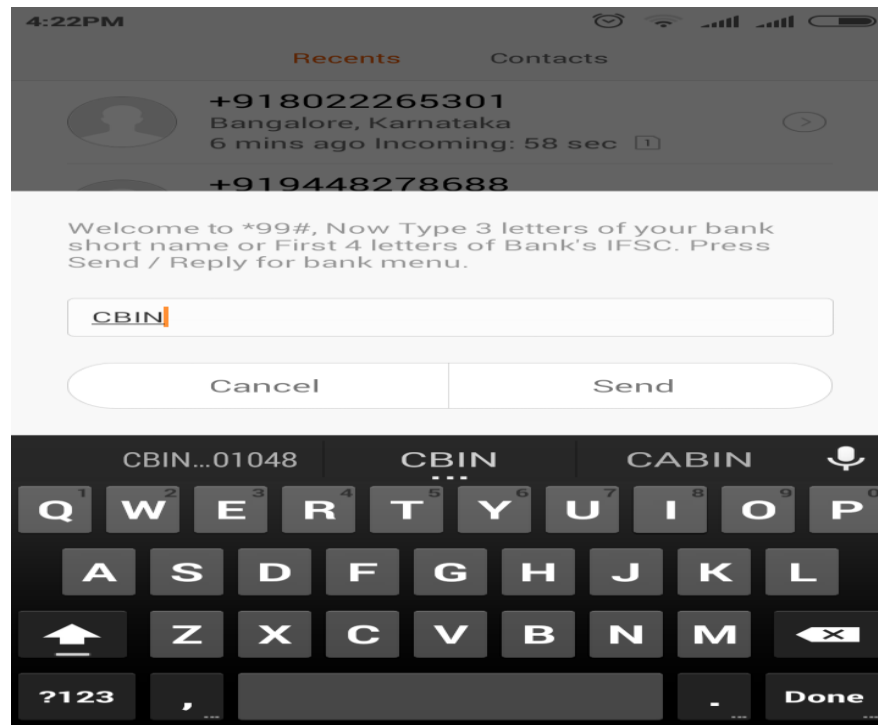


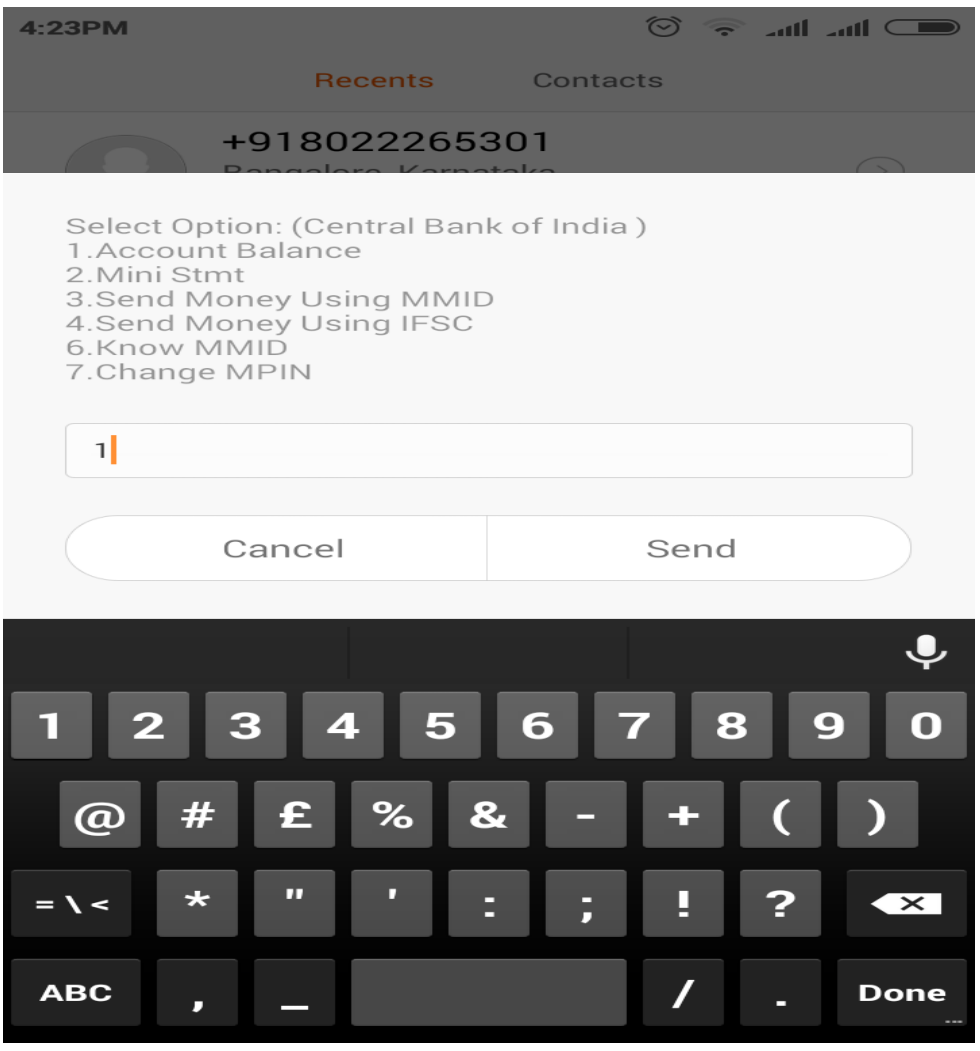
**Steps for Using Services through the USSD channel:**

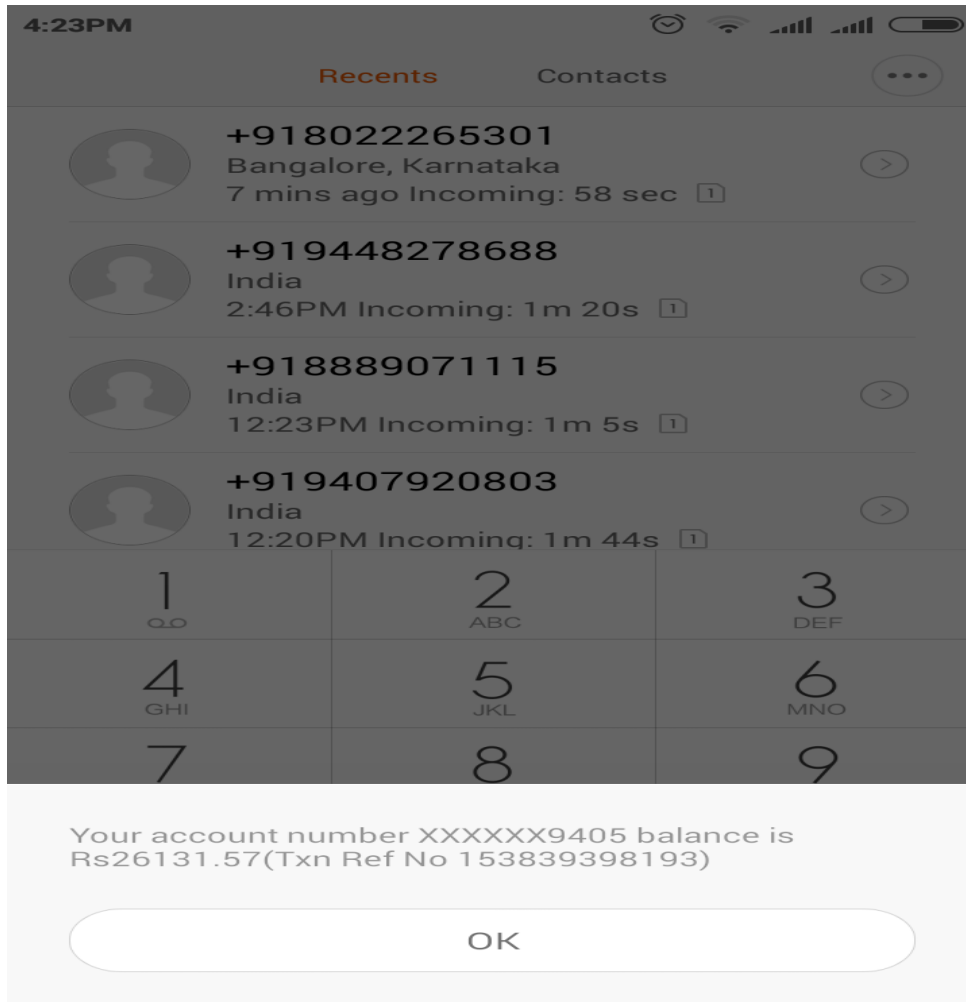
- a) Dial \*99# using Mobile Phone dialer
- b) Enter the first 3 or 4 characters of IFSC code i.e. CBI or CBIN
- c) List of options which will be displayed on the screen:
  - 1. Account Balance
  - 2. Mini Stmt
  - 3. Send Money Using MMID
  - 4. Send Money Using IFSC
  - 6. Know MMID
  - 7. Change MPIN

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

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







**2. Mini Stmt:** User should enter 2 and click on Submit. Last five transactions and available clear balance will be displayed.

**3. Send Money Using MMID:** 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

**4. Send Money Using IFSC:** 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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