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USSD *99# Service

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Abstract: *The USSD is easiest way to make cash less transaction through GSM mobile without the requirement of internet. This paper try to explain the use of *99# its features & disadvantages.*

Keywords: *USSD, *99#, NPCI, GSM.*

I. INTRODUCTION

USSD i.e. Unstructured supplementary service data. USSD is system through which a mobile station and public land mobile network operator defined application servers to communicate each other.

***99#:**-USSD code start with "*" and end with "#" for banking services *99# is used.

*99# is a USSD. NPCI (National Payment Corporation of India) initiatives to bring customer and bank together.*99# USSD service available on GSM handsets.

*99# do not require internet. It can function on voice connectivity only. No android is required. NPCI, govt of India, develop *99# in 2014 available in 10 languages (1).



Figure 1. Architecture of USSD(3)

1. English *99#
2. Hindi *99*22#
3. Tamil *99*23#
4. Telugu *99*24#
5. Malayalam *99*25#
6. Kannada *99*26#
7. Gujarati *99*27#
8. Marathi *99*28#
9. Bengali *99*29#
10. Punjabi *99*30#
11. Assamese *99*31#
12. Oriya *99*32#

Financial, Nonfinancial and value added services offered by *99# USSD.(2)

The mobile no. must be registered with bank. On CDMA mobile handset it does not work.

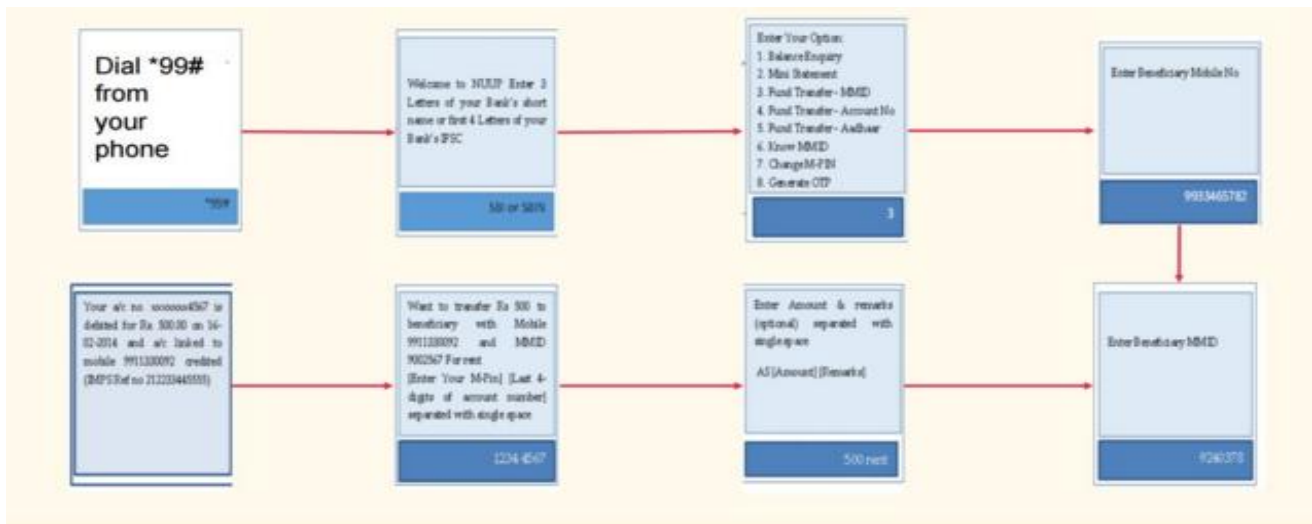


Figure 2. *99# Working(1)

Some advantages of *99# services

1. No internet requires
2. No additional charges on roaming
3. 24x7 available
4. No requirement to download app from google play store

II. LIMITATIONS

1. GSM handset required
2. Mobile no. must be registered with bank
3. RBI ceiling of Rs. 5000 financial transaction for *99# service
4. Cancellation of financial transaction is not possible

III. CONCLUSION

*99# is great help to those customer having only simple mobile phone to get financial transaction done without internet and downloading the mobile app. by registering mobile no. to the banks.

References

- 1 <http://upipayments.co.in/99-bank-balance-fund-transfer/>
- 2 NPCI, FAQ on *99# Service pg 2
- 3 Unstructured supplementary service data(USSD), 3GPP2 X.S0065 v1.0, April 2012 pg 1