

## UPI through Unstructured Supplementary Service Data (USSD)

### Standard Operating Procedure

**UPI** is enabled on **USSD (Unstructured Supplementary Service Data)**, a common technology platform by Telecom companies that allows the Banks and TSPs (Telecom Service Providers) to seamlessly integrate with each other to provide banking services to the customers at large over the mobile phones (basic as well as smartphone). It facilitates free of cost mobile banking/UPI services to customers with the help of any mobile phone (smart or feature). \*99# service has been launched to take the banking services to every common man across the country. Banking customers can avail this service by dialing \*99# on their mobile phone and transact through an interactive menu displayed on the mobile screen. Key services offered under include, Sending and Receiving interbank account to account funds, balance enquiry, setting/changing UPI PIN besides host of other services. \*99# service is currently offered by 83 leading banks & all GSM service providers and can be accessed in 13 different languages including Hindi & English. \*99# service is a unique interoperable direct to consumer service that brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

#### **Features of \*99# Service:**

- Uses USSD as the access channel that works across all GSM handsets (smartphone or otherwise) making it reach the last mile user
- Supports menu-based applications that is user friendly
- Does not require data connectivity (works on signalling channel) that makes it high availability service
- Round the clock availability (works even on holidays)
- Accessible through a common code \*99# across specific GSM Operators and mobile handsets
- Additional channel for using BHIM app and key catalyst for financial inclusion.

#### **Value Added Services (VAS) offered through \*99# service:**

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

<b>Financial Services</b>	Sending money using Mobile No
	Sending money using UPI ID
	Sending money using Account No. + IFSC
	Requesting money using UPI ID / Mobile No.
<b>Non-Financial Services</b>	Account Balance Enquiry
	Set UPI PIN
	Change UPI PIN
	Last 5 transactions (Mini Statement)

#### **List of Language Supported:**

Hindi	Tamil	Telugu	Malayalam	English	Urdu
Kannada	Gujarati	Marathi	Bengali	Assamese	Oriya
Punjabi					

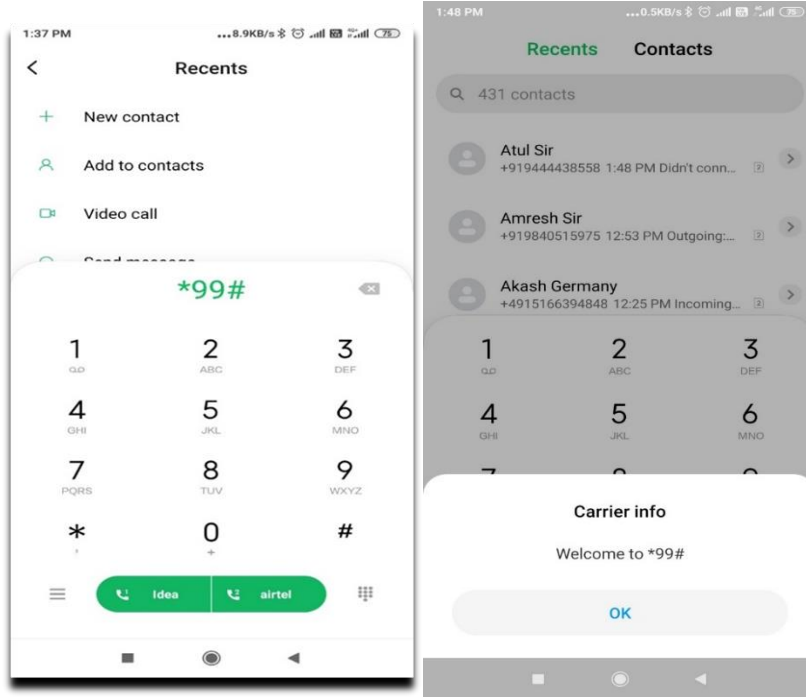
### What is required for transaction:

1. Registered mobile number with any mobile phone (smart or feature)
2. UPI PIN
3. Dial \*99#

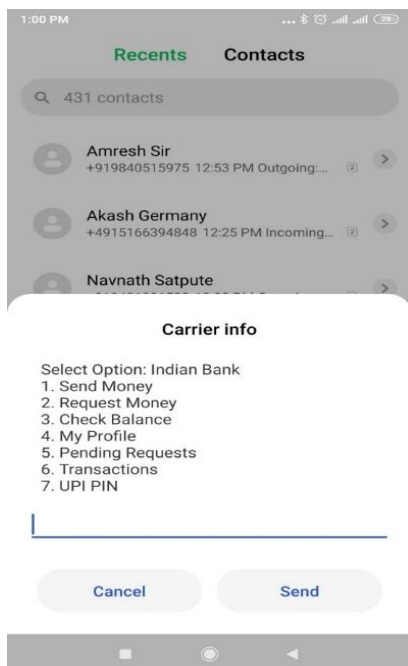
**Funds Transfer Limit:** Rs.5000/day

### Steps to follow for availing the services:

1. Dial **\*99#** from registered mobile number with any mobile phone

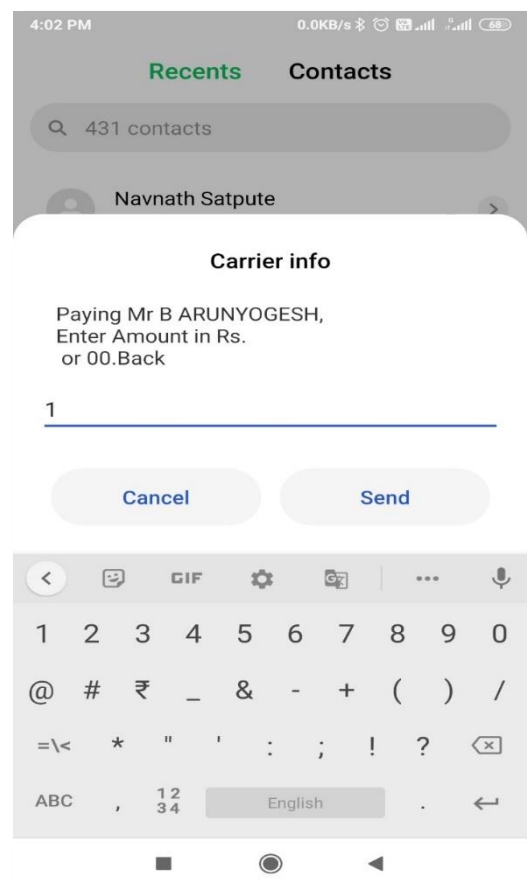
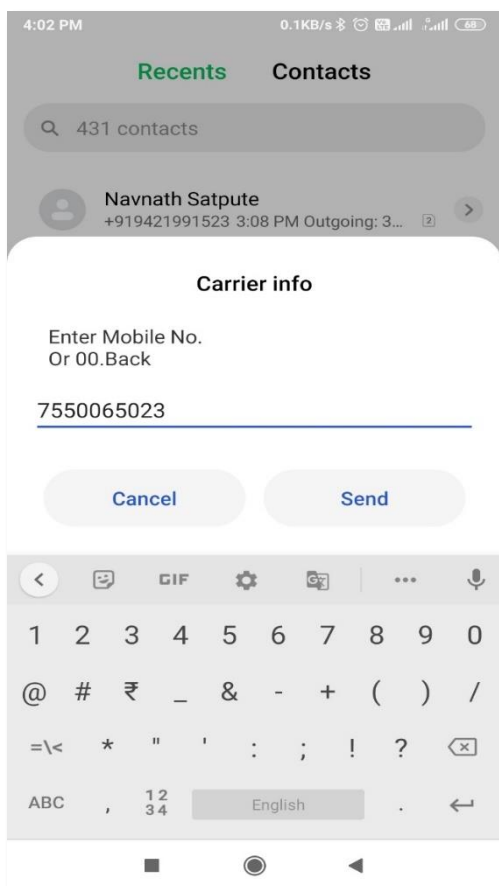
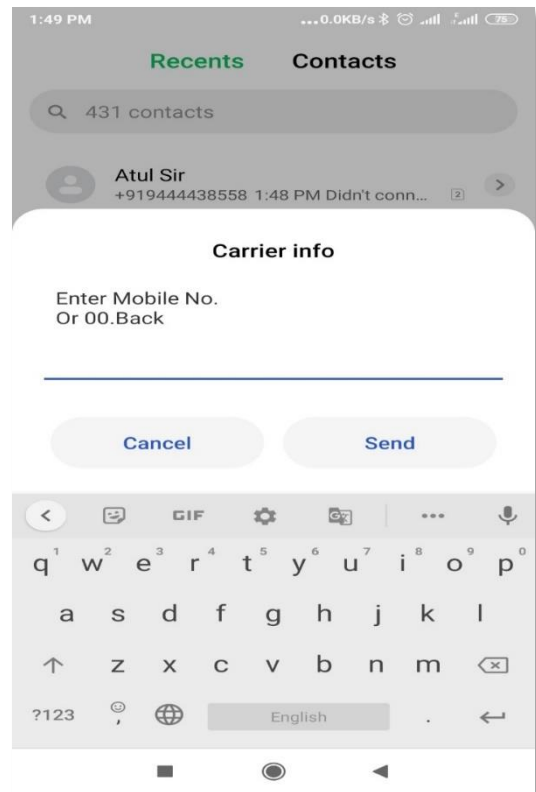
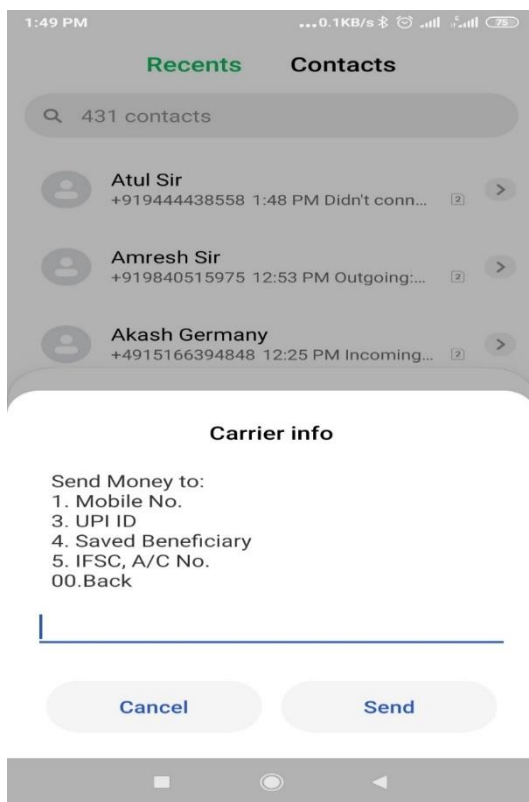


2. Type 1 to send money

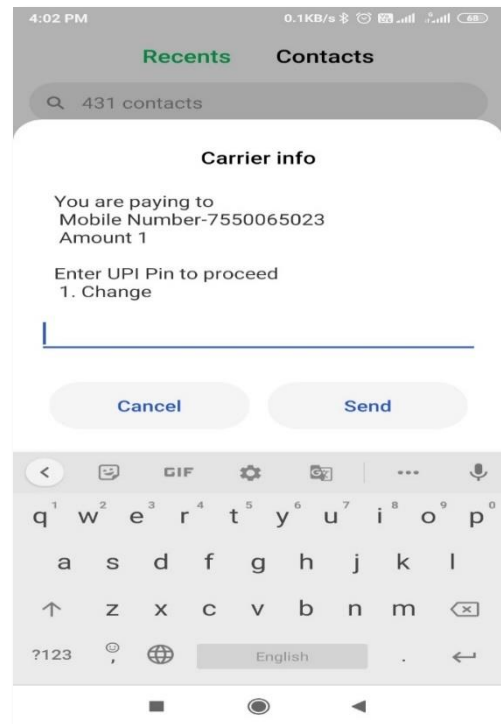
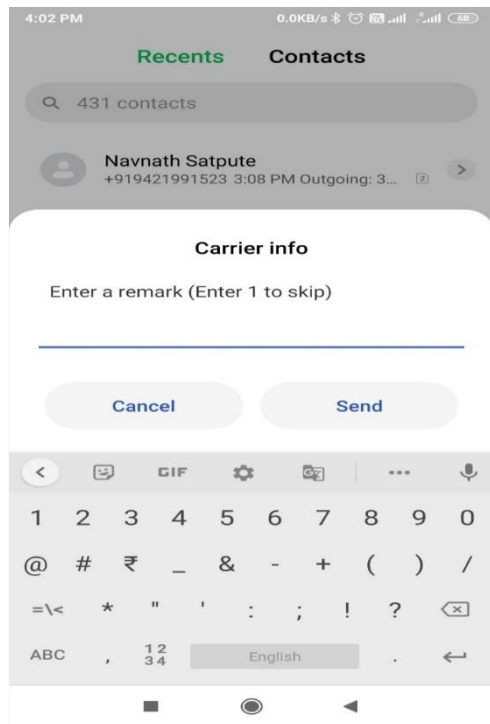


(i) Sending money using mobile number:

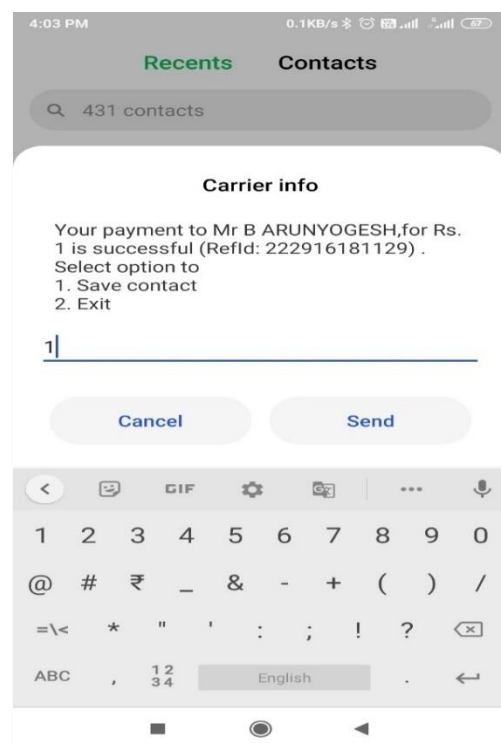
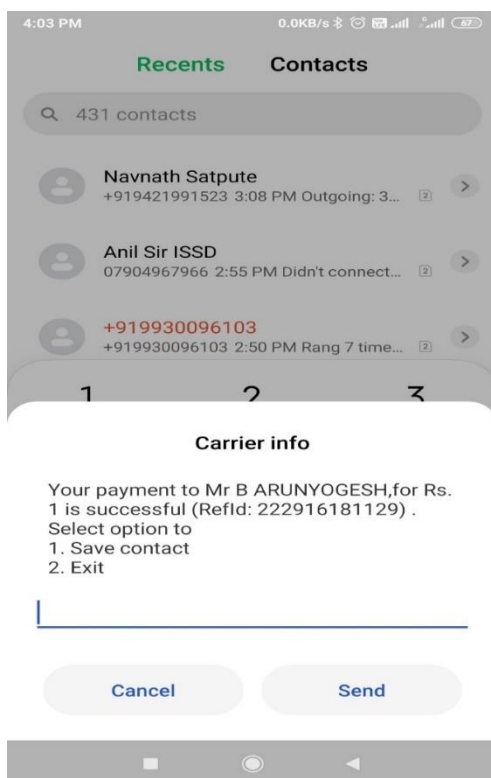
- Type 1 and enter Mobile number linked to INDOASIS UPI

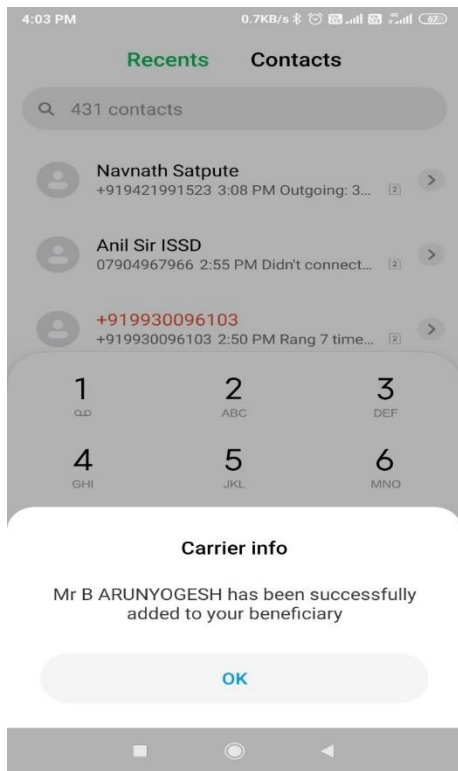


- Enter the remarks(optional) followed by UPI PIN to send money.

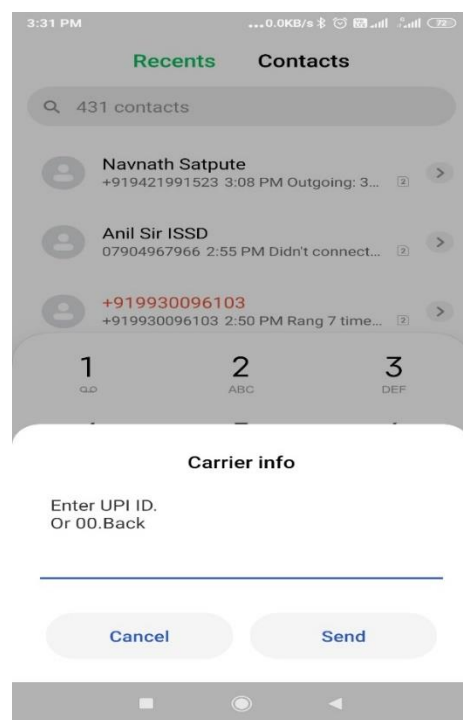
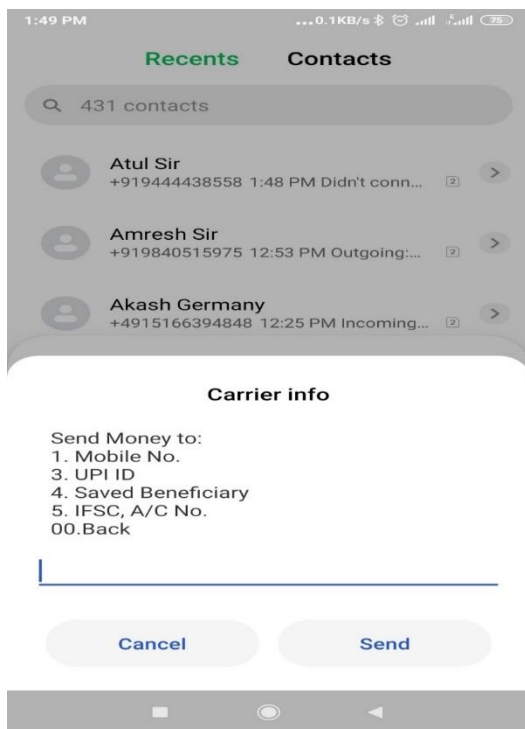


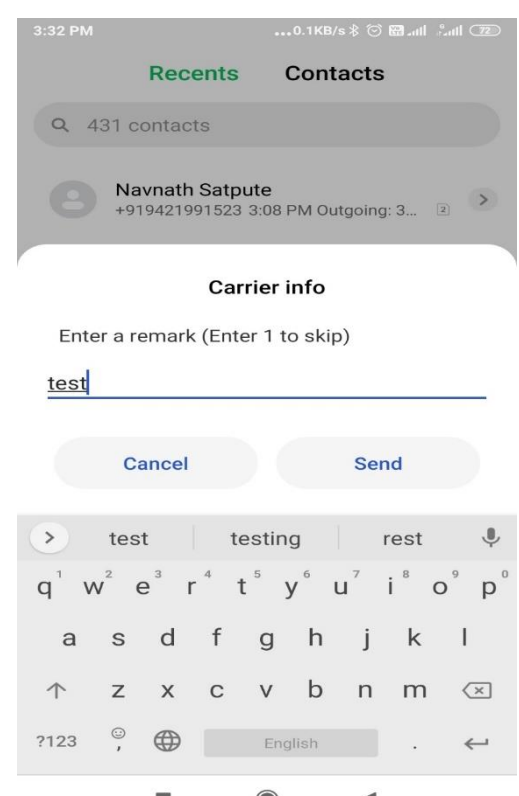
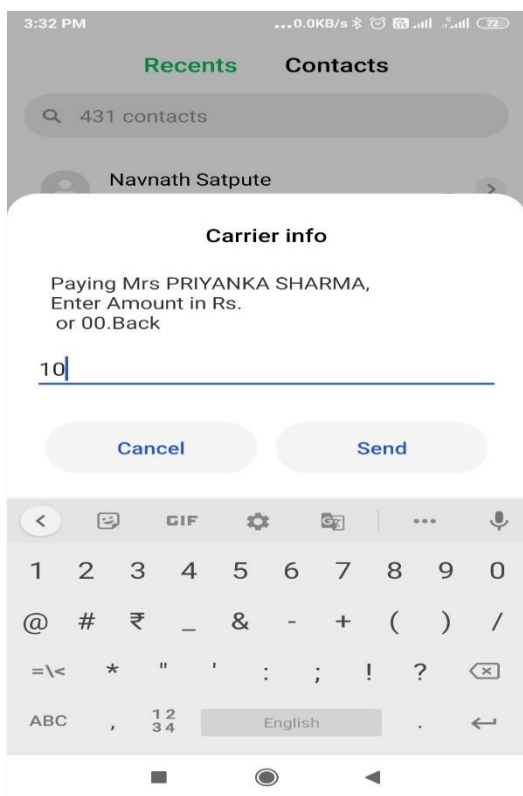
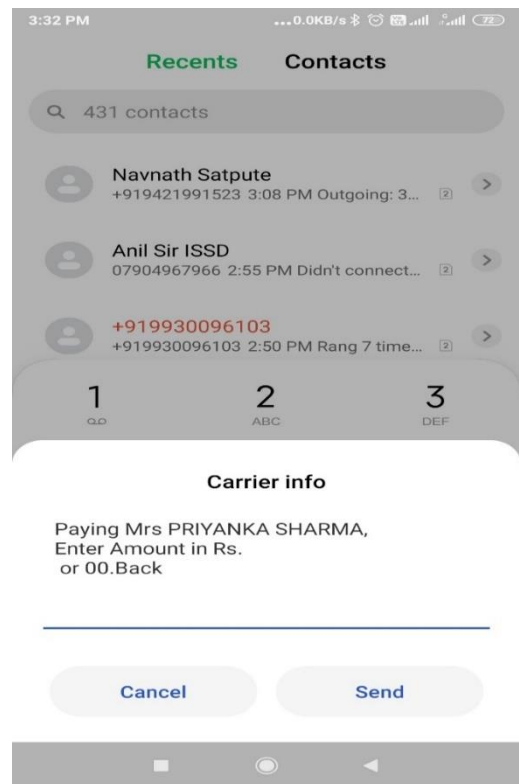
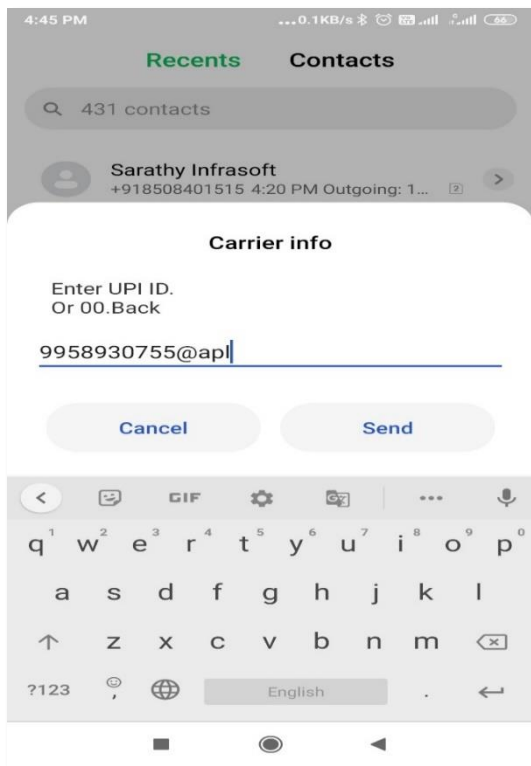
- Customer can choose to save the beneficiary to his/her beneficiary list after the transaction is completed.

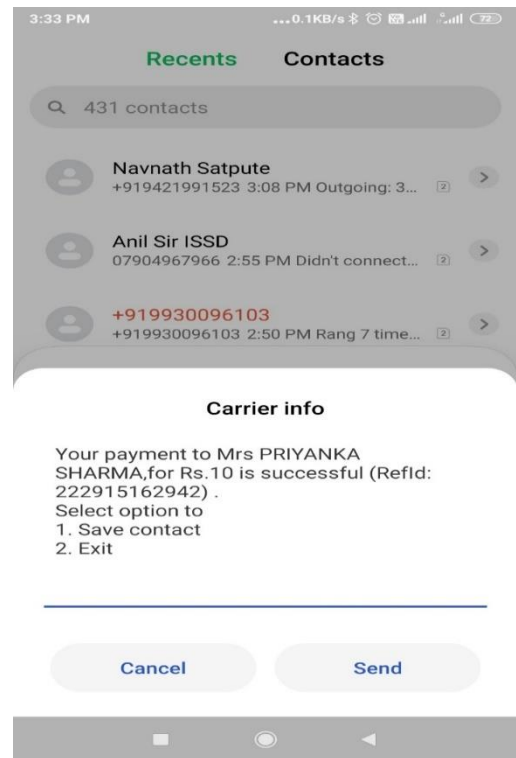
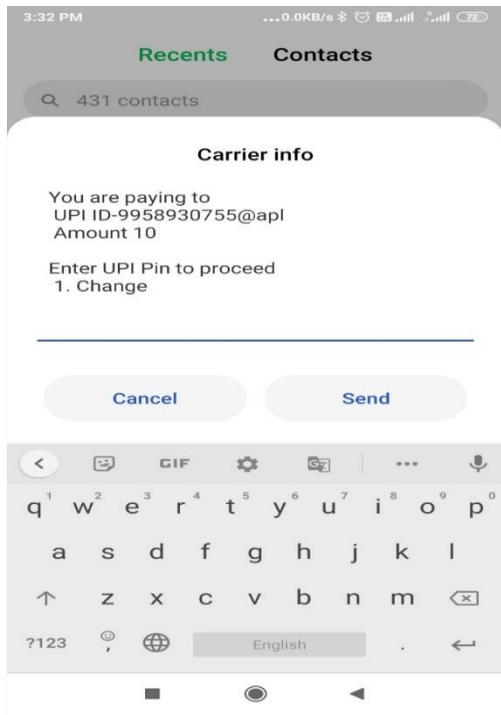




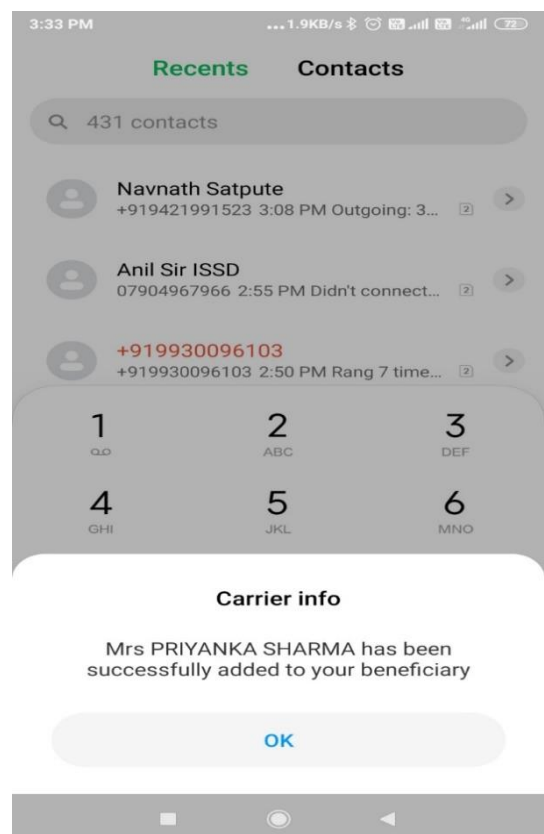
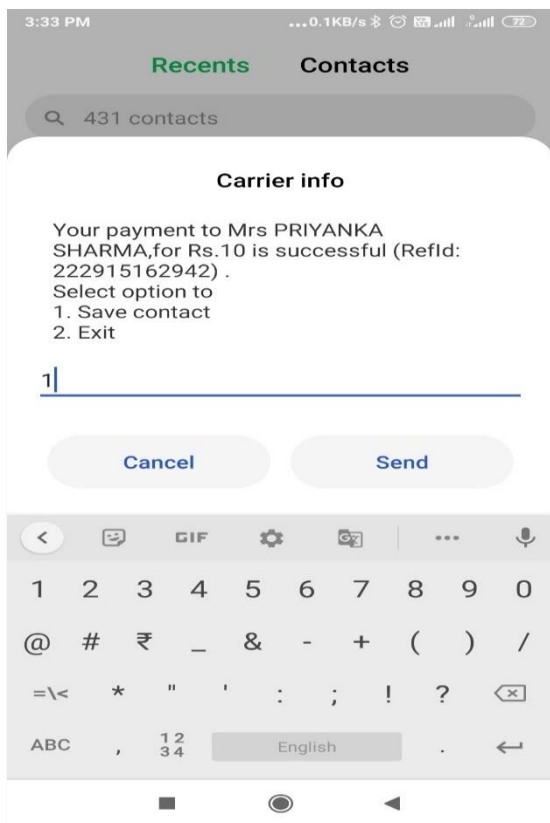
- (ii) **Sending money using UPI ID:**
- **Type 3, enter the UPI ID, amount and UPI PIN**



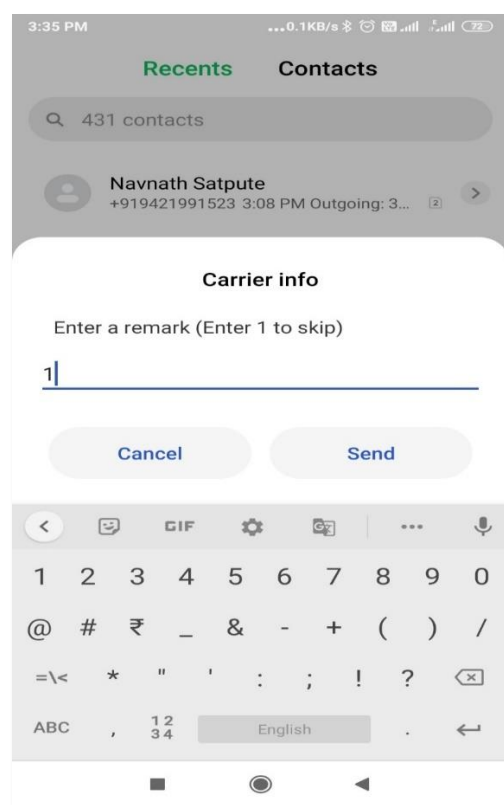
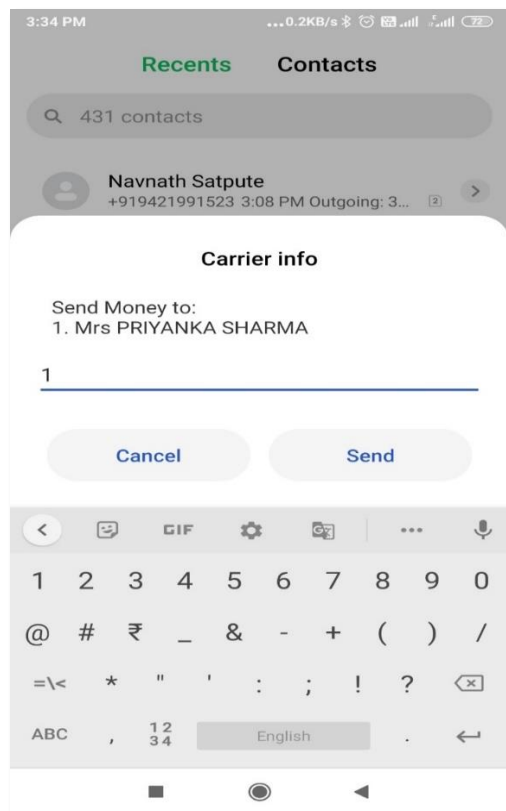
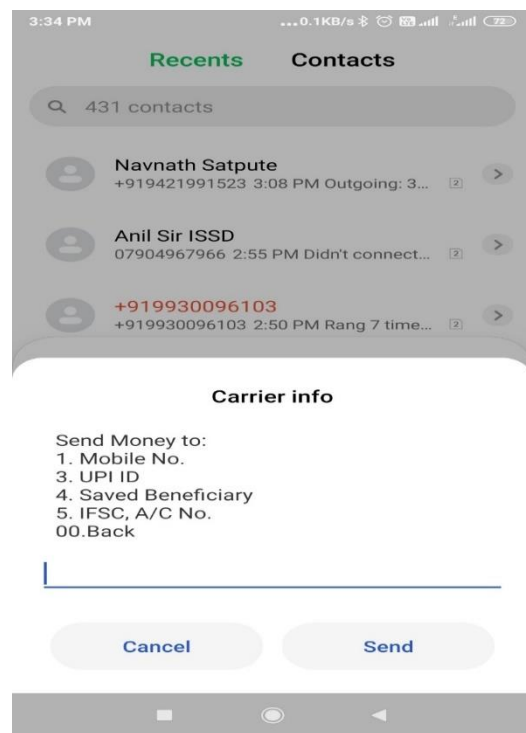
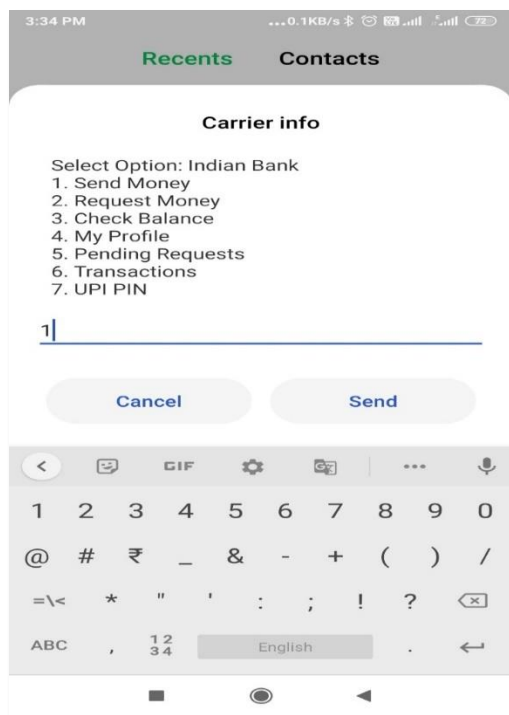




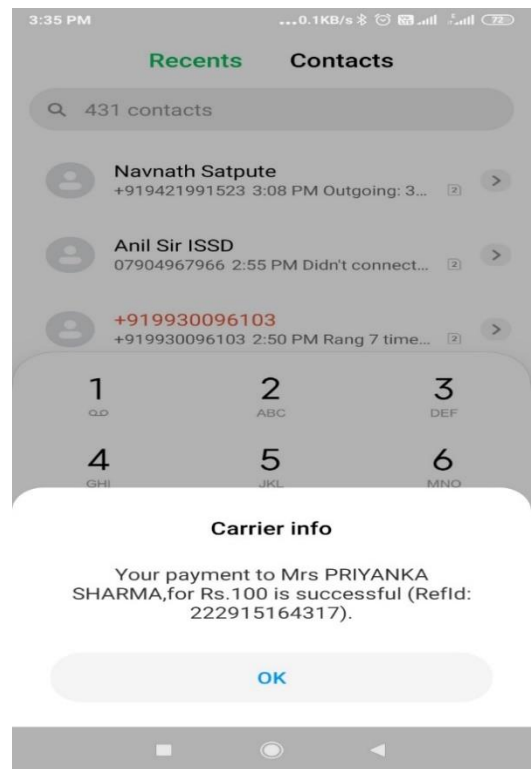
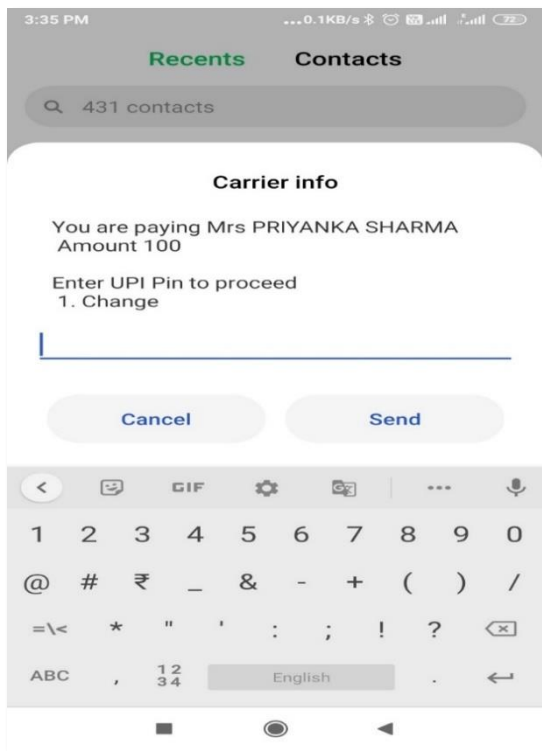
- Customer can choose to save the beneficiary to his/her beneficiary list after the transaction is completed.



(iii) Sending Money to saved beneficiary:

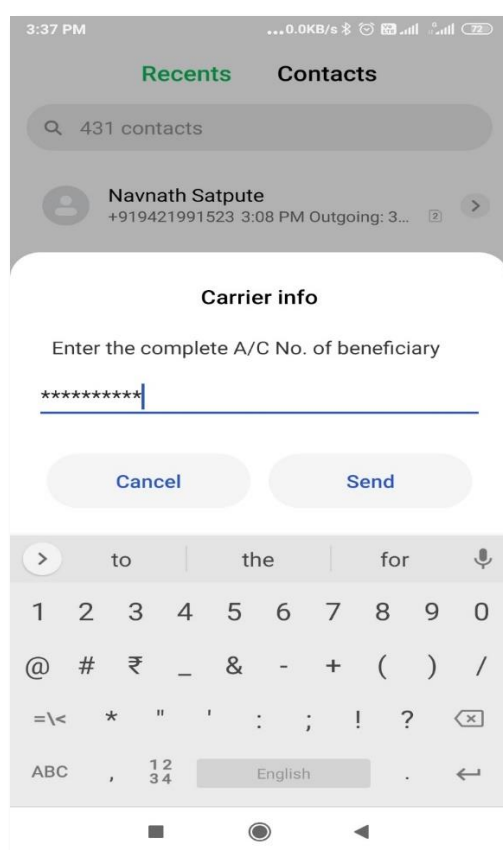
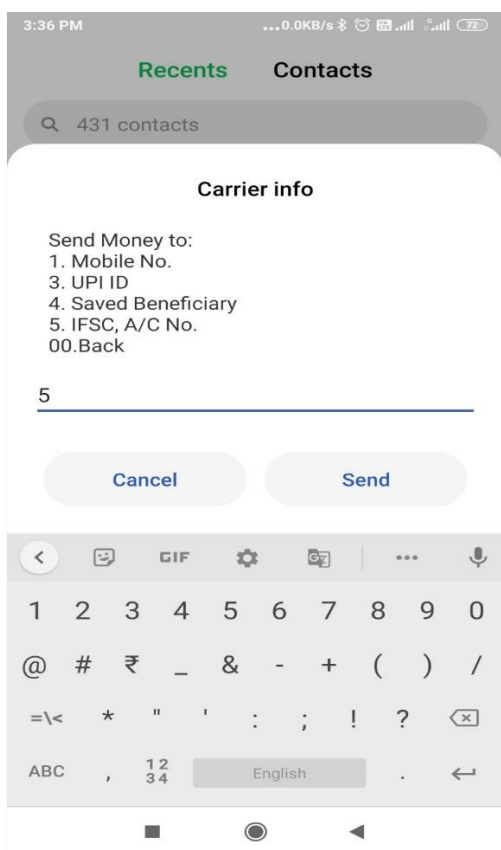


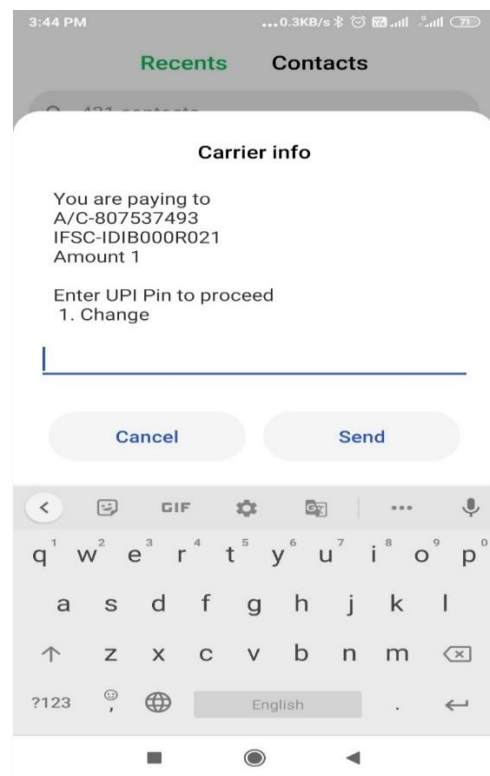
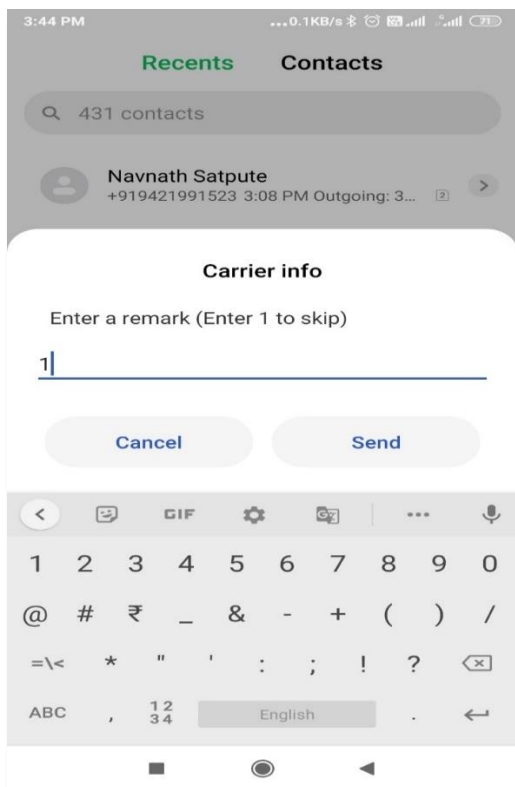
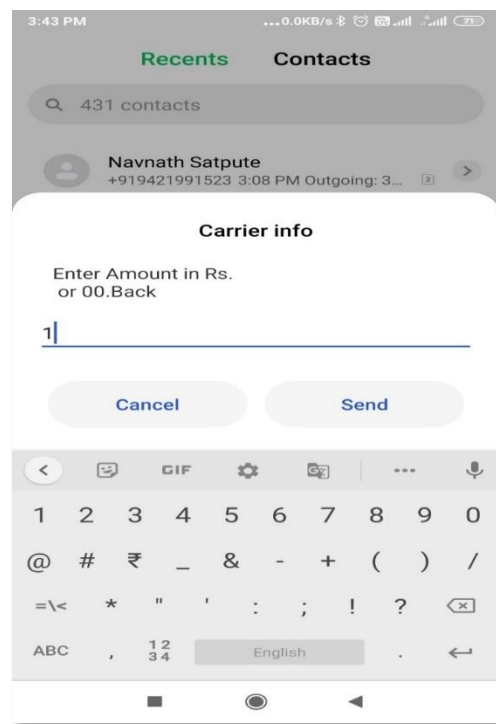
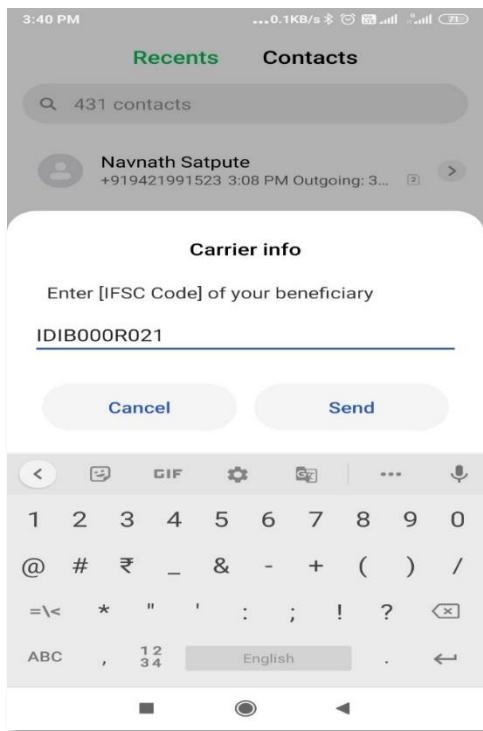




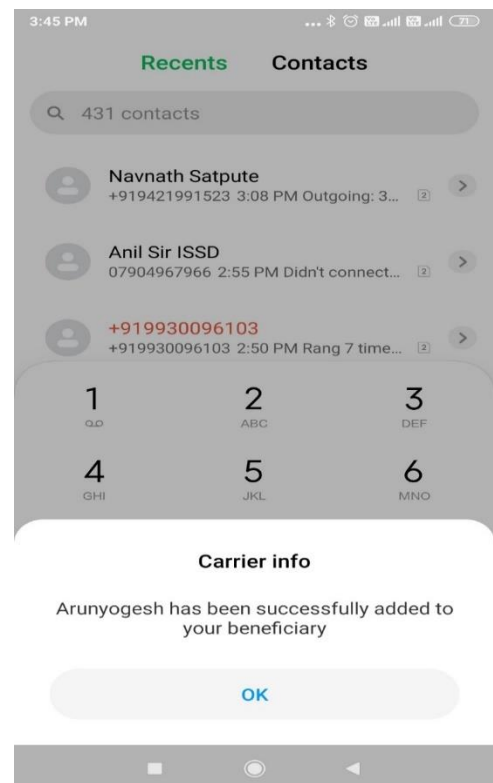
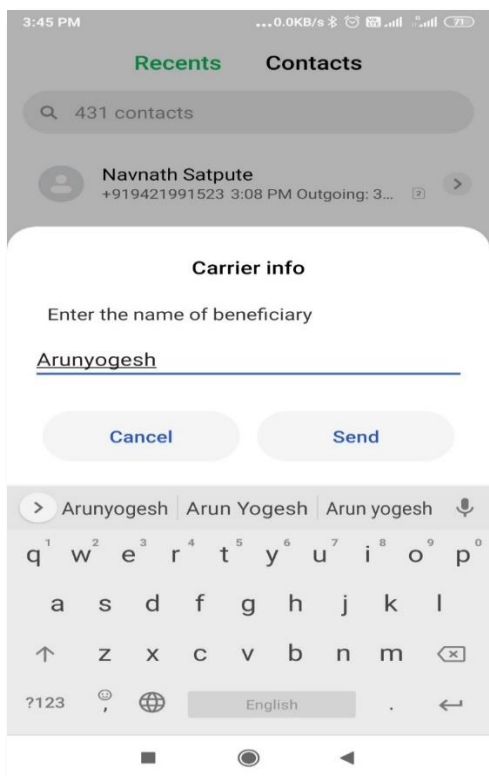
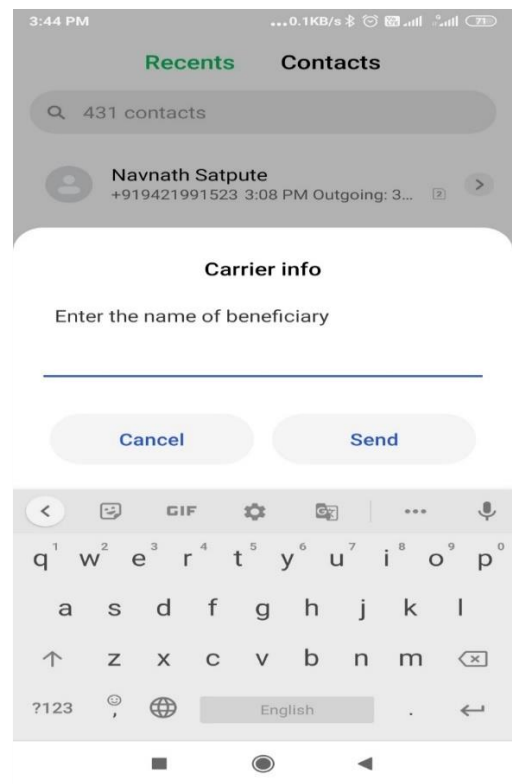
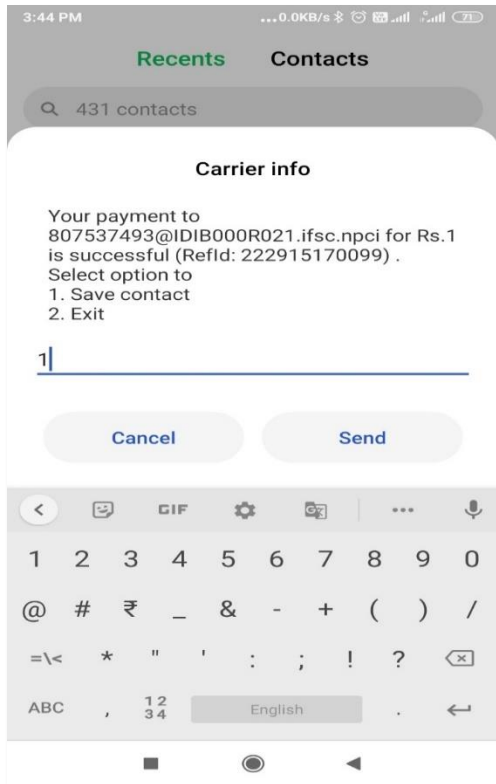
**(iv) Sending Money through UPI using Account number and IFSC code:**

- Type 5, enter account number, IFSC code, amount and UPI PIN.

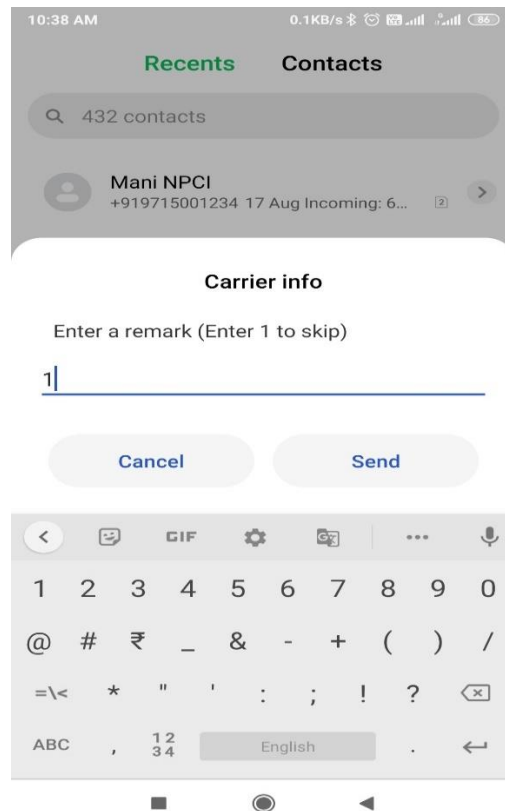
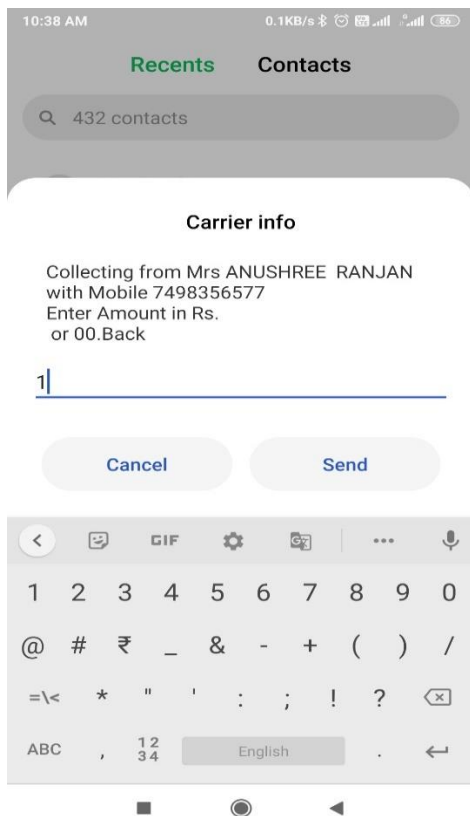
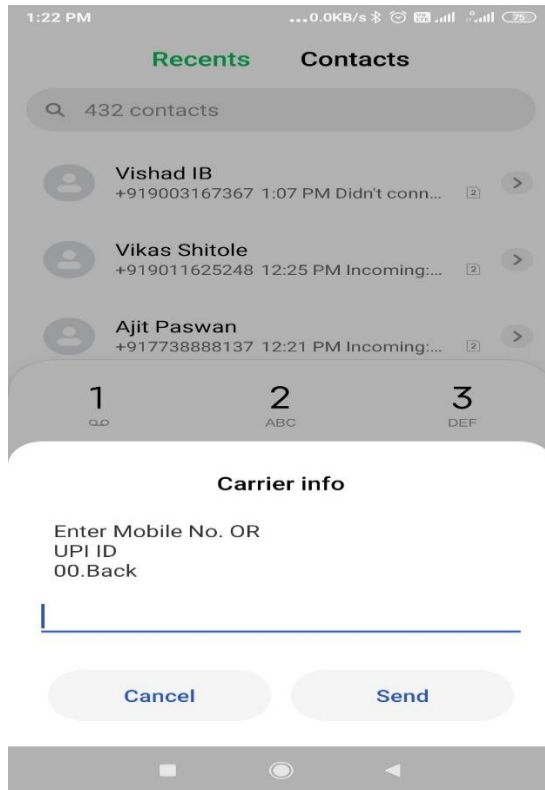
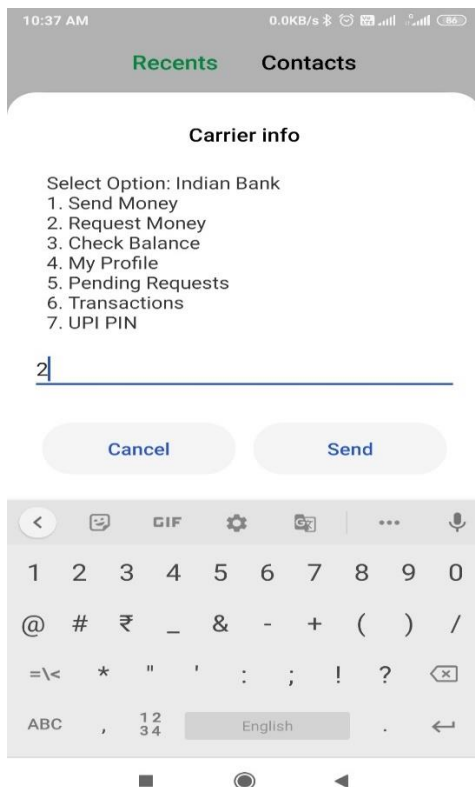


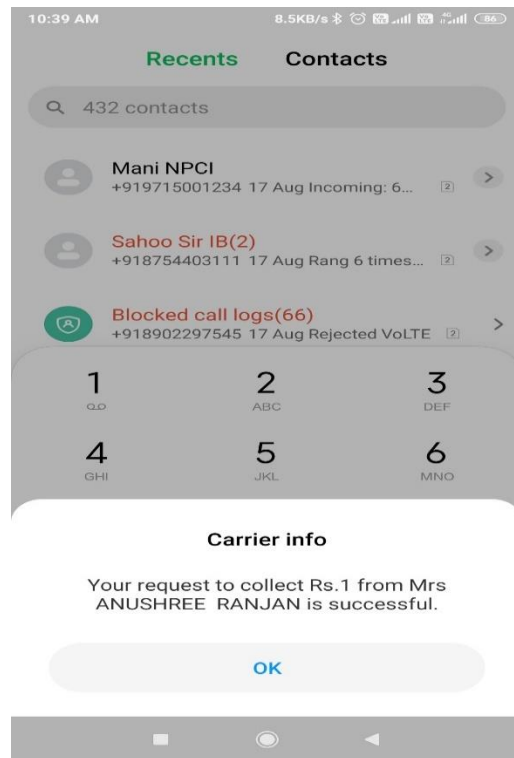
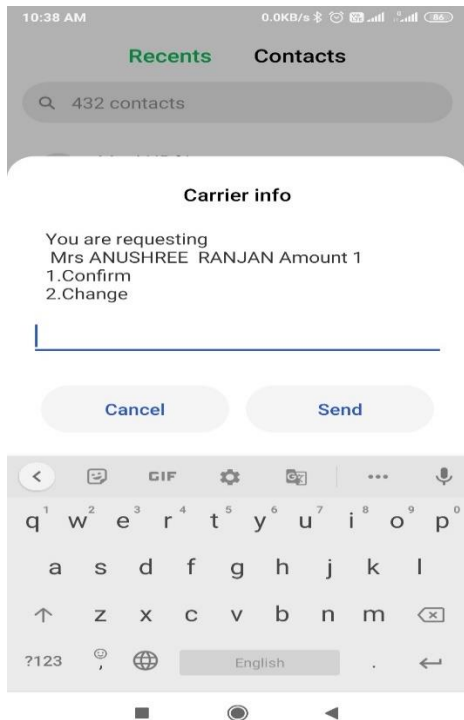


- Customer can choose to save the beneficiary to his/her beneficiary list after the transaction is completed.

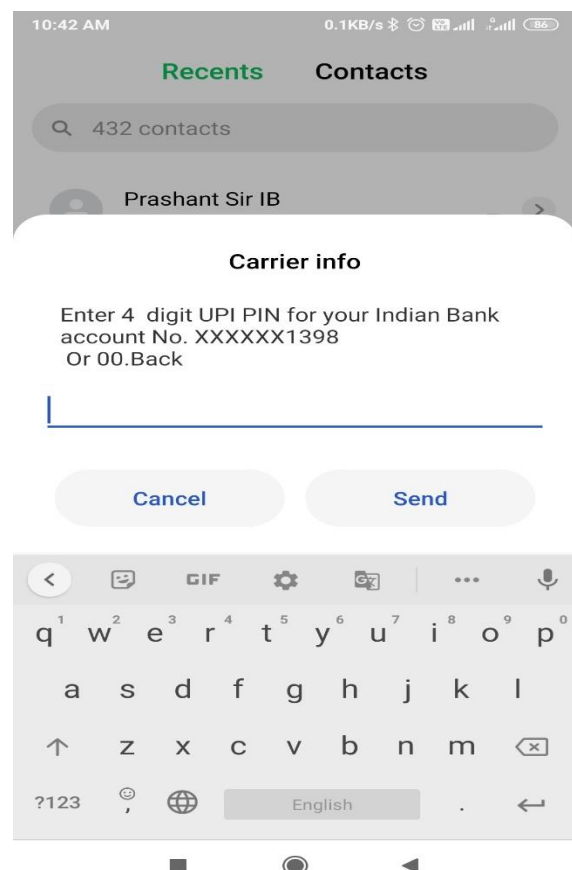
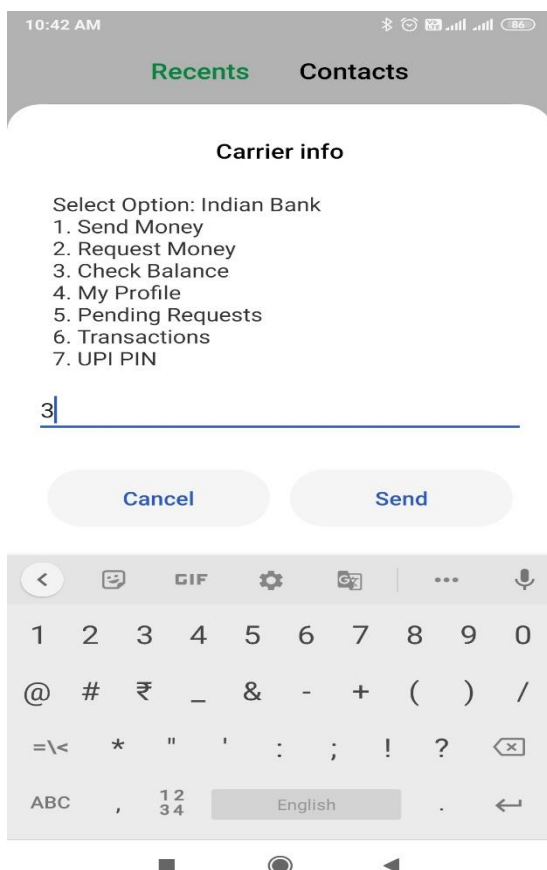


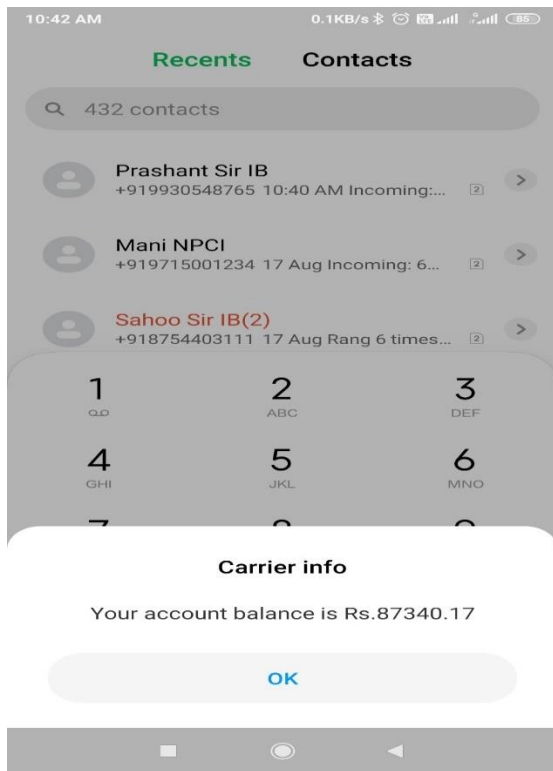
### 3. Type 2 to request Money:



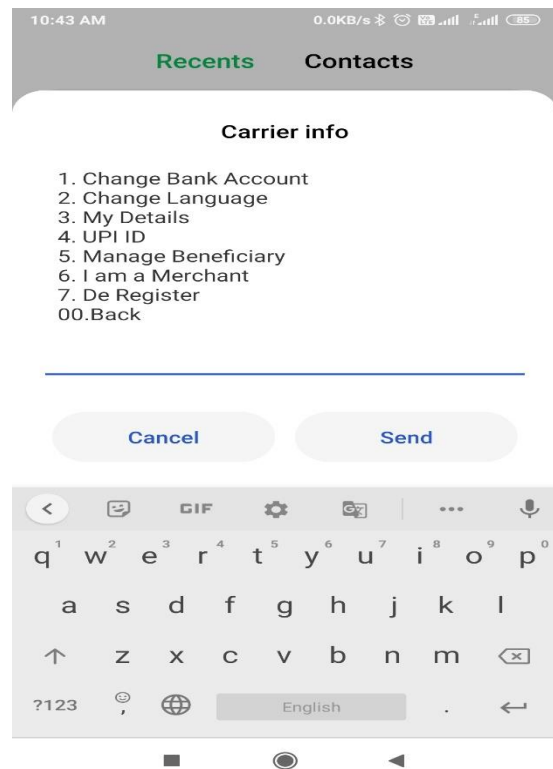
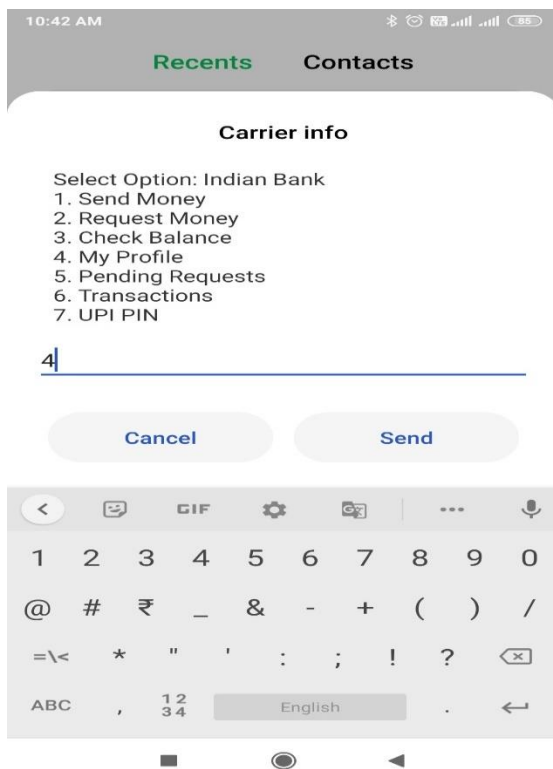


#### 4. Check Balance: Type 3 and enter UPI PIN to get the balance

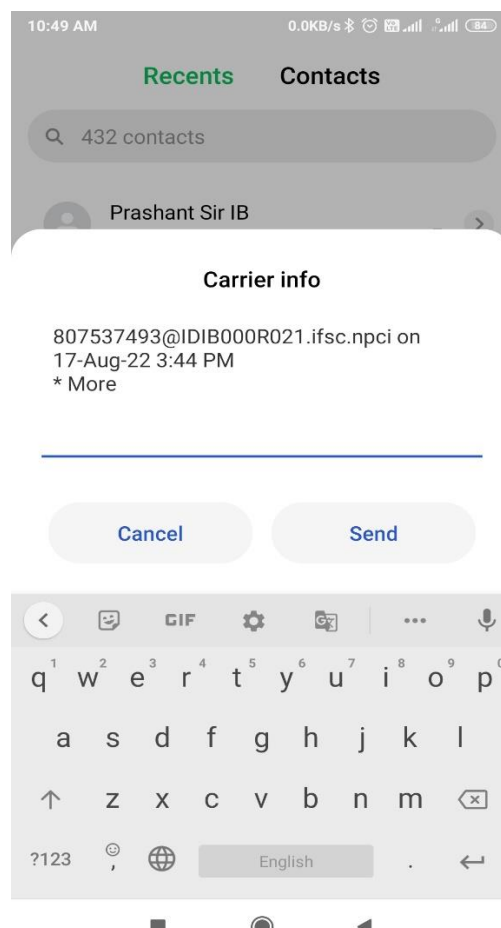
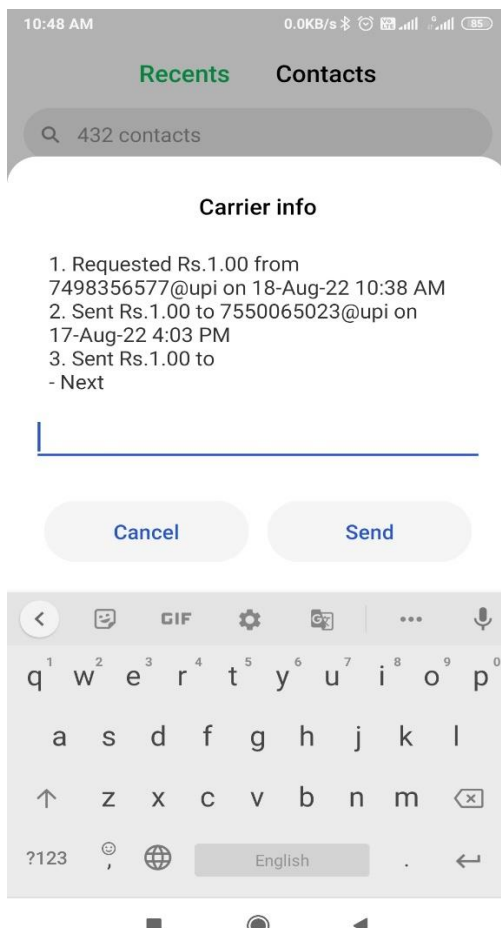
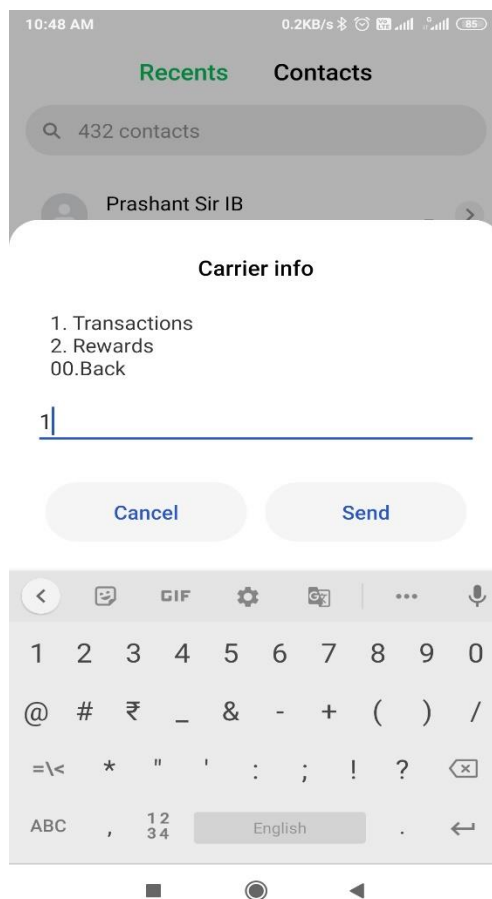
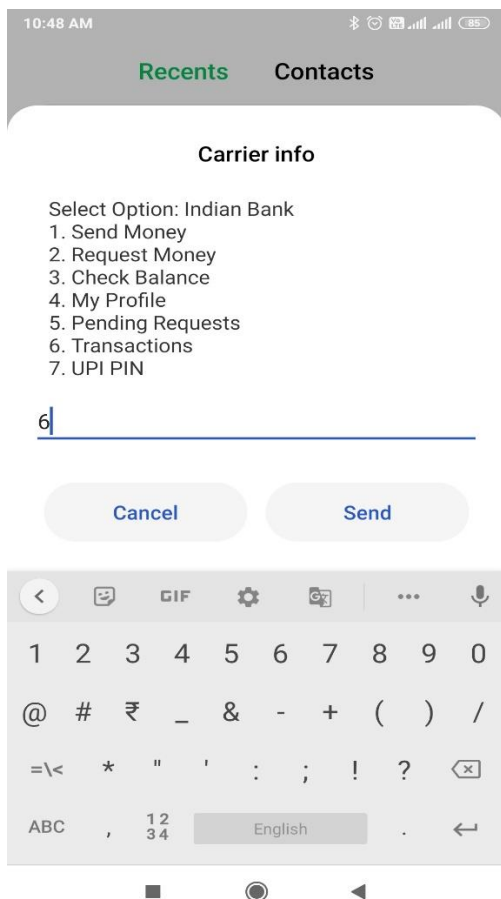


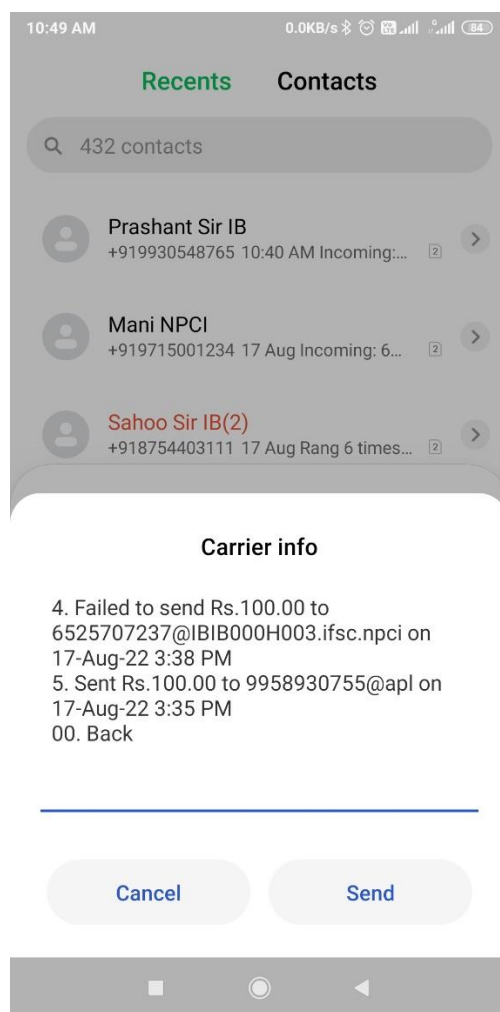
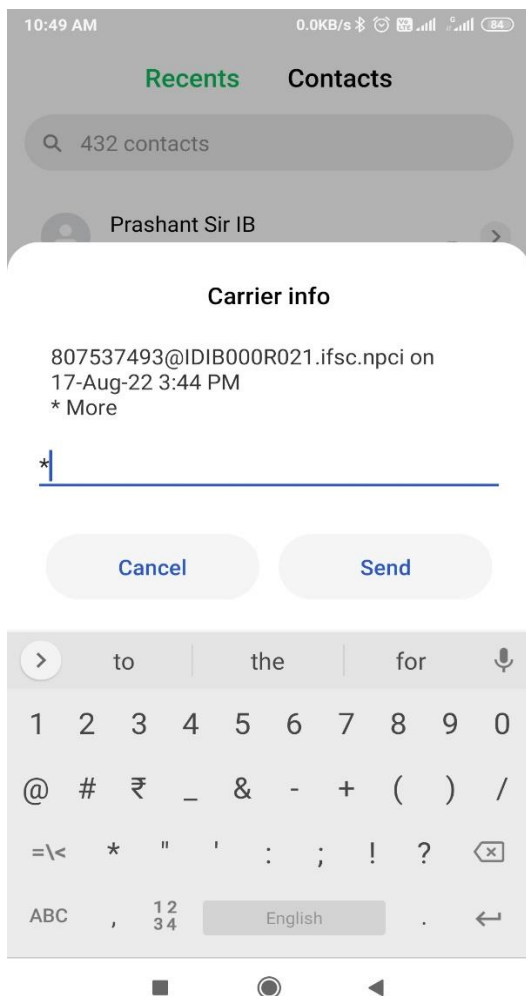


##### 5. Check account details:



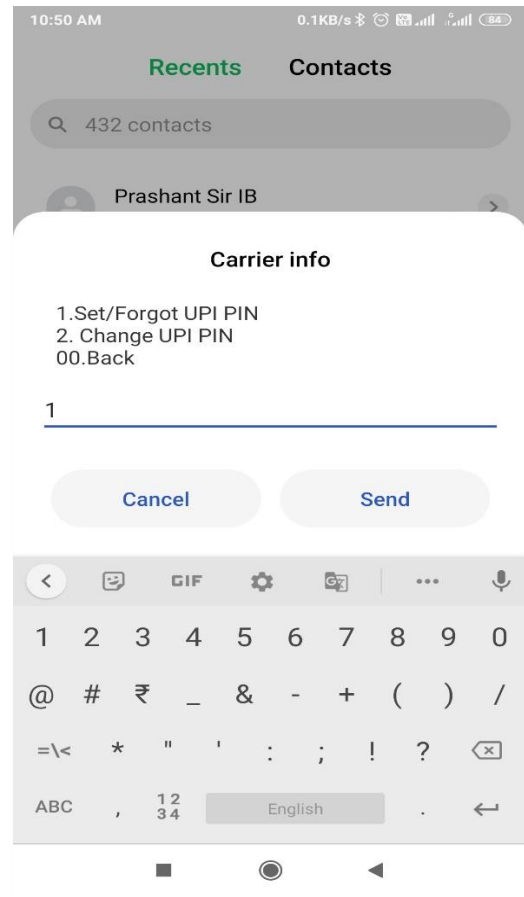
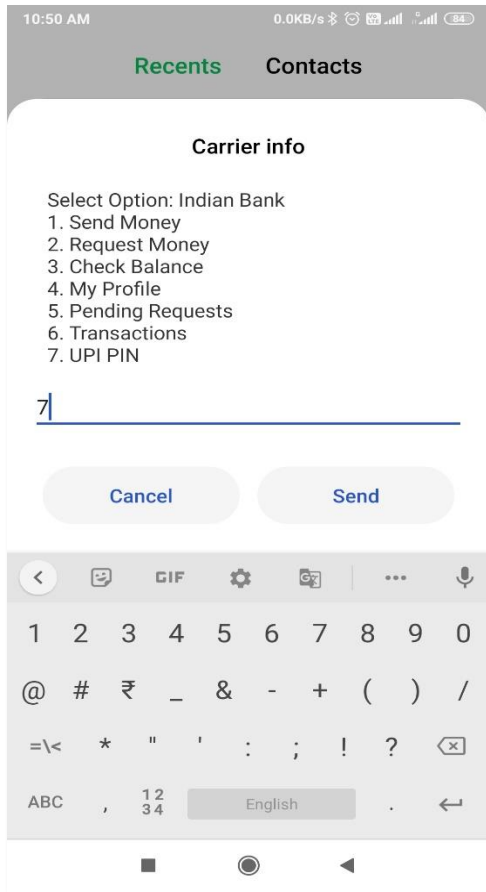
## 6. Check Old transactions:



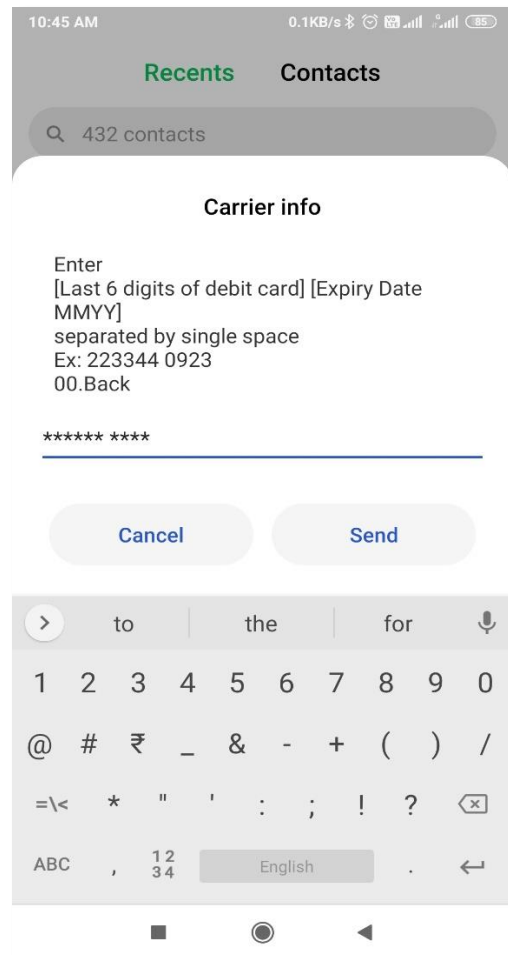
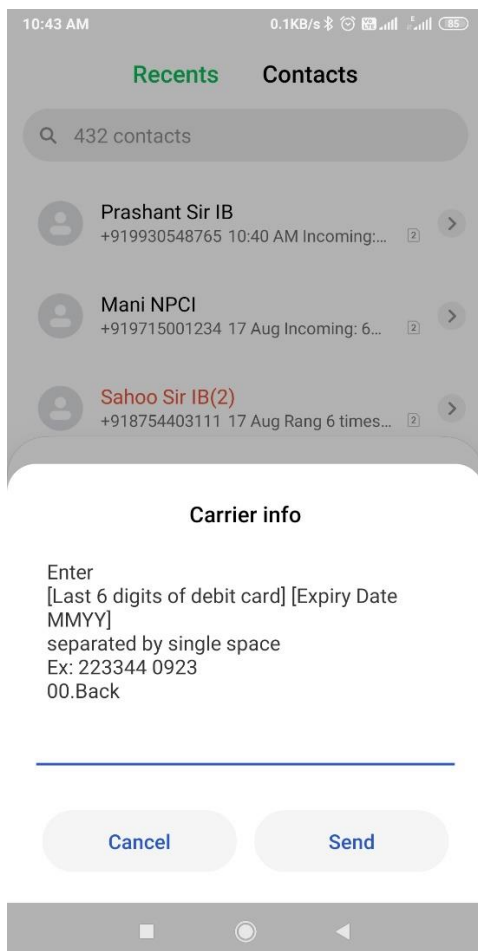


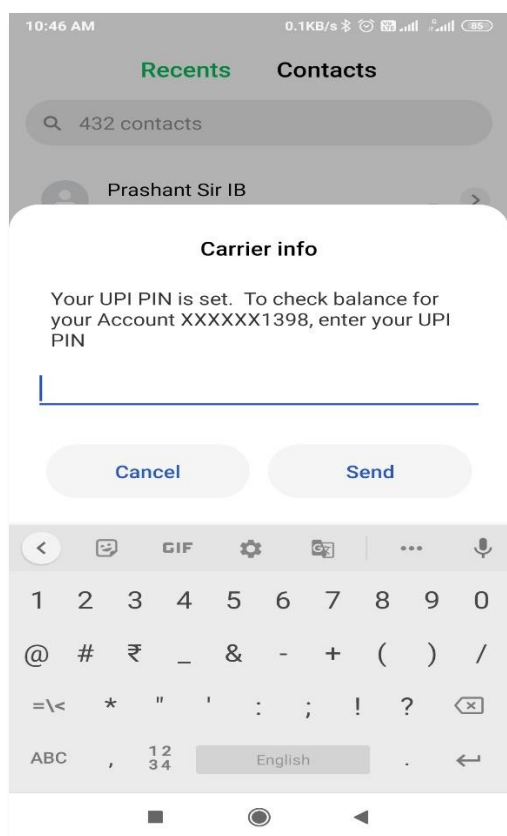
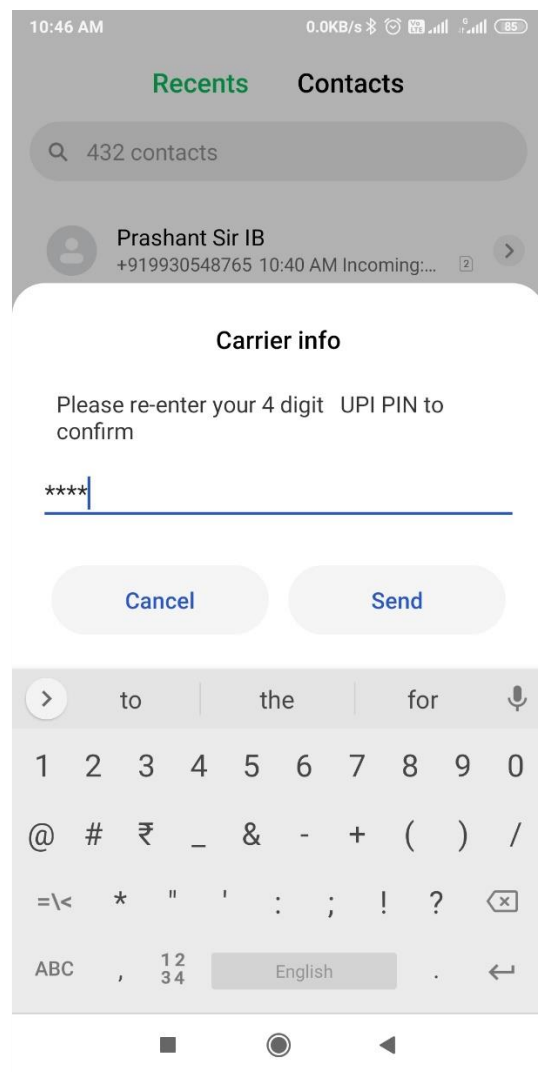
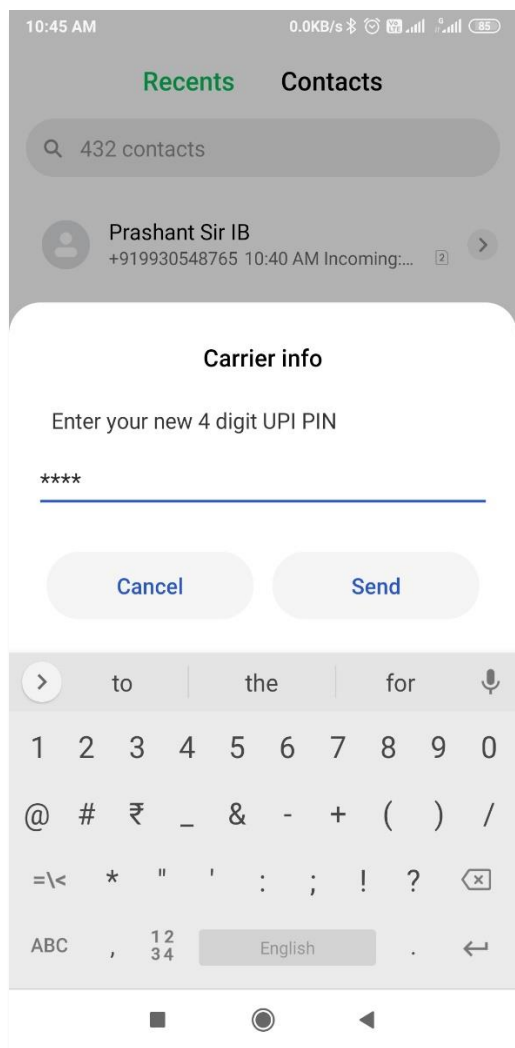


## 7. Change or Reset UPI PIN:



### (i) Forgot UPI PIN:





(ii) **Change UPI Pin:**

