# FAQs on *99*99# Service

**Document History**

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1. **What is *99*99# Service?**

*99*99# is a USSD (Unstructured Supplementary Service Data) based value added service from NPCI that facilitates the customers to check the status of his/her Aadhaar number seeding/linking in the bank account. The service works across all GSM service providers & handsets and brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

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*99# service?**

   ➢ Works without Internet – Uses voice connectivity
   ➢ Accessible through a common code *99*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
   ➢ Value added channel for checking the Aadhaar seeding status in the bank account

4. **What is QSAM?**

*99*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this service, a person can check the Aadhaar seeding/linking status in his/her bank account.

   ➢ This service can be availed by dialling *99*99# from any GSM mobile handset
   ➢ User can know whether his/her Aadhaar number is seeded/linked to any bank account number or not.

> ➢ If yes, then with which bank the Aadhaar number is linked and the last updation date of the Aadhaar number.

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

   The service can be availed by dialling *99*99# from any GSM mobile phone. The customer would then be required to enter his/her Aadhaar number and confirm the same in subsequent screen. The transaction flow to use the *99*99# service is given below:

   ➢ Dial *99*99# from your mobile handset.

   ➢ A screen to enter your 12 digit Aadhaar number will appear.

   ➢ Customer to input his/her 12 digit Aadhaar number in this screen.

   ➢ After inputting the Aadhaar number, confirmation screen will appear.

   ➢ Customer to confirm the Aadhaar number by entering 1 and submit.

   ➢ A confirmation screen will appear showing the Aadhaar number, name of the bank to which the Aadhaar number is linked and the last updated date.

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

   Customer is not required to register his/her mobile number to check the Aadhaar seeding/linking status. However, the customer is required to have a bank account.

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

   Yes. TSPs charge the customer for using *99*99# service. Please contact your Telecom Service Provider to know the exact charges for using *99*99# service. However, TRAI (Telecom Regulatory Authority of India) has set a maximum ceiling of Rs. 1.50 / transaction for using the *99*99# service.

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

   *99*99# service allows the customer to check his/her Aadhaar seeding/linking status only and does not allows financial transactions.

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

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

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

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

➢ Network related - With respective TSPs

➢ Transaction related - With respective banks

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

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

➢ Handset Compatibility Issue: Though USSD based transactions works across all GSM handsets; however, owning 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.

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

➢ Keep Aadhaar number handy while using *99*99# service.

➢ Before initiating any transaction, please make sure that the mobile phone is in network area/range.