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) A subscriber of any mobile operator in India can use it.
c) User needs to have a bank account and register for mobile banking,
d) It does not require any mobile application download in user’s mobile phone.
e) The upper limit of transaction fee is Rupees 1.50/- per transaction or one session.
   It can be used for getting status of bank account transaction details, making payment or remittance of funds and getting or changing important credentials.
f) It can be used for payment to another person, shopkeeper, or merchant, who has an account in the same bank or any other bank.
g) Limit for fund transfer is from Rs.1/- to Rs. 5000/- per transaction
h) It connects the customer’s mobile phone directly to bank server in real time and response is received instantaneously.
i) It does not store any transaction details on the mobile phone.
j) There are no serious Security threats as the user is initiating transactions from his/her mobile phone itself, uses UPI-PIN and also due to Points (i) and (j) above.
k) It can provide responses in English and Hindi.
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. Mobile Banking registration can be done at the Branch of the Bank or ATM of the Bank or through Internet Banking of the Bank. Banks may include Micro-ATM/PoS of Banking Correspondent for this purpose.

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 UPI-PIN for initiating payment transactions.

d) In order to send money, User should know either of Beneficiary’s (i) Mobile phone number and MMID, or (ii) IFS Code and Bank Account Number, or (iii) Virtual Payment Address or (iv) AADHAR Number or (v) Mobile Phone Number linked with a Bank.

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 Bank Name or 3 letters of your bank’s short name or first 4 letters of Bank IFSC or 2 Digit Bank Numeric Code and click send.

d) It will show your bank account linked to that mobile number, select your bank and send.

e) 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:

1. Send Money
2. Request Money
3. Check Balance
4. My Profile
5. Pending Requests
6. Transactions
7. UPI PIN

f) Follow the instructions of each option in the Menu and enter the required details.

5. Details of Menu Options

1. **Send Money:** Use this option to send money to others, select 1 and send. You will get a new screen with following options.

   1. Mobile Number
   2. AADHAR Number
   3. Payment Address
   4. Saved Beneficiary
   5. IFSC, Account No.
   6. MMID, Mobile No.
1. **Mobile Number:** Enter 1 to send money through Mobile Number and send.
   - A window will appear asking for Merchant's Mobile Number. Enter it and send.
   - In the subsequent window it will ask for amount to transfer, enter it and send.
   - Enter your UPI PIN to complete your transaction and send.
   - A confirmation message will get displayed on the screen showing the transaction was successful.

2. **Aadhar Number:** Enter 2 to send money using Aadhar Number and send.
   - Enter Aadhar Number of Merchant and send.
   - In the subsequent window it will ask for the amount to transfer, enter it and send.
   - Enter your UPI PIN to complete your transaction and send.
   - A confirmation message will get displayed on the screen showing the transaction was successful.

3. **Payment Address:** Enter 2 to send money through Virtual Payment Address.
   - Enter Merchant's payment address and send.
   - In the subsequent window it will ask for amount to transfer, enter it and send.
   - Enter your UPI PIN to complete your transaction and send.
   - A confirmation message will get displayed on the screen showing the transaction was successful.

4. **Saved Beneficiary:** Enter 3 to send money to your saved beneficiary.
   - Choose your beneficiary to whom you wish to transfer money and send.
   - In the subsequent window it will ask for amount to transfer, enter it and send.
   - Enter your UPI PIN to complete your transaction and send.
   - A confirmation message will get displayed on the screen showing the transaction was successful.

5. **IFSC, Account No.:** Enter 4 to send money through IFSC and Account Number.
   - Enter IFSC code of Merchant's bank and send.
   - In the subsequent windows it will ask for complete account number and the money you wish to transfer. Enter it and send.
   - Enter your UPI PIN to complete your transaction and send.
   - A confirmation message will get displayed on the screen showing the transaction was successful.

6. **MMID, Mobile No.:** Enter 5 to send money through MMID and Mobile Number.
   - Enter mobile number of Merchant and send.
   - In the subsequent windows, it will ask for Merchant's MMID and the money you wish to send. Enter it and send. MMID is Mobile Money Identifier, which is a 7-digit number given by the Bank for receiving funds in the account.
Enter your UPI PIN to complete your transaction and send.
A confirmation message will get displayed on the screen showing the transaction was successful.

2. **Request Money**: Enter 2 to request money from your beneficiary.
   - Enter Mobile Number or Virtual Payment Address of the person you wish to request money.
   - Enter the amount to be requested and send.
   - A confirmation message will get displayed on the screen showing the request was successfully sent.

3. **Check Balance**: Enter 3 to check balance in your account.
   - Enter your UPI pin and send.
   - Your account balance will displayed on the screen.

4. **My Profile**: Enter 4 to go to your profile where you can manage your account such as language, linked bank accounts etc.
   1. Change Bank Account
   2. Change Language
   3. My Details
   4. Payment Address
   5. Manage Beneficiary

1. **Change Bank Account**: Enter 1 if you wish to change your bank account.
   - Enter your bank name/first 4 letters of IFSC/Bank’s 3 letter short name/Bank’s 2-digit numeric code in the next menu and send.
   - A list of your accounts which are linked with your mobile number will get displayed. Choose the account which you want to transactions and send.
   - Your account will be changed.

2. **Change Language**: Enter 2 to change your default language.
   - Choose your preferred language, 1 for English or 2 for Hindi and send.
   - Your language will be changed.

3. **My Details**: Enter 3 to know your account details.
   - You can get your profile details including name, payment address, bank account and status of UPI Pin.

4. **Payment Address**: Enter 4 to manage your payment address.
   - Your payment address will be displayed on the screen.
   - You can also enter 1 and send to add any other payment address.
5. **Manage Beneficiary**: Enter 5 to manage your beneficiaries.
   1. Add Beneficiary
   2. Delete Beneficiary
   3. View Beneficiary

You can use any of the options to add a new beneficiary, delete an existing beneficiary or to modify an existing beneficiary. Enter an appropriate option and send.

1. **Add Beneficiary**: Enter 1 to add a new beneficiary.
   1. Mobile Number
   2. Account Number
   3. Payment Address

   1. **Mobile Number**: Enter 1 to add beneficiary using Mobile Number.
      - Enter Beneficiary's Mobile Number and send.
      - Enter name of the Beneficiary and send.
      - A confirmation message will get displayed showing, the beneficiary was successfully added.

   2. **Account Number**: Enter 2 to add beneficiary using Account Number.
      - Enter Beneficiary's bank IFSC code and send.
      - Enter Beneficiary's complete Account Number and send.
      - Enter name of the Beneficiary and send.
      - A confirmation message will get displayed showing, the beneficiary was successfully added.

   3. **Payment Address**: Enter 3 to add beneficiary using Payment Address.
      - Enter Beneficiary's Payment Address and send.
      - Enter name of Beneficiary and send.
      - A confirmation message will get displayed showing, the beneficiary was successfully added.

2. **Delete Beneficiary**: Enter 2 to Delete your saved Beneficiary.
   - A list of your saved Beneficiary's will be displayed.
   - Choose the Beneficiary you wish to delete and send.
   - A confirmation message will get displayed showing, the beneficiary has been successfully deleted.

3. **View Beneficiary**: Enter 3 to view your saved Beneficiary's.
   - A list of your Beneficiary's will get displayed.
   - Choose the Beneficiary you wish to view and send.
   - Message showing Beneficiary name and payment address will get displayed on the screen.
5. **Pending Requests**: Enter 5 to know your pending requests and send.

6. **Transactions**: Enter 6 to know your transaction history and send.

7. **UPI PIN**: Enter 7 to reset your create your UPI PIN or to change the existing one.
   1. **Set/Forget UPI PIN**
   2. **Change UPI PIN**

   1. **Set/Forget UPI PIN**: Enter 1 to create your UPI PIN.
      - Enter last 6 digits of your ATM Debit Card number along with expiry date separated with space and send.
      - Enter your new UPI PIN and send.
      - Re-enter your UPI PIN for confirmation and send.
      - Your UPI PIN will be reset.

   2. **Change UPI PIN**: Enter 2 to change your UPI PIN.
      - Enter your old pin and send.
      - Enter your New pin and confirm it by retyping again and send.
      - Your new UPI PIN was set.

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 name or 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 1 to send money.
   5. Enter Merchants Mobile Number. Such as 999xxxxxx9
   6. Enter Merchant's MMID (7 digits). Such as 1234567
   7. Enter Amount to be send. Such as 200.
   8. Enter your MPIN and send.
   9. 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 name or 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 1 to send money.
   4. Choose your method of payment. Enter 4 and send
   5. Enter Friend Bank's IFSC code (11 letters) and send. Such as ANDB0123456
   6. Enter account number and amount. Such as 01234567891011 5000
   7. Enter UPI PIN and send. Such as 0123
   8. Confirmation screen will appear showing that the transaction was successful.
6.3 Example - 3
I have an account in Bank of India and I wish to request money from my friend or customer to transfer from his Bank Account to my Bank Account.

1. Dial *99#.
2. Enter your bank name or bank short code as BOI or first 4 letters of IFSC as BKID or 2-digit Bank numeric code as 47 and send.
3. On the subsequent screen, enter option 2 to request money.
4. Enter Mobile Number OR Payment Address of your friend or customer and send. Such as 99xxxxxx99.
5. On the next screen you will get your friends or customer’s name from whom you are requesting money, confirm it and enter amount of money (such as 200) to be requested and send.
6. Confirmation screen will appear showing that the request was successful. Click OK.
7. Your friend or customer would receive an SMS message "You have received a collect request from 99xxxxxxxx99@upi for amount Rs. 200. To pay dial *99#".
8. When your friend or customer dials *99# from his/her mobile phone, he/she will get a window to authorize the money request. He/she can either enter his/her UPI PIN to transfer money to you or Enter 2 to reject the request or Enter 3 to go to home menu.
9. On successful transfer, He/she would get a message showing, “your payment is successful” along with Reference ID. You would also get an SMS confirmation message of receipt of Rs.200.

7. List of Bank Codes for USSD

<table>
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<tr>
<th>S.No.</th>
<th>Bank Name</th>
<th>First 4 Letters of IFSC</th>
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<th>2 digit Bank Numeric Code</th>
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8. Latest Information

For latest updates of this document visit:

https://idrbt.ac.in/assets/pdf/2016/Dec/MBTUSSD_IDRBT.pdf

For User manual on Mobile Banking, using SMS see:

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