



*FAQs on *99# Service*

Document History

Version	Date (DD/MM/YY)	Author	Reviewed by	Approved by	Revision History
1.0	01/10/2014	Rushikant Shastri	Aseem Chaturvedi	Ram Rastogi Bharat Panchal	Final
1.1	29/10/2015	Sugato Ghosh	Rakesh Verma	Ram Rastogi	Final

1. What is *99#?

*99# is a USSD (Unstructured Supplementary Service Data) based mobile banking service from NPCI that brings together diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers). Using *99# service, a customer can access financial services by dialling *99# from his/her mobile registered with the bank. The service works across all GSM service providers and handsets.

2. What is USSD?

Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications) handsets. It is a capability built into the GSM standard to support transmitting information over the signalling channels of the GSM network. USSD provides session based communication, enabling a variety of applications. USSD technology, which was primarily used in the field of telecommunication, is going to make a significant impact in the field of banking services.

3. What are the key features of *99# service?

- Works without Internet – Uses voice connectivity
- Accessible through a common code *99# across all TSPs
- No additional charges while roaming for using the service
- Works across all GSM service providers and mobile handsets
- Round the clock availability to customers (works even on holidays)
- No need to install any application on mobile handset to use the service
- Additional channel for banking services and key catalyst for financial inclusion

4. 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)

Currently, following Financial, Non-financial and Value Added Services (VAS) are offered through *99# service.

Financial Services	Fund Transfer (P2P – Person to Person)
	Fund Transfer (P2A – Person to Account)
	Fund Transfer (P2U – Person to UID)
Non-Financial Services	Know MMID
	MPIN <ul style="list-style-type: none"> ➤ Generate MPIN ➤ Change MPIN
	Change MPIN
	Generate OTP
	Balance Enquiry
	Mini Statement
Value Added Services	QSAM (Query Service on Aadhaar Mapper) or *99*99#

Financial Services

- Send Money Using MMID - User can transfer fund using MMID and Mobile number of the Beneficiary.
- Send Money Using IFSC - User can transfer fund using IFS Code and Account number of the Beneficiary.
- Send Money Using Aadhaar - User can transfer fund using Aadhaar number linked to the account of the Beneficiary.

Non- Financial Services

- Account Balance - User can check available balance of the bank account linked to his/her mobile number.
- Mini Statement - User can generate mini account statement for the bank account linked to his/her mobile number.
- Show MMID* (Mobile Money Identifier) - User can know their MMID which was allotted to him/her by bank during mobile banking registration.
- Generate MPIN - User can Generate or Set his/her MPIN. MPIN or Mobile PIN is like a password and used for authenticating financial transactions.
- Change MPIN - User can change his/her MPIN. MPIN or Mobile PIN is like a password and used for authenticating financial transactions.

- Generate OTP - User can generate One Time Password (OTP) which can be used for different transactions as a second factor of authentication.

***MMID - Mobile Money Identifier is a 7 digits code allotted by the bank when user registers for mobile banking.**

Value Added Services:

- Kindly refer FAQs for *99*99# service

5. How can a person use the *99# service?

The service can be availed by dialing *99# from any GSM mobile phone. As a pre-requisite, the customer is required to register his/her mobile number with his bank for the mobile banking services. The customers already using mobile banking will be able to use this service without any additional registration by dialling *99# from their GSM mobile handset. The customers not registered for mobile banking service will have to contact their respective banks for mobile banking registration.

6. How can a person perform different type of transactions using *99# services?

Non- Financial Services:

- **Account Balance:** User can check available balance of the bank account linked to his/her mobile number. The transaction flow to do Balance Enquiry is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 1 for Balance Enquiry and submit.
 - A confirmation screen will appear displaying the available balance.

- **Mini Statement:** User can generate mini account statement for the bank account linked his/her to mobile number. The transaction flow to generate Mini Statement is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 2 for Mini Statement and submit.
 - A confirmation screen will appear showing the mini-statement.

- **Show MMID:** User can know their MMID which was allotted to him/her by bank during mobile banking registration. The transaction flow to know MMID is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 6 for Know Your MMID and submit.
 - A confirmation screen will appear displaying MMID linked to your account.

- **Change MPIN:** User can change MPIN using this service. This is an additional security feature for financial transactions. The complete transaction flow to change MPIN is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 7 for Change MPIN and submit.
 - Enter old MPIN, new MPIN and confirm.

- A confirmation screen will appear displaying change of MPIN successfully..
- **Generate OTP:** User can generate One Time Password (OTP) which is used for different transactions as a second factor of authentication. The transaction flow to generate OTP is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter you bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 8 for Generate OTP and Submit.
 - Enter MPIN.
 - A confirmation screen will appear showing the OTP generated for your required action.

Financial Services:

- **Send Money Using MMID** User can transfer funds by using MMID and Mobile number of the Beneficiary. The transaction flow for the same is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 3 for Fund Transfer using MMID and Mobile Number and submit.
 - Subsequent screen to enter Beneficiary Mobile number, MMID, Amount and Remarks (Optional) will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.
- **Send Money Using IFSC:** User can transfer funds by using IFS Code and Account Number of the Beneficiary. The transaction flow for funds transfer using Account Number and IFS Code is as follows:

- Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 4 for Fund Transfer using Account Number and IFSC and submit.
 - Subsequent screen to enter Beneficiary Account Number, IFS Code, Amount and Remarks (Optional) will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.
- **Send Money Using Aadhaar:** User can transfer funds by using Aadhaar Number linked to the account of the Beneficiary. The transaction flow for funds transfer using Aadhaar Number is as follows:
- Dial *99# from your Mobile handset.
 - NUUP welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, NUUP menu will appear with different options of available services enabled for your bank.
 - Enter 5 for Fund Transfer using beneficiary Aadhaar number.
 - Subsequent screen to enter Beneficiary Aadhaar Number will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.

Note: The above are the standard process, however for authentication, different banks may use additional security means such as:

- Enter Last 4 digit of your Account number OR
- Enter User Id

Value Added Services:

- Kindly refer FAQs for *99*99# service

7. Does the customer need to register his/her mobile number to avail *99# service?

Yes. Customer is required to register the mobile number with his/her bank for using the *99# service.

8. Do TSPs (Telecom Service Providers) charge the customer for *99# service?

Yes. TSPs charge the customer for using *99# service. Please contact your Telecom Service Provider to know the exact charges for using *99# service. However, TRAI (Telecom Regulatory Authority of India) has set a maximum ceiling of Rs 50 / transaction for using the *99# service.

9. Is there any transaction limit set for the *99# service?

The RBI guidelines for Mobile Banking Services has prescribed a ceiling of Rs. 5000 per transaction for financial transactions using *99# service.

10. Is the beneficiary customer also required to register for Mobile Banking services for receiving the funds using *99# service?

No. Beneficiary is not required to register for receiving funds using Account Number / Aadhaar Number. However, beneficiary is required to register himself/herself with his/her bank for mobile banking services for receiving funds using Mobile Number & MMID. Beneficiary customer should approach his bank for getting MMID.

11. How many Banks and TSPs are currently offering *99# service?

The list of Banks and TSPs offering *99# service is available under the link http://www.npci.org.in/pro_pb.aspx on NPCI website.

12. What happens if the mobile phone of the customer is lost?

Customer need to inform Telecom Service Provider to block the SIM. Financial transactions using *99# service requires two factor authentication (registered Mobile no. and MPIN); customer should still inform his/her respective bank about the loss.

13. Is there a facility/option available to Stop/Cancel financial transactions initiated using *99# service?

No. Since the *99# service uses IMPS channel which is an immediate fund transfer service; hence, it will not be possible to stop/cancel financial transaction after it has been initiated.

14. If I change my Mobile number, do I need to register again for the Mobile Banking?

Yes. The customer needs to register his/her new mobile number with his/her bank for availing the mobile banking services on his new number.

15. What are the timings for initiating and receiving funds using *99# service?

Fund transfer request can be initiated 24*7 (round the clock) using the *99# service including on holidays. Similarly, funds remitted using the *99# service can be received by the beneficiary 24*7 (round the clock).

16. What is MMID?

MMID stands for Mobile Money Identifier. MMID is a 7 digit code issued by the bank to their customers for availing IMPS. MMID is issued to only to those customers whose preferred mobile number is registered with the bank. Different MMID's can be linked to same Mobile Number (Please contact your bank for the issuance of MMID).

17. What is IFS Code?

The Indian Financial System Code (IFSC) is an 11 digit alphanumeric code that uniquely identifies a bank-branch participating in the two main electronic funds settlement systems in India i.e. Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT) systems. IFS Code for different bank-branches is available on the respective bank's website, Cheque book, RBI website, etc.

18. Whether *99# service is available both on GSM and CDMA handsets?

No. *99# service is available only on GSM handsets.

19. Where can a customer register complaint w.r.t. *99# transaction?

Customer can log following type of complaints faced while using *99# service:

- Network related - With respective TSPs
- Transaction related - With respective banks

20. What kind of issues are faced by the customer in using *99# service?

While doing transactions on *99#, customers may face following issues:

- Handset Compatibility Issue: Though USSD based transactions works across all GSM handsets; however, owing to various reasons, sometimes few handsets do not support USSD service. Though, the numbers of such handset models is few; still users are requested to check if there handset supports the USSD service (in case they are facing problems while performing transaction).
- Technical Error or Declined Request: Transaction not getting completed due to network/connectivity issues at TSPs or Banks end.
- Wrong User Inputs: Transaction will get declined if the user enters wrong information like IFS Code, Account number, MPIN etc.

21. Are there any tips for using *99# service?

- Customer to register himself/herself with his/her respective bank for availing mobile banking service.
- Keep information like Mobile number, MMID, IFS Code, Account number, Aadhaar number of the beneficiary and MPIN handy before initiating the transaction.
- Before initiating any transaction, please make sure that the mobile phone is in network area/range.