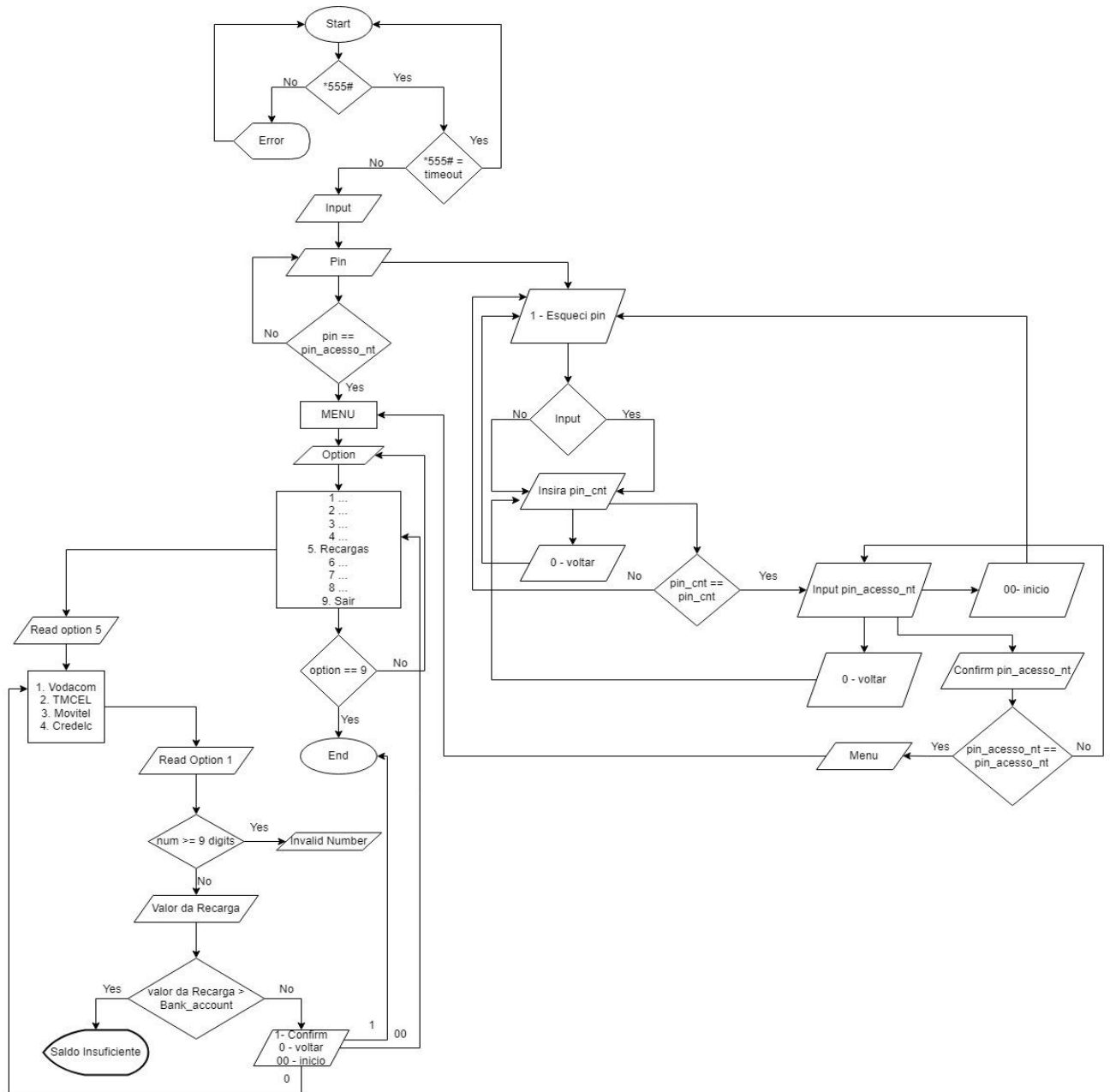# STD Bank QuiQ USSD Flowchart

Introduction

The Documentation is about a USSD digital channel that was made from a Flow Chart. The purpose is to have all the customers using the platform.

USSD (Unstructured Supplementary Service Data) is an interactive technology that serves to send text between a mobile phone and an application programme in a network. Some of these services are
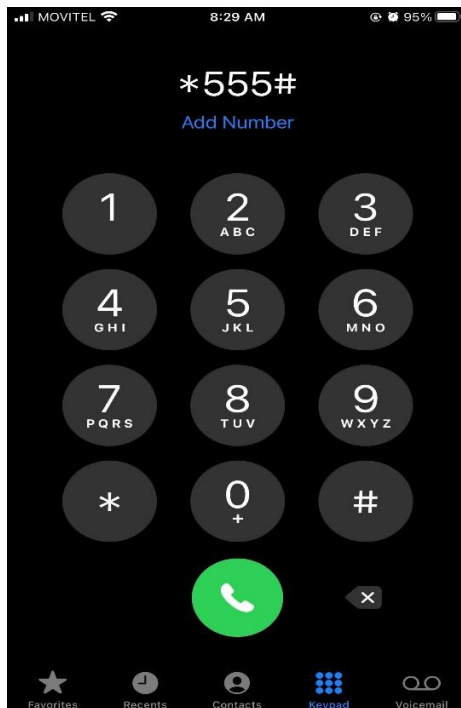
- Airtime top-ups
- Balance checking
- Mini statements delivery

The way USSD works

- Typically, USSD involves a query from a mobile phone user, such as a request for a bank account balance. Once the user sends the request, the USSD gateway forwards it to the user's USSD application, which responds to the request.
- The process is then repeated in reverse, i.e., the response goes back to the USSD gateway, which displays the content of that response on the screen of the user's mobile phone. Generally, the responses, which contain a maximum of 182 alphanumeric characters, are sent in a format that's easy to display. The user sends and receives data by dialling a specific short code - usually, five numbers.
- USSD applications run on the network, not on a user's device. As such, they don't have to be installed on the user's phone, which is an advantage for users with feature phones that have limited storage space. USSD apps are instantly available to every subscriber the moment they're deployed to a network.
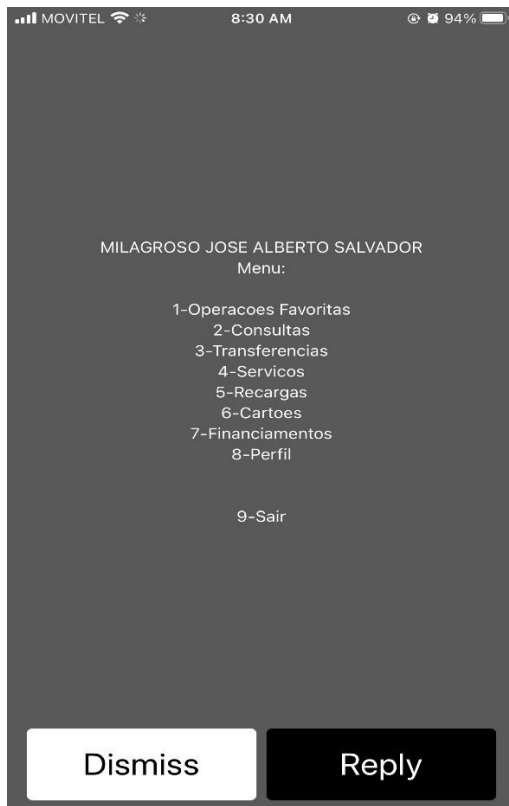
Testing USSD on Mobile
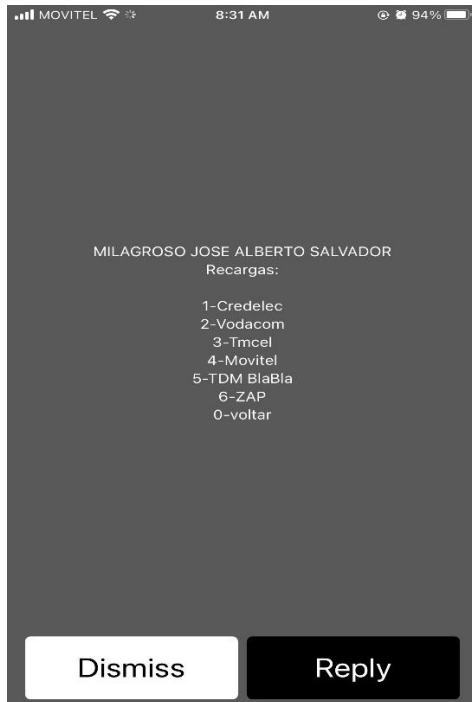
1st Type *555#

2nd Insert PIN, in this instruction in case the PIN is incorrect it returns to insert PIN again, otherwise it takes the user to MENU

3rd MENU
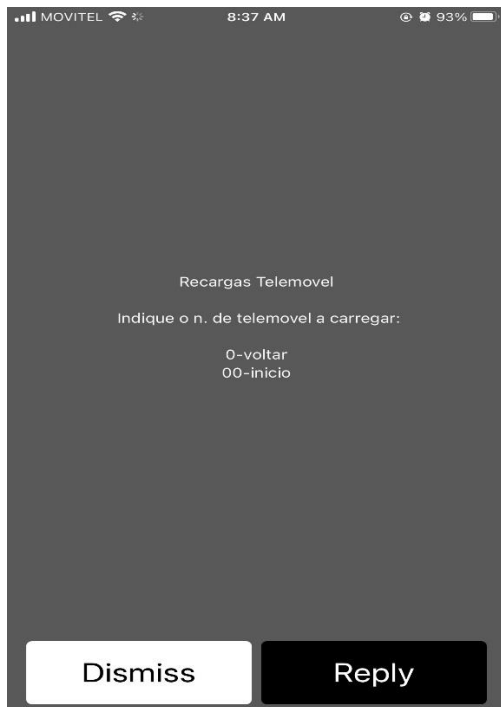

4th In MENU there a number of 9 options, and in this specific flowchart I am going to focus on option 5 and 9
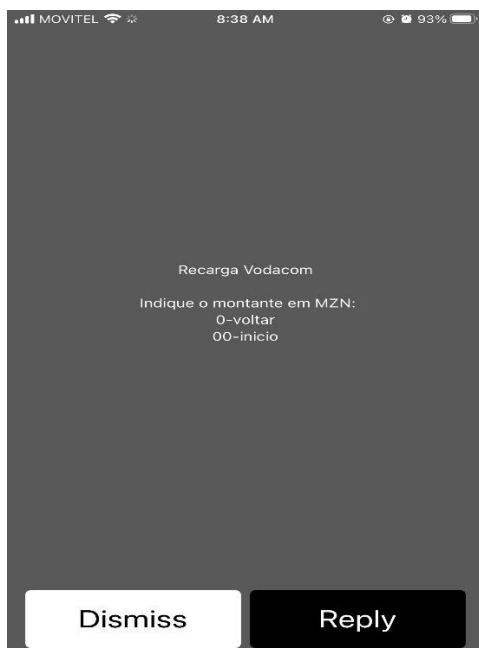
5th If the user chooses option 5, it takes the user to chose the voucher company, whether is Mcel, Vodacom.

6th Then the user inserts his/her phone number.

7th Now, the user chooses the amount of the voucher he/she wants to purchase

8th The user purchases the voucher. But, there's a catch because if the amount of the voucher is higher than the Acc. Balance then it will appear an information of purchase denial.

Saldo disponivel insuficiente para realizar esta operacao.

Dismiss

Note: Here on "Testing" Instructions my goal was to specify a basic voucher purchase instruction.
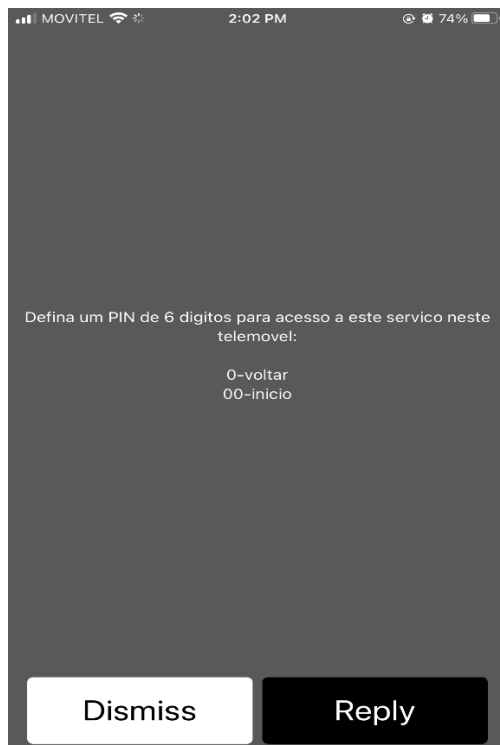
The other way around which is interesting is when a user happens to forget his/her password.

Steps

1. The platform asks the user to insert the contract_number

Standard Bank Mocambique
Bem vindo ao QuiQ
Introduza o N. Contrato/Nome:

Dismiss   Reply

2. After that, asks the user to insert a new pin

Defina um PIN de 6 digitos para acesso a este servico neste telemovel:

0-voltar
00-inicio

3. Asks the user to confirm the new pin, and USSD goes back to MENU.

Note: During my testing of the USSD on my mobile I happened to discover that whenever a user by means of a failure let's say happens to insert on the text box the number "1" -which is the instruction for "forgot pin", after that every time the user presses *555# it redirects the user to input the contract_number instead of going back to asking the user the Net Plus Pin.

Benefits of USSD

1. USSD does not require internet connection or data to work.

2. USSD practically works on all GSM standard mobile phones. Since no high-tech phone is required, you are guaranteed to reach more people as not everyone owns a smart phone.

3. USSD can work across all mobile networks. It only needs a connection to the GSM network to work as it's not mobile or SIM based.

4. USSD is highly interactive; User can quickly see response on their phone screens and can make more requests hence allowing faster two-way communication and interaction that is seven times faster than SMS.

5. It is highly customizable, making it ideal for all your business needs.

6. USSD is extremely cost effective for businesses to implement and run, it is also free for subscribers to use.

7. USSD content can be personalized and responses can be obtained in real time.

8. It is user friendly and can be used by anyone.

9. USSD service is easily accessible anytime and anywhere.

10. USSD offers a possibility for portal structure building that can be simplified for users to easily remember.