ANNEXURE III   UNIFIED PAYMENT INTERFACE(UPI) - FREQUENTLY ASKED QUESTIONS

Group	Category	Si. No.	Question	Solution
A	**General Information**	1	**What is UPI ?**	**"Unified Payment Interface" (UPI) is** a single interface across all payment systems. It is one platform for transacting through Multiple Bank accounts which lets you transfer money immediately and works 24x7.
		2	**Whether Canara Bank is enabled on UPI?**	Yes, Canara Bank is also tiding towards Digital Money. Canara Bank is enabled on UPI. Our Bank's UPI application is named as '**EMPOWER**'
		3	**What are the pre-requisites for using EMPOWER?**	All you need is a smartphone with data or wifi connectivity and bank account(s) linked to your mobile number. **Most importantly, you need to have MPIN (same as used in Mobile Banking) to transact through UPI. In case you have not registered for Mobile Banking, you can 'Generate MPIN' for your Bank account through EMPOWER without having to register for mobile banking separately.**

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	General Information	4	**What is the Maximum amount that can be transferred through UPI?**	Presently the maximum amount that can be transferred through UPI is Rs. **1,00,000/-** per day per user.
		5	**What is the Minimum amount that can be transferred through UPI?**	There is no lower limit. Even decimal amount is acceptable in UPI.
		6	**What is the maximum number of transactions that I can do in a day through 'EMPOWER' ?**	There is no limit on the no. of transactions. There is limit only on the maximum amount (**Rs. 1,00,000/-** per day).
		7	**What is the channel on which UPI operates?**	UPI rides on IMPS channel which is available 24*7*365 and ensures instant credit.
		8	**What are all the Mobile platforms on which UPI Applications are compatible ?**	UPI supports all latest **Android Phones**. Recommended Android version is 4.4.4 & above. It will be extended for Windows and IOS phones subsequently.

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	General Information	9	**How different is UPI from Mobile Banking ?**	Each Bank has its own mobile Banking Application. When a user has accounts in multiple Banks, he/she has to download the mobile banking applicaion of all those banks. Whereas in UPI, any Bank Customer may download and use the UPI Application of any Bank enabled for it. The user may then add all his/her Bank accounts under one App and transact from/to any of those accounts.
		10	**Whether EMPOWER can be downloaded by other Bank customers also?**	Yes. Any Bank customer can download & use this application and transact without necessarily having an account with Canara Bank.

Group	Category	Si. No.	Question	Solution
	General Information	11	**I have an account with xyz bank, will EMPOWER work for me?**	EMPOWER works for all banks that are on the IMPS platform who are live on UPI platform too. However, customers of every bank in India will be able to receive payments (through Payment options other than the Virtual Payment address[defined below]) via EMPOWER, provided the beneficiary bank is live on UPI.
		12	**What is so unique about UPI facility ?**	UPI provides high level of interoperability viz., it provides a liberty to the customer to use any Bank's application and add multiple Bank accounts to it to transact. With UPI you can not only transfer money but also collect money that helps in sharing of bill amount on occasions with peers, recovery debts and merchant payments. It available **'round the clock'** and is easy to operate with very little input details.

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B	**Registration on EMPOWER**	13	**Who can register for EMPOWER.**	Any bank customer including Canara Bank Customers whose mobile number is registerd with their accounts and has the following account types: a. Savings Account. b. Current Account with sole proprietorship. **NOTE**: Registered mobile number is one which is updated and linked with customer ID or bank account number of the customer. User needs to be necessarily registered for Mobile Banking of the respective banks.

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	Registration on EMPOWER	14	**What is the registeration procedure?**	1. Download EMPOWER - Canara Bank's UPI application from google play store and install the same. 2. Click on Register button on first page. 3. Fill in the required fields including security questions. (Remember your security questions and answers, as the same will be essential for retrieving password in case you forget the same.) 4. The same page gives you the option to create password. (This password is your application login password). Done! You can start using EMPOWER..
		15	**Whether Registration for EMPOWER can be done in Dual Sim Mobile Phones?**	Yes. The application automatically detects dual SIM at the time of registration and requests you to choose the SIM to send the request and register for EMPOWER respectively.

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C	Virtual Payment address	16	What is Virtual Payment Address ?	The virtual payment address (VPA) is payment identifier which basically holds an account no. and IFSC at the backend and masks the credentials from being exposed. It takes the format of an email id viz., a user defined identifier with the banks extension Eg : John@cnrb. The extension appended is App specific. Here @cnrb pertains to the UPI application of Canara Bank. The user may have several accounts added under UPI. The accounts need to be linked to a VPA to transact using VPA. The user shall share only the virtual address with the other party/merchant and the transaction could be completed in no time.
		17	Can I have same Virtual address for multiple accounts?	Yes. You may link multiple accounts to the same virtual address. The amount shall get credited to primary account linked with that particular virtual address.

Group	Category	Sl. No.	Question	Solution
	Virtual Payment address	18	**Can I have different virtual addresses for each accounts?**	Yes. You may have different virtual addresses for each accounts. The choice is open to the user.
		19	**Once I delete a VPA can I create the same again ?**	Once a Virtual address is deleted, you will not be allowed to create the same virtual address for the next 2 years. You may have to create a different one.
		20	**What is the remedy if I have entered an incorrect Virtual address ?**	The Application will display an error message as "Invalid Virtual payment address". You will have to enter the correct virtual address and the app will validate the same and display the name of the benefciary/remitter.
		21	**What to do when the amount is not credited to the beneficiary even though I enter the correct VPA ?**	In case the system detects it as a failed transaction, you may receive the auto reversal within 1-2 days. In case it is a successful transaction, you may Log a dispute in the option : Menu--> profile--> log a dispute. The same willl be attended within 1-2 days.

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	Virtual Payment address	22	**While adding accounts to my VPA, I am getting an error as "No Accounts are fetched for this mobile number"**	The reason could be either of the following: 1. You have multiple accounts having different customer ID in that particular Bank chosen by you. **(For UPI, for each bank you must have all accounts to be mapped to the primary customer ID)** 2. Even though you have multiple accounts linked to one Customer ID in a Bank, You may get this error because you may have one or more joint accounts linked to it. **(UPI is available to accounts which are operated on individual capacity only)**

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	Virtual Payment address	23	**Is payment using Virtual address the only payment option under EMPOWER ?**	No. You can transact using other payment options in addition to VPA such as : Mobile No. + MMID Account No. + IFSC Payment using Aadhaar No. These payment modes also result in instant credit to the beneficiary.
		24	**What is PUSH and PULL transactions ?**	PUSH transaction is when you wish to send money to someone. PULL transaction is when you wish to collect money from someone.

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D	Payment/ Transaction related queries	25	In EMPOWER , the only facility I have is sending money to someone?	You can send and also receive money through EMPOWER. For receiving money you need to have the virtual address of the remitter (This also includes payment to merchants such as Bigbazaar, Starbucks etc) . In addition you have other facilities in the Main Menu such as : Generate OTP, Generate/Change MPIN, log a dispute, Change your password etc. Bill Payment facility may also be expected to come*
		26	What are the charges per transaction through EMPOWER ?	*As of now Canara Bank is not charging any transaction cost to the users.
		27	What are the pre-requisites for adding other Bank accounts into EMPOWER ?	A. The respective Bank should be enabled on UPI. B. The mobile No. which is used for this app should have been registered against the respective accounts. C. Valid MPIN should be available.

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Group	Category	Si. No.	Question	Solution
	Payment/ Transaction related queries	28	**What is MPIN?**	MPIN is Mobile personalized Identification Number, 4-6 digit number to be set by user in mobile banking application of their respective bank's application. Every transaction in UPI is authenticated by the MPIN.
		29	**How long does it take to complete a transaction in EMPOWER ?**	EMPOWER works on the IMPS platform which is an instant fund transfer system (24x7x365). Thus all transactions shall be completed instantaneously.
		30	**How different is transacting through UPI in comparison with RTGS/NEFT ?**	A unique feature about UPI is that it allows instant funds transfer through an advanced yet simple payment mode called the Virtual payement address*. UPI is available 24*7*365 days unlike RTGS/NEFT which are bound by a time frame.

Group	Category	Si. No.	Question	Solution
	Payment/ Transaction related queries	31	**Can the payment be done directly without having to maintain a beneficiary list ?**	Yes. You may choose any one of the payment options mentioned above and make payment. The easiest of them all is the payment made through Virtual address.
		32	**For ease of operation, Is there any option to maintain beneficiary list?**	You need not mandatorily maintain beneficiary lists. However, for ease of operation you may save the frequently transacted beneficiaries in the option: Main menu--> profile--> my beneficiaries--> enter the nickname and VPA and set limit for the beneficiary. You may select the beneficiary under pay money option at the time of transacting.

Group	Category	Si. No.	Question	Solution
	Payment/ Transaction related queries	33	What to do when I wish to close the underlying account added by me in EMPOWER ?	At the time of registration, EMPOWER will ask you to map an account as primary account among the list of accounts mapped to a Virtual payment address. In case you wish to close this primary account you can do either of the following: 1. In case only this account has been linked to the the virtual address, delete the same and add afresh and link the new account as primary. 2. In case multiple accounts are mapped to a Virtual address, go to My Banks---> select the Virtual address, the various accounts will be listed under it. the primary account will have a star (*) on it while the other accounts will have a bullpin. Tap on the bullpin to make it as the primary account.
		34	What if I want to send money to a beneficiary whose primary account is closed subsequently ?	The transaction will not be processed as no account will be retrieved with that virtual address unless the beneficiary maps an account after closing the primary account.

Group	Category	Si. No.	Question	Solution
	Payment/ Transaction related queries	35	**How different is a merchant payment in UPI**	It is as simple as sharing the virtual payment address with the merchant and the merchant shall send a collect money request to complete the payment without having to type Card details or wait for net banking OTP.
		36	**Does each transaction require OTP to be entered under UPI ?**	**No.** UPI Transactions do not require an OTP. Each transaction is authenticated using the MPIN (as used in Mobile Banking) and also dual authentication mandated by RBI. So each transaction is more secure than one could imagine.
		37	**Will I get a confirmation when I Send/Receive Money ?**	Yes, an SMS will be sent to both the parties involved and also the App gives a confirmation on successful transaction.
E	**Functionalities of various Options in EMPOWER**	38	**What is "Add Banks" in the Application ?**	This option gives you the freedom to create a Virtual Payment address and add accounts of different Banks (Banks which are enabled on UPI) to it.

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Group	Category	Si. No.	Question	Solution
	Functionalities of various Options in EMPOWER	39	How do I add my accounts in EMPOWER?	Login into Application-> Add Banks-> Select virtual Address -> 'link your Bank' --> choose the bank. The accounts under that Bank will be retrieved by the application. Submit to add Banks.
		40	What is 'My Bank'?	This option lists out all virtual addresses created by you. It enables you to view all the accounts added to EMPOWER application. The same option gives freedom to delete the Virtual addresses as well.
		41	What is 'Pay money'?	Allows you to send money to the beneficiary. Select VPA--> select Bank--> tap 'Add Payee' --> choose the payment mode--> enter the required details of the beneficiary and tap 'apply'--> tap 'Next' confirm the details and tap 'pay' and complete the transaction by entering the MPIN of mobile Banking.

Group	Category	Si. No.	Question	Solution
	Functionalities of various Options in EMPOWER	42	**what is Request money ?**	You can request or collect money from another party through this option. select your VPA--> select Bank--> enter the virtual address of the beneficiary--> enter the amoung and set the validity of the payment --> tap 'Next'---> tap 'confirm' .
		43	**What is Pending Request*?**	This option shall list all the Collect money requests received which are to be processed (approve/reject). Tap on the transaction --> tap on '+' sign --> select approve or reject to process the transaction --> enter the MPIN and complete the payment.
		44	**What is My Transactions*?**	This option shall enable you to view all types of transactions done through UPI application, including financial and non-financial.
		45	**What is "Transaction History"?**	This option shall enable you to view all transaction details done on a specific period of time, both financial and non-financial transactions done on EMPOWER.

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F	Password related queries	46	What is the remedy if I forget my password?	If you forgotten the password you can tap on "forgot password" option in the login screen, Answer the secret questions set at the time of registration and set your password by fulfilling the password rules defined for UPI password.
		47	What is the Critera for setting my login password ?	The Login password must be alphanumeric with a special character.
		48	After how many attempts of wrong password will my App get blocked	Three consecutive wrong attempts would block the application. You need to tap on forgot password and follow the procedure to login afresh.
		49	What to do if I have forgotten my MPIN	There is an option in Menu---> My accounts--->Generate MPIN. You need to enter the VPA of the account from which you wish to initiate the transaction, Then enter the last six digits of your Debit card number and expiry date. You will get an OTP, enter the OTP and set your new MPIN.

Group	Category	Si. No.	Question	Solution
	Password related queries	50	How can I change My Password?	Login to the Application--->Profile--> My details--> 'change password'. Follow the rules laid down for changing the password and set the same.
		51	How can I Change my MPIN?	There is an option in Menu---> My accounts---> Change MPIN. Enter the old MPIN, then set your New MPIN and submit.
G	Safety and Security	52	Before Sending or Collecting money from someone, what are the things to be ensured ?	After entering the Virtual Payment address(VPA), Please wait for the same to be validated by the App. Once the VPA is validated you will know the actual name of the beneficiary.
		53	If my mobile Handset / SIM is lost, what should I do?	Please contact our Toll free no.* 18004250018 and de-register EMPOWER.

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	Safety and Security	54	If my mobile Handset and / or SIM is lost, wheteher any one can mis-use EMPOWER.	In case you lose your mobile, it cannot be misused by anyone unless the the person who gets possession of the mobile knows the Application Login PASSWORD and MPIN. Users shall not share their MPIN and PASSWORD with anybody. The same needs to be kept confidential for self-guarding from fraudsters.
		55	How can I de-register Mobile Banking Services?	Please Login into App. Choose Others----> De-register.
		56	When I Change My Mobile Handset, What shall I do?	In case of change in handset, you have to download the App once again from playstore , register yourself by answering the secret question previously set by you.The App allows you to continue with the existing Virtual address, while it creates the new Device Hard-binding.

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Group	Category	Si. No.	Question	Solution
	Safety and Security	57	**When I Change My SIM Card but the same mobile no. is retained, What shall I do?**	You have to uninstall and download the EMPOWER from Google Play store in the Handset and once again complete registration procedure. You need to add Bank accounts once again with new virtual addresses. The earlier Virtual addresses cannot be used for further 2 years as per NPCI guidelines.
H	**Complaints and Disputes**	58	**What if I change My mobile No.?**	A change in mobile number would require you to give the new number / Update the number with your Issuing Bank. you have to delete the existing application and download EMPOWER from Google play store once again and complete the registration process. You need to add Bank accounts once again with new virtual addresses. The earlier Virtual addresses cannot be used for further 2 years as per NPCI guidelines.

Group	Category	Si. No.	Question	Solution
	Complaints and Disputes	59	**What to do when I have to make a complaint ?**	There is an option in Menu---> Profile---> Log a dispute. You may log your complaint in this option and it will be attended within1-2 days.
		60	**Timelines for redressal of grievance**	For transactions with Canara Bank, the complaints will be addressedon daily basis and may take a maximum of 3* days if the transaction is Within Canara Bank and when it involves other Banks it is 3-7* Days
		61	**If the solution to my complaint is not upto my satisfaction what do I do ?**	The matter will be taken up as per Compliance redressal method involving Arbitration procedure as laid down by the regulating Authority.
		62	**One last question, Can I get your Customer Care Number in case I wish to ask a question?**	You may call on our Toll Free number 18004250018.
* Subject to a Change				
Please Note: The above FAQ may be updated as when there is a change/modification in the guidelines issued by the Regulatory Authority.				