





















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)	
Smart Phone		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
Mobile App		Not Required		Not Required
Feature Phone		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
Bank Account		Required for transferring money from Bank Account		To receive money from the payer's Bank Account
Aadhaar		Ideally funds are transferred to receiver via his (Mobile No + MMID)		Optional in case transfer is made through Aadhaar Number
MMID / Other Code		Unique MMID not needed for the payer		Unique MMID is not mandatory
PIN		MPIN is needed to authorise transaction		Authentication not needed via MPIN, OTP, etc.
Mobile number registered with Bank		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
Mobile Network		Supporting funds Transfer over the network (MTNL, BSNL, etc.)		GSM mobile network is needed for transaction processing
Internet		Not required		Not required

4.2 Services

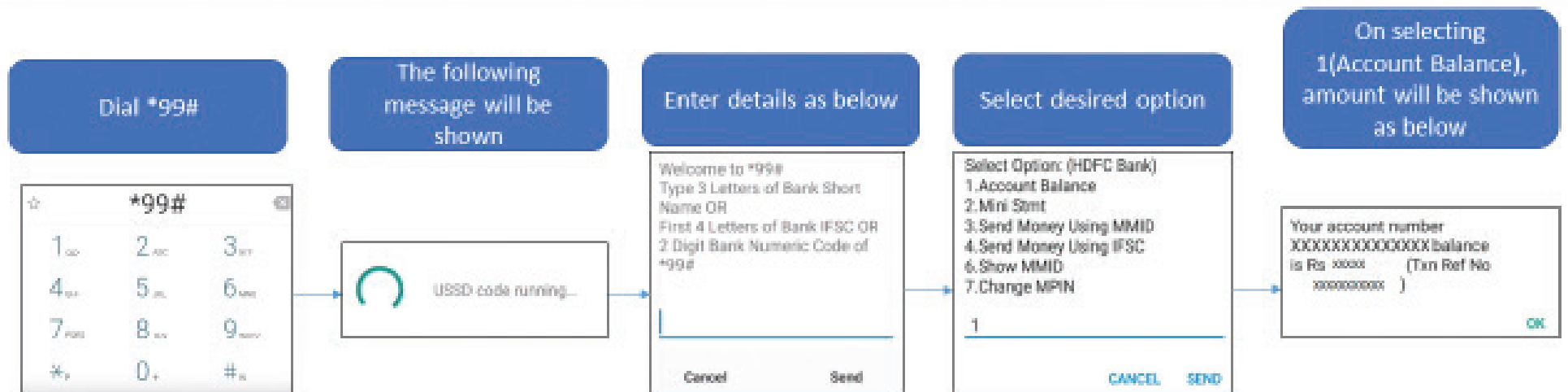
*99*46*1# for Balance Inquiry

*99*46*2# for Mini Statement

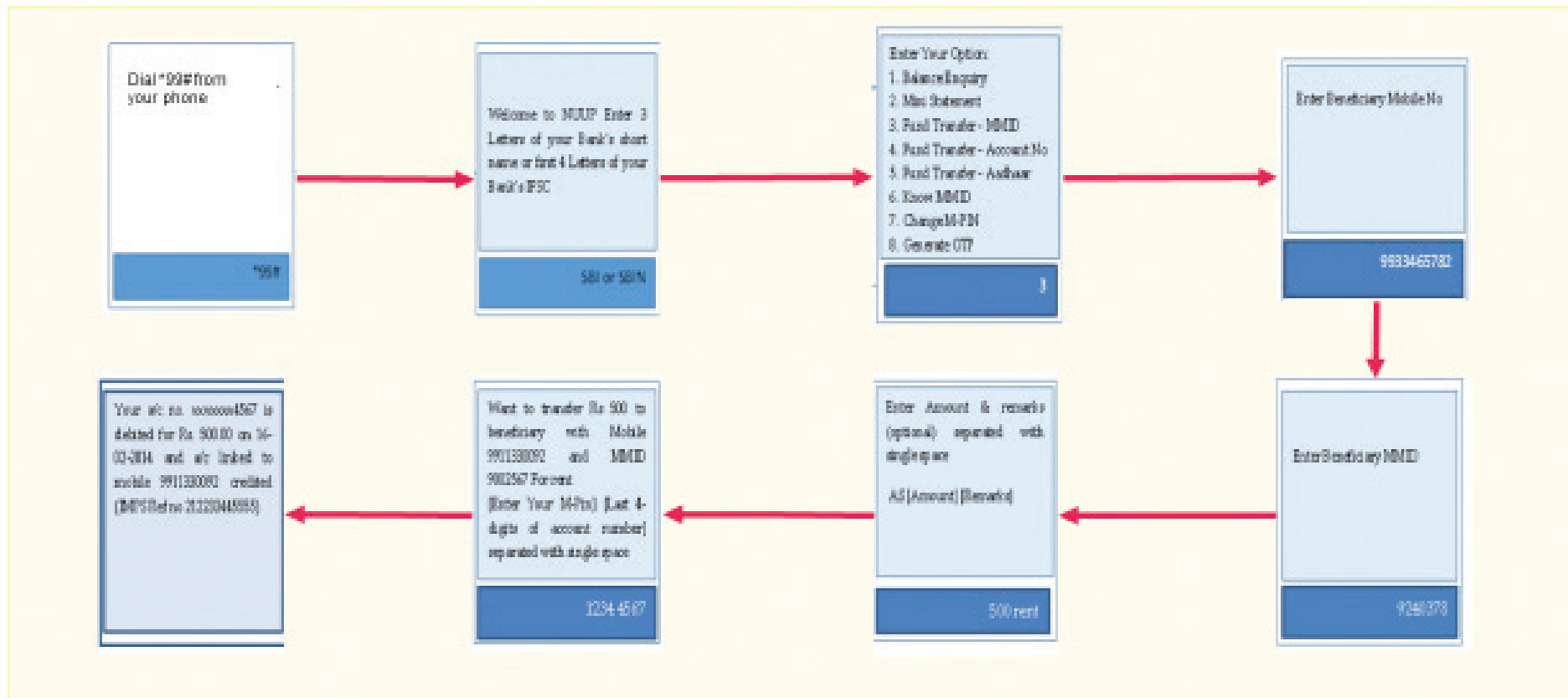
*99*46*3# or *99*46*4# for Instant Money Transfer

4.3 Steps Involved

Checking Account Balance



Making a transaction



Sending Money using IFSC code

Dial *99#

A screenshot of a mobile dial pad with the number *99# entered. The keypad shows digits 1-9, *, 0, and #.

The following message will be shown

A screenshot of a loading screen with a green circular arrow icon and the text "USSD code running..."

Enter details as below

A screenshot of a USSD menu with the following text: "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#". There is a text input field and "Cancel" and "Send" buttons at the bottom.

Select desired option

A screenshot of a menu with the following text: "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". The number "4" is entered in the input field. "CANCEL" and "SEND" buttons are at the bottom.

Enter beneficiary IFSC code and press SEND

A screenshot of a screen with the text: "Enter Beneficiary IFSC.(11 digits) .Please Recheck before Pressing Send/Reply." There is a text input field and "Cancel" and "Send" buttons at the bottom.

Enter beneficiary account number and press SEND

A screenshot of a screen with the text: "Enter Beneficiary A/c No. (12 digit) .Please Recheck before Pressing Send/Reply." There is a text input field and "Cancel" and "Send" buttons at the bottom.

Enter amount,remarks and press SEND

A screenshot of a screen with the text: "Enter amount & remarks(optional) separated with single space. E.g. 500 Transfer (Maximum amount allowed Rs 5000/-)". There is a text input field and "Cancel" and "Send" buttons at the bottom.

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

A screenshot of a screen with the text: "Enter MPIN (4 digit) & A/c no. (Last 4 digit) separated with single space EX:-1234 4444". There is a text input field and "Cancel" and "Send" buttons at the bottom.

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 2nd 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.