

Registered Office: 1001A, B Wing, 10th Floor,
The Capital, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

*Process Flow for *99#*

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1.0 Introduction

*99# has been launched with the following services:

1. Non-Financial
2. Financial
3. VAS

1.1 Non-Financial Transaction

- Balance Enquiry - 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.
- Know 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.

1.2 Financial

- Fund Transfer using Mobile Number and MMID - User can transfer fund using MMID and Mobile number of the Beneficiary.
- Fund Transfer using IFSC and Account Number - User can transfer fund using IFS Code and Account number of the Beneficiary.
- Fund Transfer using Aadhaar Number - User can transfer fund using Aadhaar number of the Beneficiary.

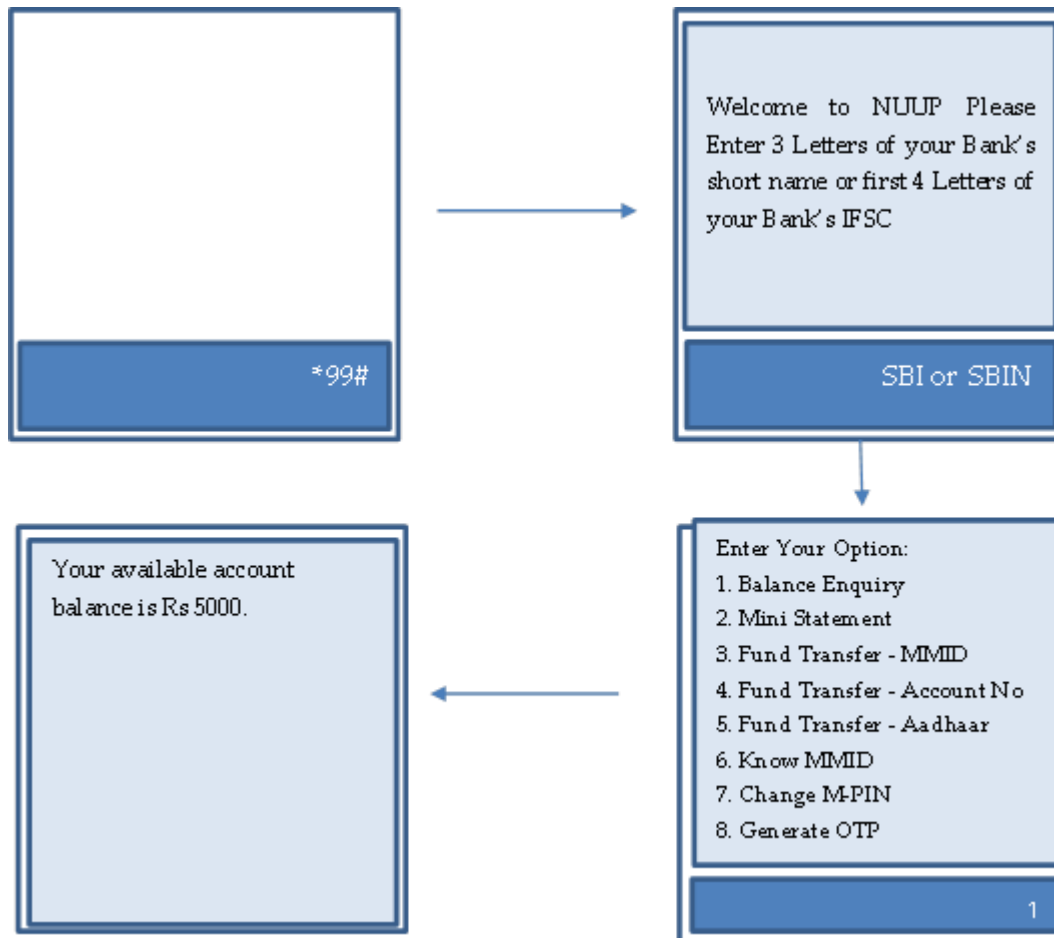
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2.0 Transaction Flows

2.1 Balance Enquiry

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.

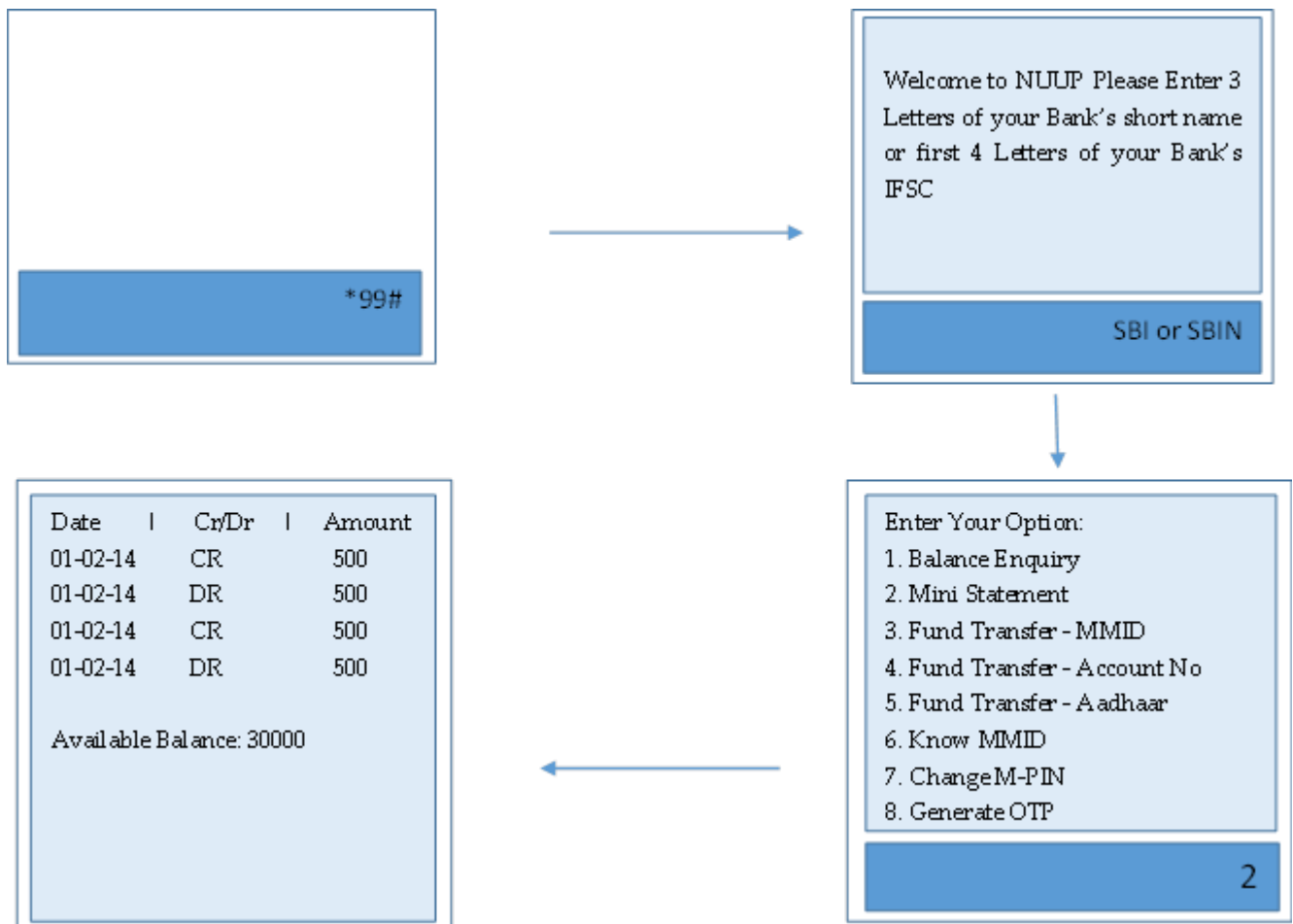


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2.2 Mini Statement

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.

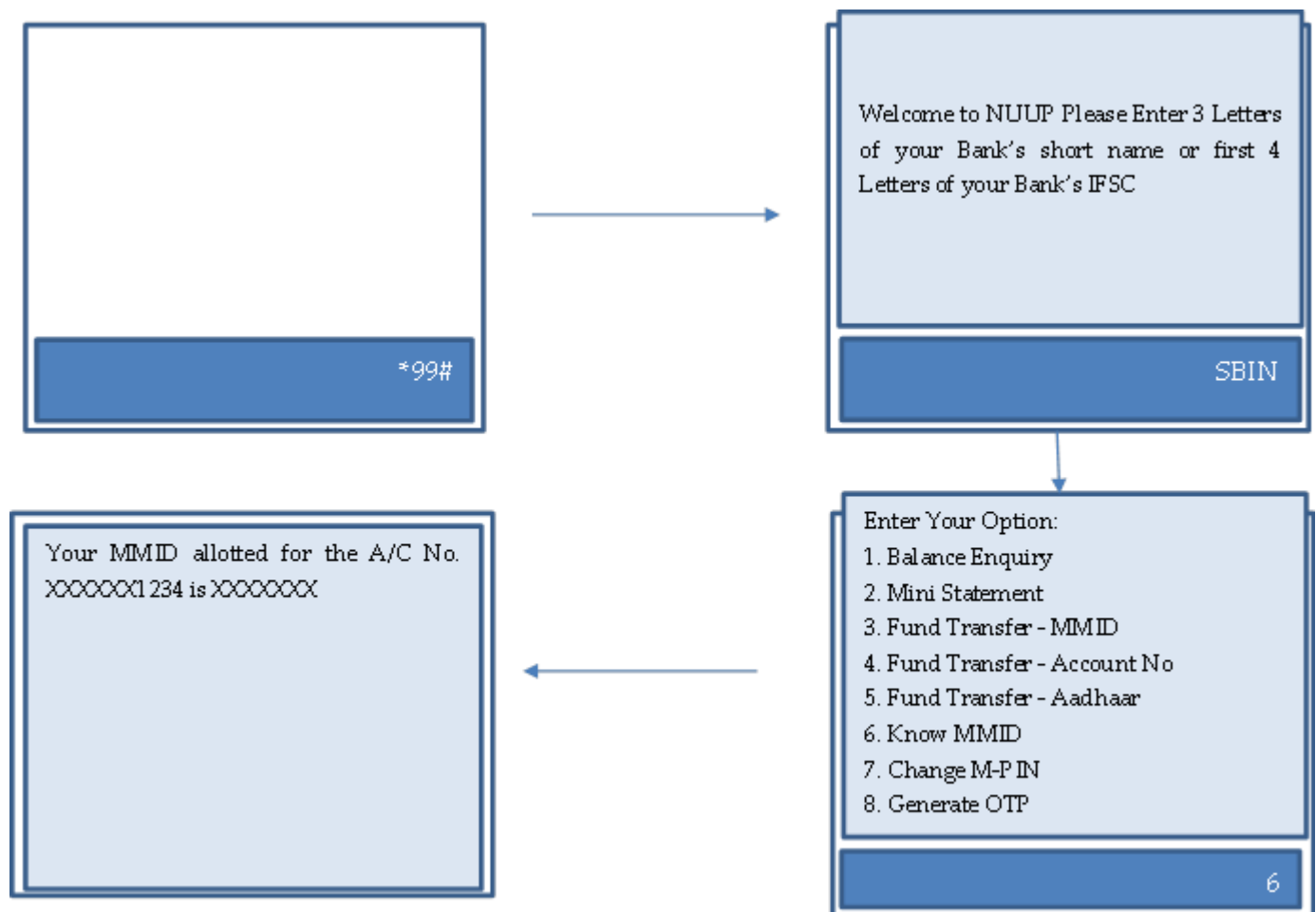


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2.3 Know MMID

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.

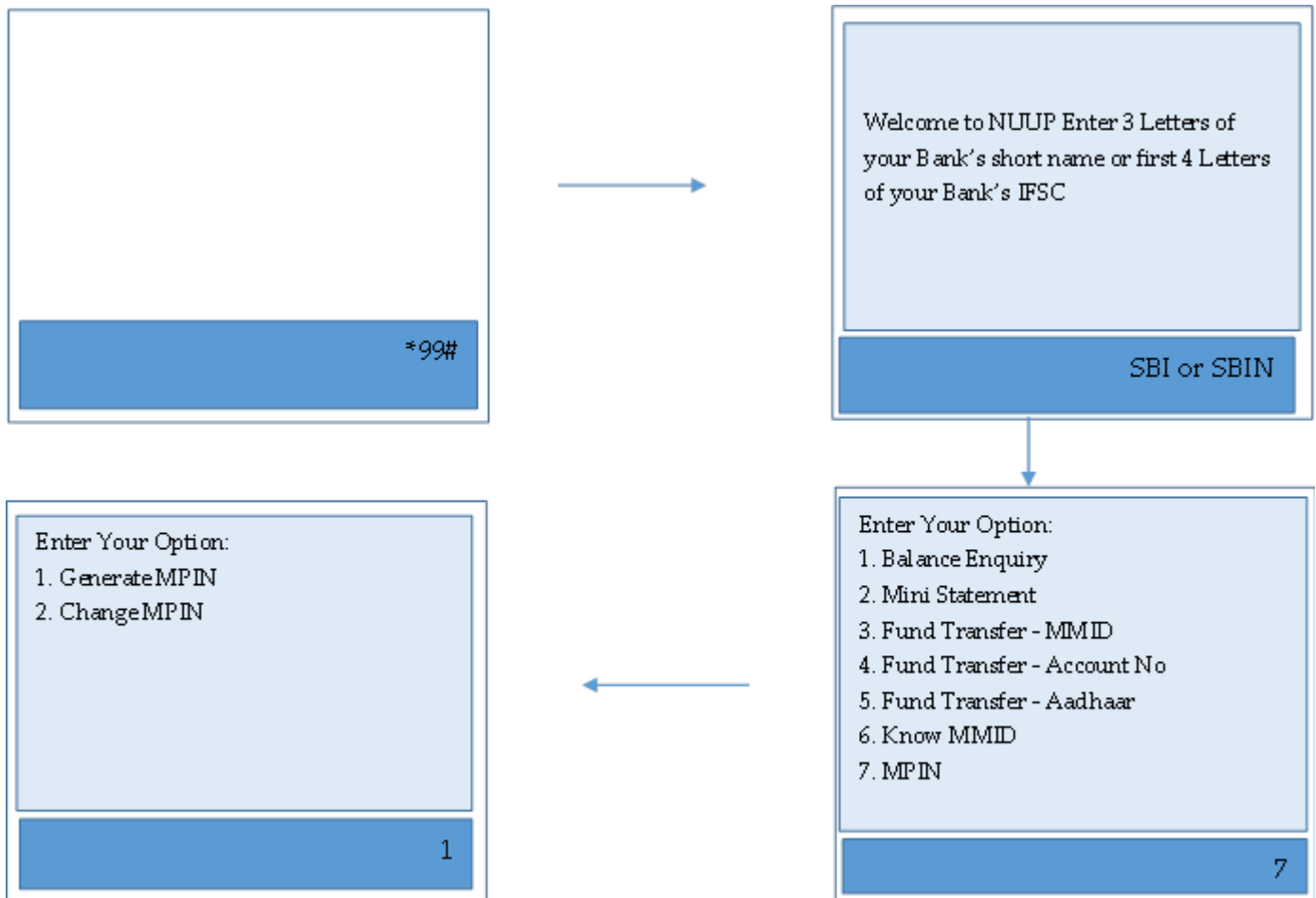


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2.4 Generate MPIN

User can generate MPIN using this service. The transaction flow to generate MPIN 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 7 for MPIN and submit.
- Select Generate MPIN.
- Enter last 6 digits of Card Number & CVV from debit card.
- Enter New MPIN.
- A confirmation screen will appear showing that MPIN is successfully generated.



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[Enter last 6 digits of your card number]
[Expiry date MMYY] separated with
single space

123456 0818



[Enter MPIN] [Reenter MPIN] separated
with single space

1111 1111



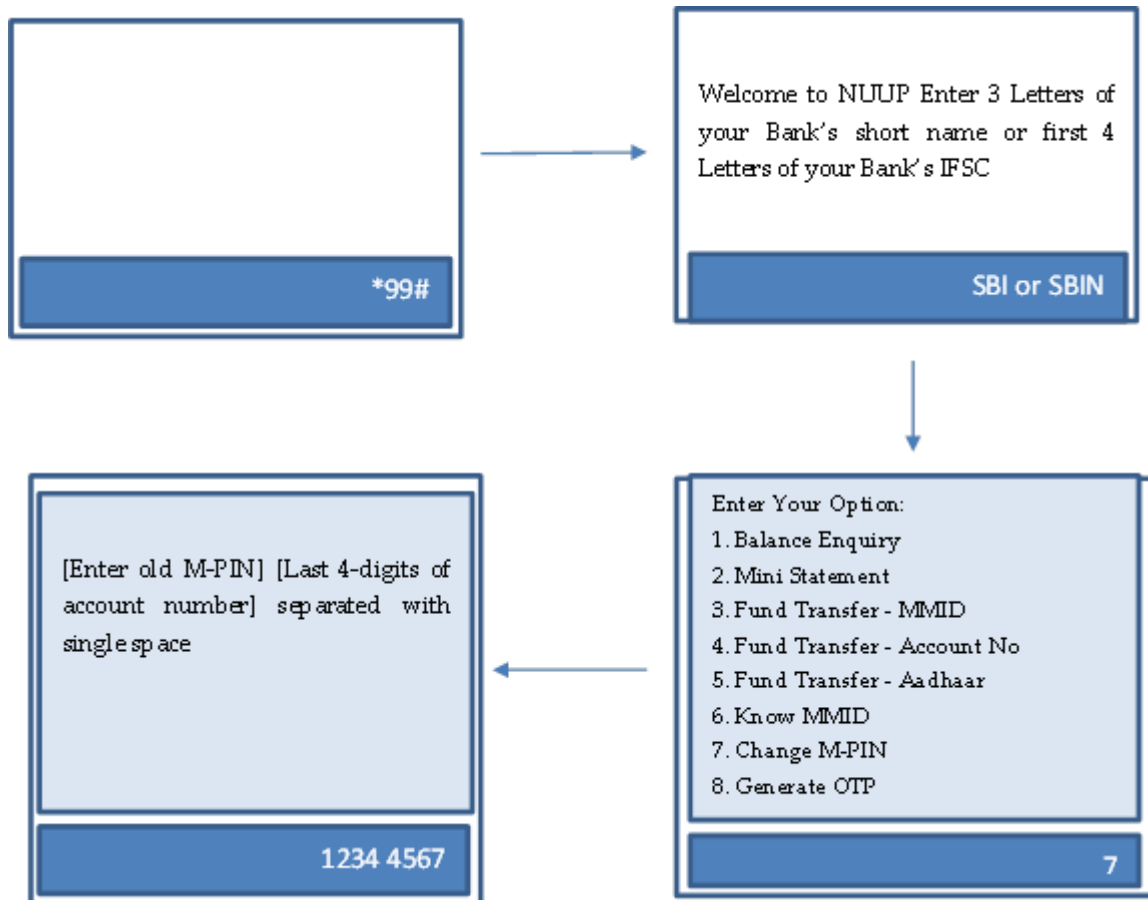
Your MP IN is successfully generated.

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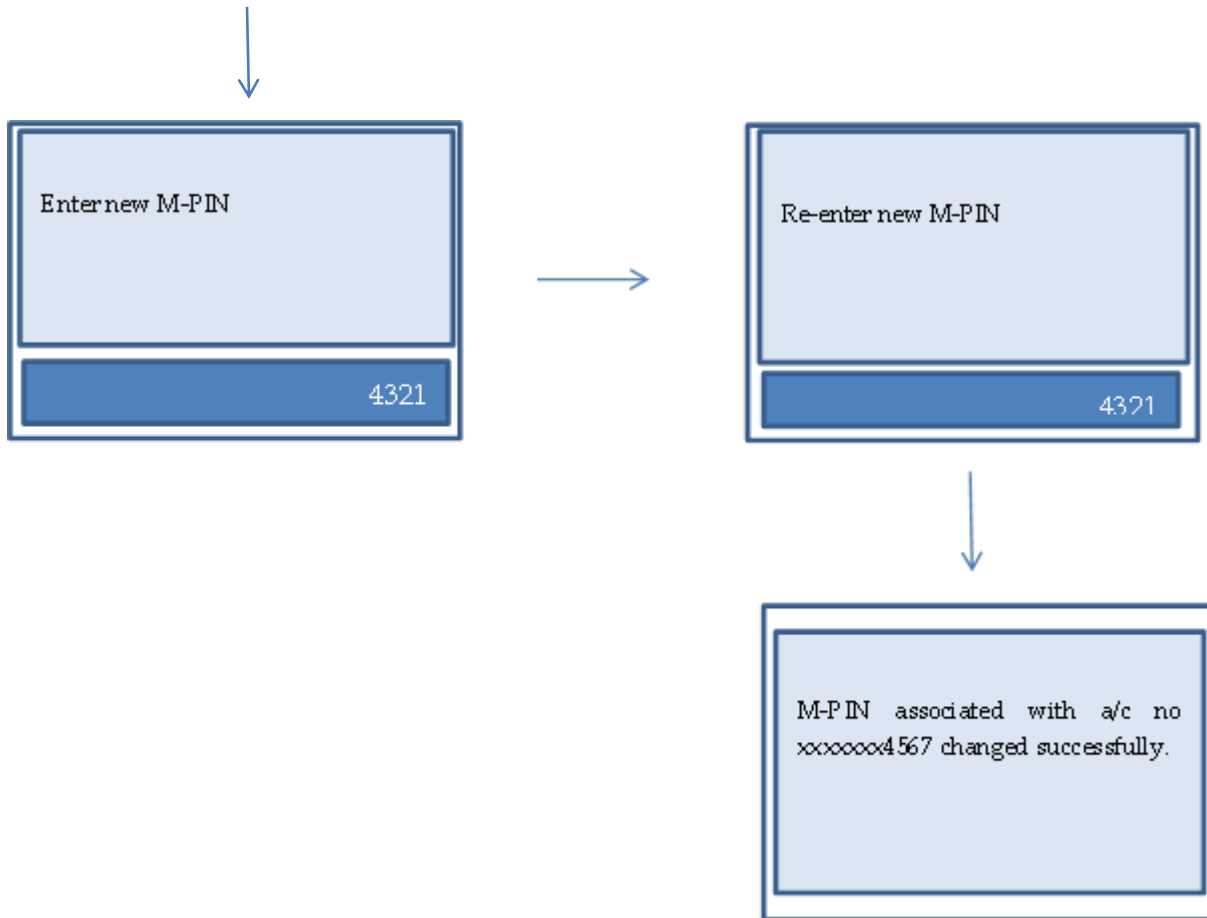
2.5 Change MPIN

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.



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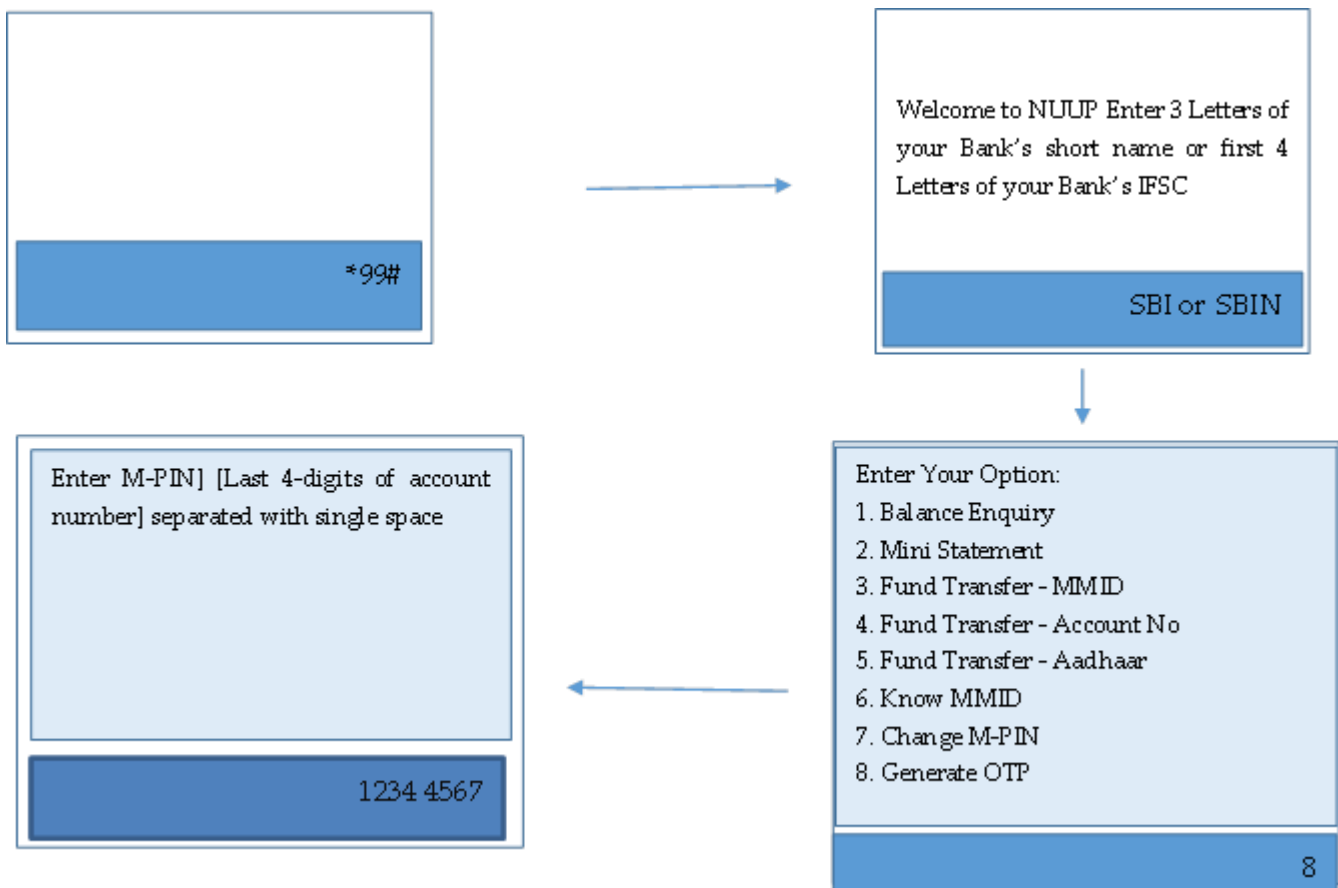


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2.6 Generate OTP

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.





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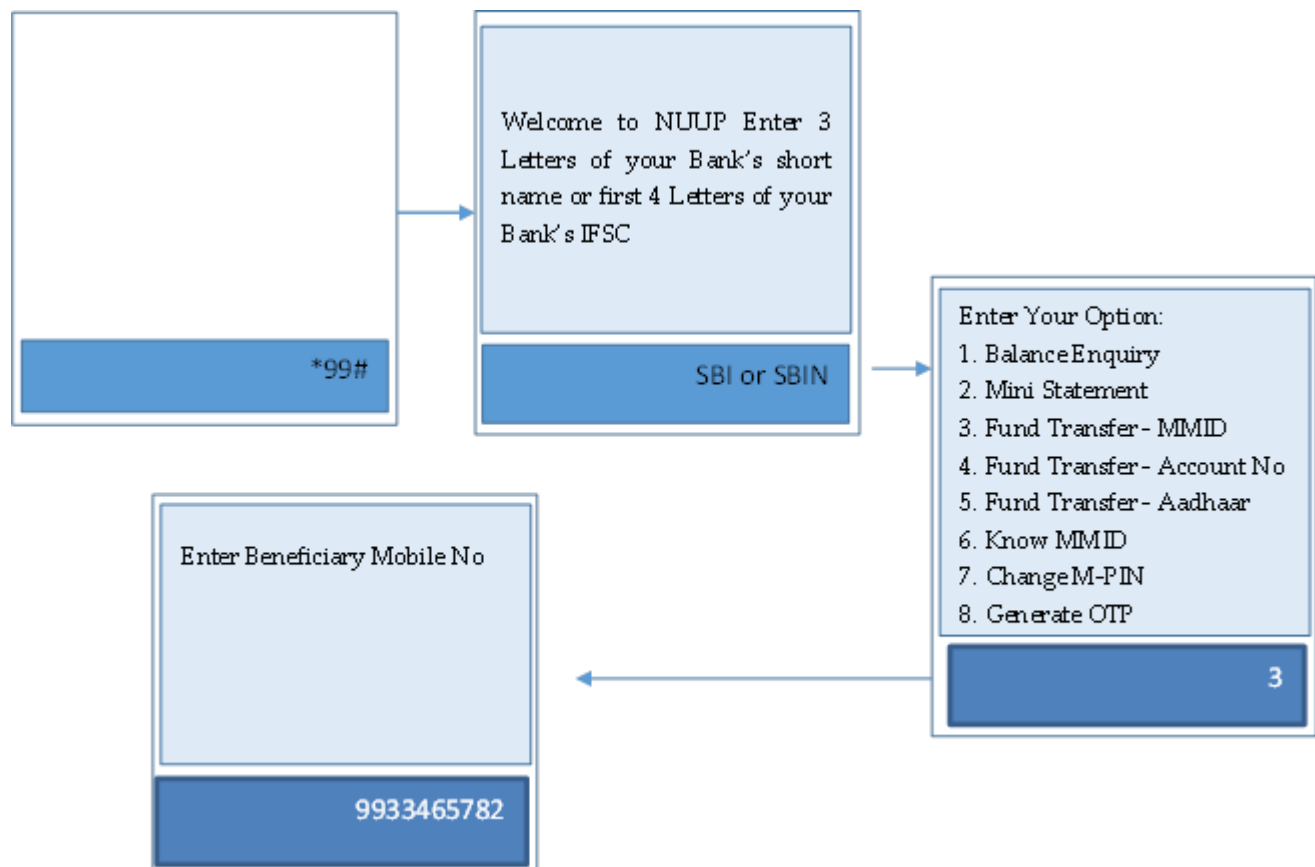
Your OTP is 123456. This is valid for one
transaction and for 1 hour.

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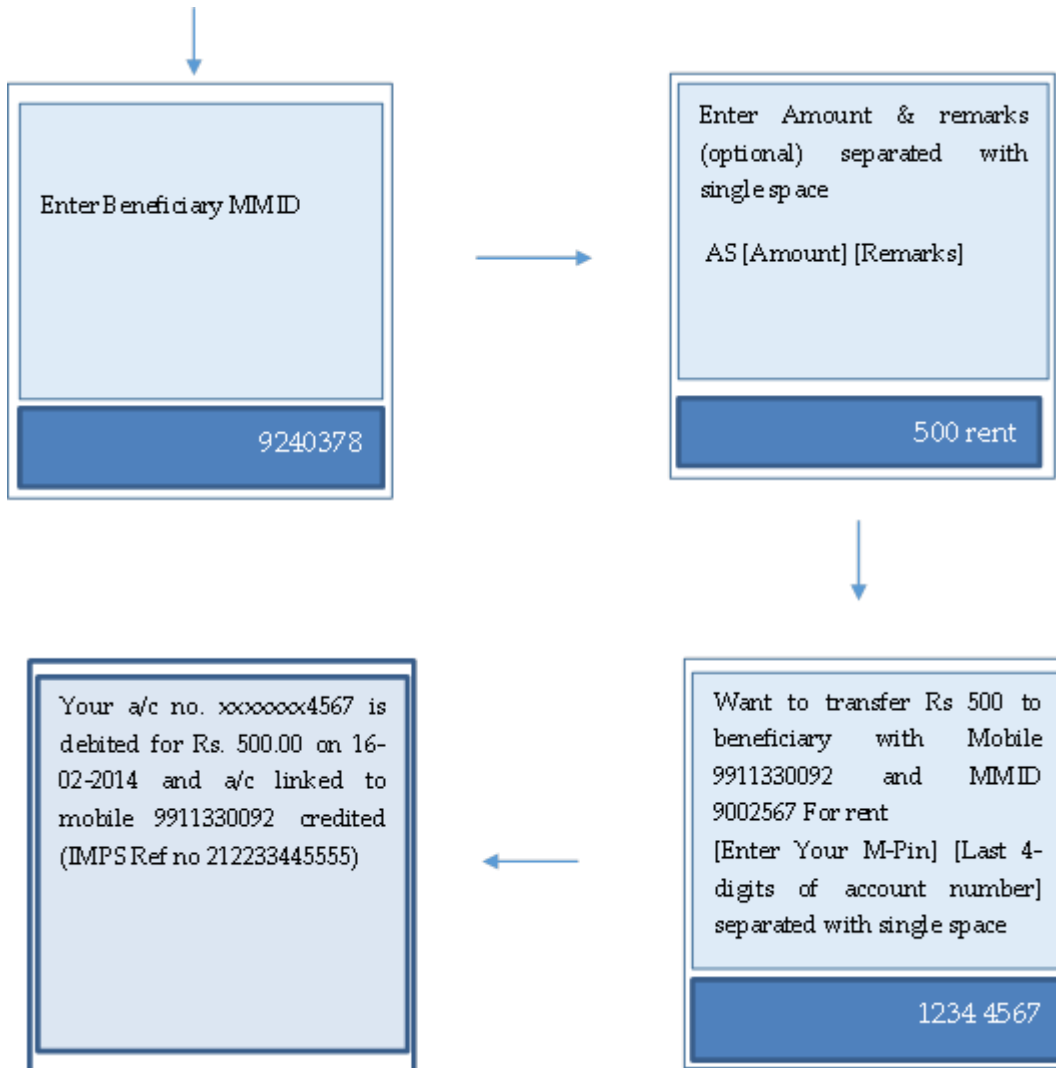
2.7 Fund Transfer using Mobile Number and MMID

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



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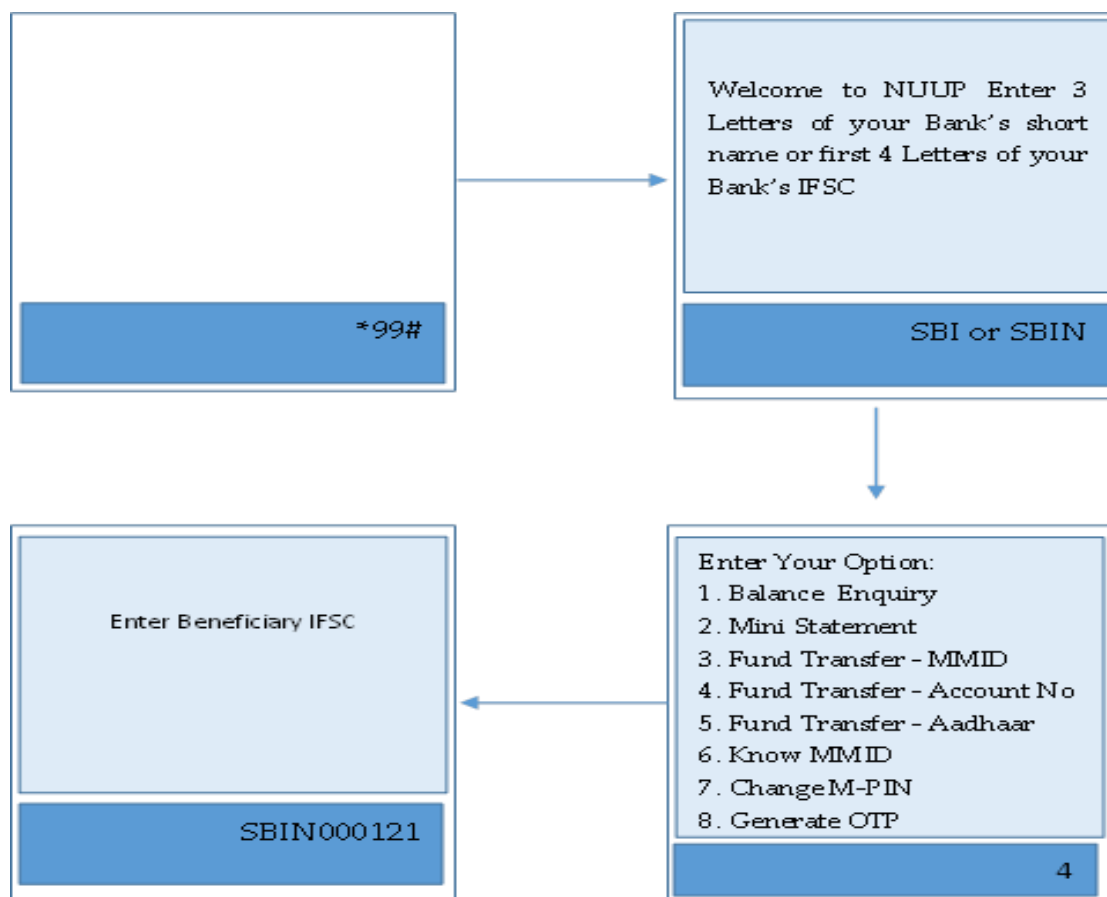


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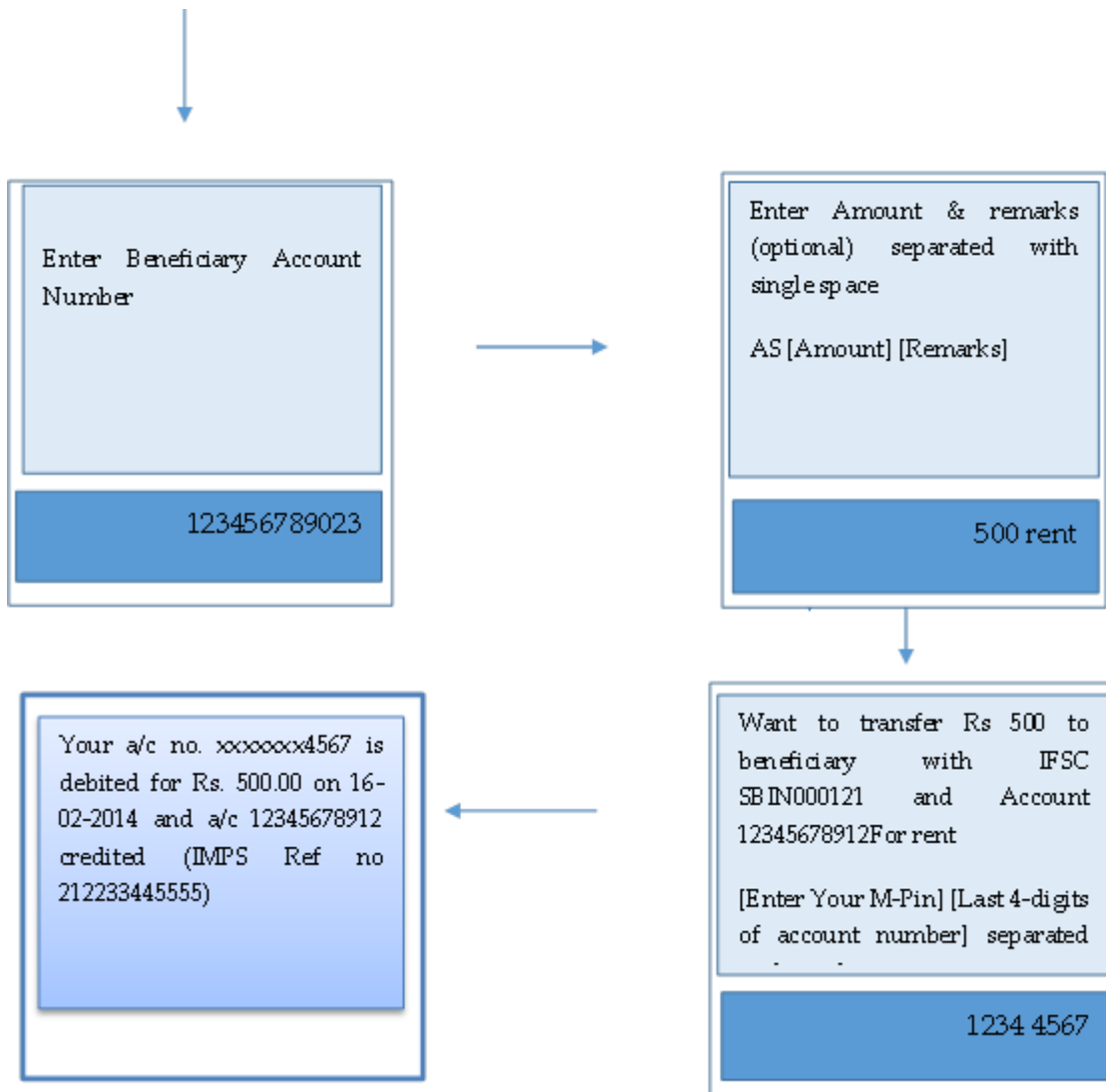
2.8 Fund Transfer using Account Number and IFSC

User can transfer funds by using IFSC Code and Account Number of the Beneficiary. The transaction flow for funds transfer using Account Number and IFSC 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, IFSC 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.



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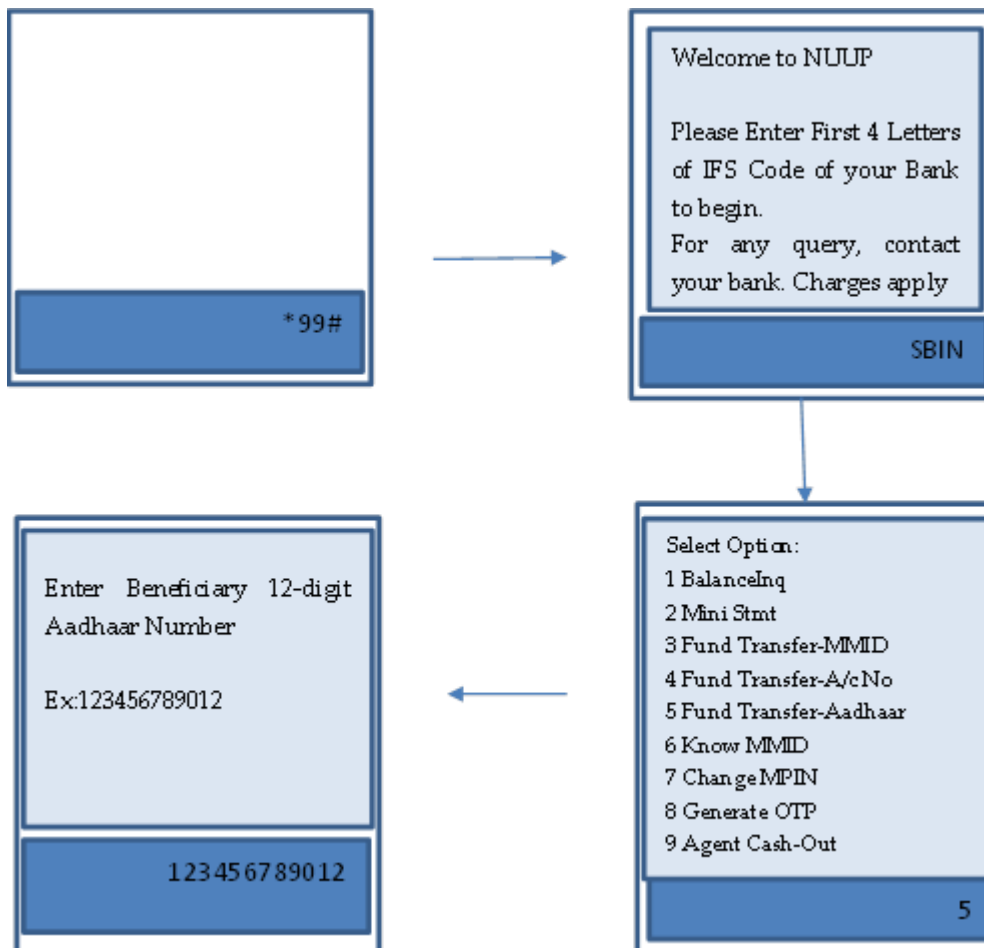


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2.9 Fund Transfer using Aadhaar Number

User can transfer funds by using Aadhaar Number of the Beneficiary. The transaction flow for funds transfer using Aadhaar Number 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 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.



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