

# 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



### You can use 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



# UPI



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