*6100#

Questions & Answers

Q. What is the Databank USSD Code?
A. It is a short code that allows prospective and existing clients to open a mutual fund account, top up their account, view their account details and perform direct debits.

Q. Can this service be accessed on all networks?
A. No, it is currently only available to MTN and Vodafone users.

Q. How do I use the USSD Code?
A. Simply dial *6100# on your mobile phone.

Q. Why do I need to register for the USSD Service?
A. You need to register to receive a pin to ensure that you are the only one who can view your account details and perform transactions.

Q. What information do I need to register for the service?
A. You only need your account number to register for the service. However, you can only register for this service using the phone number that is registered in our database.

Q. How do I register for the USSD Code?
A. To register, dial *6100#. Type 2 and tap "send". Next, enter your Databank account number. Type 1 and tap "send". A text message will be sent to you with a four digit PIN code. You will need this pin to access your account details. Only Databank account holders can register to use this service.

Q. Can I register for this service with any MTN number?
A. No, you can only register successfully when the phone number of the device you are using matches the one you opened the account with. If you wish to use a different number, you would need to fill a client update form. Visit the Forms & Applications section on the Resources tab of our website to download the form. Kindly complete and email to clientservices@databankgroup.com. Your records will be updated within 1 working day for you to use your new MTN or Vodafone number.

Q. How does the text message look like when you register?
A. *"Welcome to Databank mobile investment service, your PIN to access the service is XXXX"* Receipt of this message means setup is complete.

Q. How long does registration take?
A. Registration is instant.

Q. Can I make withdrawals using the USSD?
A. Yes, you can make withdrawals with the USSD service.

Q. What is the minimum amount required for making deposit transactions on this service?
A. The minimum amount is GHC 6.

Q. Which networks can I access this service on?
A. This service is available to MTN and Vodafone users only for now.

Q. Is there a charge for dialing the USSD?
A. No, the service is free of charge to use.

Q. When I top up my account with my mobile wallet, is there a charge?

A. Yes, there is a charge from the service providers (MTN or Vodafone and Hubtel). These charges vary depending on the amount that is deposited.

Amount deposited	Charge
GHC 5 – GHC 49	0.50p
GHC 50 – GHC 1,000	1%
Above GHC 1,000	GHC 10

Q. Can a foreign number access the USSD service?

A. No, only Ghanaian registered MTN or Vodafone numbers can access the service.

Q. What is the purpose of the self-service option?

A. Option 3 (Self-service) on the main menu allows you to activate or deactivate your pin. This is applicable to clients who want to check their balance using Databank's Interactive Voice Response (IVR) system which can be accessed by dialing 0302 610610.