1. What is NUUP?

NUUP (National Unified USSD Platform) is a USSD based mobile banking service from NPCI that brings together all the Banks and Telecom Service Providers. In NUUP, a customer can access banking services by just pressing *99# from his/her mobile phones. This service works across all GSM mobile 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 signaling 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 through NUUP.

3. What are the key benefits of NUUP?

- ☐ Accessible through common code -*99# across all Telecom Service Providers.
- ☐ Works across all GSM mobile handsets. No application installation required on the mobile handset and the service also has interactive menu.
- ☐ Round the clock availability (functional even on holidays).
- ☐ Provides variety of Banking and Value added service.
- ☐ GPRS is not required- works only on voice connectivity.
- ☐ Additional channel for banking and a Key catalyst for spreading financial inclusion reach.
- ☐ No additional charges while roaming.

4. What are the services available under NUUP?

NUUP has been launched with following services:
1. Non-Financial
2. Financial
3. VAS

Non- Financial services:
☐ Balance Enquiry- User can check his/her available balance of the bank account linked to mobile number.

☐ Mini Statement- User can generate mini account statement for his/her bank account linked to 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 M-PIN- User can Generate or Set the M-PIN. M-PIN or Mobile PIN is like a password and used for authenticating financial transactions

Change M-PIN- User can change the M-PIN. M-PIN 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, a 7 digits code, allotted by bank when user registers for mobile banking.
Financial services:

 Fund Transfer using Mobile No. and MMID- User can transfer fund by using MMID and Mobile number of the Beneficiary.

 Fund Transfer using IFSC and Account No. - User can transfer fund by inputting IFS code and Account number of the Beneficiary.

 Fund Transfer using Aadhaar- User can transfer fund by inputting Aadhaar number of the Beneficiary.

5. How do I use the NUUP service?

The Service is available to all customers having a Bank account. **A customer needs to register himself/herself for mobile banking**. The customers already using mobile banking service will be able to use the service over USSD without any additional registration by just dialling ***99#** from their handset. The users, not registered for mobile banking service have to contact their respective banks for the registration.

6. How to perform transactions using NUUP for various services?

Non- Financial services:

 Balance Enquiry-

 Dial *99# from your Mobile handset.

 NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.

 After entering valid Short name or IFS code, NUUP 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-

 Dial *99# from your Mobile handset.

 NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.

 After entering valid Short name or IFS code, NUUP 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.

- **Know MMID**-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP 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 M-PIN**-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 7 for Change MPIN and Submit.
  - Enter old M-PIN, new MPIN and confirm.
  - A confirmation screen will appear displaying change of M-PIN successfully.

Financial services:

- Fund Transfer using MMID and Mobile Number-

  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP 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.
  - A subsequent screens to enter Beneficiary Mobile number, MMID, Amount and Remarks (Optional) will appear.
  - Enter MPIN and last 4 digits of account no (Optional).
  - A confirmation screen will appear showing success response.

- Fund Transfer using IFSC and Account Number-

  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank's short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 4 for Fund Transfer using IFSC and Account Number and Submit.
  - A subsequent screens to enter Beneficiary Account number, IFS code, Amount and Remarks (Optional) will appear.

- ☐ Enter MPIN and last 4 digits of account no. (Optional).
- ☐ A confirmation screen will appear showing success response.

Terms and Conditions of using NUUP

7. Does the customer need to register to remit the funds through NUUP?

For using NUUP on mobile phones, a customer will have to register for mobile banking with his/her individual bank.

8. Do TSPs (Telecom Service Providers) charges for this service?

Yes, TSPs will charge for accessing NUUP service. Please contact your Telecom Service Provider to know the exact cost for using NUUP service. However, the TRAI has set maximum ceiling is Rs. 1.50/transaction for accessing the NUUP service.

9. Is there any transaction limit set for the NUUP services?

RBI, in its guidelines for Mobile Banking Service, has prescribed a ceiling of Rs. 5000 per transaction for NUUP.

10. Is the beneficiary customer also required to register for Mobile Banking under NUUP, for receiving funds using NUUP?

No, beneficiary needs not to be registered for receiving money using Account Number/Aadhaar Number. However, in case of receiving money using (Mobile No. & MMID), beneficiary customer should approach his bank for getting MMID.

11. What happens if my mobile phone is lost?

Customers need to inform their banks and deactivate their Mobile banking services. Though in NUUP, fund transfer services require two factors authentication (registered mobile no. and MPIN) but still customers should inform their respective banks about the loss.

12. Is the facility available to Stop/Cancel financial transactions done using NUUP?

No. NUUP is using IMPS platform which is an immediate fund transfer service, after initiating the payment request payment cannot be stopped or cancelled.

13. If I change my Mobile No, do I again need to register for Mobile Banking?

Yes, customer needs to update their new mobile number with their banks.

14. What are the timings for initiating and receiving remittances through NUUP?

NUUP transactions can be sent and received 24X7, (round the clock), including on holidays.

15. What is MMID?

MMID stands for Mobile Money Identifier. MMID is a 7 digits code issued by participating banks to their customers for availing IMPS. MMID is issued to only 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 getting the MMID issued).

16.What is IFSC code?

The Indian Financial System Code (IFSC) is an 11 digits alphanumeric code that uniquely identifies a bank-branch participating in the two main electronic funds settlement systems in India- Real time gross settlement (RTGS) and National electronic funds transfer (NEFT) systems. IFS code for different bank may be obtained from their website, Cheque book, RBI site, etc.

17. Does this NUUP service available on both GSM and CDMA handset?

No. NUUP service is available only on the GSM handset.

18. Where do I register a complaint with reference to the NUUP transaction?

Customer can log following NUUP related complaints-
- Network related- Respective TSPs
- Transaction related-Respective Banks

19. What kind of issues could be faced by customer?
- While doing transactions on NUUP, user may face issues because of following reasons:
- Handset compatibility issue: Though USSD based transactions work across all the GSM handsets, however owning to various reasons, sometimes few handsets do not support USSD service. Though the numbers of such handsets model are 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 going through due to Network/Connectivity issues at TSPs or Banks end.
- Wrong User inputs: Transaction will get declined if user enter wrong inputs, such as IFSC, Account number, MPIN, etc.

Tips for using NUUP service
- Please register yourself with your respective bank for availing mobile banking service.
- While initiating transactions, please keep essential details like IFSC, Account Number, MPIN, Beneficiary details, etc. handy.
- Please make sure before initiating any transactions, your Phone is in network area/range.