

NPCI/IMPS/OC No 43/2014-15

September 02, 2014

To,

All Members of Immediate Payment Service (IMPS)

Dear Sir/Madam,

**Roll out of National Unified USSD Service (NUUP)**

Unstructured Supplementary Service Data (USSD) is a protocol used by GSM cellular telephones to communicate with the Telecom Service Providers (TSP). USSD can be used for WAP browsing, prepaid callback service, mobile-money services, menu-based information services etc. USSD messages are up to 182 alphanumeric characters in length. Unlike Short Message Service (SMS) messages, USSD messages create a real-time connection during a USSD session.

The National Unified USSD Platform (NUUP) was initially launched with Mahanagar Telephone Nigam Limited (MTNL) and Bharat Sanchar Nigam Limited (BSNL) as the telecom service providers. NPCI has been working closely with all the Telecom companies and member banks to provide NUUP service across all Telecom Service Providers (TSPs) and member banks. With support from the Department of Financial Service (DFS), Telecom Regulatory Authority of India (TRAI), RBI and the IBA, NPCI rolled out the NUUP service on 28<sup>th</sup> of August 2014 at the hands of Hon'ble Prime Minister, Shri Narendra Modi, in a function held in Vigyan Bhawan, New Delhi. NUUP is all set to become a key catalyst for promoting financial inclusion program in the Country.

With the launch of this service, customers of member banks can use this simple and convenient service by dialling \*99# from their registered mobile phone (irrespective of make or design) and transact through an interactive menu displayed on the mobile screen. With this unique service, customers would be able to access banking services including interbank funds transfers, balance enquiry, mini statement besides host of other services. Using the service of \*99#, which is a common number throughout the Country across all TSPs, the customer will be able to access both financial as well as non-financial services at fingertips. NUUP will make the user less dependent on the traditional channels and will attract more users in the banking fold across the Country. Hence, it is important for banks to ensure that their customers register their mobile no. with the bank so as to avail this service.

Customers can avail USSD solution through any mobile phone on GSM network, irrespective of make and model of the phone. This does not require any application to be downloaded on customer's mobile phone or GPRS connectivity. USSD works on a user-friendly menu based interaction and is therefore easy to use and is more secured than SMS channel. USSD also works seamlessly within the home network or when on roaming.



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CIN : U74990MH2008NPL189067

Following are the functionalities available on NUUP:

1. Balance Enquiry
2. Mini Statement
3. Funds Transfer through MMID
4. Fund Transfer using Account Number
5. Funds Transfer using Aadhaar Number
6. Know your MMID
7. Change MPIN facility
8. Generate One time password (OTP)

Your bank may be offering some or all of the services mentioned above, at present.

We will soon be enabling the option of 'Query Service on Aadhaar Mapper' (QSAM). Under this feature, the user would be able to know his/her Aadhaar seeding status with their banks. NUUP service will also include the multimodal option wherein customers will be able to directly access the bank's menu, leading to much needed customer convenience and banks shall be able to aggressively promote this service. We shall keep you informed about this service as soon as it is enabled.

NPCI has entered into an agreement with all the TSPs to provide this service to all customers of all banks across the country. The TSPs may apply a charge of up to Rs. 1.50 per USSD session to the customers. Currently, the transaction limit on NUUP channel for financial transaction is Rs. 5000/-.

Please note that to make available the NUUP service to your customers, it requires member banks to be certified with NPCI. In case your bank has not been certified for NUUP service, you may please get in touch with your respective Relationship Manager for initiating the certification process.

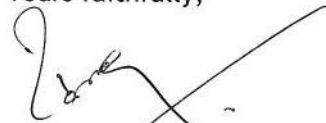
#### Settlement Process of NUUP Transactions:

NUUP charges shall be part of the IMPS settlement process. A charge of 25 paise shall be levied per approved **ONUS & OFF-US** transaction effective from Sep 01, 2014. Separate entry will be shown in IMPS DSR (Daily Settlement Report) that would contain the number of approved transactions for the previous business day along with NUUP fee + service tax. **(Please refer to Annexure- 1)**. NPCI shall settle NUUP charges only once in a day i.e. in the first settlement cycle of IMPS which is settled through RTGS at 9:00 am.

You may please contact the following officials for any further clarification or details:

| Sr. No | Name of the official | Queries pertaining to | Email id                     |
|--------|----------------------|-----------------------|------------------------------|
| 1      | Aseem Chaturvedi     | NUUP Product          | Aseem.chaturvedi@npci.org.in |
| 2      | Saktiswar Rao G      | NUUP Operations       | saktiswar.rao@npci.org.in    |

Yours faithfully,



**Ram Sundaresan**  
Head Operations

## Annexure - 1

### NUUP charges in DSR (Daily Settlement Report)

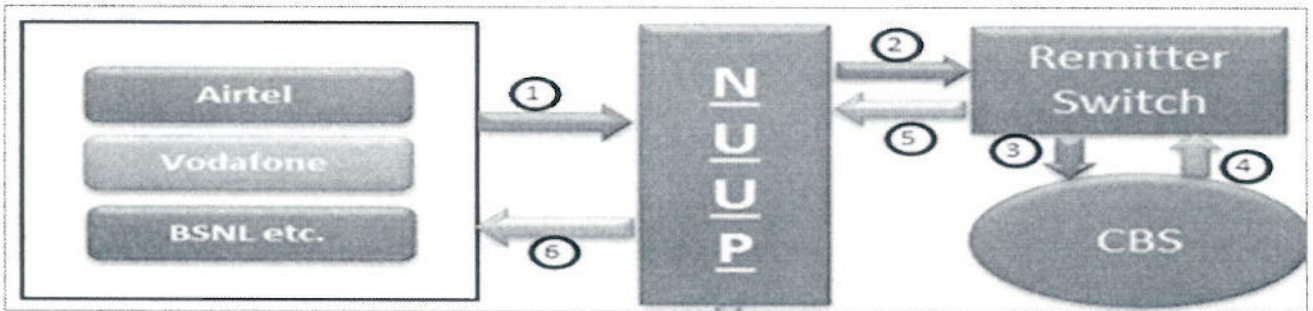
#### NUUP charges @ 25 paise

| National Payments Corporation of India<br>Immediate Payment Service                   |             |       |        |
|---|-------------|-------|--------|
| Daily Settlement Statement for BANK NAME as on DD/MM/YYYY ((1C 23:00:01 TO 23:00:00)) |             |       |        |
| Description   | No. of TXNs | Debit | Credit |
| Remitter NUUP Approved NPCI Switching Fee   | 10          | 2.50  |        |
| Remitter NUUP Approved NPCI Switching Fee - Service Tax                               | 10          | 0.31  |        |

## Annexure - 2

Indicative flow of NUUP transactions. The actual flow may differ marginally basis the type of the transaction selected by the customer.

### ONUS Transaction Flow



### OFFUS Transaction Flow

