

Course Name : O Level(B3-1st sem.)
Topic : Unstructured Supplementary
Service Data (USSD)

Subject : ITT&NB
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Unstructured Supplementary Service Data (USSD)

USSD stands **Unstructured Supplementary Service Data**. It is a technology platform through which information can be transmitted through a GSM(Global System for Mobile Communications) network on a basic phone. This service will be available on all mobile phones with SMS facility.

USSD allows users (**without a smartphone or data/internet connection**) to use mobile banking through the ***99# code**. This service is available in 12 languages, including English and other Indian languages. There are many banks in India that are currently providing the *99# service.

Using USSD mobile banking:

To use USSD mobile banking, users will have to simply dial *99# and use the interactive menu. There are many banks in India that are currently providing the *99# service.

Objective of the *99# payments service:

The main objective of the *99# payments service is to allow financial inclusion of the underbanked and economically weaker sections of the society, and integrate them into mainstream banking.

Services of USSD Banking

Users can perform two types of services using USSD Banking:

Financial Services

Fund transfer via:

- Using MMID
- Using Aadhaar
- Using Account number

Non-Financial Services

- Balance Enquiry
- Mini statement
- Generation and change of MPIN
- Generate OTP

How to get it?

- Provide KYC to open a new account
- Mobile no. should be linked with bank a/c
- Register for USSD/Mobile Banking
- Get MMID (Mobile Money Identifier)
- Get MPIN (Mobile PIN)

Requirement for Transaction:

- Remember MMID
- Remember MPIN and Dial *99#
- Registered mobile number with any phone

Funds Transfer limit:

- Rs 5,000/day
- Rs 50,000/annum

How to Send Money Using USSD *99# Using MMID & Mobile Number

- Register bank account with mobile number and dial *99#
- The interface will open up and you can: Type 3 letters of your bank short name or first 4 letters of bank IFSC or 2-digit bank numeric code, proceed to click **'Send'**
- Now, choose number '3' to send money and proceed key in **payee/beneficiary mobile number**
- Proceed to key in the beneficiary/payee MMID, transaction amount
- Key in MPIN and last 4 digits of your bank account number

Exercise:

1. Write short notes on USSD(Unstructured Supplementary Service Data).