Send/Reply.

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Cancel    Send

Enter amount,remarks and press SEND

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

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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) seperated with single space EX:-1234 4444

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Cancel    Send

#### 4.4 Frequently Asked Questions on USSD

Q) 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)

**Q) 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

**Q) 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.

**Q) 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.

**Q) Is there any limits on Fund Transfer through NUUP (National Unified USSD Platform)?**

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

**Q) How many transactions are allowed per session?**

Only one transaction is allowed per session.

**Q) What are the charges for using NUUP Transactions?**

There are no charges on NUUP transactions.

**Q) What is the short code for NUUP?**

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

**Q) Can I use this service if my Mobile Number is not registered with the Bank?**

No, mobile no needs to be registered with the bank.

**Q) Will it work on only Java enabled mobile phones or will it require some software to be downloaded to use the service?**

NUUP does not require any JAVA or software to be downloaded on the mobile. It can work on the basic GSM mobile

**Q) Does it work on CDMA mobiles?**

No, only works on GSM mobiles.