

## FAQs on NUUP

### **What is the NUUP?**

NUUP stands for National Unified USSD Platform. It is a USSD base mobile banking service provided by NPCI (National Payment Cooperation of India) which works on Unstructured Supplementary Service Data (USSD) technology. Customers can access the USSD base mobile banking menu just by dialing the short code \*99# from their mobile phone and initiate a transaction following the steps prompted on their screen.

### **Does the customer need to have GPRS or Data card for using NUUP?**

Customer does not need to have a GPRS or any such data connection on their mobiles. They can use the service from any GSM mobile service provider which has a calling feature.

### **What is the limit of fund transfer per day through NUUP?**

The maximum limit of fund transfer per customer on NUUP is Rs.5000 per day.

### **How many transactions are allowed per session?**

Only one transaction is allowed per session.

### **How many Banks and telecoms are connected through NUUP network?**

The list of Banks and TSPs offering \*99# service is available under the link <https://192.168.63.147/99-live-members> on NPCI website.

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

Yes. Telecom Service Providers(TSP) charge the customer for using \*99# service. Please contact your TSP 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.

### **What is the short code for NUUP?**

Customer needs to dial short code \*99# on their mobile.

### **Can I use this service if my mobile number is not registered with the Bank ?**

No. You need to register your mobile number against your account with RBL Bank. To register, please visit your nearest RBL Bank Branch.

### **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 namely to a Mobile no, UPI ID or to an IFSC+A/c number.
- Request Money – Using this option, customer can collect money by entering UPI ID or Mobile No. of a UPI registered customer.
- Check Balance – Using this option, customer can check their account balance
- My Profile – Using this option, customer can perform transactions like knowing their UPI details, changing language, managing UPI ID's 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 their UPI PIN

### **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#

### **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.

### **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.

### **Will it work on only SMART mobile Phone or FEATURE mobile phone?**

It can work on SMART and FEATURE GSM mobile phone.

### **Will it require some software to be downloaded to use the service?**

NUUP does not require any software to be downloaded on the mobile

### **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.

### **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).

### **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 their 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.

### **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

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

In case of UPI ID transaction, the beneficiary needs to have a UPI ID 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.

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

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

### **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

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

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

### **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#.

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 UPI ID (MobileNo@UPI) will be mapped to corresponding account

### **What happens if I forget my pin?**

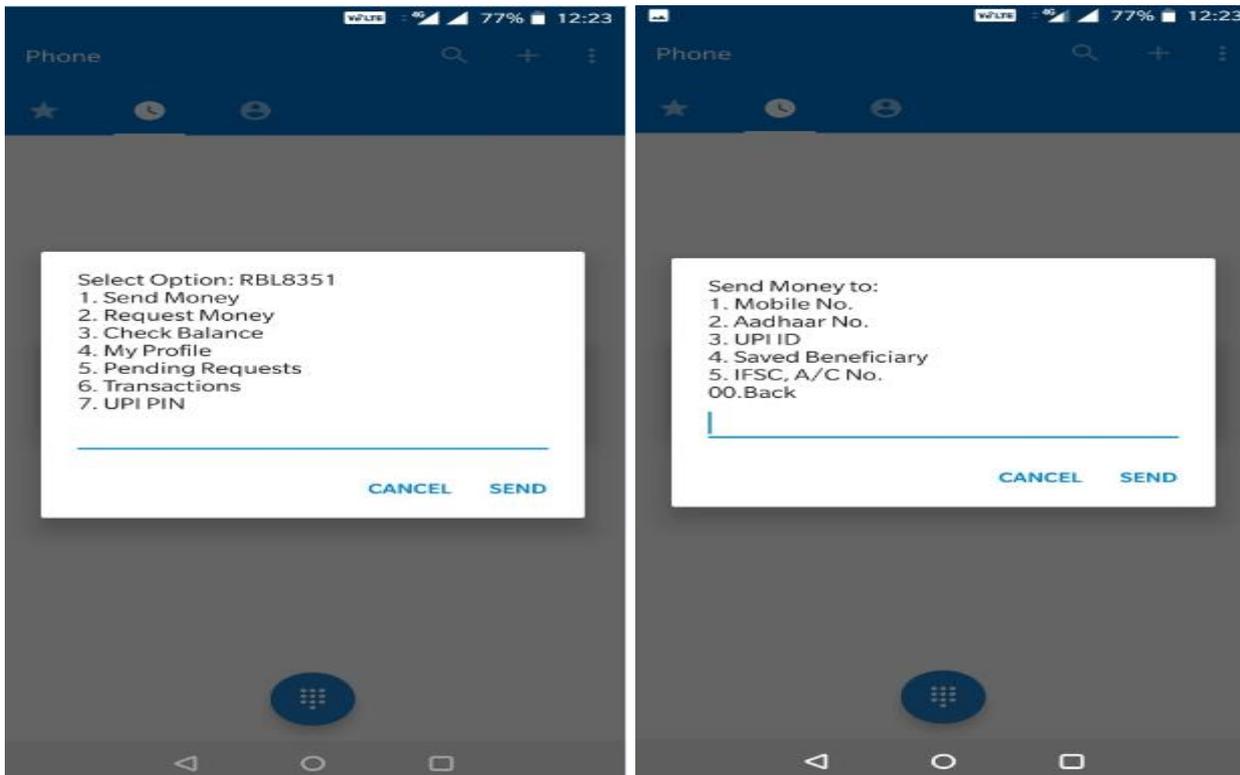
In case someone forgets the UPI Pin, he/she needs to re-generate new PIN from \*99# / BHIM / Bank's UPI APP.

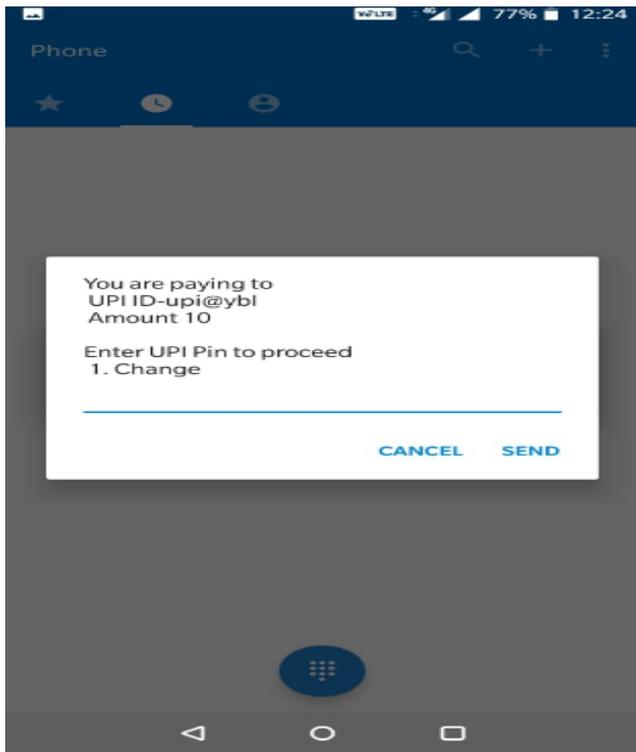
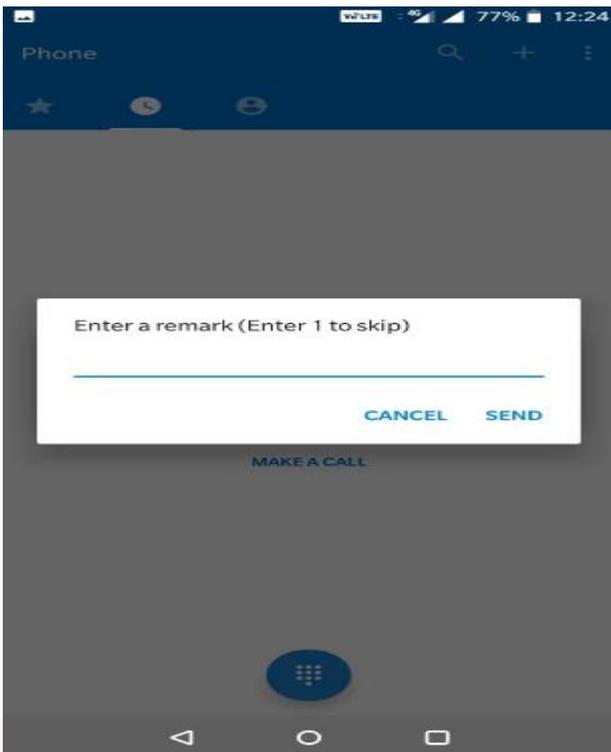
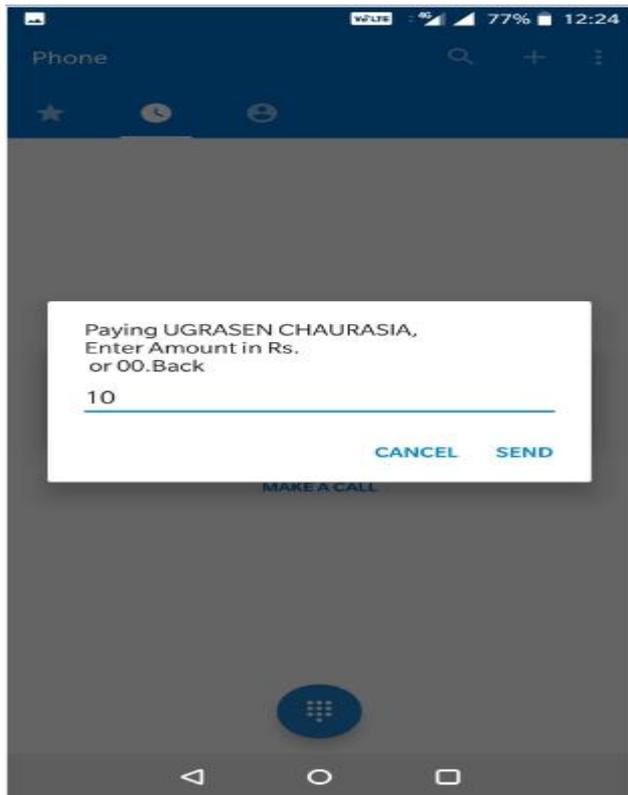
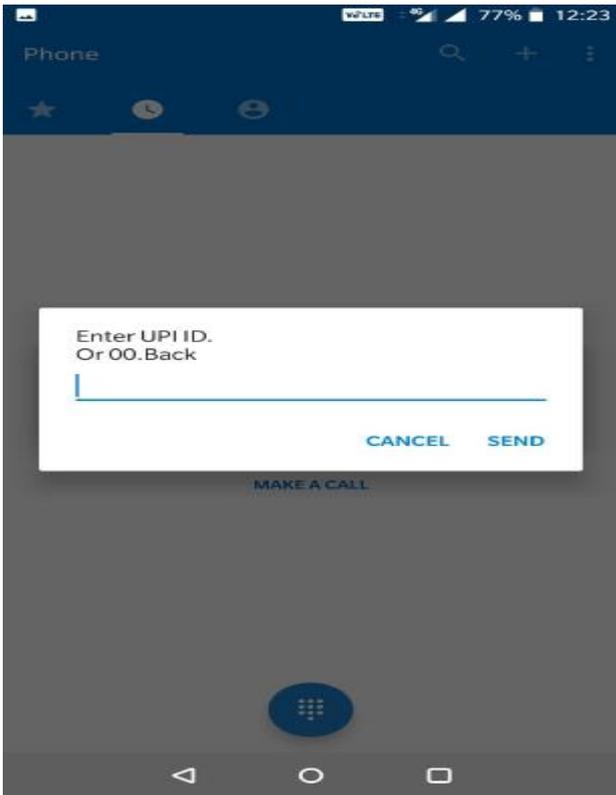
### Will I be able to use \*99# after I change my Mobile No or Handset?

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.

### Steps to send Money







**If I have any queries, where should I contact?**

Please contact us on 1800 123 8040

Or visit us at <http://www.rblbank.com/Contacts.aspx>