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Unstructured Supplementary Service Data (USSD)

What is USSD?

It is a <u>WAP (Wireless Application Protocol)</u> based technique for providing specific services over GSM (Global System for Mobile) network. To bring all the Banks under the common platform, NPCI has started common USSD platform called NUUP (National Unified USSD Platform) with a common short code *99# across Telecom Companies.

What is its use?

Mobile Banking Services can be availed using USSD on even low end phones irrespective of platform i.e. JAVA, Android, Windows etc. The service would allow every banking customer to access banking services with a single number **(*99#)**across all banks – irrespective of the telecom service provider, mobile handset make or the region

What is charge to use USSD?

This service is **free** for customers.

What is Unique feature of USSD?

Mobile Banking Services can be availed even without internet. It works on a specific session based SMS service. A great advantage to the customer is that he/she will not be charged for the service which is being used through USSD unlike SMS where he/she will be charged as per the SMS tariff plan of the telecom operator.

How to use the Service?

Service can be used by dialing *99# supplemented with first 4 letters of IFSC code of the Bank e.g. UCBA for UCO Bank; through the registered mobile number of the account holder.

Step 1: Dial *99# from registered mobile number

Step 2: Enter first 4 letters of IFSC of the bank e.g. UCBA for UCO Bank

Step 3: Select the option from menu (1 for Balance Enquiry, 2 for Mini Statement –last 3 transaction, 3 – For Fund transfer through MMID, 6 for Know your MMID, 7 for Change MPIN)

Step 4: Follow the steps as per screen.

How can I get registered for Mobile Banking?

Customer can Submit their request for registration through Branches and ATM. Branch has to enter the mobile number through IRPS.

What is MMID?

Mobile Money Identification Number (MMID) is a seven digit number of which the first four digits are the unique identification number of the bank offering IMPS.

What is IMPS?

IMPS (Immediate Payment System) is the payment system devised by NPCI (National Payment Corporation of India) for real time intrabank fund transfer. Fund transfer can be done from mobile to mobile (based on MMID), mobile to account(based on IFSC), Account to Account and Aadhaar to Aadhaar

What are the Services available?

List of services may vary from bank to bank. In our Bank available services are Balance Enquiry, Mini Statement, Fund Transfer through MMID, Change MPIN, Know MMID