### USER MANUAL

#### ANNEXURE I

#### Steps for Using Services through the USSD channel:

a) Dial \*99# using Mobile Phone dialer

b) Enter the first 3 or 4 characters of IFSC code i.e. CBI or CBIN

c) List of options which will be displayed on the screen:

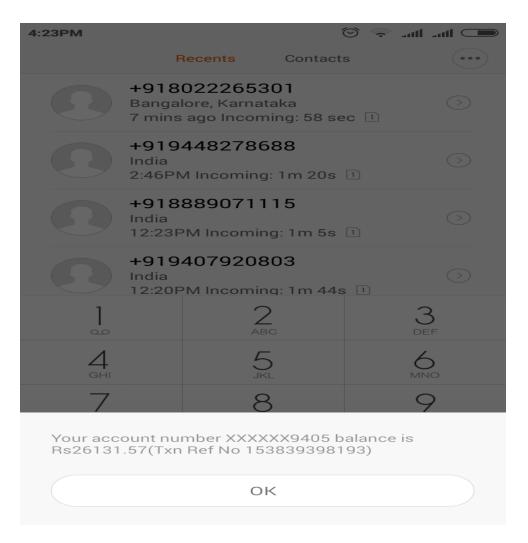
- 1. Account Balance
- 2. Mini Stmt
- 3. Send Money Using MMID
- 4. Send Money Using IFSC
- 6. Know MMID
- 7. Change MPIN

d) Steps for using each of the above services are given below:

**<u>1. Account Balance</u>**: User should enter 1 and click on Submit. Outstanding balance in the account will be displayed. Please see the sample images as below

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Bangalore, Karna	+918022265301 Bangalore, Karnataka 6 mins ago Incoming: 58 sec 1							
+919448278688								
Welcome to *99#, Now Type 3 letters of your bank short name or First 4 letters of Bank's IFSC. Press Send / Reply for bank menu.								
CBIN								
Cancel	Send							
CBIN01048 CB	in cabin 🌳							
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<u>↑</u> Z X C V	/ B N M							
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4:23PM				0	. ltn. *	
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+918022265301						
Select Op 1.Accour 2.Mini St 3.Send M 4.Send M 6.Know M 7.Change	nt Balanc mt Ioney Us Ioney Us MMID	e ing MMII	k of India	)		
1						
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<u>2. Mini Stmt</u>: User should enter 2 and click on Submit. Last five transactions and available clear balance will be displayed.

<u>3. Send Money Using MMID</u>: User should enter 3 and click on submit and input the requested credentials as follows:

1) Beneficiary 10 digit Mobile number

2) MMID

3) Amount and Remark (Single word without space) separated with a space in between (remark is optional)

4) MPIN (Mobile Banking MPIN) and Last 4 digits of account number separated with a space

5) Press "Send" and the amount will be transferred using IMPS-P2P mode

**<u>4. Send Money Using IFSC</u>**: User should enter 4 and input the requested credentials as follows:

1) Beneficiary IFSC code

2) Account Number

- 3) Amount and Remark (Single word without space) separated with a space in between (remark is optional)
- 4) MPIN (Mobile Banking MPIN) and Last 4 digits of account number separated with a space
- 5) Press "Send" and the amount will be transferred using IMPS-P2A mode

## 5. Know MMID :

User should enter 6

- 1. Input last 4 digits of account number
- 2. MMID for the entered A/c number will be displayed.

# 6. Change MPIN :

User should enter 7

- 1) Enter old MPIN and last 4 digits of account number separated with a space
- 2) Enter new MPIN
- 3) Re-enter new MPIN
- 4) MPIN will be changed

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