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You are in Nigeria, trying to send money, buy airtime, or check your OPay balance. But your internet's acting up, or you're on a basic phone. What do you do? OPay's USSD codes are your lifeline. No smartphone? No Wi-Fi? No problem. These codes let you handle banking tasks in seconds, anywhere, anytime. This guide's got the latest OPay USSD codes for 2025. Running a business like OPay or building your own hustle? You need a website that's fast, secure, and doesn't break the bank. Truehost Nigeria is the cheapest and best web hosting provider in Nigeria. Their plans start dirt cheap, with 99.9% uptime and local support that actually cares. Check them out at [Truehost Nigeria](#). Just like OPay's USSD codes simplify banking, Truehost simplifies your online presence. Get hosted, get moving, and keep your hustle tight. USSD codes are short numbers you dial on your phone. READ ALSO: [How to Hide Your MTN Number \(Works 100%\)](#). They connect you to OPay's services without an app or internet. Think of them as a secret handshake for your money. Why do they matter? No internet needed. Works on any phone, even that old Nokia. Fast as hell: Transactions done in seconds. Safe and secure: Your PIN keeps things locked down. Free to use: Most codes cost nothing, though some transactions have small fees (like N10 for transfers). Last week, my friend Chinedu was stuck in a village with no data. He needed to send N3,000 to his sister for school fees. Dial \*955\* followed the prompts, and boom—money sent. No stress, no app, just results. This is the big one. Dial \*955\* to unlock OPay's full menu. From there, you can transfer money, buy airtime, or check your balance. Even block a lost card. It's like the front door to your OPay wallet. Memorize it. Every other code builds off this one. Here's every code you need, no fluff. Check one's tested, current, and ready to roll. Wrote about how much cash you've got left? Code: \*955\*0\* How to Use: Dial, enter your 6-digit PIN, and your balance pops up. Fee: Free. Need to send cash to a friend or vendor? Code:

\*955\*1\*Amount\*Phone Number#How to Use: Dial \*955\*1\*5000\*08012345678# to send N5,000. Enter your PIN to confirm. Fee: N10 flat rate. Pro Tip: Double-check the phone number. No refunds for wrong transfers. Paying someone with a GTBank or Zenith account. Code: \*955\*2\*Amount\*Account Number# How to Use: Dial \*955\*2\*10000\*0123456789# Select the bank from the list. Fee: N10 flat rate. Note: Works for any Nigerian bank. Daily limit is N200,000 unless you upgrade your account. READ ALSO: [Latest NIN Portal Login Link + Guide/No on call credit?](#) Code: \*955\*3\*Amount# How to Use: Dial \*955\*3\*10000# for N1,000 airtime. Fee: Free. Helping a friend or family member? Code: \*955\*3\*Amount\*Phone Number#How to Use: Dial \*955\*3\*1000\*08098765432# to send N1,000 airtime. Fee: Free. Need internet on the go? Code: \*955\*4\*Amount#How to Use: Dial \*955\*4\*1000# and follow prompts to select a data plan. Fee: Free for the code; you pay for the data bundle. Pro Tip: Check network promos for bonus data deals. Love Bet9ja or SportyBet? Code: \*955\*5#How to Use: Dial \*955\*5# Select your betting provider. Fee: N10 for most transactions. Example Yusuf funds his Bet9ja account with N3,000 from a big match. No app, just his phone. Lose your debit card? Lock it down fast. Code: \*955\*132#How to Use: Dial, confirm, and your card's blocked. Fee: Free. Need an OTP for a transaction? Code: \*955\*010#How to Use: Dial, and the OTP hits your phone. Fee: Free. Note: Keep your PIN secret to avoid fraud. Forgot your PIN? No panic. Code: \*955#How to Use: Dial, select "Forgot PIN," and follow the prompts. Fee: Free. Pro Tip: Use a PIN you remember but isn't obvious (like 1234). New to OPay? Here's how to get started. Step 1: Download the OPay app from Google Play or App Store. Step 2: Sign up with your name, phone number, and email. Step 3: Verify your account with the SMS code. Step 4: Set security PIN. Step 5: Dial \*955# with the registered phone number. READ ALSO: [How to Retrieve Remita Receipt Without RRR \(3 Options\)](#). No app? Visit an OPay agent to open an account. Your phone number is your account number. Keep it active and linked. Want to use these codes like a boss? Here's what I've learned from years of hustling. Memorize \*955\*#. It's your gateway to everything. Save frequent codes. Add \*955\*3\*1000# as a contact for quick airtime top-ups. Check fees: Most transactions cost N10, but airtime and OTP are free. Stay secure: Never share your PIN. Not with friends, not with "OPay staff." Double-check details: Wrong phone number or account? Money's gone. Update your account: Higher KYC levels mean higher transfer limits. I once sent N20,000 to the wrong number because I was rushing. No refund. Lesson learned: slow down, check twice. USSD not working? Don't sweat it. "Invalid PIN": Reset it with \*955# and "Forgot PIN": "Service Unavailable". Try again in a few minutes or switch networks. "Wrong Number": Ensure you're using the keying the phone linked to your OPay account. Still Stuck? Call OPay support at 0700 8888328 or hit them up on X @Opay\_NG. OPay's USSD codes aren't just convenient—they're a revolution. They bring banking to everyone, from Lagos hustlers to rural farmers. No internet? No smartphone? You're still in the game. In 2025, with over 10 million users, OPay's killing it in Nigeria's fintech space. Compare that to traditional banks with long queues and paperwork. OPay's faster, cheaper, and works on any phone. You've got the latest OPay USSD codes. You know how to transfer, buy airtime, and secure your account. Now go use them. Dial \*955# and start moving money like a pro. Need a website to grow your hustle? Hit up Truehost Nigeria for the best hosting deals. Questions? Drop them below or ping me on X. Read also: [Building a Fraud-Resilient Ecosystem: From Community Empowerment to Enterprise Defense](#). As digital finance becomes part of everyday life, fighting fraud isn't just about technology—it's about teamwork. From fintechs and banks to regulators and empowered users, everyone has a role to play. Join us at Digital Pay Expo 2025 as leading voices in finance and cybersecurity come together to chart the course for safer, smarter financial future: Dr. Rakiya Yussuf, Director, Payment Systems Supervision, CBN Mr. Oluwatobi Obadimu - Head, Fraud Investigation, NIBSS Mr. Ajibade Laolu-Adele - Chairman, CeBIH Mr. Festus Amede - CEO, Zenith Bank Chukwudimma Uchechukwu Okafor - Moderator & Chief Compliance Officer, OPay Mr. Justin Zhang - Keynote Speaker & Chief Public Affairs Officer, OPay Time: 11:00am Let's talk trust, resilience, and the future of secure digital payments in Nigeria and beyond.

#fraudprevention #digitalfinance #fintechigeria #securepayments #financialinclusion #cybersecurity #digitalpayexpo2025 #Opay Share – copy and redistribute the material in any medium or format for any purpose, even commercially. Adapt – remix, transform, and build upon the material for any purpose, even commercially. The licensor cannot revoke these freedoms as long as you follow the license terms. Attribution – You must give appropriate credit, provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. ShareAlike – If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original. No additional restrictions – You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits. You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation. No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. OPay USSD codes provide an easy way to manage your finances without data or apps. As one of Nigeria's leading financial platforms, OPay has simplified transactions like money transfers, bill payments, and airtime top-ups through the OPay USSD code. With a primary phone, users can send funds, pay utilities, and buy bundles in just a few taps – no app or data required. While the OPay app remains one of Nigeria's most popular digital wallets thanks to its speed and reliability, USSD codes provide a vital backup option for users without internet access. This guide provides a comprehensive overview of OPay's USSD codes, detailing their functions, usage instructions, and associated fees. It also includes a section on how to activate and manage your OPay account, ensuring you can maximize the benefits of these services. Conduct simple transactions from your OPay account. OPay USSD code is \*955#. This unique USSD code allows customers to perform banking transactions like money transfers, airtime/data purchases, withdrawals, account creation, and funding other accounts directly from their phones without needing internet access or the OPay mobile app. USSD codes provide a self-service option for financial services that work across basic phones through text-based menus. OPay created its USSD code \*955# to make its services more accessible to customers who may not have smartphones or reliable internet access. To use the OPay USSD code, you need an OPay account and the phone number or SIM associated with that account. The code works on Airtel, MTN, and 9Mobile networks in Nigeria, but not on the Glo network. By dialling \*955# from their phones, OPay customers can access services like transferring funds, paying bills, buying airtime for themselves or others, checking account balances, creating new accounts, and more directly from the USSD menu options. Before you use some of the OPay USSD codes, you need to have an account with OPay first, as said before. Here are simple terms to create an OPay account: Download the OPay app from the Apple App Store or Playstore. Open the OPay app once it has been installed. For new users, click on "Create Account". Existing users should log in to their existing accounts. Enter your correct personal information, such as name, phone number, email, etc. Set your transaction PIN and password for secure login. Verify your account by providing additional details as requested in the app. The level of verification determines the maximum balance your account can hold. Once verification is successful, your OPay account will be created and ready for use. You can now use the account to make payment transfers, buy airtime and data bundles and more directly from the app. Please note that there is no need to open the app or have data. In just a few taps from your phone's dial pad, you can check your OPay balance for free anytime, anywhere by following these steps: Dial \*955# on your phone. Select the 4th option, "Check Balance" from the menu. Alternatively, you can dial \*955\*4# directly to check your balance. Enter your OPay PIN number when prompted. Your current OPay wallet balance will be instantly displayed on your phone screen for free. Here are the steps to add money to your OPay account using the USSD code: Dial \*955# on your phone. Select the "Funding" option. Choose how you want to fund your account – bank transfer, card payment, or cash deposit at an agent location. You'll need to enter your bank details, like account number and amount of funding, by bank transfer. For card payments, enter your card details and amount. After entering the payment details, input your OPay PIN for verification. You will receive a confirmation message once the funding is successful. The amount will be instantly reflected in your OPay wallet balance or within a few minutes, depending on the payment method. The OPay USSD code allows everyone access to OPay loans, even without a smartphone. Just dial \*955# from your mobile phone and follow the simple steps below: 1. Dial \*955# from the mobile number registered with your OPay account. 2. Select the "loan" option from the menu. 3. Follow the on-screen instructions to apply for a loan. You'll need to enter some basic details. 4. If approved, the loan amount will be disbursed directly into your OPay wallet. 5. You can then pay bills, transfer funds, and access other OPay services using your wallet balance. To save money using the OPay USSD code, follow these steps: Dial \*955# Select the "Savings" option, which is the option 6. Enter the amount you want to save. Enter your OPay PIN when prompted. Here are the simple steps to withdraw money from your OPay account using the USSD code: Dial \*955# Choose the "Withdraw" option, which is Number 7. Enter the OPay agent/POS phone number from which you want to withdraw the cash. Enter the amount you want to withdraw. Input your OPay PIN when prompted. Here are the simple steps to purchase data bundles using the USSD code: Dial \*955# Select the "Data" option, usually option 4. Choose between "Buy for self" or "Buy for others". If you choose the latter, enter the recipient's phone number. Select the data bundle you want to purchase. OPay offers various data bundles with different amounts and validity periods. You can order both virtual and physical cards easily using the USSD code. Here are the simple steps: Dial \*955# Select the option 8. Choose option 1 for a virtual card or option 2 for a physical card that can be delivered to you. Then, it will direct you to the app to order it from there. Once verified, your virtual card is ready to use immediately online and in-app. The physical card will be delivered within 5-7 business days. OPay USSD codes have transformed the way we manage our finances and access essential banking services. With just a few taps on our mobile phones, we can now send money, pay bills, buy airtime, fund betting accounts, and more, all without the need for data or apps. OPay is one of Nigeria's best mobile money platforms that offers various financial services, including mobile money transfers, bill payments, savings, and many more. The mobile money platform allows customers to complete most transactions without the Internet through their USSD service. This post highlights OPay USSD codes for various mobile money transfers and how to activate your account. OPay USSD code allows you to access various financial services, including mobile money transfers, bill payments, savings, etc. Photo: @opaybusiness1 on Facebook (modified by author)/Source: UGC. OPay is licensed by the Central Bank of Nigeria (CBN). The mobile platform has been improving its customer services since 2018. Among such advancements is the introduction of the OPay USSD codes. As a customer, learning how to use the codes for various mobile money transactions is essential to make your work easier. The OPay USSD code is \*955#. Is the OPay USSD code free? It is free to use because there are no charges for dialling the code. This code allows you to perform banking transactions, including money transfers, airtime, data purchases, withdrawals, funding betting accounts, account creation, etc. You can use the USSD code to make customer transactions using Airtel, MTN, 9mobile and Glo networks. Below is an overview of how to use the USSD code to complete various transactions. OPay USSD code for balance inquiry: Below are the simple steps to check your balance using the USSD code: Dial \*955#. Select the 4th option, "Check Balance" from the menu. Enter your PIN. You will receive an SMS notification containing your current account balance. OPay USSD code for money transfer: Below are the simple steps to transfer money to a bank account using the USSD code: Dial \*955# and follow the prompts. With OPay's innovative USSD codes, users can conduct a wide array of transactions without needing an internet connection. This comprehensive guide equips you with the knowledge to navigate OPay's USSD system for seamless and secure financial transactions. Embrace the convenience of OPay. For OPay transfers, you will enter the recipient's phone number; for bank transfers, you will choose the recipient's bank from a list and enter the recipient's bank account number. Enter the amount you want to transfer. Enter your PIN to authorise the transaction. Alternatively, dial \*955\*1\*amount\*account number# to transfer money to the OPay account and \*955\*2\*amount\*account number# to transfer to another bank account. OPay USSD code for withdrawal: OPay allows you to withdraw cash from your OPay wallet at an ATM or agent location using your bank's USSD service. Photo: @paymerchants, @opaybusiness1 on Facebook (modified by author)/Source: UGC. The mobile money platform lets you withdraw cash from your OPay wallet at an ATM or agent location using your bank's USSD service. Below is how to go about it. Dial \*955# on your phone. Select "Withdraw," which is option 7. Enter the OPay agent/POS phone number from which you want to withdraw the cash. Enter the amount you want to withdraw. Input your PIN when prompted to confirm the transaction. OPay USSD code for savings: The mobile money platform allows you to save money using your USSD code. Below is an overview of how to go about it. Dial \*955# on your phone. 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Once verified, your virtual card is ready to use immediately online and in-app. The physical card will be delivered within 5-7 business days. OPay USSD codes have transformed the way we manage our finances and access essential banking services. With just a few taps on our mobile phones, we can now send money, pay bills, buy airtime, fund betting accounts, and more, all without the need for data or apps. OPay is one of Nigeria's best mobile money platforms that offers various financial services, including mobile money transfers, bill payments, savings, and many more. The mobile money platform allows customers to complete most transactions without the Internet through their USSD service. This post highlights OPay USSD codes for various mobile money transfers and how to activate your account. OPay USSD code allows you to access various financial services, including mobile money transfers, bill payments, savings, etc. Photo: @opaybusiness1 on Facebook (modified by author)/Source: UGC. 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OPay USSD code for withdrawal: OPay allows you to withdraw cash from your OPay wallet at an ATM or agent location using your bank's USSD service. Photo: @paymerchants, @opaybusiness1 on Facebook (modified by author)/Source: UGC. The mobile money platform lets you withdraw cash from your OPay wallet at an ATM or agent location using your bank's USSD service. Below is how to go about it. Dial \*955# on your phone. Select "Withdraw," which is option 7. Enter the OPay agent/POS phone number from which you want to withdraw the cash. Enter the amount you want to withdraw. Input your PIN when prompted to confirm the transaction. OPay USSD code for savings: The mobile money platform allows you to save money using your USSD code. Below is an overview of how to go about it. Dial \*955# on your phone. Select the "Savings" option, usually option 6. Enter the amount you want to save. Enter your PIN when prompted to confirm the transaction. You can use the OPay USSD code \*955# to purchase data bundles for yourself or another phone number. Follow these simple steps to recharge data bundles: Dial \*955#. Select the "Airtime/Data" option. Choose between "Buy for self" or "Buy for others". If you choose the latter, enter the recipient's phone number. Select the data bundle you want to purchase. OPay offers various data bundles with different amounts and validity periods. You can order both virtual and physical cards easily using the USSD code. Here are the simple steps: Dial \*955# Select the option 8. Choose option 1 for a virtual card or option 2 for a physical card that can be delivered to you. Then, it will direct you to the app to order it from there. Once verified, your virtual card is ready to use immediately online and in-app. The physical card will be delivered within 5-7 business days. OPay USSD codes have transformed the way we manage our finances and access essential banking services. With just a few taps on our mobile phones, we can now send money, pay bills, buy airtime, fund betting accounts, and more, all without the need for data or apps. OPay is one of Nigeria's best mobile money platforms that offers various financial services, including mobile money transfers, bill payments, savings, and many more. The mobile money platform allows customers to complete most transactions without the Internet through their USSD service. This post highlights OPay USSD codes for various mobile money transfers and how to activate your account. OPay USSD code allows you to access various financial services, including mobile money transfers, bill payments, savings, etc. Photo: @opaybusiness1 on Facebook (modified by author)/Source: UGC. OPay is licensed by the Central Bank of Nigeria (CBN). The mobile platform has been improving its customer services since 2018. Among such advancements is the introduction of the OPay USSD codes. 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With just a few taps on our mobile phones, we can now send money, pay bills, buy airtime, fund betting accounts, and more, all without the need for data or apps. OPay is one of Nigeria's best mobile money platforms that offers various financial services, including mobile money transfers, bill payments, savings, and many more. The mobile money platform allows customers to complete most transactions without the Internet through their USSD service. This post highlights OPay USSD codes for various mobile money transfers and how to activate your account. OPay USSD code allows you to access various financial services, including mobile money transfers, bill payments, savings, etc. Photo: @opaybusiness1 on Facebook (modified by author)/Source: UGC. OPay is licensed by the Central Bank of Nigeria (CBN). The mobile platform has been improving its customer services since 2018. Among such advancements is the introduction of the OPay USSD codes. 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Opay USSD code hand guide:Opay USSD CodeOpay ATM Card Activation\*955\*03121#Get Opay OTP\*955\*010#Check Opay Account Balance\*955\*0#Electricity Bill Payment\*955\*6#Bet Wallet Funding\*955\*5#Buy Airtime For Others\*955\*3\*amount\*phonenumber#Buy Airtime For Yourself\*955\*3\*amount#Transfer Money To Opay Account\*955\*1\*amount\*10 digit account number#Transfer Money To Other Bank Account\*955\*2\*amount\*10 digit account number#Quick Shortcode of Opay USSD CodeHow To Use Opay USSD CodeTo use any of the above listed USSD codes, simply dial the shortcode on your smartphone device or your basic Mobile phone that has the registered number SIM with your Opay account.Enter/Type and send the code,Just in case you forget your registered number with Opay, your Opay Account Number comprises the 10 digits of your phone number making the first 0 absent.Can You Change Opay Account NumberYou can not change your Opay personal account number from the app, you can only do this using the Opay merchant app which you can download the app from Google Play Store.In conclusion, we shared with you all you should know about the Opay Account Tier and Opay USSD codes and functionality. Hope this guide was helpful. Customer Satisfaction, Our Prioritywe are here for you to provide 7\*24 quick customer service, visit our in-app customer service center or physical customer service center or send us message via official social medias or call us via hotline as below0700 8888 328 OR 020 18888 328 (App & Card queries)0700 8888 329 OR 020 18888 329 (POS Business queries) Do you want to know about the Opay USSD code to send money to another Opay account? The Opay transfer code works on any mobile phone and is ideal for users who do not have access to Opay app or mobile data and want to perform quick transactions even in areas with poor network coverage By the end of this post, you'll learn: What the Opay USSD code is and how it works. The requirements and steps for transferring money using the Opay USSD code. Limits, fees, and benefits of using Opay's USSD service. Troubleshooting common issues and security tips for safe transactions. Dial the Code from Your Registered Phone Number: Make sure you're using the phone number linked to your Opay account when dialing the USSD code. Sufficient Airtime: You need to have enough airtime on your phone, as your mobile network will charge a fee of ₦6.94 for using the USSD service. Enough Balance in Your Opay Account: Ensure that your Opay account has sufficient funds. \*955\*1\*amount\*10 digit Opay account number# is the short USSD code to transfer money from Opay to an Opay account number. Here is how to use it: Dial the USSD code: \*955\*1\*amount\*Opay account number# on your phone (works with MTN, Glo, Airtel, or 9mobile). Enter your Opay 4-digit PIN to confirm the transfer. Receive a transaction success message on your phone screen and an SMS confirmation. If you can't remember the quick method, simply dial \*955# and follow the steps explained in the next section. Here are the seven steps to transfer money from Opay to an Opay account with USSD code (\*955#): On your Opay-registered phone number, dial \*955#. This USSD code is supported by MTN, Glo, Airtel, and 9mobile in Nigeria. From the list of options displayed, select the "Transfer" option. This is typically the first option. Select the "Transfer to Opay Account" option from the next set of choices. Input the 10-digit Opay account number of the person you want to transfer money to. Next, enter the amount you wish to transfer. Remember to transfer within your Opay account tier transaction limit. Read: How to Check Opay Transfer Limit For security, confirm the transaction by entering your 4-digit Opay PIN. Without accurately typing your payment code, you cannot perform any transaction on your Opay account. After entering the PIN, Opay will process the money and the recipient will receive it instantly. Also, you will receive a success message on your phone screen, along with an SMS confirming the transaction. Read: Opay USSD Code to Transfer Money to Bank Account Your daily transfer limit depends on the tier of your Opay account: Tier 1: ₦50,000 per day. Tier 2: ₦200,000 per day. Tier 3: ₦5 million per day. You can check your account tier within the Opay app or by contacting customer service. It is free to transfer money from Opay account to another Opay account however there is a service charge of ₦10 for each transfer using the USSD code. This service charge is from your mobile network and not Opay. Transaction Failure: This can occur due to network issues or insufficient balance. If your transaction fails, double-check your account balance and try again after a moment. Network Problems: Sometimes, the USSD service may be temporarily unavailable due to network congestion. If you experience this, wait a few minutes and attempt the transfer again. Incorrect PIN: Entering the wrong Opay PIN will prevent the transaction from processing. Ensure you input your PIN accurately: if you forget your PIN, follow the steps in the Opay app or contact customer support for assistance. Invalid Account Number: If you enter an incorrect recipient account number, the transaction will not go through. Always double-check the account number before confirming the transfer. The Opay app provides a user-friendly interface for transferring money. You can easily send funds to another Opay account or to other banks. The app often includes additional features such as transaction history and promotional offers. You can also transfer money through Opay's physical agents located in various locations. This method is helpful if you prefer in-person assistance or do not have access to a mobile phone. However, please note that this option may incur a fee. If you have an account with a bank that supports online transfers, you can use their banking platform to send money to an Opay account. This may not be as immediate as using Opay directly, but it's a viable alternative. What is the Opay USSD code to transfer money to an Opay account? The USSD code to transfer money to an Opay account is \*955\*1\*amount\*10 digit Opay account number# What should I do if my Opay USSD transfer fails? If your transfer fails, check your account balance, ensure the recipient's account number is correct, and try again. If issues persist, contact Opay customer support. How long does it take for an Opay to Opay transfer via USSD to complete? Transfers from Opay to an Opay account is instant, and you will receive a confirmation message shortly after completing the transaction. What is the maximum amount I can transfer using Opay USSD? The maximum amount you can transfer depends on your Opay account tier: ₦50,000 for Tier 1, ₦200,000 for Tier 2, and ₦5 million for Tier 3. What charges apply for Opay to Opay transfers via USSD? There is a service charge of ₦10 for each transfer by the mobile network you are using Opay offers a convenient way to transfer money from one Opay account to another using the USSD code, which is especially useful for users without internet access or the app. To recap, here are the key points of this post: To transfer Money to Another Opay Account Using Opay USSD Code, do this: Dial \*955\*1\*amount\*10-digit account no# on your phone, enter your Opay PIN, and receive a transaction success message. Ensure you have sufficient airtime and balance in your Opay account to cover the transaction and service charges. Opay transfer limits vary by account tier. Check yours to avoid a failed transaction. Alternatively, use the Opay app or visit a physical agent to send money to an Opay account number. If you found this guide helpful, please share it with others who might benefit from it. unleash.com.ng is dedicated to providing valuable information on managing your finances. Keep an eye out for future articles on Opay and other helpful financial topics! If you have any questions or need further assistance, feel free to ask in the comments below or the Facebook page. Opay USSD Code for OTP, Transfer, Balance, Loan & Airtime: Opay, a leading fintech platform, offers users a range of services through its USSD code. USSD (Unstructured Supplementary Service Data) codes provide a convenient and accessible way to perform various transactions using a simple menu-based system on your mobile phone without the need for data connection. In this blog post, we will explore the Opay USSD code functionalities, including generating OTP (One-Time Password), transferring funds, checking balance, obtaining loans, and purchasing airtime. This comprehensive guide will empower you to leverage Opay's USSD code to its fullest extent. Be rest assured that this post will provide explanation on the following search phrase/questions: Opay ussd code Opay ussd code for OTP Opay ussd code for balance Opay ussd code for transfer How to use opay ussd code How to transfer money from opay to bank account using ussd What is the ussd code for opay Now, let's learn how to use opay ussd code to perform various transactions. Opay has provide alternative for its customers to perform various transaction when they are short of data connection by simply dialing this shortcodes. You can perform the following transactions using the codes provided below: Generate OTP Transfer funds Check opay balance Request for loan Buy airtime and data Opay's USSD code enables you to generate OTPs for secure transactions. Follow these steps to generate an OTP using the Opay USSD code: Dial \*955# on your mobile phone's dialer. Select the option for "Generate OTP" from the menu. Enter the required details, such as your Opay account number or registered phone number. You will receive an OTP via SMS, which you can use to validate your transactions and enhance security. Note: you can use a shortcode by dialing \*347\*010# Opay's USSD code allows you to transfer funds conveniently and securely. To transfer funds using the Opay USSD code, follow these steps: Dial \*955# on your mobile phone's dialer. Select the option for "Funds Transfer" from the menu. Enter the recipient's account number or phone number. Enter the amount you wish to transfer. Confirm the transaction details and follow any additional prompts, such as entering your PIN or OTP. Upon successful completion, you will receive a confirmation message. Note: you can use a short code by simply dialing \*955\*1\*amount\*10-digit account number# to transfer to another opay account and \*955\*2\*amount\*10 digit account number# to transfer to other banks. Follow the necessary prompt after dialing this code. Checking your Opay account balance is effortless with the USSD code. To check your Opay account balance, follow these steps: Dial \*955# on your mobile phone's dialer. Select the option for "Check Balance" from the menu. Your Opay account balance will be displayed on your screen or sent via SMS. Note: you can use a shortcode by dialing \*955\*0# Opay's USSD code also offers access to quick loans. Follow these steps to obtain a loan using the Opay USSD code: Dial \*955# on your mobile phone's dialer. Select the option for "Loans" from the menu. Follow the prompts to check your eligibility and choose a loan amount. Provide any required information and agree to the loan terms. Once approved, the loan amount will be disbursed to your Opay account. Recharging your mobile phone with airtime is made simple through Opay's USSD code. Follow these steps to purchase airtime using the Opay USSD code: Dial \*955# on your mobile phone's dialer. Select the option for "Airtime & Data" from the menu. Choose the network provider for the airtime purchase. Enter the mobile number you wish to recharge. Select the airtime denomination or enter a custom amount. Confirm the transaction details and follow any additional prompts, such as entering your PIN or OTP. Upon successful completion, the airtime will be credited to the specified mobile number. Note: you can use a shortcode by dialing \*955\*2# and follow the prompt to choose recipients and amount Please be informed that your OTP will be sent to you via SMS upon request. If you did not receive it, you can try out the alternative option by dialing the USSD code \*347\*010#. Initialize a Wallet Payment transaction. Verify/Authorize Transaction. Request for OTP (Optional as OTP is sent by default the first time) How to use the Opay USSD Code for airtime. To use the USSD code, dial \*955#. You select option 2 and enter the recipient's telephone number as well as the amount of money you want to send. Afterwards, enter your Opay pin to complete your transaction. The OTP code is usually sent to the phone number and email address linked to your account. It is usually a 6 digit or 4-digit code, which you will need to use in 30 minutes or less before it expires. If you want to get the OTP code on Opay, you will need to dial the code \*347\*010#. Opay Loan Usd CodeDial \*955# using the phone number you used to register with your Opay account. Select the option that says "loan"