

From: HO - DIT - CM - Kirubanandan K

Date: Sep 1, 2016 10:24:20 AM

Subject: RE: *99# - Consultation Paper of TRAI on the review of regulatory framework for the use of USSD for Mobile Financial Services

To: advfea1@traf.gov.in

Dear Sir / Madam

We furnish our views / comments

- Eight stages per USSD session so that USSD-based mobile banking service can have better success ratio.
- We suggest that monthly subscription fee be levied for the use of USSD session for mobile banking services with a monthly rent as low as Rs.5.00.
- If the cost per USSD session to be considered, we suggest that ceiling tariff per USSD session be capped at 20 paisa & charges to be levied only on successful transactions.
- Our response to Q2 is Monthly (or periodic) subscription fee for the use of USSD for mobile banking services.
- Service providers should be mandated to levy charges for only completed transaction so that customer acceptance will be more.
- Present pricing model for USSD-base mobile banking with either monthly rentals as low as Rs.5.00 or cost per USSD session to be capped at 20 paisa.
- We propose alternate pricing in the present USSD pricing model.
- We complete agree that there is a need for allowing USSD push sessions when customer-initiated USSD session is dropped due to some reason so that the customer can complete his/her unfinished transaction with intimation to NPCI.
- USSD-based mobile banking services is aimed at providing banking services and part of financial inclusion and to bring in all segment of the society under mobile banking services. Hence it is appropriate to allow all variety of mobile payment services including mobile bankingservices on USSD.

TRAI should specify quality of service for Telecom Service providers [TSP] and should aim at stable USSD sessions

Thanks and Regards

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