



## SIB M-Pay USSD Mode

SIB M-Pay is the mobile banking solution from South Indian Bank which enables the customer to make instant interbank and intra bank fund transfers and mobile/DTH recharge using their mobile phone. NPCI has introduced a National Unified USSD Platform (NUUP) through which customers can make use of mobile banking without internet connectivity irrespective of the Mobile handset models.

We have now enabled SIB M-Pay through USSD (Unstructured Supplementary Services Data) mode also.

### Who can avail this service?

The customers who have registered and activated for SIB M-Pay can avail this service 24\*7.

### How to access USSD Mode?

1. Customer dials **\*99\*74#** from his mobile phone.
2. SIB's mobile banking menu is displayed on the screen.
3. **a)Non- Financial services:**  
Type the number corresponding to the menu to be selected and submit.  
Enter the details for completing the request.

#### **b)Financial Services:**

Type the number corresponding to the menu to be selected and submit.

Enter the beneficiary IFS code and account number in the next screen followed by Amount and Remarks (Optional).

Enter MPIN and last 4 digits of the debit account number to confirm the transaction.

Customer gets SMS in case of IMPS transaction with the details of the transaction.

**NUUP is currently available on 11 Multi-lingual languages. The short codes to access the same is as shown below:**

- \*99\*22#-Hindi
- \*99\*23#-Tamil
- \*99\*24#-Telugu
- \*99\*25#-Malayalam
- \*99\*26#-Kannada
- \*99\*27#-Gujarati
- \*99\*28#-Marathi
- \*99\*29#-Bengali
- \*99\*30#-Punjabi
- \*99\*31#-Assamese
- \*99\*32#-Oriya

**Benefits of USSD:**

The following are the major benefits that would accrue to our customers by way of implementation of IMPS USSD in our Bank:

- Interactive menu provides the customer the convenience of an application
- The customer need not download any application on the phone
- Available in 11 multi-lingual languages. However this is dependent on the font type supported by the handset model and limited options are supported in multi-lingual languages.( e.g. Hindi, Malayalam).
- \*99# - one number for every customers to access banking services
- 90% of phones used in the country are GSM phones and this service works on all GSM phones irrespective of handset make, cost, operating system or even the telecom service provider
- Works on basic voice connectivity – unlike an application GPRS/Internet connectivity is not required

**Services offered through USSD:**

Currently, the following functionalities are supported in SIB's USSD platform:

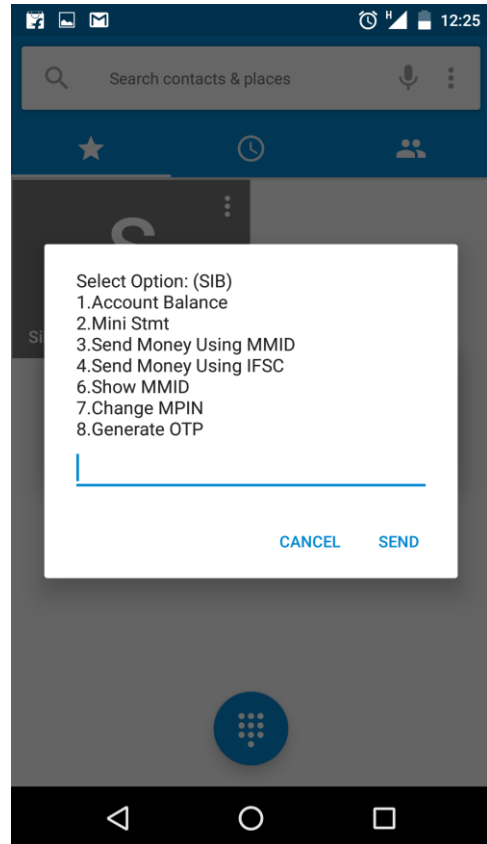
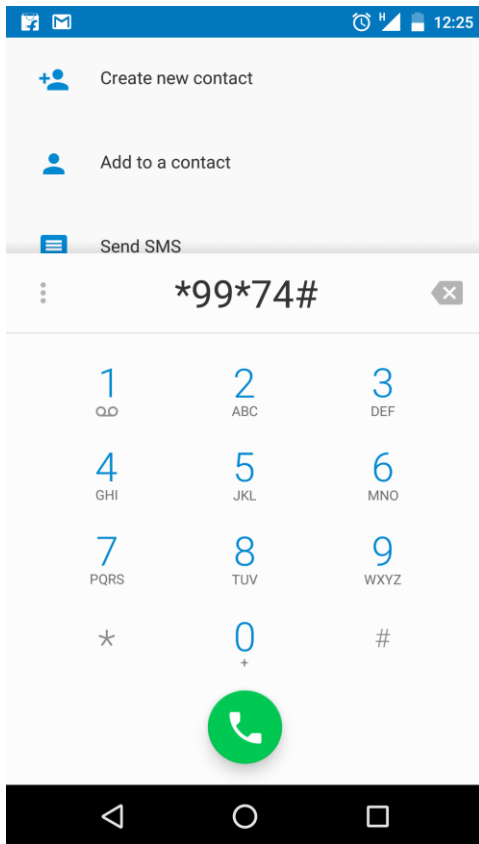
1. **Account Balance**
2. **Mini Statement**
3. **Fund Transfer using MMID**
4. **Fund Transfer (IFSC & Account No)**
5. **Show MMID**
6. **Change Mpin**
7. **Generate OTP**

(\*Note: Recharge services are not available through USSD now)

**Daily Transaction Limit**

The maximum limit of fund transfer per customer on USSD is Rs.5000/- per day.

### Screenshots of USSD mode



### Charges applicable

We are not charging the customers for using SIB M-Pay. However, the telecom service provider(TSP) charges are applicable. Any customer using the service will have to pay a maximum of **Rs 1.50** per USSD session.