

UPI Payment Guide

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What is UPI?

UPI (Unified Payments Interface) is a system that allows instant money transfer between bank accounts using mobile phones. It is safe, fast, and easy to use.

Setting Up UPI

Step 1: Download UPI App

- Choose one: Google Pay, PhonePe, Paytm, BHIM
- Download from Play Store

Step 2: Register

- Enter mobile number (must be linked to your bank account)
- Verify with OTP
- Select your bank from the list
- Create 4-6 digit UPI PIN

Your UPI ID: After setup, you will get a UPI ID like: yourname@paytm or yourname@ybl

Sending Money

Method 1: Using Mobile Number or UPI ID

- Open your UPI app
- Tap "Send Money" or "Pay"
- Enter recipient mobile number or UPI ID
- Enter amount
- Enter your UPI PIN
- Confirm payment

Method 2: Using QR Code

- Tap "Scan QR Code" in app
- Point camera at merchant QR code
- Enter amount
- Enter UPI PIN and pay

Important Safety Tips

- **NEVER** share your UPI PIN with anyone
- **NEVER** share OTP codes with anyone
- Always verify recipient details before sending money
- Banks will NEVER ask for PIN or password on phone
- Do not click on suspicious links sent via SMS or WhatsApp
- Check transaction confirmation message after payment