

NPCI/2016-17/PD/088

September 26, 2016

The Advisor (F&EA)
Telecom Regulatory Authority of India
Mahanagar Doorsanchar Bhawan, Jawahar Lal Nehru Marg
Old Minto Road
New Delhi -110002

Madam ,

NPCI's Response to comments on TRAI's Consultation Paper on the review of regulatory framework for the use of USSD for mobile financial services

At the outset, we would like to thank TRAI for initiating a consultation exercise on the issues of USSD based Mobile Banking Services and to all the entire participants for their thoughtful responses. As expressed by many respondents, we also believe that all the ecosystem members will have to come together to make *99# reach the last mile customers and we are confident that responses received will help TRAI to take the informed decision.

However, there are few observations/comments that are made specifically to *99# service. We would like to clarify and give our views on these points. These observations can be broadly classified:

- **Service related :**
 - **Languages:** it has been wrongly mentioned in few responses that *99# service is only available in English language. The service is available in 12 languages. Attached please find the language wise code detail (Annexure 1).
 - **Bank wise code:** It has been mentioned that users are not able to access the *99# service as they don't remember the bank's IFSC. We wish to state that there are multiple ways to access *99# service, including the bank wise numeric code. For e.g. HDFC bank customers can access this service by dialing *99# and inputting HDFC as IFSC or can directly access the service through bank specific short code (*99*43# for HDFC). We wish to highlight that each bank on *99# have been assigned a unique numeric code. Annexed please find the bank wise numeric code list. (Annexure 2).
- **Service promotion:** Ecosystem players acknowledge the importance of *99# in spreading financial inclusion reach for both urban as well as rural customers. Banks as well as NPCI have been continuously working on creating awareness about this service using various communication channels (both traditional as well new –age) such as SMS, posters at branches/ATM, banners in social media as well as websites. Please find annexed few examples of these activities (Annexure 3).

• **Transaction related :**

- **Increasing steps:** It has been inferred that increasing steps will necessary lead to increase in session time and so the TSPs should be allowed to charge more for this. We wish to submit, that increasing steps has been proposed to allow users to make error free entries within overall session time limit. For e.g. in case of sending money , users have to input details such as amount & remark or MPIN & A/C number is same screen , with single space as differentiator for both the entries. This leads to wrong entry and subsequent transaction declines. In scenarios such as these, user will be requested to enter these details in separate screens, also an opportunity for them to recheck their inputs will be provided. This will be really helpful in send money transaction and may not be needed for all the transaction types.

Yours faithfully



Dilip Asbe

(Chief Operating Officer)

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(Annexure 1)

Languages currently available on *99# and their short codes

S. No.	Languages	Short Codes
1	English	*99#
2	Hindi	*99*22#
3	Tamil	*99*23#
4	Telugu	*99*24#
5	Malayalam	*99*25#
6	Kannada	*99*26#
7	Gujarati	*99*27#
8	Marathi	*99*28#
9	Bengali	*99*29#
10	Punjabi	*99*30#
11	Assamese	*99*31#
12	Oriya	*99*32#

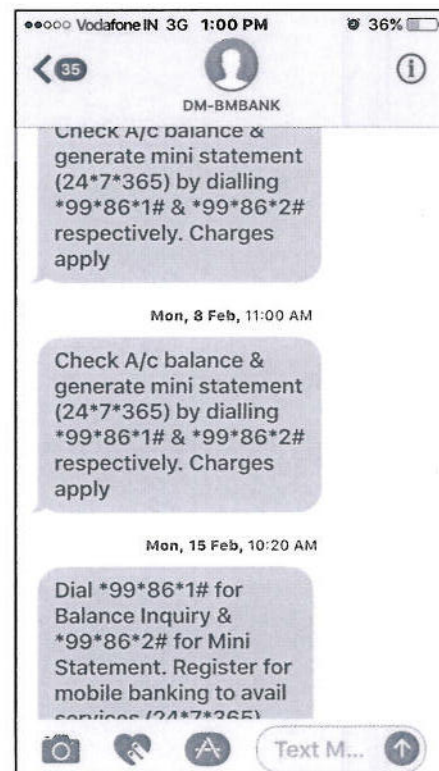
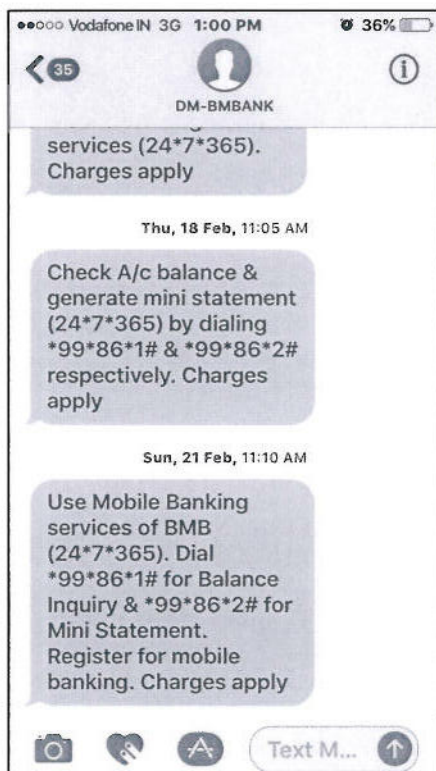
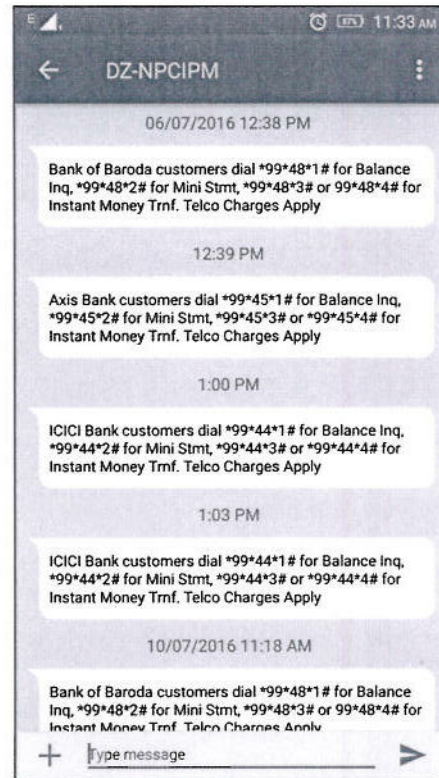
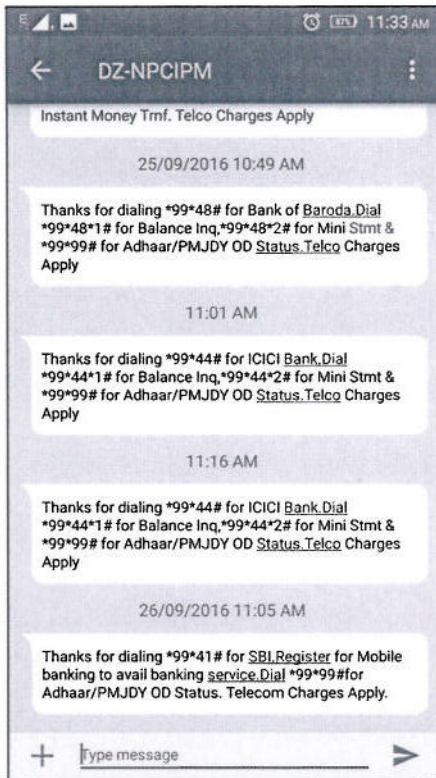
Bank wise direct code list

S. No	Bank Name	Multiple Access Mechanism for *99# (Using)		
		IFSC	Short name	Numeric Code
1	Abhyudaya Co-op Bank	ABHY	ACB	*99*87#
2	Allahabad Bank	ALLA	ALB	*99*54#
3	Andhra Bank	ANDB	ANB	*99*59#
4	Apna Sahakari Bank	ASBL	APN	*99*85#
5	Axis Bank	UTIB	AXB	*99*45#
6	Bank of Baroda	BARB	BOB	*99*48#
7	Bank of India	BKID	BOI	*99*47#
8	Bank of Maharashtra	MAHB	BOM	*99*61#
9	Bhartiya Mahila Bank	BMBL	BMH	*99*86#
10	Canara Bank	CNRB	CNB	*99*46#
11	Central Bank of India	CBIN	CBI	*99*51#
12	Corporation Bank	CORP	CRB	*99*57#
13	DCB Bank	DCBL	DCB	*99*78#
14	Dena Bank	BKDN	DNB	*99*65#
15	Federal Bank	FDRL	FBL	*99*72#
16	Gujarat State Co-op Bank	GSCB	GSC	*99*90#
17	Hasti Co-op Bank	HCBL	HTI	*99*89#
18	HDFC Bank	HDFC	HDF	*99*43#
19	ICICI Bank	ICICI	ICI	*99*44#
20	IDBI Bank	IBKL	IDB	*99*49#
21	Indian Bank	IDIB	INB	*99*58#
22	Indian Overseas Bank	IOBA	IOB	*99*52#
23	IndusInd Bank	INDB	IIB	*99*69#
24	Janata Sahakari Bank	JSBP	JSB	*99*81#
25	Karnataka Bank	KARB	KTB	*99*76#
26	Karur Vysya Bank	KVBL	KVB	*99*75#
27	Kalapur Commercial Co-operative Bank	KCCB	KLB	*99*91#
28	Kotak Mahindra Bank	KKBK	KMB	*99*68#
29	Mehsana Urban Co-op Bank	MSNU	MUC	*99*82#
30	Nainital Bank	NTBL	NTB	*99*80#
31	NKGSB Co-op Bank	NKGS	NGB	*99*83#
32	Oriental Bank of Commerce	ORBC	OBC	*99*53#
33	Punjab & Maharashtra Co-op Bank	PMCB	PMB	*99*88#
34	Punjab & Sind Bank	PSIB	PSB	*99*71#
35	Punjab National Bank	PUNB	PNB	*99*42#
36	RBL Bank	RATN	RNB	*99*79#

37	Saraswat Bank	SRCB	SRC	*99*84#
38	South Indian Bank	SIBL	SIB	*99*74#
39	State Bank of Bikaner & Jaipur	SBBJ	SBJ	*99*70#
40	State Bank of Hyderabad	SBHY	SBH	*99*60#
41	State Bank of India	SBIN	SBI	*99*41#
42	State Bank of Mysore	SBMY	SBM	*99*73#
43	State Bank of Patiala	STBP	SBP	*99*62#
44	State Bank of Travancore	SBTR	SBT	*99*67#
45	Syndicate Bank	SYNB	SYB	*99*55#
46	Tamilnad Mercantile Bank	TMBL	TMB	*99*77#
47	UCO Bank	UCBA	UCO	*99*56#
48	Union Bank of India	UBIN	UOB	*99*50#
49	United Bank of India	UTBI	UBI	*99*63#
50	Vijaya Bank	VIJB	VJB	*99*64#
51	Yes Bank	YESB	YBL	*99*66#

Few examples of *99# promotion by banks & NPCI

- SMSs



- Branch posters

