

## **NPCI introduces USSD based \*99# mobile app for customers**

*Union Bank of India (UBI) launches Android based \*99# mobile app on Play Store*

Mumbai: National Payments Corporation of India (NPCI), the umbrella organisation for all retail payments system in the country is pleased to announce that Union Bank of India has launched USSD based \*99# mobile application for their customers.

UBI is the first bank to introduce Android based mobile application on USSD platform. The App is available for download on the play store as - **Union Bank \*99#**. App based USSD service provides a user friendly menu to prepare the USSD command.

Mr. A P Hota, MD & CEO, NPCI said, \*99# mobile App takes the USSD service to a new level of customer service. We are confident that customers will find it easy to use for basic financial services like balance enquiry, mini statement and fund transfer.”

Mr. Arun Tiwari, Chairman and Managing Director, UBI said, “Keeping pace with our tradition of providing ease and convenience of banking to our customers, Union Bank has launched this product. This facility can be used widely by all sections of people in the country. As the product is equipped with 10 languages, this will bring PMJDY customers into Digital Banking fold for satisfying their Banking needs. Union Bank is proud to be the first Bank in the country to launch this product today in association with NPCI.”

### **About \*99#**

This service was launched keeping in mind the potential of mobile banking and the need for small value immediate remittances. It will help in financial deepening and inclusion of underbanked population in the mainstream banking services. \*99# service was dedicated to the nation by the Honourable Prime Minister of India Mr. Narendra Modi on August 28, 2014 as part of Pradhan Mantri Jan Dhan Yojana (PMJDY).

### **Salient features of \*99# Mobile App**

- Does not require data/ internet for performing transactions.
- Provides basic banking transactions like checking account balance, sending money, Mobile PIN (MPIN) management.
- Provides Value Added Services like checking Aadhaar linked Overdraft status and PMJDY account Overdraft status.
- Available in multiple languages.

### **About NPCI:**

National Payments Corporation of India (NPCI) was set up in 2009 as the central infrastructure for various retail payment systems in India and was envisaged by the Reserve Bank of India as the payment utility for all banks in the country. During the last six years, the organisation has grown multi-fold from 2 million transactions a day to 25 million transactions now. From a single service of switching of inter-bank ATM transactions, the range of services has grown to Cheque Clearing, Immediate Payments Service money transfer (24x7), Automated Clearing House, Electronic Benefit Transfer and a domestic card payment network named ‘RuPay’ to provide an alternative to international card schemes. There are over 285 million RuPay cards in circulation.

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### **NPCI**

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