

About Us

Jio Payment Solutions Limited was created with the sole intention of creating a product that could revolutionize payments, facilitate quick and simple transactions without having a complex integration process for our users - the merchants of India. Jio Payments Solutions Limited offers simple, self-service products for merchants and businesses of all sizes to accept payments online from their customers.

Jio Payment Solutions Limited products are tailor-made to the business needs of merchants in Bharat.

With Jio Payment Solutions Limited, merchants can accept payments from all digital modes including Cards of all types, UPI, Netbanking, Wallets and Bill Now, Pay Later among others

What is Jio Payment Solutions Ltd (JPSL) Business ?

Jio Payment Solutions Ltd (JPSL) Business is a payment aggregator and gateway provided by Jio Payment Solutions Limited (formerly known as Reliance Payment Solutions Ltd.), a subsidiary of Jio Financial Services Limited (JFSL) (formerly known as Reliance Strategic Investments Ltd.). It is a comprehensive business application designed to empower merchants with seamless payment solutions. It provides secure digital payment services, including online payments, offline payments, QR code payments, and UPI payments, enabling businesses to manage collections and payouts efficiently. With JPSL Business, businesses can streamline their payment operations and provide a seamless payment experience to their customers.

What is the purpose of the JPSL Business App?

The JioPay Business App is designed for retailers, merchants, and businesses to accept and manage payments seamlessly. It acts as an all-in-one online payment platform where merchants can perform payment processing activities like accepting payments, viewing past transactions, issuing refunds, editing their profile and much more. The app ensures fast, reliable, and secure transactions for both online and offline payments

How can I download the JPSL Business App?

- To download the JioPay Business App, follow these steps:
 - Open the Google Play Store app on your phone.
 - Search for "JioPay Business" and select it.
 - Tap "Install" to download and install the app.
 - Start using JPSL's digital payment services for online payments and offline payments.

- Alternatively, download the JioPay Business App directly from: <https://play.google.com/store/apps/details?id=com.jiopay.business>
- Note: The JioPay Business App is available for Android devices on the Google Play Store.

I have forgotten my account password. How can I reset it?

At the time of login to the JPSL Business App/Dashboard, click on “Forgot Password” and follow the instructions indicated to reset your password. This ensures safe access to your account and uninterrupted use of JPSL’s payment solutions and merchant services

I am unable to login to the App/Dashboard. What can I do?

- If you are unable to log in to the JPSL Business App or Dashboard, try the following:
 - Check your internet connection: Ensure you have a stable internet connection by switching between Wi-Fi and mobile data.
 - Reinstall the app: Uninstall the JioPay Business App and reinstall it to ensure you have the latest version.
 - Verify your username and password: Double-check that you are entering the correct credentials. Use the "Forgot Password" option if you need to reset your password.
- If the login issues persist, kindly contact merchant.support@jiipay.in for further assistance. Our team ensures uninterrupted access to secure payment gateway services and online payment platforms.

Why My App is crashing on my Phone?

- If the JPSL Business App is crashing on your phone, try the following steps:
 - Check your internet connection: Ensure you have a stable internet connection by switching between Wi-Fi and mobile data.
 - Delete and reinstall the app: Uninstall the JioPay Business App and reinstall it to get the latest version.
 - Check phone software updates: Make sure your phone's software is up to date by checking for available updates.
- If the app still crashes, contact merchant.support@jiipay.in for assistance. Our team will help you restore access to payment solutions and merchant services.
- Where can I see transaction details in the App/Portal?

- Click on the icon in the top right corner of the App/Portal and select 'Transactions' from the option to see the transaction details. This includes your online payments, offline payments, QR code payments, and UPI gateway transactions, ensuring complete visibility of your business transactions.

To issue refunds using the JioPay Business App or Dashboard, follow these steps:

- Login to the app or dashboard.
- Locate the transaction for refund.
- Select the transaction and choose "Refund".
- Enter the refund amount (full or partial).
- Confirm the refund request.

Refunds can be issued up to the value of the original transaction and within 180 days from the transaction date, subject to the availability of sufficient settlement amount. This ensures smooth handling of online payments and supports reliable merchant services.

Who are P2PM Merchants?

- P2PM (Person-to-Person-Merchant) merchants are onboarded with low KYC details such as Proof of Identification and Address, but without Proof of Business (PoB). Documents required for onboarding include:
 - Aadhaar card or Driver's License
 - Bank Account Details (verified via penny drop)

Key conditions:

- P2PM merchants can accept UPI payments up to a monthly cumulative inward transaction limit of ₹1,00,000 only.
- Daily transaction limit: ₹25,000 per day.
- Per transaction limit: ₹10,000. (These limits are set by NPCI and may be revised from time to time.)
- Transactions breaching these limits will not be processed by JioPay's secure payment gateway. In such cases, the customer is not debited, and no credit is made to the merchant.
- Merchants can upgrade to P2M status on request. If a merchant exceeds the ₹1,00,000 monthly limit for 3 consecutive months, JPSL will mandatorily upgrade them to P2M merchant services, subject to providing required KYC documents.

Level 1: Customers can lodge their queries, requests, complaints and feedback at care@jiipay.in. All queries, requests, complaints and feedback received from the customers will be attended promptly and within 10 working days from the date of receipt in any case.

Merchant Partners can lodge their queries, requests, complaints and feedback at merchant.support@jiipay.in. JPSL endeavors to resolve all queries, requests, complaints and feedback received from the Merchant Partners promptly and within 10 working days from the date of receipt in any case.

Level 2: In case of non-redressal of the complaint within the specified time period or an unsatisfactory resolution at Level 1, customers can escalate the matter to Ms. Kausar Hasan (Nodal Officer) by sending an email at nodal.officer@jiipay.in. The Nodal Officer will get back to the customer within 10 working days from the date of escalation.

Level 3: In case of non-redressal of the complaint within the specified time period or an unsatisfactory resolution at Level 2, customers can raise the case to Mr. Harish Nambiar (Principal Nodal Officer) by sending an email at nodal.principal@jiipay.in. The Principal Nodal Officer will get back to the customer within 10 working days from the receipt of the email.

Level 4: If the customer is not satisfied with the resolution provided or does not receive any resolution within 30 days from the date of complaint, the customer can reach out to the ‘Ombudsman for Digital Transactions’ for an independent review through their Complaint Lodging Portal - <https://cms.rbi.org.in/>.

RBI - Integrated Ombudsman Scheme 2021 -

https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf

The salient features of the scheme -<https://jiipay.in/docs/Grievance/Salient-Features-Integrated-Ombudsman-Scheme-2021.pdf>

For more details on Complaint Resolution and Escalation Matrix, kindly refer to our Grievance Redressal Policy at -<https://jiipay.in/docs/Grievance/Grievance-Redressal-Policy.pdf>