

3. Unified Payment Interface (UPI)



3.1 Prerequisites

1. Make sure your mobile number is registered with your bank and you have mobile banking enabled.
2. If you already have an account and you have not linked your mobile number with your account in the bank, then:
 - You can visit your nearest bank branch and register your mobile number.
 - Alternatively, you can go to any ATM, present your bank account card (debit, credit, etc.) and choose the option to register your mobile number.

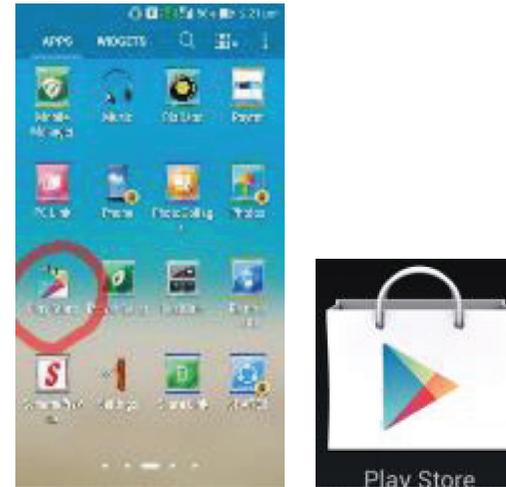
Things needed for a Payer/Receiver to make Digital Transactions using UPI

	Payer / Buyer		Receiver / Merchant	
Smart Phone		For downloading and using UPI enabled Banking App		For downloading and accessing UPI enabled Banking App
Mobile App		Downloaded from Google Play Store, App Store to use UPI App services		Downloaded from Google Play Store, App Store to use App Banking services
Feature Phone		Does not work since does not allow download/storage of any Mobile App		Does not work since does not allow download/storage of any Mobile App
Bank Account		Payer's Bank account/s needs to be added in UPI App for funds transfer to Payee		For receiving payments
Aadhaar		Optional. VPA can be created using Aadhaar number also. as unique identifier		Optional. UPI enables funds transfer also by providing (Account No + IFSC) or (Mobile No. + MMID) or Aadhaar Number
Virtual Payment Address (VPA)		Payer will need to create a unique VPA to transfer money from UPI App		Ideally, Payee will need to create a unique VPA to receive money via UPI App
MMID / Other Code		Not Required		Optional Needed in case of transfer to payee via (Mobile No. + MMID)
PIN		You need App login and UPI Pin every time to authorise the transaction. OTP you need while setting the UPI Pin (it is one time)		Need login credentials to securely login in the App
Mobile number registered with Bank		Bank Account is to be linked to Mobile Number for initiating payments		For successfully accessing Bank Account on Mobile for receiving account updates
Mobile Network		Service provider is needed to support funds Transfer (MTNL, BSNL, Airtel, Vodafone etc.)		for banking services such as SMS, IVR, etc., for Account updates via Mobile Network
Internet		To execute funds, transfer process between the payer and the receiver		To execute banking transaction (exchange of information) between multiple parties.

3.2 Steps Involved

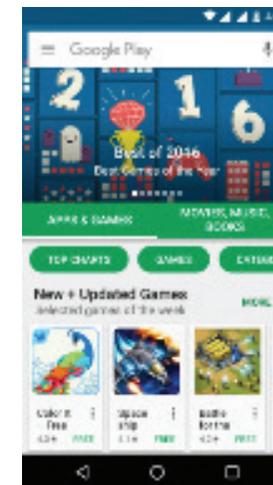
3.2.1 Download App

I. Open Play Store from your Mobile App Gallery

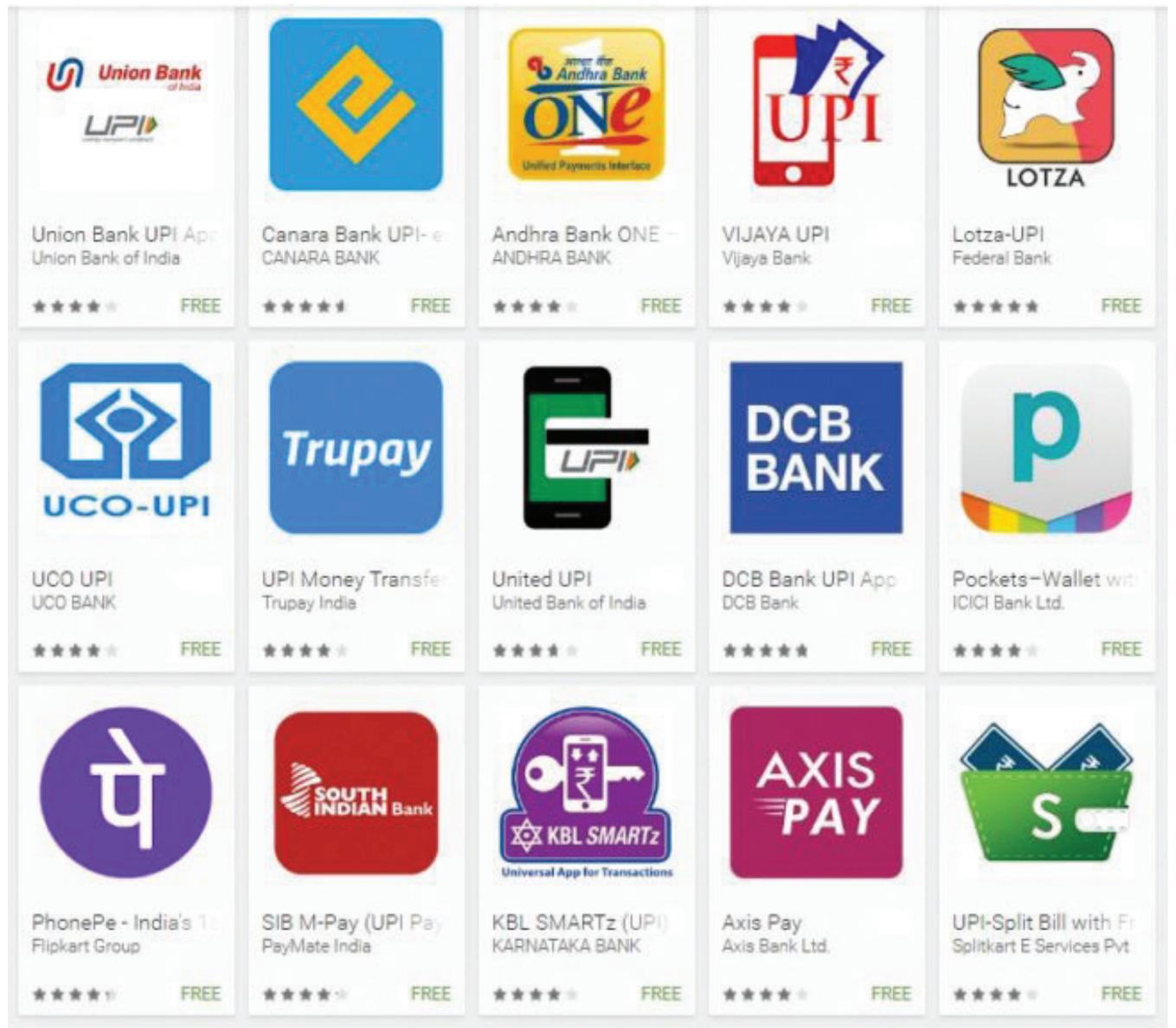


II. Search for the App

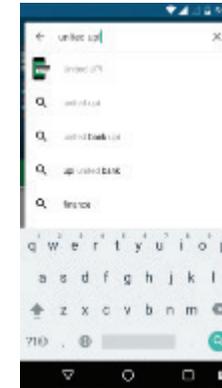
- Type the name of the specific App you wish to download on the Search Bar (eg: UPI SBI BANK APP, UPI SBI, etc.)
or
- Type “UPI APP” in search bar. List of all UPI Apps provided by Banks will be displayed for choice.



III. Some of available Apps on the Google Play Store which support UPI (for reference)



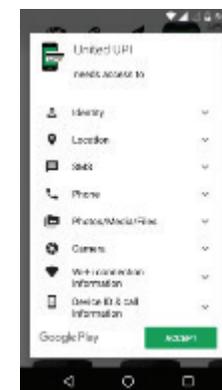
IV. If you enter UPI APP, a list will be displayed for your selection. Select the App that you want to install/use from the list of Apps displayed



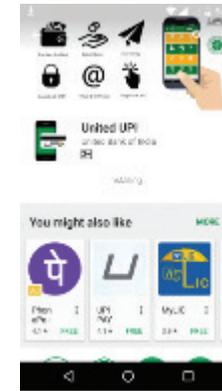
V. Click 'Install'



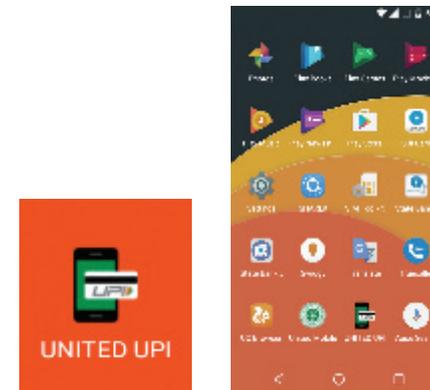
VI. Click 'Accept'



VII. Downloading and Installation of 'App' begins



VIII. App icon appears in your App Gallery



*Alternate method to get App on your phone is to Use SHAREit App



What is SHAREit?

SHAREit is a free application to transfer files from a Wi-Fi compatible device to another similar one. Users can use it to transfer files including photos, videos, music, contacts, apps and any other files.

Features:

- ✓ Free Application
- ✓ Available for Android, iOS ,Windows Phones, etc.
- ✓ Transfers files directly by ad-hoc wifi connections
- ✓ Offers faster speed than Bluetooth and NFC
- ✓ Secure transfer of files.

3.2.2 Register Yourself on App

- * If you are using dual SIM mobile device then make sure you choose the SIM and number which is registered with your Bank Account. The application will automatically send an SMS from the SIM chosen (in case of dual SIM phone usually SIM 1) to form the device hard binding (All transactions which will happen through this App will be done by mapping with this Mobile Number. eg: OTP will be received on this Mobile Number for authenticating transaction).

I. Open UPI App from your Mobile App Gallery



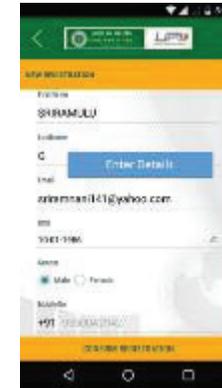
II. Click Ok to Send SMS to verify Mobile Number (SIM 1 in case of dual SIM phone)



III. Click on 'Register'



I. Enter Details (As asked. Eg: Name, Date of Birth (DOB), Email Id,)



- * *Some Apps may give multiple options like Facebook or Gmail Login. Accordingly enter details and click on 'Submit'*
- * *You may receive OTP via SMS on your phone. Enter OTP and click OK/Confirm*
- * *Some Apps may ask you to add bank accounts First and then create the Virtual Payment Address (VPA). For some, it may be reverse.*

***Security Question**

- i. Some App may give you any option to select 1 or 2 security questions among the ones given in drop down menu.
- ii. Give answers for questions you select.
(Remember or note down these answers. As these security questions are used at the time of password reset.)

*Set App Login Password

This step may appear in the beginning or after few steps

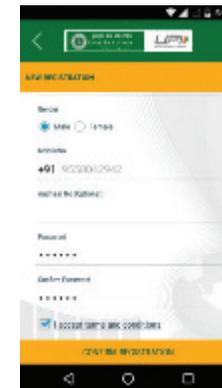
- i. User needs to set up the App login password to access the UPI Application



- * **Password should be alphanumeric with a SPECIAL CHARACTER. Alphabets must have at least one UPPER CASE and one LOWER CASE letter. Eg: aBc_123**
- * **Length of the Login password must be at least 6 characters**
- * **Remember password to login next time.**

***HELP** can be obtained by clicking on ‘?’

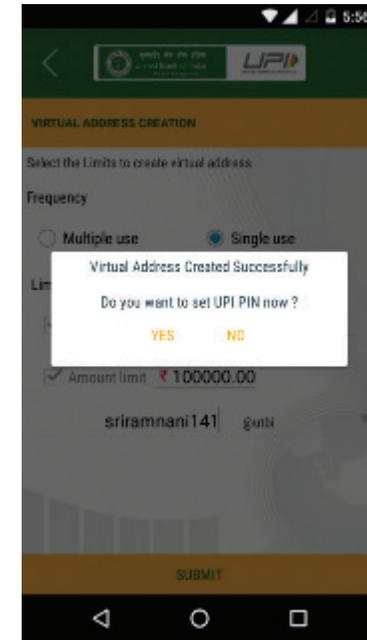
- ii. Click on ‘Continue’
- iii. Check ‘Privacy Policy and Terms and Conditions’
- iv. Click ‘Continue’



3.2.3 Virtual Payment Address (VPA)/ Virtual ID Creation

i. You may choose Your Unique ID (Aadhar No., Mobile No., Email) as your Virtual Payment Address (VPA)

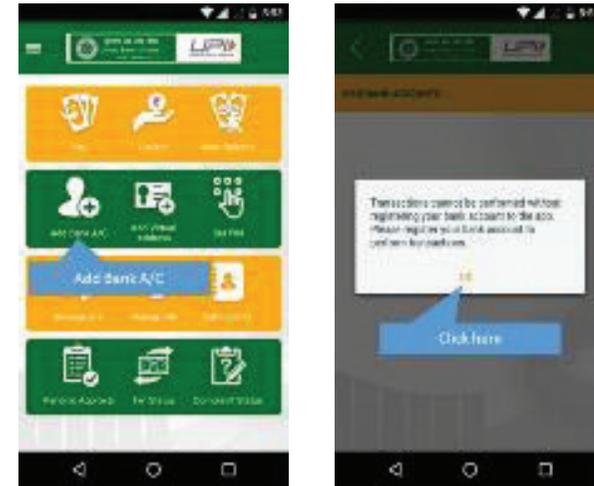
- * *Creation of a virtual address is as simple as creating an email ID*
- * There is no criteria for creating a VPA. If a VPA is already used (App will notify), you need to create a different one
- * User may also create multiple VPAs
- * To Transfer funds or Collect money, you may share your VPA.
 - VPA is unique.



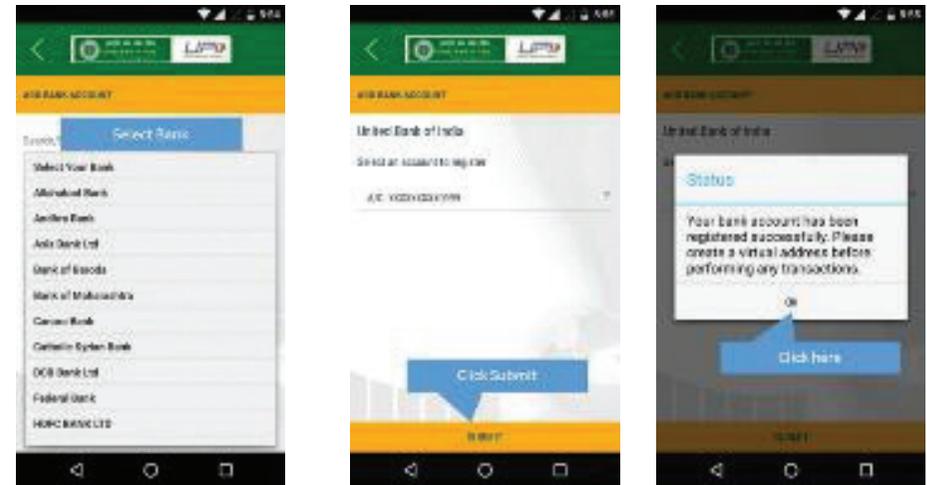
3.2.4 Add Bank Accounts

* This option enables the user to add their Bank accounts

I. Select Your Bank
(All accounts linked to your mobile number are visible)

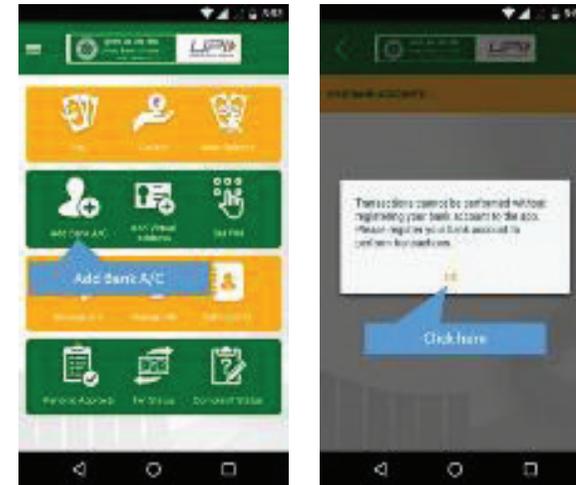


II. Give Account Details For First Time



3.2.5 Link the UPI Virtual ID with Your Bank Account(s)

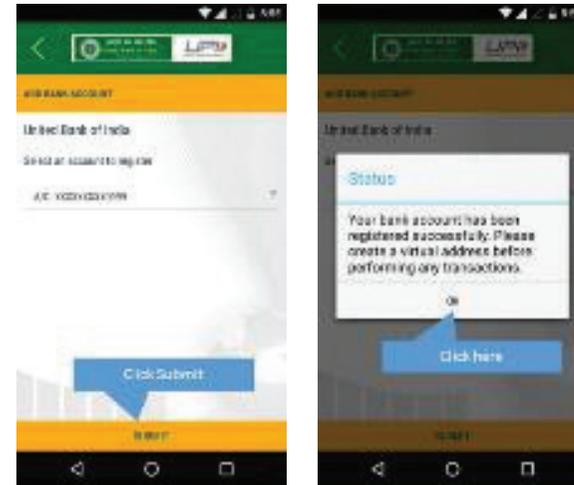
- I. List of accounts linked to your Mobile Number is fetched from the Bank selected on the previous step and is displayed



- II. Click on the drop-down menu shows the list of Accounts



III. Select the Account you wish to link



IV. Set the Limit (Maximum possible transfer amount) of the VPA



<p>V. Set as Primary (In case of multiple VPAs): YES/NO and Submit</p>	
<p>VI. VPA is successfully added</p>	
<p>VII. On successfully adding of accounts under a Bank, a message is displayed as under: 'Bank Added Successfully'</p> <ul style="list-style-type: none"> * Repeat the process to link your multiple bank accounts with the same UPI virtual address * You may choose and set one Default Bank Account 	

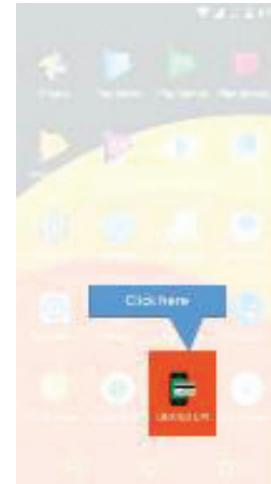
3.2.6 Set M-Pin for Validating Transactions

(* In Case No MPIN is set for the account/or in case of change of MPIN/ MOBILE BANKING REGISTRATION)

<p>Create MPIN</p>	
<ol style="list-style-type: none"> i. Enter MPIN ii. Enter last 6-digit of the Debit Card Number (linked to the account) iii. Enter Month and Year of Expiry iv. Tap 'YES' v. An OTP will be generated and sent to the registered Mobile Number vi. Put received OTP 	
<ol style="list-style-type: none"> vii. MPIN will be set successfully. MPIN will be asked for authorising transactions 	

3.2.7 Login

- i. Open App by clicking on the App Icon in the Mobile App Gallery



- ii. Enter the created Login Password
- iii. Click on 'Login'



- iv. If you have forgotten your Password, reset it by tapping on 'Forgot Password'
- v. It will ask you to select the SIM (in case of dual sim phone). Select the one for which you have registered



- vi. You will be directed to the page where it asks for the 1 or 2 Security questions which you have set at the time of Registration



Sample Main Dashboard Look



3.3 Transactions

3.3.1 Send/Pay Money

* This option allows the user to pay money to a beneficiary.

i. Open UPI App from Mobile App Gallery



ii. Click Send/Pay money



<p>iii. Select the VPA (this can be Mobile No., Aadhar No., email ID or the customised VPA that you had created and which is linked to your bank account/s)</p> <p>iv. Select your account from which you wish to pay (in case of multiple accounts)</p>	
<p>v. Select/Add Payee's Account (Payment can be made via one of the 5 ways by tapping on the drop down menu)</p> <ol style="list-style-type: none"> 1. Virtual Address (VPA) of Beneficiary or 2. Account number+ IFSC of Beneficiary or 3. Beneficiary Mobile Number + MMID or 4. Aadhaar Number or 5. Beneficiary List – You can maintain beneficiaries and select them using this option 	

vi. Enter the purpose/description of transaction



vii. Click 'Submit/Pay'



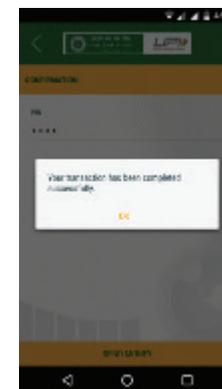
viii. Click 'Confirm'



ix. MPIN will be asked for authorising the transaction. Enter the MPIN and tap on 'YES/NEXT/OK'



x. Successful message will be displayed as a pop up on the screen.



iii. Select Bank/Account to which you wish to receive amount to



iv. Enter the amount you need to receive



v. You may enter remarks/description of transaction details (eg:-milk bill, doctor bill)



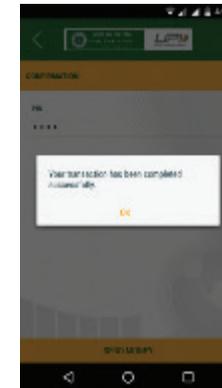
vi. Press 'Submit'



vii. Click 'Confirm'



viii. Pop up message is displayed on successful completion.



ix. Payer will receive your request for money



3.3.3 Authorise Payment (Payer's End)

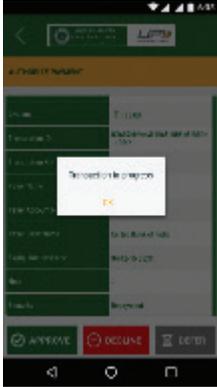
Pending Requests (This option allows the User to view the list of the pending collect requests received)

- i. Click on 'Pending Request' option from the dashboard



- ii. The payer will identify your credentials as a payee



<p>v. The payer will then enter his UPI MPIN and click on 'Yes'</p>	 A screenshot of a mobile application interface. At the top, there's a header with a back arrow and a logo. Below it, there's a form with several input fields. A white dialog box is overlaid on the form, containing the text 'FOR YOUR CONFIRMATION' and 'Do you want to proceed for the payment?' with 'YES' and 'NO' buttons. At the bottom of the screen, there are three buttons: 'APPROVE', 'DECLINE', and 'CANCEL'.
<p>vi. Press 'Submit' to complete the payment process.</p>	 A screenshot of a mobile application interface, identical to the one above. It shows a confirmation dialog box with 'FOR YOUR CONFIRMATION' and 'Do you want to proceed for the payment?' with 'YES' and 'NO' buttons. The 'APPROVE', 'DECLINE', and 'CANCEL' buttons are visible at the bottom.
<p>vii. You will receive a confirmation of transaction. Along with an SMS.</p>	 A screenshot of a mobile application interface. A white dialog box is overlaid on the form, containing the text 'Transaction successful' and 'OK'. The background shows the same form as the previous screenshots. The 'APPROVE', 'DECLINE', and 'CANCEL' buttons are visible at the bottom.

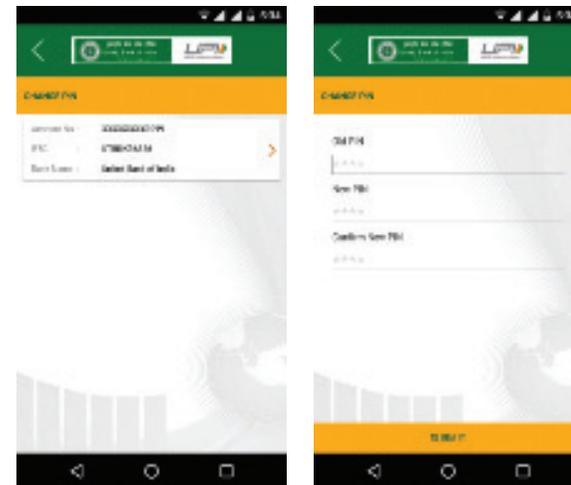
3.3.4 Additional Services

3.3.4.1 View Account Details

1. This option enables the user to change their login password



2. This option enables the user to change the MPIN

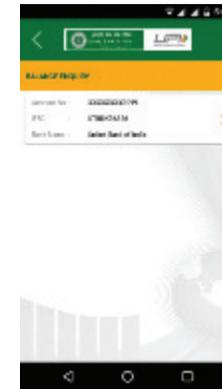


3.3.4.2 How to check Balance?

1. Click on “My Balance”



2. Select the VPA and the Account
3. Click on ‘Balance Enquiry’



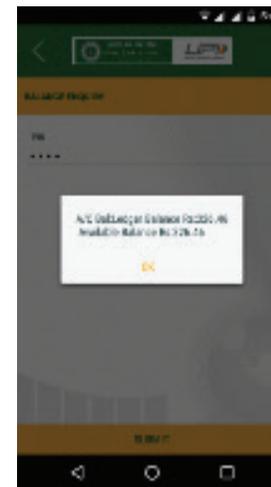
4. Enter MPIN



5. Click on 'Submit/Yes'



6. The balance will be displayed



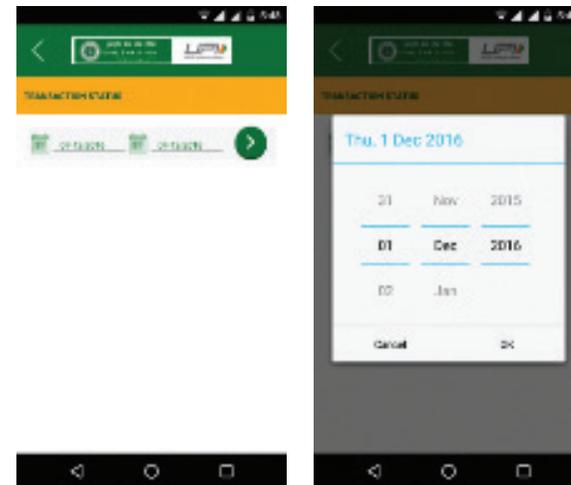
3.3.5 Transactions/ Bank Statement

***This option enables to view all types of transaction (Debit, Credit and others) done by the user.)**

1. Click on 'Transactions'



2. Choose the period for which the transactions shall be displayed. Eg:- Today's Transactions, Last 5/10 days Transactions or Enter date (In case it is for a specific period - From (date) and To(date))



3. Click on 'Submit'



4. Screen will display the details (Amount, Date, Time, Reference Number, Description, etc.) along with the Status (Success/Pending)



3.3.6 Address your Disputes and Complaints

1. Click 'Complaint Status' / 'Log a Dispute' / 'View Disputes'

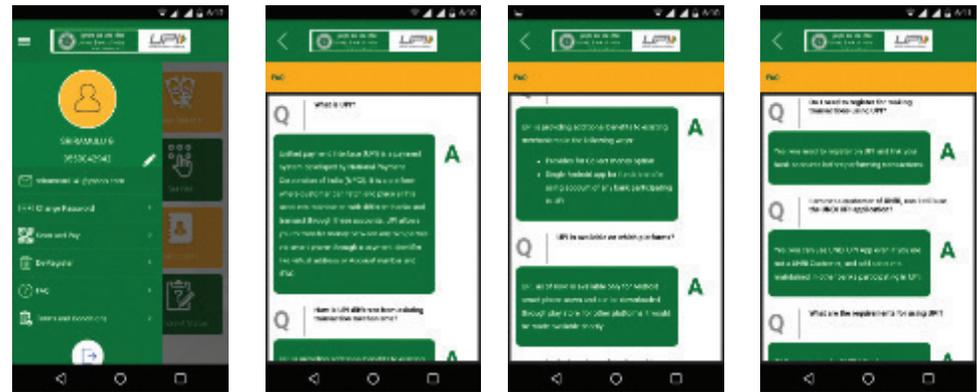


2. You can choose to list your transaction by choosing the date range and select from the list of transactions displayed
3. Confirm the transaction details, enter the reasons of dispute or complaint, and press the raise complaint button to register your complaint
4. You will receive a confirmation message



3.3.7 FAQs

Frequently asked question and answers on UPI



3.3.8 App Settings

App Settings enables the user to choose the language. Our empower is available in Hindi and English (Or Regional languages)



3.4 Frequently Asked Questions on UPI

Q) What is UPI?

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single Mobile Application (of any participating bank), merging several banking features, seamless fund routing and merchant payments into one hood. It also caters to the 'Peer to Peer' collect request, which can be scheduled and paid as per requirement and convenience.

Q) What are the services and unique features provided by UPI system?

Below is the list of services:

- Immediate money transfer through mobile device round the clock 24*7 and 365 days.
- Single Mobile Application for accessing different bank accounts
- Single Click 2 Factor Authentication – Aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.
- Virtual address of the customer for Pull & Push provides for incremental security with the customer not required to enter the details such as Card No., Account number; IFSC, etc.
- Bill sharing with friends.
- Best answer to Cash on Delivery hassle, running to an ATM or rendering exact amount.
- Merchant Payment with Single Application or In-App Payments.
- Scheduling PUSH and PULL Payments for various purposes.
- Utility Bill Payments, Over the Counter Payments, Barcode (Scan and Pay) based Payments.
- Donations, Collections, Disbursements Scalable.
- Raising Complaint from Mobile App directly.

Q) What do I require to have a UPI App?

Any smart phone user who has an account with a UPI- partnered Bank can download a UPI App.

Q) How many banks have tied up with NPCI or onboard for UPI?

Initially, 29 banks had tied up with NPCI for the launch. However, only 21 banks have been able to meet the criteria so far.

AVAILABLE APPS (28 BANK APPS)

Andhra Bank, Axis Bank (Axis Pay), Bank of Maharashtra, Bhartiya Mahila Bank, Canara Bank (Canara Bank UPI), Catholic Syrian Bank, DCB Bank, Federal Bank, ICICI Bank (UPI Collect), TJSB Sahakari Bank, Oriental Bank of Commerce (OBC UPI), Karnataka Bank, UCO Bank (UCO UPI), Union Bank of India (Union Bank UPI), United Bank of India, Punjab National Bank (PNB UPI), South Indian Bank, Vijaya Bank, YES Bank, SBI App, and other banks.

Q) Does a customer need to register before remitting funds using UPI?

Yes, a customer needs to register with his/her PSP before remitting funds using UPI and link his accounts

Q) Does the customer need to register a beneficiary before transferring funds through UPI? What details of beneficiary will be required?

No, registration of Beneficiary is not required for transferring funds through UPI as the fund would be transferred on the basis of Virtual ID/ Account+IFSC / Mobile No+MMID / Aadhar Number. (Please check with your PSP and Issuing bank with regard to the services enabled on the App).

Q) Does customer need to have a bank account or this can be linked to a card or wallet?

No, customer cannot link a wallet to UPI, only bank accounts can be added. UPI provides only inter/intra bank account transfers and does not support transfer between wallets as such.

Q) Can I use more than one UPI application on the same mobile if they are linked to different bank accounts?

Yes, one can use more than one UPI application on the same mobile and link both same as well as different accounts.

Q) How do I register in UPI enabled Application?

The steps in Registration are:

- Download the UPI application from the App Store / Banks website
- Create his/ her profile by entering details like name, virtual id (virtual payment address), password, etc.
- Go to “Add/Link/Manage Bank Account” option and links the bank and account number with the virtual id (VPA)

Q) What is a VPA?

The Virtual Payment Address or VPA is an address given to the user of UPI payment system. We have to use VPA to transfer fund. The virtual payment address replaces the bank account details.

Q) What are the features of VPA?

You can choose it and change it anytime. A VPA is linked to the bank account address. Since it is not your actual payment address but act as the payment address (bank account details). It is called as the virtual payment address.

- You can have many virtual payment addresses
- You can change it whenever you wish
- No two VPA would be the same
- You can link many accounts with one VPA but you have to set an account as the default.

Q) What are benefits of VPA?

- You do not give bank account number to receive money
- It is easy to remember compared to the bank account number and IFSC
- To be more secure, you can change the it whenever you suspect
- You can get VPA of your choice.

Q) Can I change my VPA?

This address is highly flexible. You can choose it and change it anytime.

Q) What is a M-PIN?

Just like an ATM has a 4 digit pin for authenticating transactions, M-PIN works as a security password for authenticating or authorising financial transactions using Mobile Applications.

Q) How do I generate it?

Customer has to self-generate M-PIN while registering for any Bank's Mobile App on UPI. Once the banking UPI App is installed and user has completed registration on hi mobile, he has to generate an M-PIN for authenticating transaction.

Q) What are the various options for generating an M-PIN?

User selects the bank account from which he/she wants to initiate the transaction. User clicks one of the option:

a) Mobile Banking Registration/Generate MPIN

- ✓ User receives OTP from the Issuer bank on his/her registered mobile number

- ✓ User now enters last 6 digits of Debit card number and expiry date
- ✓ User enters OTP and enters his preferred numeric MPIN (MPIN that he would like to set) and clicks on Submit
- ✓ After clicking submit, customer gets notification (successful or decline).

Q) Does the beneficiary also have to register for UPI for receiving funds?

In case of Virtual ID transaction, the beneficiary needs to have a Virtual ID and in turn be registered with UPI but in case of Account+IFSC or Mobile+MMID, Aadhar number, the beneficiary need not be registered for UPI. (Please check with your PSP and Issuing bank with regard to the services enabled on the App)

Q) Can I link more than one bank account to the same virtual address?

Yes, several bank accounts can be linked to the same virtual address depending on the functionality/ies being made available by the respective PSPs.

Q) What are the different channels for transferring funds using UPI?

The different channels for transferring funds using UPI are:

- Transfer through Virtual ID
- Account Number + IFSC
- Mobile Number + MMID
- Aadhar Number
- Collect / Pull money basis Virtual ID

Q) What if my account is debited but the transaction does not go through?

UPI provides for real time reversals for technical declines and amount would be transferred back to the payer account immediately

Q) Can I put a stop payment request for funds transferred by UPI?

No, once the payment is initiated, it cannot be stopped.

Q) Where do I register a complaint with reference to the UPI transaction?

You can also raise your grievance or check status of UPI transaction through the UPI App of the participating banks.

Q) What is the limit of fund transfer using UPI?

At present, the upper limit per UPI transaction is ₹ 1 Lakh.

Q) If I change my UPI App, will I be required to register again or can I carry the same virtual address?

In case of change in UPI App, a person needs to re-register and it depends on the PSP whether same virtual ID can be used with necessary checks they can establish.

Q) What happens if I forget my pin?

In case someone forgets the MPIN, he needs to re-generate new PIN.

Q) How do I change M-PIN?

Process for change of mobile PIN.

- ✓ User enters his old MPIN and preferred new MPIN (MPIN that he would like to set) and clicks on Submit
- ✓ After clicking submit, customer gets notification (successful or failure)

Q) Will I be able to use UPI after I change my SIM or Mobile?

In case of change in SIM/ Mobile/ Application of the PSP, customer would require to re-register themselves for UPI.

Q) Will I be able to use UPI across all Mobile platforms?

Yes, UPI is available on Android and it will be made available on iOS soon.

Q) What is the timeline to approve a collect request by a payer?

The timeline to approve a collect request needs to be defined by the requester.

Q) In case my Mobile is used by another person, will there be any security breach?

In any transaction through UPI, PIN would be required which needs to be fed through the mobile at the time of any transaction making it safe and secured.