

## USSD\*99# code for Banking



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साधारण फीचर फोन से भी पैसे का लेने देन मुमकिन है

- अपना मोबाइल नंबर अपने बैंक खाते से जोड़ें
- अपने फोन में \*99# डायल करें
- अपने बैंक के शॉर्ट नेम के पहले 3 अक्षर या फिर IFSC के पहले 4 अक्षर डालें
- अब "Fund Transfer -MMID" का विकल्प चुनें
- जिसे भुगतान करना है उसका मोबाइल नंबर और MMID डालें
- रकम और अपना MPIN डालें,
- स्पेस छोड़कर खाता नंबर के आखरी 4 नंबर डालें
- ✓ बस, हो गया आपका पैसा ट्रांसफर

First of all, you need to register your mobile number to your bank account. Visit your branch to get your mobile number registered. If your mobile number is already registered then you can directly dial the \*99#. Follow these steps for USSD banking

Step 1: Dial \*99# with your registered number and wait for 3-5 seconds.

Step 2: Enter the three letter abbreviation of your bank name or first four-letter of bank IFSC or first two digits of bank's numeric code and hit send or call button.

Step 3: You will see some options for the services. It can be different for different banks. These options are-

1. Account Balance
2. Mini statement
3. Send money using MMID
4. Send Money using IFSC
5. Send money using Adhar Number
6. Show MMID
7. Change M-PIN
8. Generate OTP

# Unified Payment Interface

Steps for Registration:

- Download the UPI application from the App Store / Banks website
- Create profile by entering details like name, virtual id (payment address), password etc.
- Go to "Add/Link/Manage Bank Account" option and links the bank and account number with the virtual id

Generating M-PIN:

Select the bank account from which you want to initiate the transaction

User clicks one of the options:

- a. Mobile Banking Registration/Generate MPIN
- b. Change M-PIN

For registering or generating M-PIN:

- You will receive One Time Password (OTP) from the issuer bank on his/her registered mobile number
- You have to enter last 6 digits of debit card number and expiry date
- Enter OTP and preferred numeric MPIN (MPIN to be set) and clicks on 'submit'
- After clicking submit, customer gets notification (successful or decline) for changing M-PIN
- Enters old MPIN and preferred new MPIN (MPIN to be set) and click on 'Submit'
- After clicking submit, customer gets notification (successful or failure)

How a UPI transaction is performed:

PUSH – Sending money using virtual address

- Log on to UPI application
- After successful login, select the option of Send Money/Payment
- Enter beneficiary's/Payee virtual id and amount and select account to be debited
- You will get confirmation screen to review the payment details and clicks on 'Confirm'
- Enter MPIN
- Get 'successful' or 'failure' message

PULL – Requesting money

- Log in to the bank's UPI application.
- After successful login, select the option of collect money (request for payment)
- Enter remitters/payer's virtual id, amount and account to be credited
- You will get confirmation screen to review the payment details and clicks on confirm
- The payer will get the notification on his mobile for request money
- Payer now clicks on the notification and opens his banks UPI app where he reviews payment request
- Payer then decides to click on accept or decline
- In case of accept payment, payer will enter MPIN to authorise the transaction
- Transaction complete, payer gets 'successful' or 'decline' transaction notification
- Payee/requester gets notification and SMS from bank for credit of his bank account

# Paytm Wallets/Money wallets

What is Paytm Wallet?

Digital payment instrument where you can transfer money from your bank account or credit card to use for transactions on the platform.

need to set up an account using your mobile phone number and email ID to setup a Paytm account and transfer cash to the wallet.

can add up to Rs. 10,000 in a month in the Wallet;

if want to increase the monthly limit, then can get the KYC (Know Your Customer) processor done. With this, can have up to Rs. 1 lakh in the Paytm Wallet at any point of time.

How to use Paytm and Paytm Wallet?

- Set up an account with Paytm.
- need to provide your mobile phone number and email ID to create an account on the platform.
- add some money to the Paytm Wallet, which can be done from your netbanking account, debit card, or credit card.
- With some cash in wallet, can start making payments for bills, buying goods, booking tickets etc.
- Paytm also allows you to send money to bank accounts or to other people's Paytm wallets. To do that, select the 'Pay or Send' option and either use a QR code to complete the transaction or send it using the recipient's phone number. Paytm also shows if there is any pending payment request that you need to complete.

How to transfer money from Paytm to any bank account using Paytm app

- Open the Paytm app on your smartphone and tap the Passbook icon
- Here, select the Send Money to Bank option
- Tap on Transfer
- Enter the amount, account holder's name, bank account number, and IFSC code
- Hit the Send button

## Aadhaar Enabled Payments System (AEPS) –

An inter-operable network using which people can conduct basic banking transactions through BCs by using online biometric authentication of UIDAI

- Beneficiary approaches a BC of any Bank with her Aadhaar number
- BC feeds the Aadhaar number, fingerprints and amount in the micro-ATM (Micro-ATM – A standard handheld device for BC-based transactions capable of using UIDAI's authentication system)
- Aadhaar server authenticates the ID of the resident.
- After successful Aadhaar authentication, beneficiary can carry out the transaction