

DO YOU HAVE A SMARTPHONE WITH ACCESS TO THE INTERNET?

GO DIGITAL ON THE UNIFIED PAYMENTS INTERFACE (UPI) PLATFORM

A platform that allows transfer of money between two bank accounts using a mobile phone which has access to the Internet

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You can use it if....

- ▶ Your mobile number is linked to your bank account and
- ▶ You have an ATM/Debit card

You can use the BHIM application, any of the bank's application or a third party app for facilitating UPI transactions
As an example, the one-time registration process in BHIM app is explained below

ONE-TIME REGISTRATION PROCESS

1

Download
BHIM App

2

Open app, an
outward SMS
is sent to
register the
device

3

Create a login
passcode and
then select the
bank account
after you login

4

Your virtual
payment
address (VPA)
or UPI ID will
be mobile
number@upi

5

Create UPI PIN
by keying in
▶ The last 6
digits of ATM
card
▶ Month &
year of expiry
of ATM card &
▶ OTP
received on
your mobile
number

- ▶ Using your UPI PIN, you can transfer funds seamlessly to any beneficiary by just knowing the beneficiary's virtual address.
- ▶ If the beneficiary doesn't have a virtual address, the option of transferring funds to the beneficiary through IFSC and Account number is also available.

Quick 24*7 Real time transfer

