



**DELIVERING
INNOVATIVE
MOBILE
SOLUTIONS
WITH
USSD**

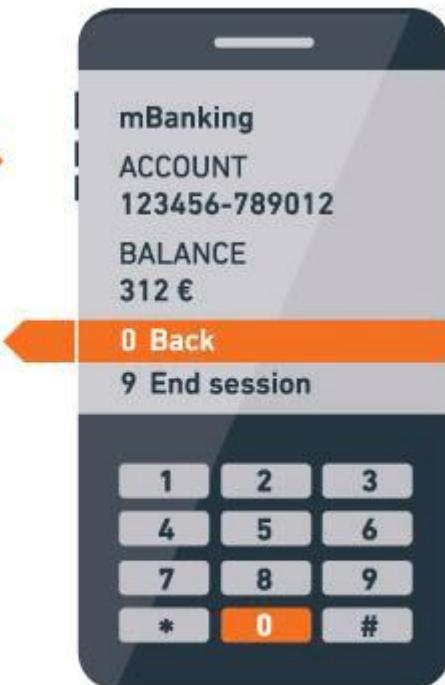
 **Novaji Introserv**
...together you succeed

What is USSD?

- Unstructured Supplementary Service Data (USSD)
- sometimes referred to as "**quick codes**" or "**USSD codes**"
- is a communications protocol used by GSM cellular telephones to communicate with the mobile network operator's computers
- USSD can be used for WAP browsing, **prepaid callback service**, **mobile-money services**, **location-based content services**, **menu-based information services**, and as part of configuring the phone on the network



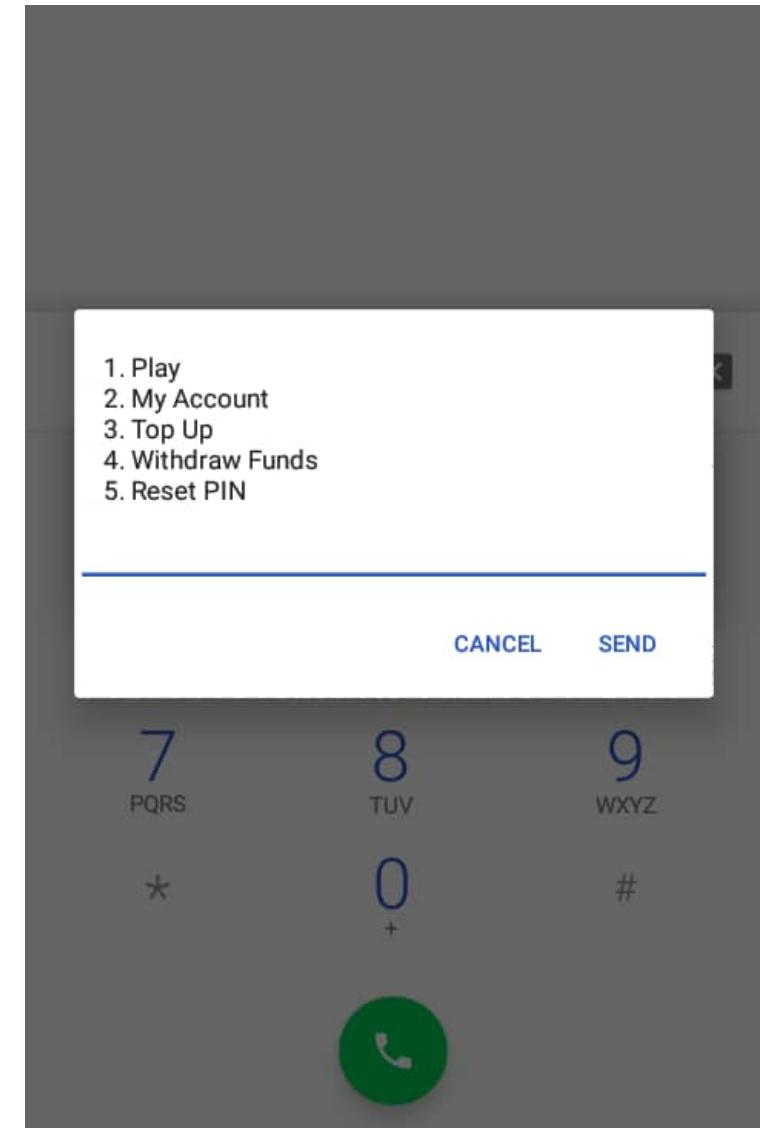
CHOOSE SERVICE



CONTINUE OR EXIT

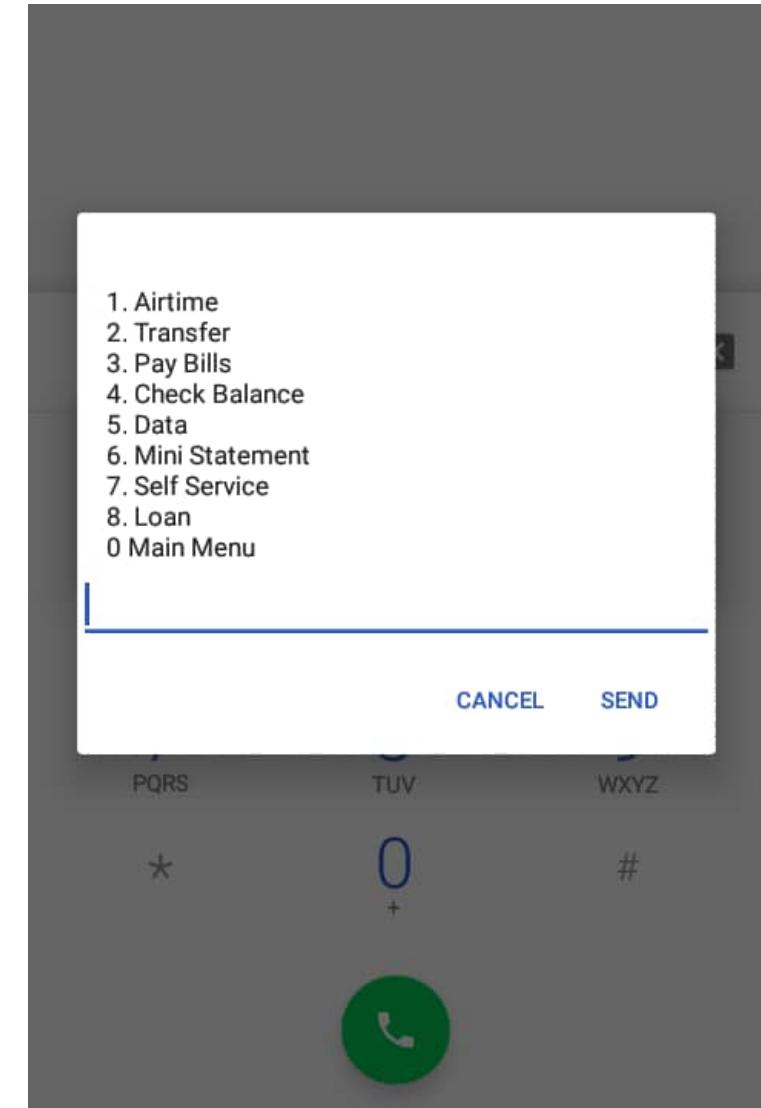
What services can work with USSD

- › Prepaid callback service
- › Mobile-money services
- › Menu-based information services (eg: Check Status, Check Balance, Get Info)
- › Quick registration/Enrollment
- › Self-Service (Eg: Reset Password, Block Account, Confirm Transaction/Request, Activate/Deactivate My Account)
- › Buy Product/Service



How does USSD work?

- › User enters a predetermined shortcode into phone (e.g *30054#)
- › Phone sends data to MNO (eg: MTN, Airtel, 9mobile or GLO)
- › Data received by MNO computer dedicated to USSD
- › Answer from MNO is sent back to the phone (displayed on screen)
- › The entire process takes a few seconds



How is USSD billed?

Pre-Paid Billing

The owner of the USSD service maintains a prefunded account with the MNO

Each USSD session charged to account of USSD owner

End-user dialing the code is not charged

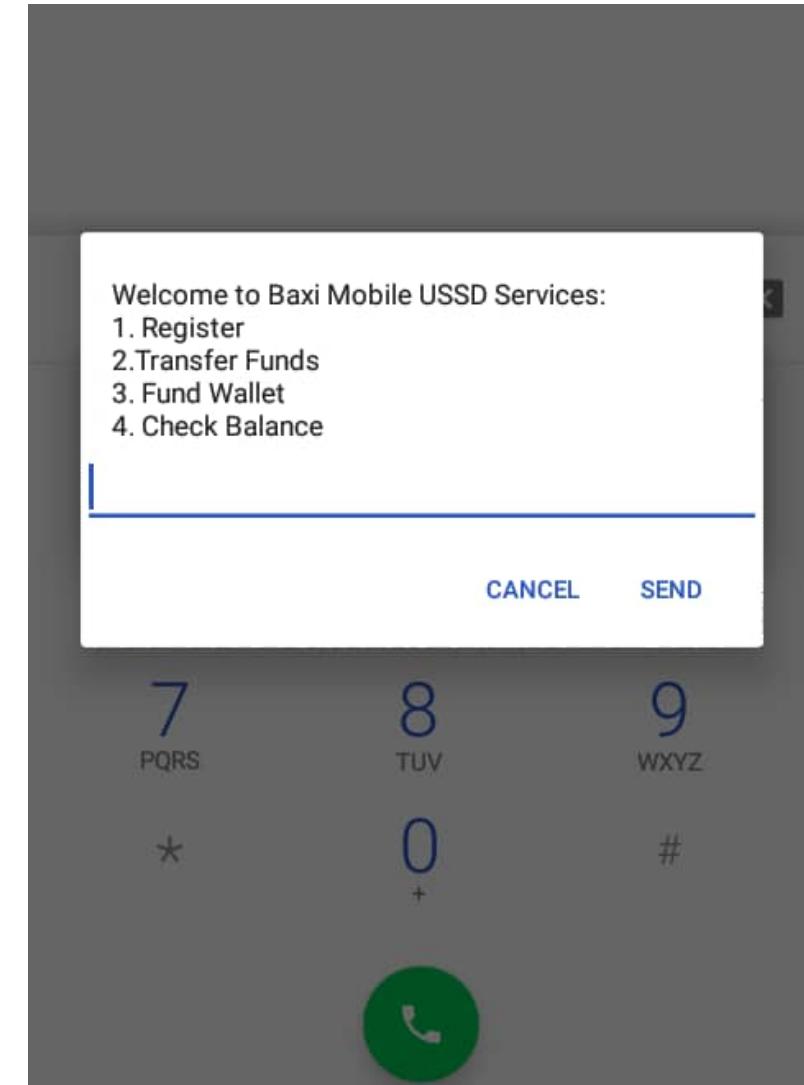
Model mostly used by Banks and Other Financial Institutions (OFI)

End User Billing

Prefunded wallet not required by The owner of the USSD service

Each USSD session is charged to the mobile subscriber dialing the USSD code

Model mostly applied on Content services (Traditional Value Added Services) such as Voting Services or Informational Services (Example Big Brother USSD Voting Service)



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