



भारतीय राष्ट्रीय भुगतान निगम  
NATIONAL PAYMENTS CORPORATION OF INDIA



RECHARGES | MONEY TRANSFER | PAYMENTS

## FAQs - Oxygen Money Transfer Service

### 1. What is an Oxygen Wallet?

Oxygen Wallet is a Prepaid Mobile Wallet that enables a Customer to store money in a virtual wallet or account which can be used for various services like:

- a. Tatkal Money Transfer to any bank account
- b. Bill Payments
- c. Making Payments for Utilities
- d. Mobile Recharge
- e. DTH Top-up
- f. Broadband and Internet Payments
- g. Online Merchant Payments
- h. Travel Tickets
- i. Movie Tickets & more

### 2. What is Oxygen Money Transfer Service?

Oxygen Money Transfer Service is an INSTANT money transfer service to any bank in India. The money can be transferred to any bank account 24x7, by customers who may or may not have a bank account of their own due to lack of necessary documentation as required by banks, but have a need to transfer money through the banking channel.

### 3. How is an Oxygen Wallet different from mobile banking?

Mobile Banking is a channel which is linked to the customer's bank (savings/current) account, whereas an Oxygen Mobile Wallet is a Prepaid Wallet, on your mobile, which is not linked to any bank account. However, it gives you the facility to transfer money to any bank account and also to make purchases online like IRCTC Tickets, Electricity Bill Payments, Mobile/DTH Top-ups etc. Any person with or without a Bank account can open an Oxygen Wallet instantaneously.

### 4. How can I open an Oxygen Wallet?

- I. You can open an Oxygen wallet by sending a simple SMS to Oxygen:  
SMS ➤ **OXIGEN\*DOB(DDMMYY)\*FULLNAME** to **9870888888** OR **9971888888**
- II. You can also visit any of Oxygen's 100,000 outlets and ask the retailer for assistance, to open your wallet.  
To find your nearest retailer, visit [www.oxygenwallet.com](http://www.oxygenwallet.com).
- III. Go online to [www.oxygenwallet.com](http://www.oxygenwallet.com) to open your wallet by selecting "Sign-up"

### 5. How can I top-up the Oxygen wallet?

You can put money into your Oxygen wallet through the following ways:

- Oxygen Retail Outlet: Pay Cash over the counter
- IMPS (Immediate Payment Service) of NPCI
- Debit/Credit Card
- Net Banking

### 6. Who is eligible to register for Oxygen Money Transfer Service?

Any Indian resident who is 18 years and above can register for Oxygen Money Transfer Service.

### 7. Do I need to produce any ID proof to send money?

No ID proof is required for sending money to a bank account if the total money transferred in a calendar month is limited to maximum Rs 10,000.

Although, if you want to send a higher amount than Rs.10,000, then you need to use Oxygen 50000 wallet by completing your KYC documentation and verification as a one time registration.

### 8. Do I need to register the beneficiary for using Oxygen Money Transfer Service?

No beneficiary registration is required by the sender for using Oxygen Money Transfer Service.

**9. In how much time does the receiver get the money?**

This is an INSTANT Money Transfer Service. The beneficiary gets an INSTANT update in his/her bank account or wallet account for every successful credit. The sender also gets an SMS notification for every transaction.

**10. Do I get any alert when money is transferred or credited?**

Yes, the sender & beneficiary both get SMS alerts, either from Oxigen or from the concerned bank.

**11. Do I need to pay while registering with the service?**

No, there are no charges for registering to Oxigen Money Transfer Service. You can open an Oxigen Wallet, and on receiving the Oxigen Password, you can instantly start using the service, by topping up your wallet with cash.

**12. What are the charges for Money Transfer?**

Following are the charges for money transfer:

| Transaction Type                | Customer Charge  |
|---------------------------------|--|
| Customer Registration           | ₹0   |
| First Top-up Convenience Charge | ₹25(One time) for 10000 Oxigen Wallet<br>₹50(One time KYC) for 50000 Oxigen Wallet |
| Money Transfer                  | 1% (minimum of ₹10)  |

All charges are inclusive of Service Tax.

**13. How do I pay the above charges?**

The charges are debited directly from your wallet. You need not pay the Oxigen Retailer any cash for the above transaction.

**14. Where will I get details of various fees and charges in case of any changes?**

You will get the details of exact fee, payable for the first time registration as well as transaction fee from the Oxigen agent at the authorized Oxigen store. These details are also available at [www.oxigenwallet.com](http://www.oxigenwallet.com)

**15. What are the steps to use Oxigen Money Transfer Service?**

To send money to your friend/family, you have to follow a simple process of sending a SMS:

- a) Create an Oxigen wallet and top up the wallet with cash
- b) If you know the account number of the beneficiary and the IFSC code of the branch where the account is, please type:

**IMPS\*BeneficiaryAccountNumber\*IFSCCode\*Amount\*OxigenPassword\*Remark**

**Example: IMPS\*006690600000280\*ICIC0002378\*100\*123456\*Brother**

(where, IMPS is the keyword, 006690600000280 is the beneficiary bank account number, ICIC0002378 is the full IFSC Code of the beneficiary’s bank, 100 is the amount to be transferred, Oxigen Password is 123456, and the Remark field is Brother)

- c) If you want to transfer money to the beneficiary using his mobile number and Mobile Money ID (MMID) issued by bank, associated with the bank account, please type:

**IMPS\*BeneficiaryMobileNo\*MMID\*Amount\*OxigenPassword\*Remark**

**Example: IMPS\*8800255793\*1232356\*1000\*123456\*Oxigen**

(where, IMPS is the keyword, 8800255793 is the beneficiary mobile number, 1232356 is the MMID associated with the beneficiary account, 1000 is the amount to be transferred, Oxigen Password is 123456, and the Remark is Oxigen)

- d) Money Transfer/Remittance to any Oxigen Wallet using IMPS

**IMPS\*OxigenWalletNumber\*MMID\*Amount\*OxigenPassword\*Remark**

**Example: IMPS\*9990991234\*8888888\*150\*123456\*WalletTransfer**

(where IMPS is the keyword, 9990991234 is the Oxigen Wallet Number, 8888888 is the MMID to be used for all Oxigen Wallet-to-Wallet money transfer, 150 is the transfer amount, Oxigen password is 123456, “WalletTransfer” is the remark)

**16. Can I view details of past transactions?**

Yes. Please visit the website [www.oxigenwallet.com](http://www.oxigenwallet.com) to view your transactions.

## 17. How much money can I transfer?

| Sr. No. | Particulars   | Limit   |
|---------|---|---|
| 1       | Maximum Balance limit per Wallet at any given point in time & cannot exceed | ₹10,000 for Oxigen 10000 Wallet<br>₹50,000 for Oxigen 50000 Wallet  |
| 2       | Transaction limits<br><br>Single Transaction Limit<br>Monthly Limit         | ₹5,000<br>₹25,000 subject to individual wallet limits   |
| 3       | Deposit Cash in Wallet  |   |
|         | Oxigen 10000 Wallet   | Max ₹10,000 per month   |
|         | Oxigen 50000 Wallet   | Multiple reloads are allowed for all payment transactions, except for money transfer, where total limit of money transfer is ₹25000 per month |

## 18. What is the minimum balance to be maintained?

There is no minimum balance requirement.

## 19. Is there any limit for sending money in a month?

For basic Oxigen Money Transfer Service, your wallet has a limit of Rs. 5,000 per transaction. This is subject to a maximum of Rs 25000 per month for money transfer.

## 20. How to open an Oxigen 50000 wallet?

The steps to follow to open/upgrade to a Full-KYC Oxigen wallet:

### Step 1: Carried out by customer

- Log in to [www.oxigenwallet.com](http://www.oxigenwallet.com)
- Click on **Oxigen Wallet**
- Select **Oxigen 50000 Wallet**
- Click on **Proceed**
- Enter the mobile number
- Select the KYC document type to upload
- Furnish the details of the KYC document and attach a scanned copy of the document
- Walk-in to the nearest Oxigen retailer

### Step 2: Carried out by Oxigen retailer

- Login into O2 Portal
- Go to '**Oxigen KYC**' and select '**Oxigen KYC Approval**'
- Enter the Web vending code and click '**Submit**'
- Enter customer's contact number and click on '**Search**'
- Customer will receive an 'OTP' on the registered number

- f) Customer provides this OTP to the retailer to know the status of the KYC
- g) Retailer puts this OTP in the required field and check the status
- h) Details of the customer will be displayed
- i) Cross-check the details with the original document shown by customer
- j) If the details are correct , Click the '**Original Seen and Verified**' check box & click on '**Accept**'
- k) KYC Accept/Reject status will be displayed
- l) Customer will also receive Accept/Reject message
- m) Retailer to send copy of documents signed by customer to Oxigen corporate office
- n) KYC documentation verified by Oxigen officials
- o) You are ready for full wallet services now

**21. Am I eligible to earn interest on the Oxigen wallet balance?**

No, Oxigen wallet is a prepaid account therefore the balance does not earn any interest.

**22. Can I use the Wallet for online transactions?**

Yes, the wallet can be used for various online purchases and transactions.

**23. What details do I need to provide while calling the customer care for query regarding a particular transaction?**

You need to provide the **transaction ID** for the specific transaction. The customer care number(s) are:  
**0120 7151000**

**24. I wish to convert my mobile number from prepaid to postpaid, will the account get transferred as well?**

As long as you use the same number, you need not register again.

**25. How do I get a refund of the remitted money in case the amount is not credited to the account as per details given by me?**

For all failed transactions, the amount is auto-reversed into the wallet INSTANTLY. This is an INSTANT service.

**26. How different is it from other similar wallets offered by other companies?**

The single most important feature of this pioneering product is that it is the first wallet issued by a non-bank which is device agnostic (Mobile/PC/Tablet), channel-agnostic (Any GSM/CDMA Service provider/Wifi/Internet) and bank-agnostic (No Bank account is required).

**27. What is IMPS?**

IMPS (Immediate Payment Service) is an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS facilitates customers to use mobile instruments as a channel for accessing their bank accounts and put interbank fund transfers in a secured manner with immediate confirmation.

**28. What are the benefits of IMPS Fund transfer service over other banking channels?**

The service is instant and available 24X7, even on public/bank holidays. Customers can transfer funds in simple steps by providing the Bank Account Number and 11-digit Bank IFSC Code (alternatively the 7digit MMID issued by Bank and 10 digit mobile number of the beneficiary). Also, there is no pre-registration required for the beneficiary.

**29. What is MMID?**

Mobile Money Identifier (MMID) is a 7 digit code issued by a participating bank to their Mobile Banking registered customers for availing IMPS service as a beneficiary. You will have different MMIDs for different accounts and all these could be linked to the registered mobile number of consumer.