



Explore, Enable, Excel

**INSTITUTE FOR DEVELOPMENT AND RESEARCH IN
BANKING TECHNOLOGY**
(Established by the Reserve Bank of India)

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) It can be used by a subscriber of any mobile operator in India.
- c) User needs to have a bank account linked with his/her mobile phone number.
- d) It does not require any mobile application download in user's mobile phone.
- e) Currently, there is no charge for this service. However, the upper limit is Rupees 1.50/- per transaction or one session.
- f) It can be used for getting status of bank account transaction details, making payment or remittance of funds and getting or changing important credentials.
- g) It can be used for payment to another person or shopkeeper or merchant, who has an account in the same bank or any other bank.
- h) Limit for fund transfer is presently Rs. 5000/- per transaction
- i) It connects the mobile user directly to bank server in real time and response is received instantaneously.
- j) It does not store any transaction details on the mobile phone.
- k) There are no serious Security threats as the user is initiating transactions from his/her mobile phone itself, uses M-PIN and also due to Points (i) and (j) above.
- l) 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.
- 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 m-PIN for initiating payment transactions.
- d) In order to send money, User should know either (i) the beneficiary's mobile phone number and MMID, or (ii) IFS Code and Bank Account Number, or (iii) Virtual Payment Address.

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 of *99# 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 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 see some more options on your screen.
 1. Mobile Number
 2. Payment Address
 3. Saved Beneficiary
 4. IFSC, Account No.
 5. 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. **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.
3. **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.
4. **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.
5. **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.
 - 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. Modify 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.
 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 seperated 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.
4. Choose your method of payment. Enter 5 and send.
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 was in short of money. I would like to request money from my friend 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 and send. Such as 99xxxxxx99.
5. On the next screen you will get your friends name to whom you are requesting money, confirm it and enter money to be requested and send. Such as 2000.
6. Confirmation screen will appear showing that the request was successful. Click ok.
7. Message like " You have received a collect request from 99xxxxxxxx99@upi for amount Rs. 2000.00. To pay dial *99# " on your friend's mobile phone.
8. When your friend dial *99#, he/she will get a window to authorize the money request. You can either enter your UPI PIN to transfer money or Enter 2 to reject the request or Enter 3 to go to home menu.
9. On successful transfer you will get a message showing, your payment is successful along with Reference ID.

7. List of Bank Codes for USSD

S.No.	Bank Name	First 4 Letters of IFSC	Bank Short Code	2 digit bank numeric code	Helpline Number (Toll-free)
1	State Bank of India	SBIN	SBI	41	1800-425-3800 1800-11-2211 1800-233-7933
2	Punjab National Bank	PUNB	PNB	42	1800-180-222 1800-103-2222
3	Canara Bank	CNRB	CNB	46	1800-425-0018 1800-425-1906
4	Bank of India	BKID	BOI	47	1800-22-9200 1800-22-0229
5	Bank of Baroda	BARB	BOB	48	1800-102-44-55 1800-22-0400 1800-22-33-44
6	IDBI Bank	IBKL	IDB	49	1800-200-1947 1800-22-1070 1800-22-6999
7	Union Bank of India	UBIN	UOB	50	1800-22-22-44 1800-208-2244
8	Central Bank of India	CBIN	CBI	51	1800-200-1911
9	Indian Overseas Bank	IOBA	IOB	52	1800-425-4445 1800-425-7744
10	Oriental Bank of Commerce	ORBC	OBC	53	1800-180-1235
11	Allahabad Bank	ALLA	ALB	54	1800-22-0363 1800-102-2368 1800-180-5254

					1800-22-6061
12	Syndicate Bank	SYNB	SYB	55	1800-425-0585 1800-22-50-92 1800-425-6655
13	UCO Bank	UCBA	UCO	56	1800-345-0123 1800-103-0123
14	Corporation Bank	CORP	CRB	57	1800-44-3555 1800-425-2407 1800-22-6606
15	Indian Bank	IDIB	INB	58	1800-42500000 1800-425-4422 1800-425-1400 1800-425-4445
16	Andhra Bank	ANDB	ANB	59	1800-425-1515 1800-425-2910 1800-425-4059 1800-425-7701
17	State Bank of Hyderabad	SBHY	SBH	60	1800-425-4055 1800-425-1825
18	Bank of Maharashtra	MAHB	BOM	61	1800-233-4526, 1800-102-2636
19	Apna Sahakari Bank	ASBL	APN	85	1800-22-8586
20	State Bank of Patiala	STBP	SBP	62	1800-180-2010
21	United Bank of India	UTBI	UBI	63	1800-345-0345 MSME sector: 1800-345-3344 For ATM Card: 1800-1033-470
22	Vijaya Bank	VIJB	VJB	64	1800-425-5885, 1800-425-9992
23	DCB Bank	DCBL	DCB	65	1800-209-5363
24	Bhartiya Mahila Bank	BMBL	BMB	86	011- 47472100
25	State Bank of Travancore	SBTR	SBT	67	1800-425-5566
26	Abhyudaya Co-op Bank	ABHY	ACB	87	1800-419-5511
27	Punjab and Maharashtra Co-op Bank	PMCB	PMC	88	1800-223-993
28	State Bank of Bikaner & Jaipur	SBBJ	SBJ	70	1800-180-6005
29	Punjab & Sind Bank	PSJB	PSB	71	1800-221-908
30	Hasti Co-op Bank	HCBL	HCB	89	
31	State Bank of Mysore	SBMY	SBM	73	1800-425-2244
32	Gujarat State Co-op Bank	GSCB	GSC	90	1800 3000 0620
33	Kalapur Commercial Co-Operative Bank	KCCB	KCB	91	1800-233- 99999
34	Tamilnad Merchantile Bank	TMBL	TMB	77	1800-425-0426
35	Dena Bank	BKDN	DNB	78	1800-233-6427 1800-22-5740 1800-22-2884
36	Nainital Bank	NTBL	NTB	80	1800-180-4031
37	Janata Sahakari Bank	JSBP	JSB	81	1800-233-3258 1800-223-466
38	Mehsana Urban Co-op Bank	MSNU	MUC	82	02762-25198
39	NKGSB Co-op Bank	NKGS	NGB	83	022-2860 2000
40	Saraswat Bank	SRCB	SRC	84	1800-22-9999

41	The South Indian Bank	SIBL	SIB	74	1800-425-1809
42	ICICI Bank	ICIC	ICI	44	1800-102-4242
43	Axis Bank	UTIB	AXB	45	1800-419-5959 1800-419-6969 1800-103-5577 1800-209-5577
44	HDFC Bank	HDFC	HDF	43	1800-227-227
45	RBL Bank	RATN	RBL	79	1800-123-8040
46	Karur Vysya Bank	KVBL	KVB	75	1800-200-1916
47	Federal Bank	FDRL	FBL	72	1800-425-1199 1800-420-1199
48	Karnataka Bank	KARB	KTB	76	1800-425-1444
49	Yes Bank	YESB	YBL	66	1800-2-000
50	IndusInd Bank	INDB	IIB	69	1860-500-5004
51	Kotak Mahindra Bank	KKKBK	KMB	68	1800-266-2666 1800-102-6022 1800-209-9191

8. Latest Information

For latest updates of this document visit:

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

9. Contact

Queries, comments and suggestions are welcome to:

Dr V. N. Sastry, Professor, IDRBT, (vnsastry@idrbt.ac.in)

Mr. K. Sashi Kiran, Research Associate, IDRBT, (ksashikiran@idrbt.ac.in)

Centre for Mobile Banking (CMB) – Ph. +91-40-23294999

Institute for Development and Research in Banking Technology (IDRBT)

Road No.1, Castle Hills, Masab Tank,

Hyderabad - 57, Telangana, India

Website: <http://www.idrbt.ac.in>

Published on December 08, 2016 © IDRBT