



[ FAQ's on \*99# ]

**1. What are new services on \*99#?**

New \*99# is providing additional benefits to users in the following ways:

- Provides for a Collect functionality
- Generates default VPA(MobileNo@upi) to receive funds
- Can transfer funds using Mobile No. or VPA
- Language selection and editing option
- Single code \*99# to send and receive money
- Saving beneficiary details for future use

**2. Do I need Internet/App to use \*99#**

No, user just need to dial \*99# from any GSM phone

**3. I do not have a smart phone but old simple phone , Can I still use \*99#**

Yes this service can be availed on any type of phone

**4. Whether \*99# service is available both on GSM and CDMA handsets?**

The service works across all GSM service providers and handsets. The service is currently not available for CDMA phones.

**5. Does the customer need to register his/her mobile number to avail \*99# service?**

Yes, Customer should have mobile number with his/her bank system for using \*99#

**6. Can I see/use \*99# in my language**

Yes, \*99# is currently available in Hindi & English (will be available in all major 12 languages shortly) you can select a default language on the 1<sup>st</sup> time registration on \*99#. Language can also be changed from the option provided in the menu screen.

**7. What are the various services available under \*99#?**

Services available are as follows:

- **Send Money** - Using this option, customer can send money to any customer using various options provided
- **Request Money** - Using this option, customer can collect money by entering Payment Address or Mobile No. of a UPI registered customer
- **Check Balance** - Using this option, customer can check his/her account balance
- **My Profile** - Using this option, customer can perform transactions such as knowing his/her UPI details, changing language, managing payment addresses and beneficiaries
- **Pending Transaction** - Using this option, customer can check pending UPI requests (if any)
- **Transaction** - Using this option, customer can know about the last 5 transactions performed on UPI
- **UPI PIN** - Using this option, customer can set/change his/her UPI PIN

**8. Are there any charges for \*99# service?**

Yes. TSPs charge the customer for using \*99# service. Please contact your Telecom Service Provider to know the exact charges for using \*99# service. However, TRAI (Telecom Regulatory Authority of India) has set a maximum ceiling of Rs. 0.50 / transaction for using the \*99# service.

**9. What are the timings for initiating and receiving funds using \*99# service?**

Fund transfer request can be initiated 24\*7 (round the clock) using the \*99# service including on holidays. Similarly, funds remitted using the \*99# service can be received by the beneficiary 24\*7 (round the clock).

**10. What kind of issues are faced by the customer in using \*99# service?**

While doing transactions on \*99#, customers may face following issues:

- Handset Compatibility Issue: Though USSD based transactions works across all GSM handsets; however, owing to various reasons, sometimes few handsets do not support USSD service. Though, the numbers of such handset models is 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 getting completed due to network/connectivity issues at TSPs or Banks end.
- Wrong User Inputs: Transaction will get declined if the user enters wrong information like IFS Code, Account number, MPIN etc.

**11. Does a customer need to register before remitting funds using \*99#?**

Yes, a customer needs to create a UPI Pin by dialing \*99# or using bank's UPI App or BHIM APP

**12. Does the customer need to register a beneficiary before transferring funds through \*99#? What details of beneficiary will be required?**

No, registration of Beneficiary is not required for transferring funds through \*99# as the fund would be transferred on the basis of Payment Address/ Account+ IFSC / Mobile No.

Option to save beneficiary after successful transaction is provided to the user.

**13. Does customer need to have a bank account or this can be linked to a card or wallet?**

Customer needs to have a bank account and a debit card, this facility is not available on wallets

**14. Can I use more than one UPI Mobile APPS and \*99# on the same mobile if they are linked to different bank accounts?**

Yes, one can use more than one UPI application and \*99# on the same mobile and link both same as well as different accounts.

**15. Does the beneficiary also have to register for \*99# for receiving funds?**

In case of Payment Address transaction, the beneficiary needs to have a Payment Address which can be generated by registering on \*99#, BHIM APP or from any other Bank UPI APP, but in case of Account + IFSC or Aadhaar number, the beneficiary need not be registered for \*99#, BHIM APP or from any other Bank UPI APP.

**16. What happens if my mobile phone is lost?**

In case of mobile loss, one needs to simply block his mobile number thus no transaction can be initiated from the same mobile number which is a part of device tracking and at the same time UPI Pin would be required for any transaction which is not to be shared with anyone.

**17. Can I link more than one bank account to the same virtual address?**

Yes, Post using \*99# or BHIM a default virtual address MobileNo@UPI will be generated. Which can be linked to the bank which is selected

**18. What are the different services for transferring funds using \*99#?**

The different services offered for transferring funds using \*99# are:

- Transfer through Payment Address
- Account Number + IFSC
- Mobile Number
- Aadhaar Number

**19. What if my account is debited but the transaction does not go through?**

\*99# works on UPI which provides real time reversals for technical declines and amount would be transferred back to the payer account immediately

**20. Can I put a stop payment request for funds transferred by \*99#?**

No, once the payment is initiated, it cannot be stopped.

**21. Where do I register a complaint with reference to the \*99# transaction?**

You can also raise your grievance related to \*99# on BHIM APP or on your issuing bank. You can also check status of your BHIM or \*99# transactions on \*99#.

**22. What is the limit of fund transfer using \*99#?**

At present, the upper limit on \*99# is Rs. 5000 per transaction.

**23. If I change my bank on \*99# will I be required to register again or I can carry the same virtual address?**

In case of change in bank on \*99#, a person needs to re-register for the bank and the default VPA (MobileNo@UPI) will be mapped to corresponding account

**24. What happens if I forget my pin?**

In case someone forgets the UPI Pin, he/she needs to re-generate new PIN from \*99# / BHIM / Bank's UPI APP.

**25. Will I be able to use \*99# after I change my Mobile No or Handset?**

In case of change in Mobile No. you have to provide your new mobile number to your bank to be linked with your corresponding account.

In case of change in Handset you will be still able to use \*99# from your registered mobile no.

**26. Will I be able to use \*99# across all Telecom Service Providers?**

Yes, \*99# is available on all telecom service providers.

**27. How to approve on a collect request?**

If a beneficiary has initiated a collect request transaction, Payer will be sent an SMS notifying him to dial \*99# to accept / reject the requested money.

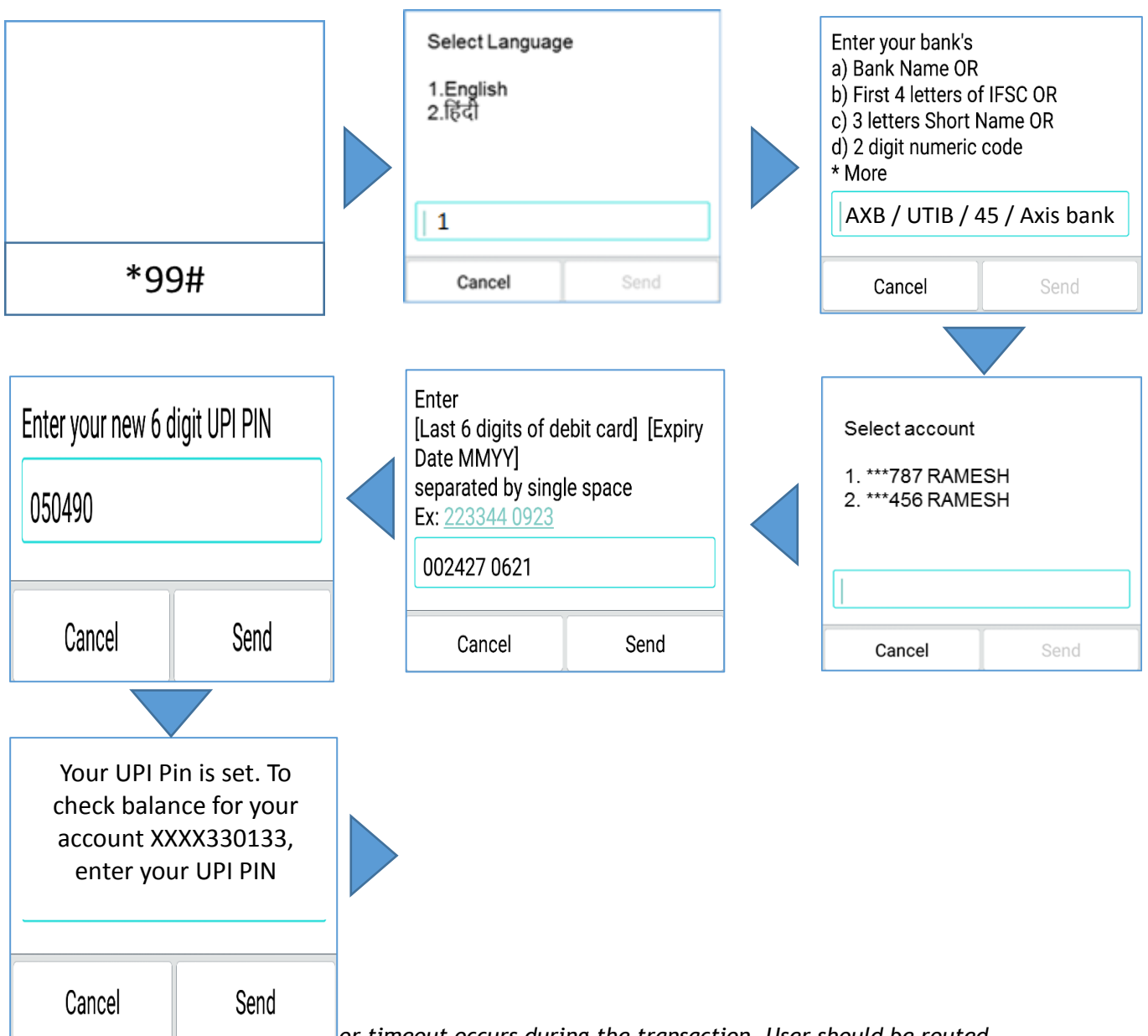
**28. In case my mobile is used by another person, will there be any security breach?**

In any transaction through \*99#, UPI Pin would be required which needs to be fed through the mobile at the time of any transaction making it safe and secured.

**29. Steps to get started with \*99#**

Following are the steps:

**1<sup>st</sup> time**



*For timeout occurs during the transaction. User should be routed again to the language selection screen*

2<sup>nd</sup> time

\*99#

Select Option:

1. Send Money
2. Request Money
3. Check Balance
4. My Profile
5. Pending Requests
6. Transactions
7. UPI PIN

Cancel Send