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# *User Manual*

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## Introduction:

Bharat Interface for Money (BHIM) is an app that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI). You can easily make direct bank to bank payments instantly and collect money using just Mobile number or Payment address. Service available are as follows:

1. Send Money – Using this option, you can send money to anyone using Virtual Payment Address (VPA), Account no & IFSC and QR Scan.
2. Request Money – Using this option, you can collect money by entering Virtual Payment Address (VPA). Additionally through BHIM App, one can also transfer money using Mobile No. (Mobile No should be registered with BHIM or \*99# and account should be linked).
3. Scan & Pay- Using this option, you can pay by scanning the QR code through Scan & Pay & generate your QR option is also present.
4. Transactions – Using this option, you can check transaction history and also pending UPI collect requests (if any) and approve or reject. You can raise complaint for the declined transactions by clicking on Report issue in transactions.
5. Profile – Using this option, you can view the static QR code and Payment addresses created. You can also share the QR code through various messenger applications like WhatsApp, Email etc. available on phone and can also download the QR code.
6. Bank Account – Using this Option, you can see the bank account linked with your BHIM App and its PIN status. You can set/change your UPI PIN. You can also change the bank account linked with BHIM App by clicking Change account provided in Menu. Also you can check Balance of your linked Bank Account by clicking “REQUEST BALANCE”.

## How to access BHIM:

### First Time User:

Step 1: Download and Install BHIM app from Google Play store or App Store.

Step 2: Select your preferred language.

Step 3: Select SIM which has mobile number that is registered with bank CBS

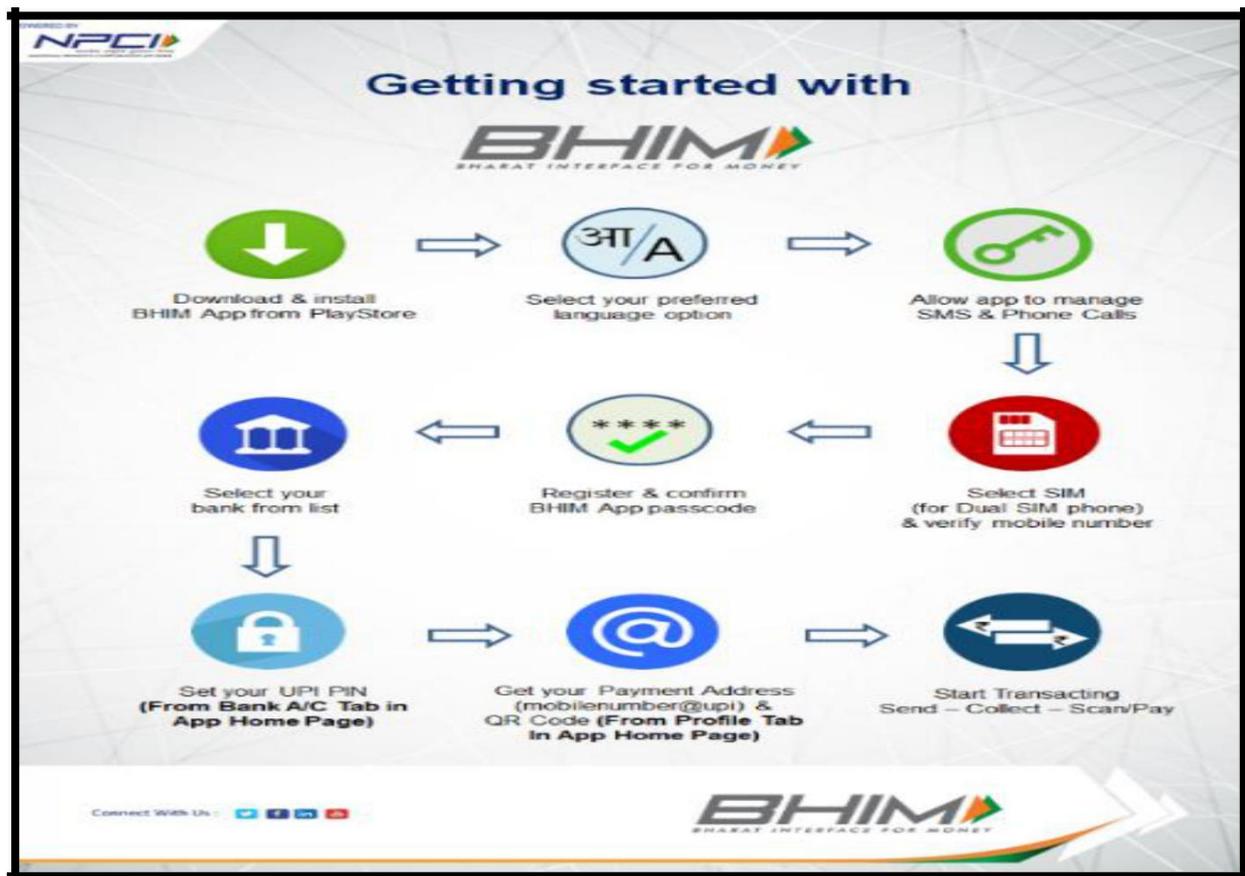
Step 4: Login by setting a 4 digit application password

Step 5: Link your bank accounts using bank account option

Step 6: Set your UPI PIN by providing last 6 digits of debit card and expiry date of debit card Step 7: Visit Profile option and set virtual payment address (VPA)s (2 virtual payment address (VPA)s are allowed per user 1. mobno@upi, 2. name@upi)

Step 8: Set one virtual payment address (VPA) as a primary virtual payment address (VPA) ( Ex. name@upi can be primary virtual payment address (VPA) making it easy to share with others) Step 9: QR code feature is available, by using Scan and Pay option send and collect money anytime

Step 10: Send, receive, collect money using virtual payment address (VPA), Account number + IFSC ,Scan and Pay option

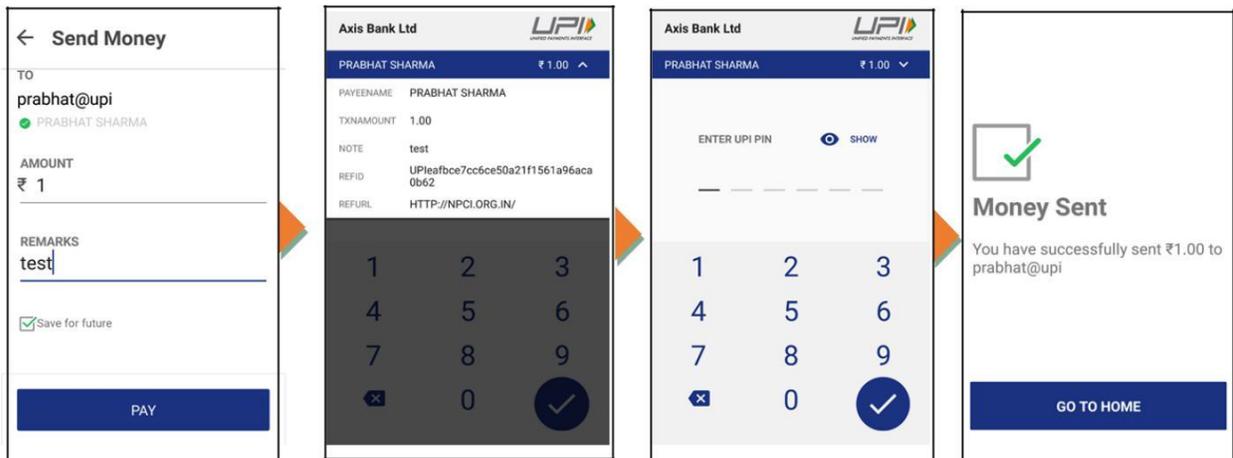
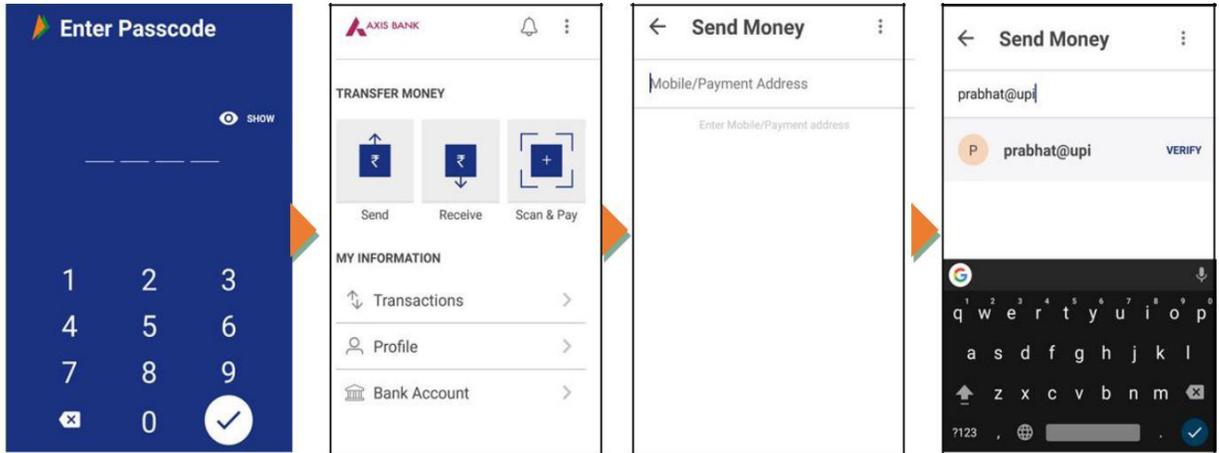


## How to send Money on BHIM:

### 1. Using Virtual Payment Address (VPA):

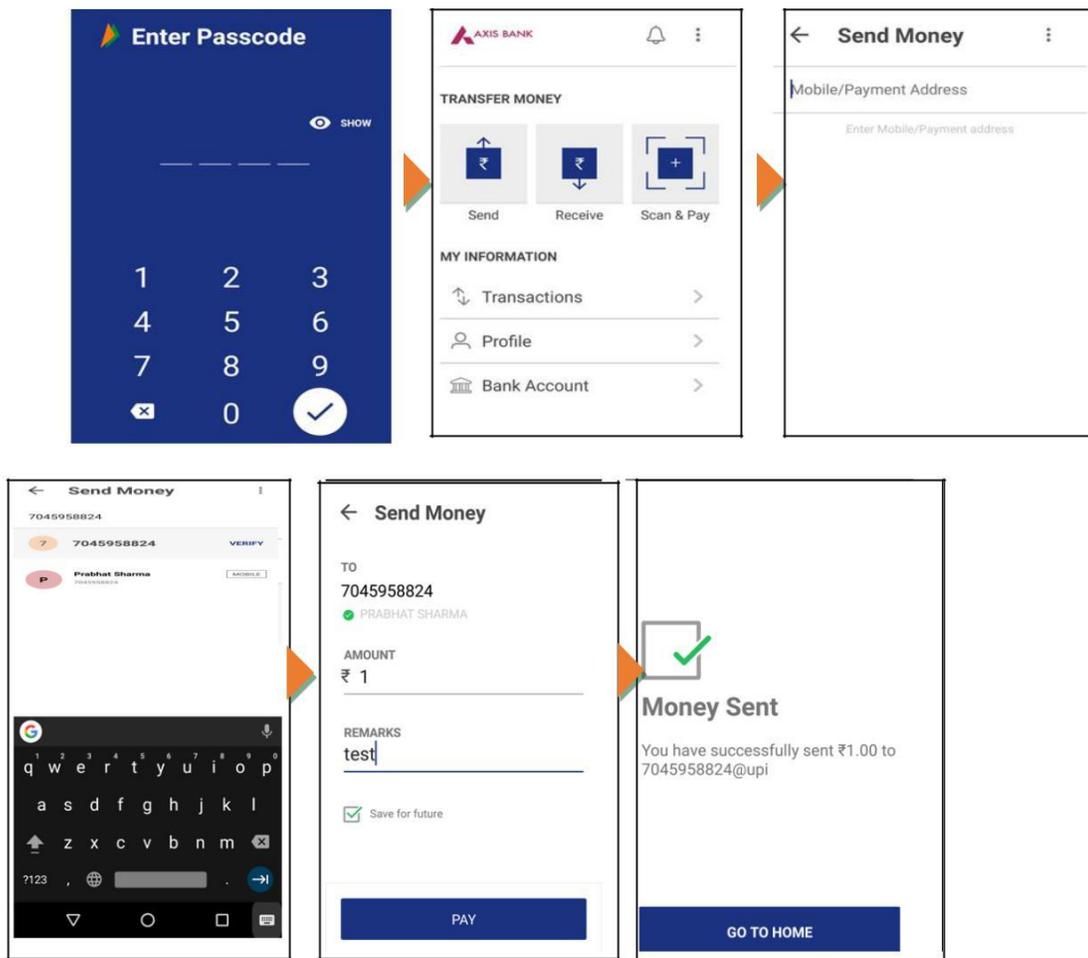
- Customer opens the app on his/her smartphone and enters the app login passcode.
- Select Send Money Option.
- Customer initiates a SEND request

- Customer enters the virtual payment address (VPA) & clicks on verify to check the name of the payee.
- Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.
- Customer can also check the details of the transaction from the dropdown in the UPI PIN entry page
- UPI PIN entry page opens where customer enters his UPI PIN
- Confirmation of money sent is shown to the customer
- Customer gets a notification for the success of the transaction from the app.



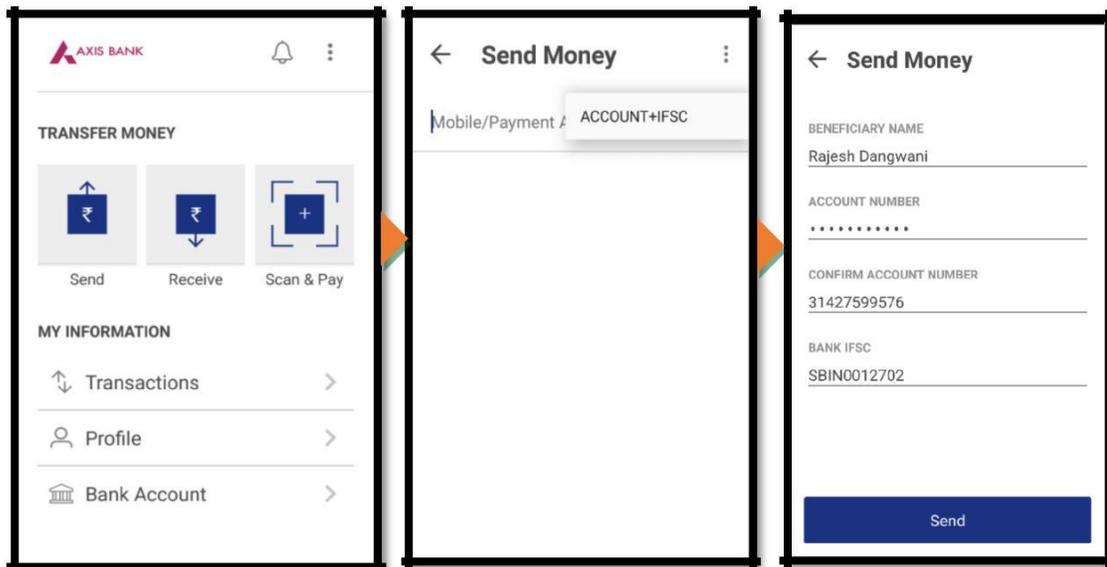
## 2. Using Mobile Number:

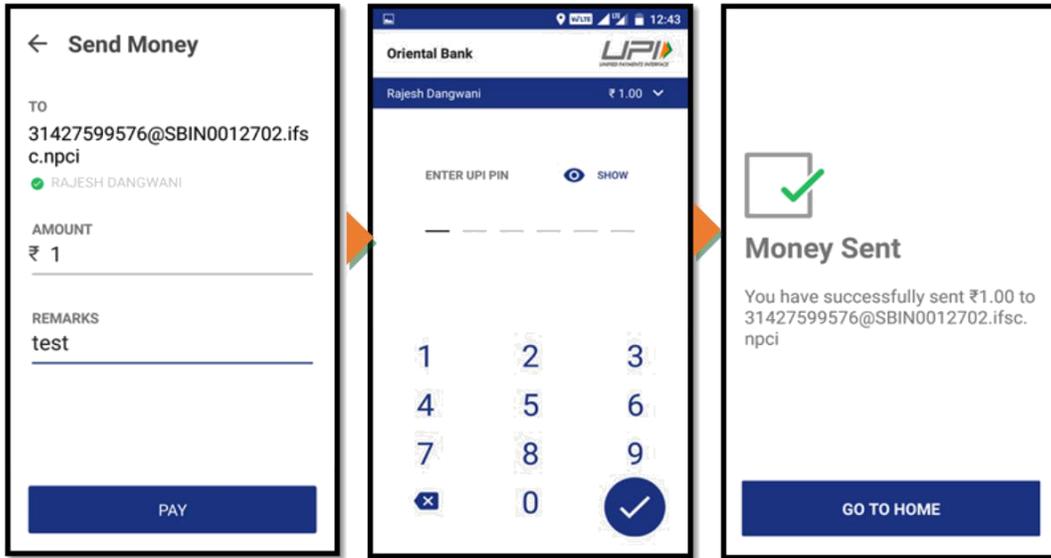
- Customer opens the app on his/her smartphone and enters the app login passcode.
- Select Send Money Option.
- Customer initiates a SEND request
- Customer enters the mobile number & clicks on verify to check the name of the payee.
- Name of the PAYEE is fetched, if user is registered on \*99#/BHIM. Customer enters the amount and remarks for the transaction and Clicks on PAY.
- Customer can also check the details of the transaction from the dropdown in the UPI PIN entry page
- UPI PIN entry page opens where customer enters his UPI PIN
- Confirmation of money sent is shown to the customer
- Customer gets a notification for the success of the transaction from the app.



### 3. Using Account No & IFSC:

- Customer opens the app on his/her smartphone and enters the app login passcode.
- Select Send Money Option.
- Customer select the option present on top right corner to pay through account no & IFSC.
- Customer enters the Account No & IFSC & clicks on verify to check the name of the payee.
- Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.
- Customer can also check the details of the transaction from the dropdown in the UPI PIN entry page
- UPI PIN entry page opens where customer enters his UPI PIN
- Confirmation of money sent is shown to the customer
- Customer gets a notification for the success of the transaction from the app.

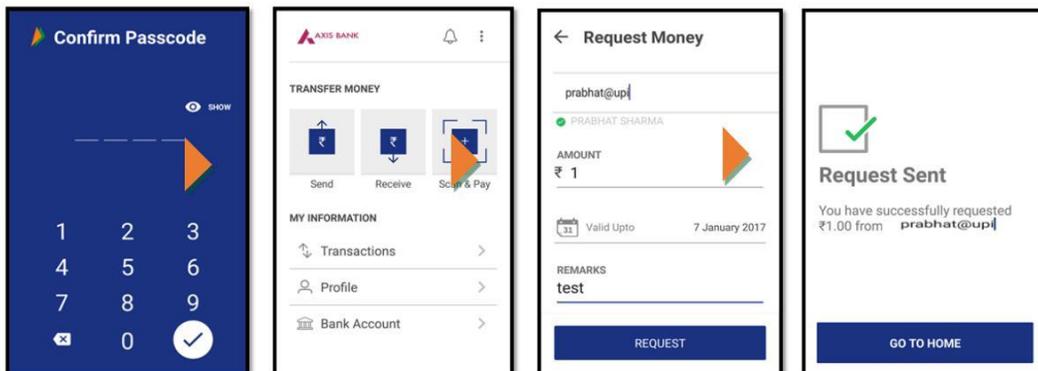


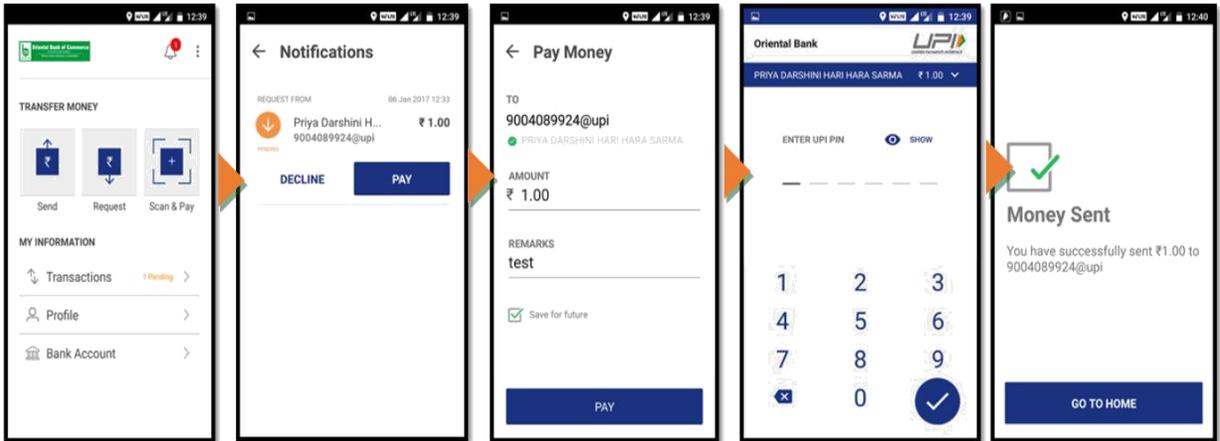


## How to collect money on BHIM:

### 1. Using Virtual Payment Address (VPA):

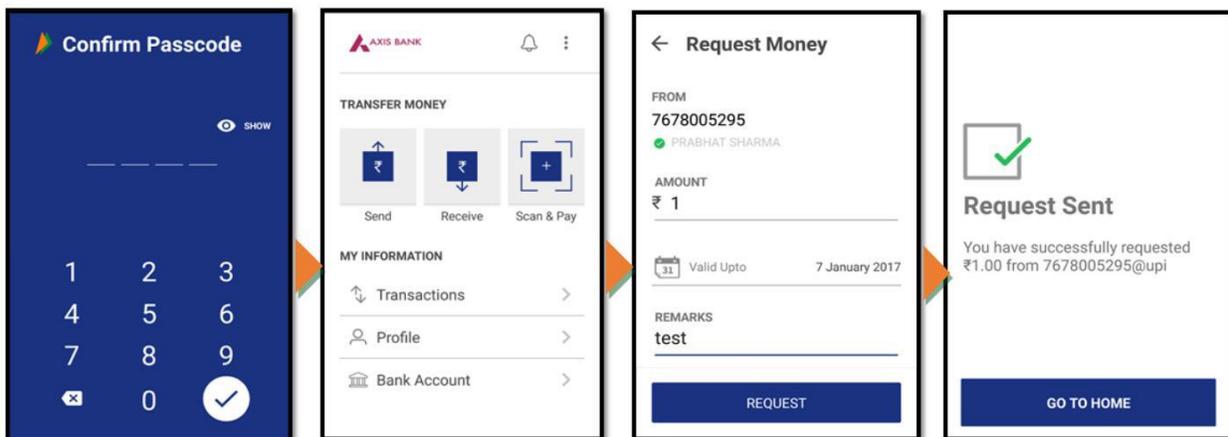
- Customer opens the app and enters the app login and passcode. Select Receive Money Option and initiates a request transaction.
- Customer enters virtual payment address (VPA) to collect money and clicks on verify to check the name of payer
- PAYER name is shown to the requester and he enters the amount and remarks
- Confirmation of Request Sent is given to the initiator.
- Initiator is notified once PAYER accepts the request for money

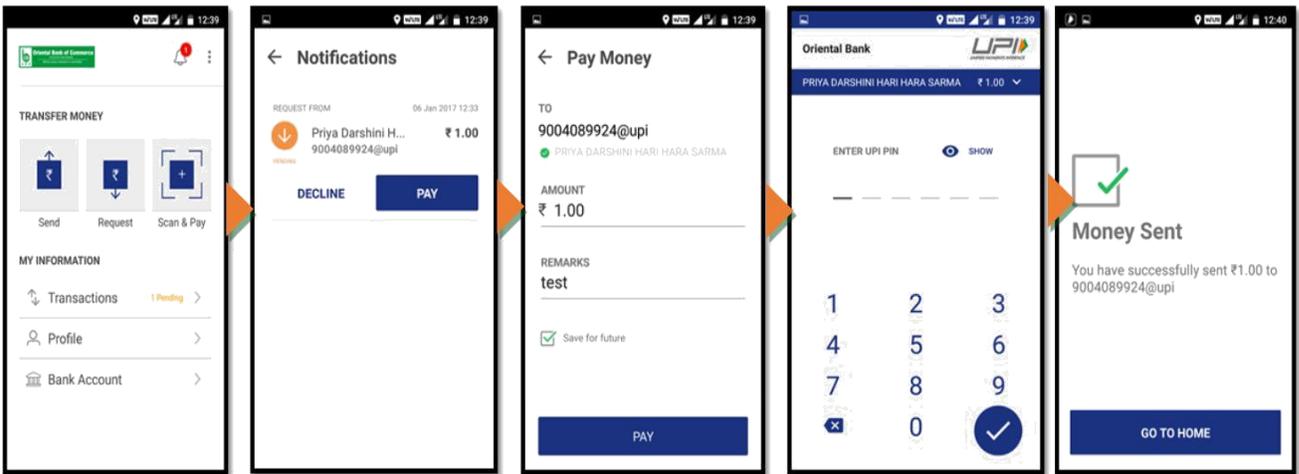




## 2. Using Mobile number:

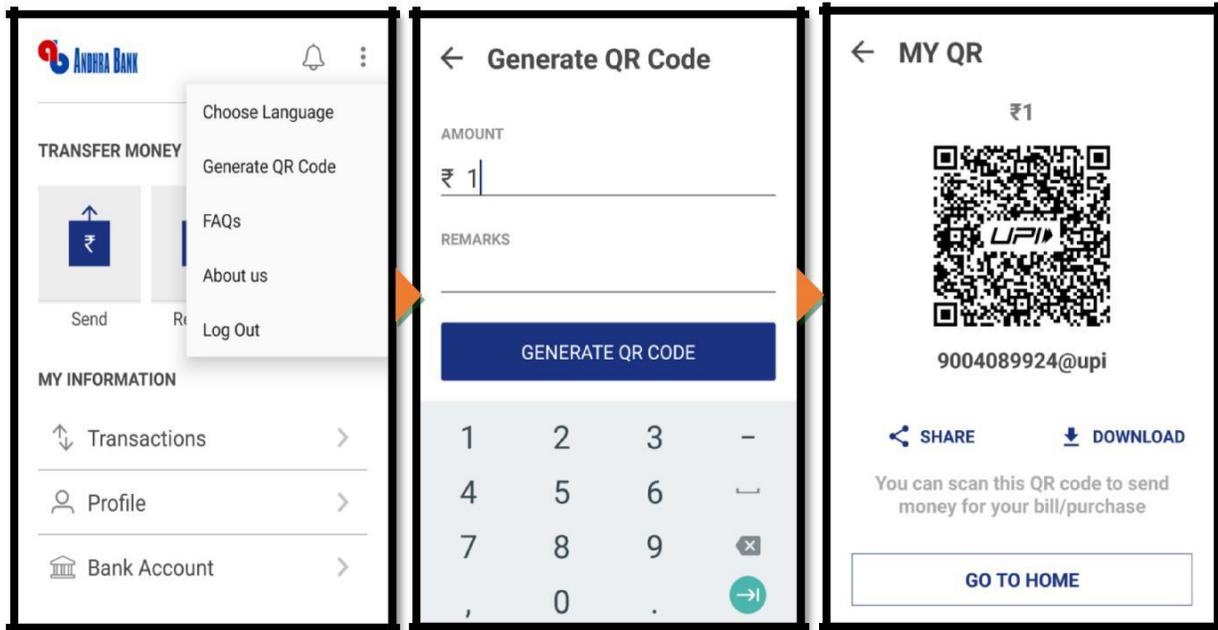
- Customer opens the app and enters the app login and passcode. Select Receive Money Option and initiates a request transaction.
- Customer enters Mobile no to collect money and clicks on verify to check the name of payer
- PAYER name is shown to the requester and he enters the amount and remarks
- Confirmation of Request Sent is given to the initiator.
- Initiator is notified once PAYER accepts the request for money





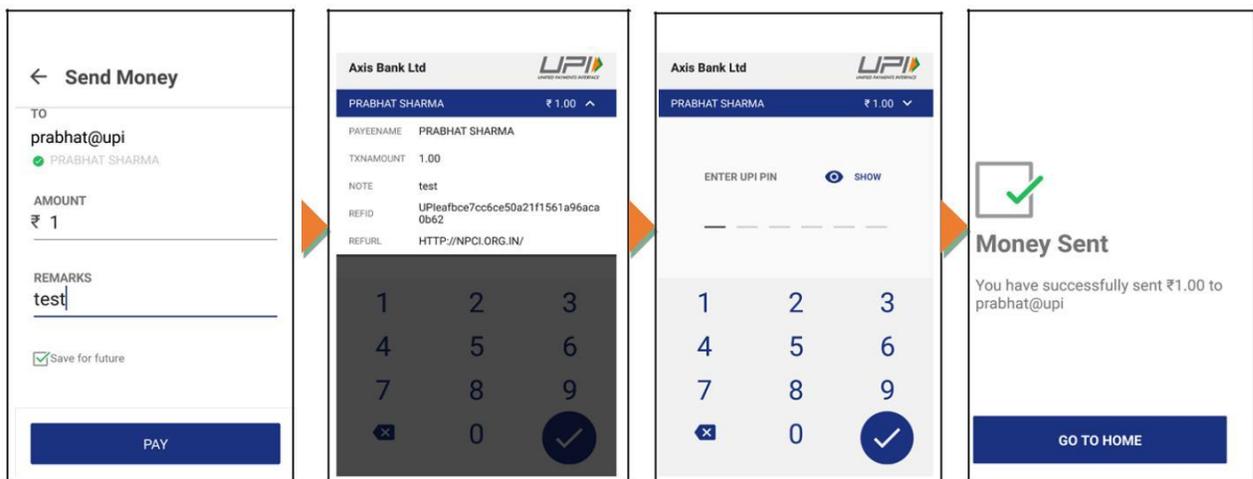
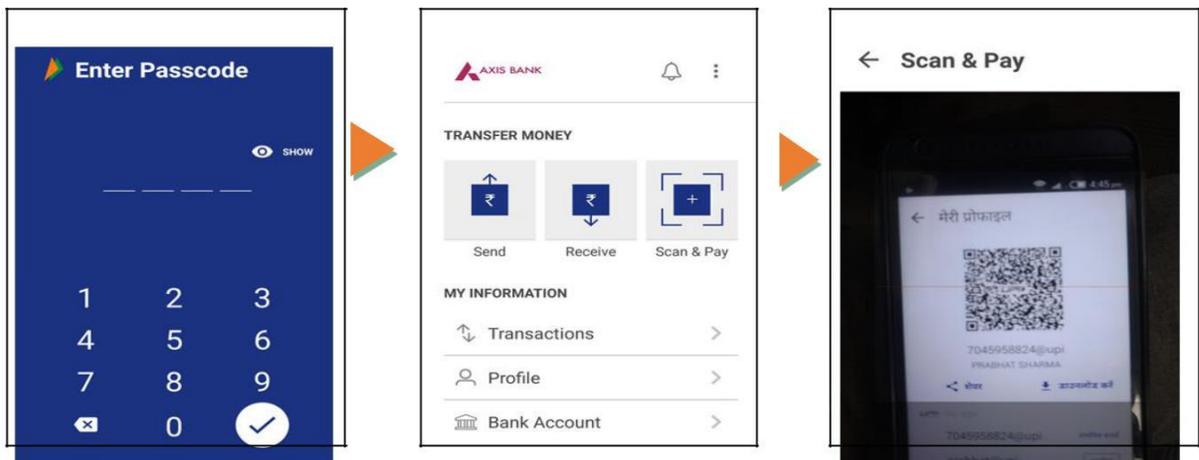
### 3. Using generated QR code (Dynamic):

- Choose the option to generate the QR code present at the top right corner on the home page.
- Generate the QR code and share the QR code for requesting Money.



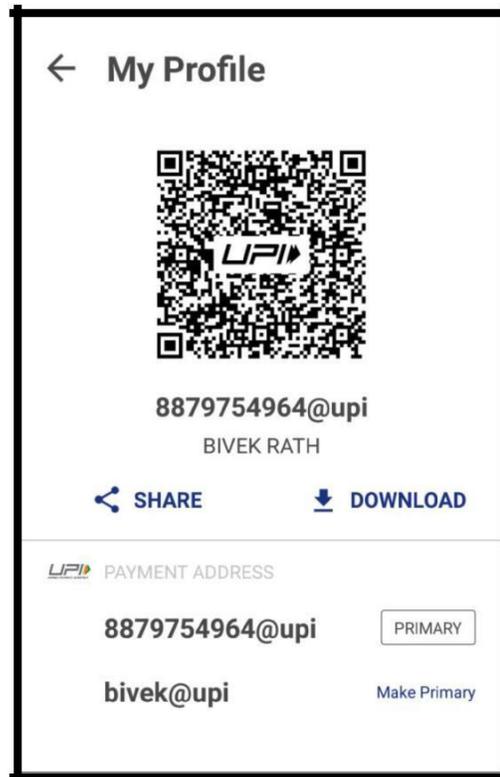
## How to Scan & Pay:

- Customer opens the app on his/her smartphone and enters the app login passcode.
- Customer can also choose to Scan & Pay through a QR.
- Application opens a QR scanner which then populates the details like any other PAY transaction and on entering the UPI PIN, transaction can be completed
- Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.
- UPI PIN entry page opens where customer enters his UPI PIN
- Confirmation of money sent is shown to the customer.
- Customer gets a notification for the success of the transaction from the app



## My Profile (Static):

- In the My Profile section, customer has an already available QR generated with the primary UPI handle which can be directly shared from the application.
- There are 2 VIRTUAL PAYMENT ADDRESS (VPA)s shown 1. With mobilenumber@upi 2. name@upi.
- The customer can choose his desired VIRTUAL PAYMENT ADDRESS (VPA) as the default or Primary VIRTUAL PAYMENT ADDRESS (VPA)



## How to Reset/Change UPI PIN on BHIM:

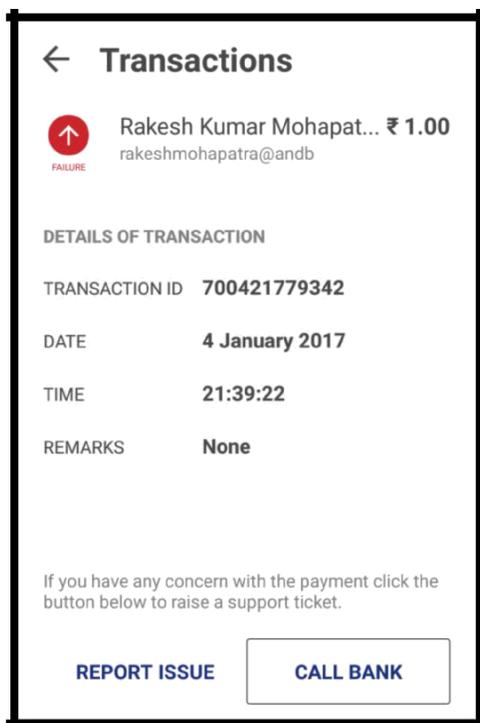
- Choose Bank account option.
- Select on Reset UPI PIN.
- For setting UPI PIN, customer enters the last six digits and the expiry date of the card
- Bank OTP is requested and auto detected within the app. The customer enters his/her new UPI PIN
- Customer reconfirms the UPI PIN
- UPI PIN registration success message is shown

The image displays four sequential screenshots of the Axis Bank mobile application interface for setting a UPI PIN:

- Screen 1 (Bank Accounts):** Shows account details for XXXX331848 (SAVINGS, IFSC-UTIB0000373) and a '6-digit UPI PIN required' notification. A 'SET UPI PIN' button is visible.
- Screen 2 (SET UPI PIN):** Shows the account details and a numeric keypad for entering the UPI PIN. The keypad includes digits 1-9, 0, and a confirmation checkmark.
- Screen 3 (ENTER OTP):** Shows the 'ENTER OTP' step with the OTP '290737' and a 'Detecting OTP' indicator.
- Screen 4 (CONFIRM UPI PIN):** Shows the 'CONFIRM UPI PIN' step with a numeric keypad and a 'SHOW' button.

### How to Raise complain on BHIM:

- > Choose Transaction option on Home Page.
- > Select the declined transactions (highlighted in Red).
- > Click on report issue or call bank.



### Unique features of BHIM:

- QR code based scan & pay option available, Generate your own QR code option is also available
- Option to save your beneficiaries for future references
- Access transaction history and Request Balance anytime
- Create, reset or change UPI PIN
- Report Issue and call Bank facilities are given to lodge complaints
- FAQ section is created in the app to answer all the queries reg. BHIM
- Available in 13 languages i.e., Hindi, English, Tamil, Telugu, Malyalam, Bengali, Odia, Kannada, Punjabi, Assamese, Urdu, Marathi and Gujrati.

### Benefits of BHIM:

- Single App for sending and receiving money and making merchant payments
- Go cashless anywhere anytime
- Added security of Single click 2 factor authentication
- Seamless money collection through single identifiers, reduced risks, real time
- Mobile no. or Name used to create VIRTUAL PAYMENT ADDRESS (VPA)
- Best answer to Cash on Delivery hassle

- Send and collect using VIRTUAL PAYMENT ADDRESS (VPA) or A/c no & IFSC
- Payments through single app in your favourite language.
- 24X7, 365 days instantaneous money transfer

### Transfer Limits:

1. Maximum limit per transaction is Rs. 20,000 per transaction
2. Maximum limit per day is Rs. 40,000

There is limit of 20 transactions per account per bank.

### Charges for using BHIM:

For Smart Phones with Internet option BHIM can be executed via the app (available in Play store and coming soon for iPhone app store), whereas for feature phones, BHIM can be executed via phone dialer using \*99# option.

The charges for BHIM is one time hard binding SMS charges depending on the mobile operator (Standard SMS charges of your operator).For \*99# the charges are Rs.0.50/- for one transaction. It is up to bank's discretion to levy any charges on the customers for using BHIM. From NPCI there are no charges levied upon the customer.

## Frequently Asked Question

### Bharat Interface for Money (BHIM)

**1. What is BHIM?**

BHIM is an app that lets you make easy and quick payment transactions using UPI. It's easier than Wallets! You will not have to fill-out those tedious bank account details again and again. You can easily make direct bank to bank payments and instantly collect money using just Mobile number or Payment address.

**2. How fast is a transaction over BHIM?**

As fast as it can get! All payments over BHIM are linked to your bank account and transaction can be completed within few seconds.

**3. What is the Full form of BHIM?**

Bharat Interface for Money

**4. Are there any charges for using BHIM?**

There are no charges for making transaction through BHIM. Note: Your bank might however levy a nominal charge as UPI or IMPS transfer fee, which is not under our control.

Please check with your bank for more details.

**5. What do I need to start using BHIM?**

BHIM app is currently available on Android and iOS mobiles. We will be making our app available on other platforms very soon.

**6. Is BHIM app compatible with every Mobile OS?**

The present version is compatible with Android and iOS. BHIM can be used currently on all handsets with iOS(version 8.1 & above) and Android OS(version 4.2 & above)

**7. Do I need to enable mobile banking on my bank account to use BHIM?**

Your account need not be enabled for mobile banking to use BHIM. Your mobile number shall have to be registered with the Bank.



**8. Do I need to be a customer of a particular bank to use BHIM?**

To enable transfers directly using your bank account, your bank needs to be live on UPI (Unified Payment Interface) platform. All the banks, which are currently live on UPI, have been listed in the BHIM app.

**9. How do I set the UPI-PIN for my bank account from BHIM?**

You can set your UPI PIN by going to Main Menu -Bank Accounts -Set UPI-PIN for the selected account. You will be prompted to enter the last 6 digits of your Debit/ATM card along with the expiry date. You will then receive an OTP which you will enter and set your UPI-PIN. Note: UPI PIN is not the same as MPIN provided by your bank for mobile banking.

**10. Can I link multiple bank accounts with BHIM?**

Currently, BHIM supports linking of one Bank only. At the time of account set-up, you can link your preferred bank account as the default account. In case you want to link another bank account, you can go to Main menu, choose Bank Accounts and select your default account. Any money that is transferred to you using your mobile number or payment address will be credited into your default account.

**11. Why does my mobile number with BHIM and the one registered with my bank account have to be the same?**

This is a banking network (UPI) requirement. The mobile number which is used to register with BHIM is used to match the bank accounts linked against it.

**12. Do I have to give BHIM my bank a/c details?**

At the time of registration you will be providing us with the Debit card details and with the use your mobile number registered to your bank account, we will pre-fetch the details from your bank. All the information exchange happens over secure banking networks and we don't store it, your information is safe!

**13. How do I send money?**

From the BHIM app Home screen,

- ☐ Click Send Money Option;
- ☐ Enter or select the receiver's mobile number or Payment Address (you can select from your contact list or enter it) or Aadhaar number
- ☐ Enter the amount you want to send
- ☐ Your default bank a/c gets selected
- ☐ Enter UPI PIN and send

- ▣ Alternately, you can also scan a QR code and pay via the 'Scan & Pay' option.

#### 14. How do I request money?

From the BHIM app Home screen,

- Select Request Money
- Enter or select the receiver's mobile number or Payment Address (you can select from your contact list or enter it) or Aadhaar number
- Enter the amount you want to request
- Click Send

This transaction will remain pending until the payment is received. You will be notified when the money is transferred to you. You may also request money by sharing your QR code. Go to Home Screen->Profile->Choose account to get QR code

#### 15. Can I send money to a friend who is not present on BHIM?

Yes. Payment can be made via (IFSC, Account number) or (MMID, Mobile number) if the person is not registered on BHIM.

#### 16. What types of transactions can I do using BHIM?

Through BHIM you can make following type of transaction:

- Request or Send Money via Payment Address
- Send Money to Aadhaar Number
- Request or Send Money to Mobile number
- Send Money through MMID, Mobile No.
- Send Money through IFSC code, Account No.
- In addition, you can use the scan and pay option for Merchant payments.

#### 16. How do I access a record of all my historical transactions?

Every transaction through your bank account will be recorded by the Bank and you can view all your past transactions in the 'Transaction History' section on the BHIM App.

#### 18. The collect request is not reaching the BHIM app. What do I do?

In this case, please first check the data connectivity. If you have entered your Payment Address at the merchant app, please re-check your Payment Address and re-try the transaction. Please check your pending transactions tab to check if the collect request has reached you.