

## **Axis Dial (NUUP) service**

### **All about Axis Dial**

Entities eligible for Easy Access Savings Account

- Axis Dial (NUUP) is an easy and secure way to stay connected to your bank account.
- It provides an interactive menu on your mobile screen for connecting with your bank.
- For details of members offering NUUP service please visit <http://www.npci.org.in/>

### **Check the benefits of Axis Dial**

Documents for Prime Savings Account for individual

- Your account details are safe while using NUUP
- Quick and secure transmission of information over GSM networks through session-based service
- Can be accessed only on the mobile number that you have registered with Axis Bank Mobile Banking.
- Your account number is partially masked while you access \*99\*45#

### **How to Use Axis Dial?**

How to get NUUP menu? 1. Dials \*99\*45# from your mobile phone. 2. Mobile Banking Menu is displayed on the screen. 3. Select option: (Axis Bank)

- Account Balance
- Mini Statement
- Send Money Using MMID
- Send Money Using IFSC
- Show MMID
- MPIN
- Generate OTP

## **FAQ**

### **What is Axis Dial (NUUP)?**

Axis Dial (NUUP) also known as NUUP (National Unified USSD Platform) is a USSD based mobile banking service from NPCI that brings together all the Banks and Telecom Service Providers. In Axis Dial (NUUP), a customer can access banking services by just pressing \*99\*45# from his/her mobile phones. This service works across all GSM mobile handsets.

### **What is USSD?**

Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications) handsets. It is a capability built into the GSM standard to support transmitting information over the signaling channels of the GSM network. USSD provides session-based communication, enabling a variety of applications. USSD technology, which was primarily used in the field of telecommunication, is going to make a significant impact in the field of banking services through Axis Dial (NUUP).

### **What are the key benefits of Axis Dial (NUUP)?**

- Accessible through common code -\*99\*45# across all Telecom Service Providers
- Works across all GSM mobile handsets. No application installation required on the mobile handset and the service also has interactive menu
- Round the clock availability (functional even on holidays)
- Provides variety of Banking services
- GPRS is not required- works only on voice connectivity
- Additional channel for banking and a Key catalyst for spreading financial inclusion reach
- No additional charges while roaming

### **What are the services available under Axis Dial (NUUP)?**

Axis Bank has currently launched Axis Dial (NUUP) for below mentioned services:

- Balance Enquiry
- Mini Statement
- Fund Transfer using mobile number and MMID
- Fund Transfer using account number and IFSC
- Generate MMID
- Generate MPIN
- Change MPIN
- Generate OTP

## **How to perform transactions using Axis Dial (NUUP) services?**

### Balance Enquiry

1. Dial \*99\*45# from your Mobile handset
2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code
3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options
4. Enter 1 for Balance Enquiry and Submit
5. A confirmation screen will appear displaying the available balance
6. Note: If a customer is having multiple accounts then balance for all accounts would be displayed

### Mini Statement

1. Dial \*99\*45# from your Mobile handset
2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code
3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options
4. Enter 2 for Mini Statement and Submit
5. A confirmation screen will appear displaying last 5 transactions

Note: If a customer is having multiple accounts then mini statement for latest opened account would be displayed

### Fund Transfer using mobile number and MMID

1. Dial \*99\*45# from your Mobile handset
2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code
3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options
4. Enter 3 for Fund Transfer using MMID and Mobile Number and Submit
5. Subsequent screens to enter Beneficiary Mobile number, MMID, Amount and Remarks (Optional) will appear
6. Enter MPIN and last 4 digits of account number
7. A confirmation screen will appear showing success response

Note: If a customer is having multiple accounts and the last 4 digits of the debit account numbers are same, then such transactions would be rejected real time

### Fund Transfer using account number and IFSC

1. Dial \*99\*45# from your Mobile handset
2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code
3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options
4. Enter 4 for Fund Transfer using IFSC and Account Number and Submit

5. Subsequent screen to enter Beneficiary IFS code, Account number, Amount and Remarks (Optional) will appear

6. Enter MPIN and last 4 digits of account number

7. A confirmation screen will appear showing success response

Note: If a customer is having multiple accounts and the last 4 digits of the debit account numbers are same, then such transactions would be rejected real time

#### Know MMID

1. Dial \*99\*45# from your Mobile handset.

2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code.

3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options

4. Enter 6 for Know Your MMID and Submit

5. A confirmation screen will appear displaying MMID linked to your account

Note: If a customer is having multiple accounts then MMID for all accounts would be displayed

#### Generate MPIN

1. Dial \*99\*45# from your Mobile handset

2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code

3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options

4. Enter 7 for MPIN and Submit

5. Enter 1 for generating new MPIN and Submit

6. Enter last 6 digits of debit card number and expiry date (in MMY format) separated with single space

7. Enter MPIN and re-enter MPIN separated with single space

8. A confirmation screen will appear displaying change of M-PIN successfully

#### Change MPIN

1. Dial \*99\*45# from your Mobile handset

2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code

3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options

4. Enter 7 for MPIN and Submit

5. Enter 2 for changing MPIN and Submit

6. Enter old M-PIN and last 4 digits of the account number

7. Subsequent screens to enter new MPIN and re-enter new MPIN

8. A confirmation screen will appear displaying change of M-PIN successfully

## Generate OTP

1. Dial \*99\*45# from your Mobile handset
2. Axis Dial (NUUP) welcome screen will appear asking you to enter your bank's 4 digits of IFS code
3. After entering valid IFS code (which is UTIB for Axis Bank), Axis Dial (NUUP) menu will appear with different banking options
4. Enter 8 for Generate OTP and Submit
5. Enter MPIN and last 4 digits of account number
6. A confirmation screen will appear showing the OTP generated for your required action

Note: OTP is valid for 1 hour for one transaction (irrespective of success or failure)

### **How do I use the Axis Dial (NUUP) service?**

The Service is available to all customers having an Axis Bank account. A customer needs to register himself/herself for mobile banking. The customers already using mobile banking service will be able to use the service over USSD without any additional registration by just dialing \*99\*45# from their handset.

### **Do TSPs (Telecom Service Providers) charges for this service?**

Yes, TSPs will charge for accessing Axis Dial (NUUP) service. Please contact your Telecom Service Provider to know the exact cost for using Axis Dial (NUUP) service.

### **Is there any transaction limit set for the Axis Dial (NUUP) services?**

RBI, in its guidelines for Mobile Banking Service, has prescribed a ceiling of Rs. 5000 per transaction for Axis Dial (NUUP).

### **Is the beneficiary customer also required to register for Mobile Banking under NUUP, for receiving funds using Axis Dial (NUUP)?**

No, beneficiary needs not to be registered for receiving money using Account Number/Aadhaar Number. However, in case of receiving money using (Mobile No. & MMID), beneficiary customer should approach his bank for getting MMID.

### **How many banks and TSPs are currently offering Axis Dial (NUUP) service?**

The detail of members offering NUUP service is available on following link on [http://www.npci.org.in/pro\\_pb.aspx](http://www.npci.org.in/pro_pb.aspx)

### **Will this service be available to both Savings and Current account holder?**

Yes, this service is available for both Savings and Current account holders.

**What happens if my mobile phone is lost?**

Customers need to inform customer care and deactivate their Mobile banking services. Though in Axis Dial (NUUP), fund transfer services require two factors authentication (registered mobile no. and MPIN) but still customers should inform customer care about the loss.

**Is the facility available to Stop/Cancel financial transactions done using Axis Dial (NUUP)?**

No. Axis Dial (NUUP) is using IMPS platform which is an immediate fund transfer service, after initiating the payment request payment cannot be stopped or cancelled.

**If I change my Mobile No, do I again need to register for Mobile Banking?**

Yes, customer needs to update their new mobile number.

**What are the timings for initiating and receiving remittances through Axis Dial (NUUP)?**

Axis Dial (NUUP) transactions can be sent and received 24X7, (round the clock), including on holidays.

**Is Axis Dial (NUUP) available on both GSM and CDMA handset?**

No. Axis Dial (NUUP) is available only on the GSM handset.