

JioPay Business - Frequently Asked Questions

1. What is JioPay Business?

JioPay Business is a payment aggregator and gateway provided by Jio Payment Solutions Limited (formerly known as Reliance Payment Solutions Limited), a subsidiary of Reliance Industries Limited. It offers merchants and businesses of all sizes simple and self-service products to accept and process payments online and offline from their customers. JioPay Business supports payments through web, mobile, and Point of Sale (POS) systems, making it convenient for merchants to manage transactions. With JioPay Business, businesses can streamline their payment operations and provide a seamless payment experience to their customers.

2. What is the purpose of the JioPay Business App?

JioPay Business App is designed for retailers, businessmen, or any other service providers to keep track of payments even when on the move. With the JioPay Business app, you can perform payment processing activities like accepting payments, viewing past transactions, issuing refunds, editing your profile, and much more.

3. How can I download the JioPay 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.

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

You can reset your account password using the "Forgot Password" option in the JioPay Business App or Dashboard.

5. I am unable to log in to the App/Dashboard. What can I do?

If you are unable to log in to the JioPay 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.

6. Why is my app crashing on my phone?

If the JioPay Business App is crashing on your phone, try these steps:

- **Check your internet connection:** Ensure you have a stable internet connection.
- **Delete and reinstall the app:** Uninstall the JioPay Business App and reinstall it to get the latest version.
- **Check for phone software updates:** Make sure your phone's software is up to date by checking for available updates.

7. 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 options to see transaction details.

8. What is JioPay Business Dashboard?

The JioPay Business Dashboard is a user interface designed for merchants to configure and operate their JioPay Business account. It provides a centralized platform for managing your business and payments. With real-time charts and analytics, the dashboard allows

you to track your business performance. You can view detailed reports, monitor transaction history, and analyze payment trends. The JioPay Business Dashboard empowers merchants to make informed decisions and optimize their payment processes.

9. How can I generate reports on JioPay Business Dashboard?

All your transaction, refund, and settlement data can be exported as reports in Excel/Text format. You can also download daily, monthly, or custom date range reports from the Reports section of the Dashboard. The maximum historical date range is six months.

10. How can I create a Collect link?

You can create a Collect link in two ways: via API or via the Dashboard.

- **API:** If you have programming knowledge or developer access, you can use the JioPay Business API to generate a Collect link programmatically. We will provide you with an integration kit.
- **Dashboard:**
 - Log in to the JioPay Dashboard.
 - Go to the **Payment Links** section.
 - Click on **Create Payment Link**.
 - Fill in the amount and customer details.
 - The payment link will be shared via SMS and email.

11. What are the payment modes available via Collect link?

Payment modes available via a Collect link include:

- **Cards**
- **Net Banking**
- **Wallets**

- **UPI**

The availability of specific modes depends on the activated payment methods for the Merchant ID (MID).

12. Can I use a single Collect link to accept payments from multiple customers?

No, you cannot use a single Collect link to accept payments from multiple customers. A Collect link is typically generated for a specific transaction and is intended to be used by a single customer. If you need to accept payments from multiple customers, you will need to generate separate Collect links for each customer.

13. What is the validity of a Collect link?

The validity of a Collect link is **90 days by default**. However, merchants can update the validity by unchecking the default expiry checkbox and selecting the validity period.

- **Maximum validity:** 180 days
- **Minimum validity:** Can be any period as per the merchant's needs.

14. Can I create Bulk Collect links?

As of now, JioPay does not offer the feature of creating bulk Collect links. However, this is something that they are working on, and it is likely to be available in the near future.

15. Is partial payment allowed?

No, partial payment is not allowed when using a Collect link. The customer can only make a payment for the specific amount mentioned in the generated Collect link. However, this feature is under development and may be available soon.

16. Can the customer enter the amount?

No, the customer cannot enter the amount when using a Collect link. The payment must be made for the exact amount specified in the generated Collect link.

17. Can I add a sub-user to JioPay Business?

Yes, you can add sub-users to your JioPay Business account by following these steps:

- Go to the **Settings** tab in the merchant dashboard.
- Click on **User Management** and provide the necessary details for the new user.
- Grant appropriate permissions based on their requirements.
- Click **Add User** to complete the process.
- The new sub-user will receive an invitation to create a password via the **Forgot Password** option on the login page.

By adding sub-users, you can manage access to your JioPay Business account more effectively.

18. How can a new sub-user access the merchant dashboard?

A new sub-user needs to create a password by clicking on **Forgot Password**. Once the password is created, the sub-user can log in using the new credentials on the JioPay login page.

19. Can I block a sub-user?

Yes, you can **block, edit, or delete** sub-users in the **User Management** section under the **Settings** tab.

- Once a user is deleted, they **cannot** be added again with the same phone number.
- However, you can **block and unblock** users as needed.

20. What is Repeat?

Repeat is a billing system that enables customers to make **recurring payments** for services or subscriptions. It automates regular billing, ensuring a seamless payment experience for your customers. With Repeat, you can efficiently manage and collect payments on a recurring basis.

21. What are the payment methods supported for Repeat?

The supported payment methods for Repeat payments are:

- **Cards**
- **UPI (Unified Payments Interface)**

These widely-used payment options offer convenience for customers making recurring payments.

22. What is the maximum amount for debit without 2FA in subsequent payments?

As per **RBI (Reserve Bank of India) guidelines**, you can debit a customer without **two-factor authentication (2FA)** for subsequent payments **up to ₹15,000/-**.

Note: This amount is subject to change based on RBI regulations.

23. I want to give my customer a free trial. Is that possible?

Yes, you can offer a free trial using two types of mandate registration:

- **Standalone:** A nominal amount (e.g., ₹2) is deducted and refunded to the customer. After the trial period, automatic debits can begin.
- **Inline:** The customer is charged immediately, and the subscription starts right away.

These options allow businesses to manage free trials and subscription billing efficiently.

24. Can I create Repeat via the dashboard?

No, currently, **Repeat** is supported only via the on-demand API.

25. Will JioPay Business manage my subscriptions?

No, you will need to manage your subscription plans yourself using the **on-demand APIs** provided by JioPay Business. These APIs allow you to create, manage, and handle customer subscriptions.

26. How can I create a campaign?

To create a campaign, follow these steps:

- Log in to the **JioPay Dashboard**.
- Navigate to the **Campaigns** section in the left menu.
- Click on **Create Campaign** and configure it as per your business needs.
- Click **Publish Now** to make the campaign live.

27. How can I edit a campaign?

To edit a campaign in the JioPay dashboard:

- Go to the **Campaigns** section.
- Select the **Campaign ID** you want to edit.
- Make the required changes in the **Offer Configuration**.

- Save the changes.
- The campaign will be updated and published with the modified settings.

28. How can I pause or stop a campaign?

To pause or stop a campaign:

- Go to the **Campaigns** section in the JioPay dashboard.
- Select the **Campaign ID** you want to pause or stop.
- Choose the **Pause** or **Stop** option as per your needs.
- If you **pause** a campaign, it can be re-enabled later until its expiry.
- If you **stop** a campaign, it **cannot** be re-enabled again.

Pausing or stopping a campaign allows you to **temporarily suspend** or **permanently end** its promotional activities.

29. What are settlements?

Settlement is the process of transferring funds collected from customers into your bank account.

- The settlement frequency depends on your agreement with JioPay Business.
- Typically, settlements are processed on **T+1 working days** (T = date of payment capture).

30. How to check settlements in my bank account?

A **Unique Transaction Reference (UTR) number** is assigned by the banking partner for each settlement. You can view the UTR by:

- Clicking on the **Settlement ID** in the **Settlements** section.

- Downloading the **Settlement Report**.

You can use the UTR number to track the settlement in your bank account.

31. What should I do if I'm not receiving my settlements?

The settlement cycle is usually **T+1 working days** (T being the payment capture date). If your settlement is delayed, follow these steps:

- **Login** to the JioPay Business App or Dashboard.
- **Check your settlement details** under the **My Profile** section.
- **Verify** if the settlement account details match your registered bank account.
- **Check your bank account** for transactions from 'JioPay', 'JPSP', or 'Reliance Payment Solutions'.
- If the issue persists for more than **two days**, contact **JioPay Business Merchant Support** at **merchant.support@jiopay.in**.

If your settlement account details are incorrect, request an update by emailing **merchant.support@jiopay.in** with a **cancelled cheque** as proof.

32. What should I do if I receive a partial or incorrect settlement?

If you suspect an incorrect settlement:

- **Login** to the JioPay Business App or Dashboard.
- Visit the **Transactions** section (App) or **Report Section** (Web Dashboard).
- **Filter transactions** for the relevant date range.
- **Calculate the total** of all successful transactions.

- **Compare** the settled amount (post-processing fees & taxes) with your bank account deposits.

If discrepancies exist, contact **merchant.support@jiopay.in**.

33. How do I update my settlement bank account number?

To update your bank account, email **merchant.support@jiopay.in** with:

- Your **registered mobile number**.
- Your **new bank account details**.
- A **cancelled cheque** for verification.

The support team will assist with the update.

34. Do I need to manually settle my payments daily?

No, JioPay Business **automatically processes settlements** based on your **agreed settlement cycle**. You do not need to manually initiate settlements.

35. Why is my settlement on hold?

Settlement holds are common in payment processing to ensure transaction security. Holds may occur due to:

- **Risk & Compliance Checks** by JioPay's monitoring team.
- **Transaction Verifications** for fraud prevention.
- **Clarifications Required** from merchants.

These holds are usually temporary and resolved within a few business days. If additional details are needed, JioPay will contact you via your **registered email or mobile number**.

36. How can I issue refunds to my customers?

To process a refund:

1. **Login** to the JioPay Business App or Dashboard.
2. **Locate the transaction** you want to refund.
3. **Select "Refund"** and enter the refund amount (**full or partial**).
4. **Confirm the request**.

Refunds can be issued **within 180 days** from the transaction date, subject to available settlement balance.

37. How can I check the status of a refund?

- Go to the **Refund** section in the Dashboard.
- Check the refund status:
 - **Accepted** or **Success** → Refund has been processed.

38. How to check ARN for a refund?

You can find the **ARN (Acquirer Reference Number)** in two ways:

- **Refund History** tab in the Dashboard.
- **Transaction Details** → Click on the relevant transaction → Refund details at the bottom.

39. What should I do if a refund is not credited to my customer's account?

If a refund has not reached the customer:

- Ensure **sufficient settlement balance** is available.
- If **no pending settlements**, the refund will be **on hold** until new payments are received.
- Once a **new payment** (equal to or greater than the refund amount) is processed, the refund will be credited.

For further assistance, contact merchant.support@jiopay.in.

40. Can I cancel a refund?

No, once a refund is processed, it **cannot be cancelled**. The refunded amount is final and credited to the customer's account.

41. Do you charge for refunds?

JioPay does **not** charge for refunds. However, **processing fees from the original transaction are non-refundable**.

42. Can I process bulk refunds?

Yes, you can initiate **bulk refunds** using the JioPay dashboard.

- Upload a **refund file** in the specified format.
- The system will process refunds and generate success/failure reports.

43. What are the steps for processing a bulk refund?

- Go to the Refund section → Click **Initiate Bulk Refund** → Download the sample file.
- Fill in the details:
 - **Merchant ID** (in the entity column).
 - **Method Type**: Use **211**.
 - **Original Transaction ID & Amount**.
 - **Refund Amount** to be processed.
- Save the file in the format:

44. Is there a specific format for the bulk refund report?

Yes, JioPay provides a **standard format** for bulk refund reports. You can:

- Download the **sample file** from the **Merchant Dashboard** → Refund Section → **Initiate Bulk Refund**.
- Ensure your file follows the required format to **avoid processing failures**.

45. Is partial refund allowed in bulk refund?

Yes, **partial refunds** can be included in the bulk refund file by specifying the **refund amount** in the appropriate section.

46. Can failed records in bulk refund be reprocessed?

Yes, you can **reprocess failed refund records** by:


- **Identifying failed transactions**.
- **Correcting errors** in a new file.
- **Uploading the corrected file** to the JioPay Dashboard.

The system will process the new file separately.

47. How can I disable SMS notifications from the dashboard?

To disable SMS notifications, follow these steps:


- **Go to the Settings tab** → Select **User Management**.
- **Click on "Action"** → Select **Edit Permission** for the user whose notifications you want to disable.
- **Uncheck the "Notification Permission"** checkbox.
- **Click on "Save Changes"**.

 *Note: Only admin users or those with "User Management" permissions can modify other users' permissions.*

48. How can I add a new number for SMS notifications from the dashboard?

To add a new number for SMS notifications:

- **Go to the Settings tab** → Select **User Management**.
- **Click on "Add New Users"**.
- **Enter the name and mobile number** of the new user.
- **Enable "Notification Rights"** in Access Rights.
- **Click on "Add User"**.

 *Note: Only admin users or those with "User Management" permissions can make these changes.*

49. What is the JioPay VoiceBox?

The **JioPay VoiceBox** is a voice-based audio device that provides **instant audio confirmation** for UPI payments. It functions as a **portable speaker with Jio SIM connectivity** and may offer additional services based on merchant needs.

50. How does the VoiceBox work?

Once activated, the **VoiceBox announces successful UPI payments** made via the QR code linked to it. The device is mapped to your **Merchant ID** and linked to your bank account.

51. How does JioPay VoiceBox compare with other devices?

JioPay VoiceBox offers:

- **Superior battery life**
- **Exclusive entertainment content (T&C apply)**
- **Premium build quality**

- **VoicePhone app for control**
- **Battery & network signal indicators**
- **4G high-speed network connectivity**
- **Optimized audio for noisy environments**

52. How do I get a new VoiceBox?

To order a new **JioPay VoiceBox**, email **merchant.support@jiopay.in** with:

- Your **contact number**.
- Your **store address**.

 *Currently, VoiceBox is available only for select merchants.*

53. Is doorstep installation included with the JioPay VoiceBox?

Yes, a **technician will visit your location** to assist with installation, ensuring a smooth setup experience.

54. How can I set up the JioPay VoiceBox?

A **JioPay agent** will handle activation during installation:

- Scan the **VoiceBox device serial number QR** and **UPI ID QR**.
- Input the **merchant's UPI ID** for one-time payment and monthly subscription setup.
- Merchant **authorizes the payment** via their UPI app.
- Upon confirmation, the **VoiceBox is activated** and mapped to the settlement account.
- A **test transaction** will be conducted to verify setup.

55. Can I use any SIM in the VoiceBox?

No, the VoiceBox **comes with a pre-activated Jio SIM** and **does not support other SIM cards**. If you experience connectivity issues, contact **merchant.support@jiopay.in**.

 *For troubleshooting, provide:*

- **Registered Mobile No.**
- **RSN/Device ID** (found on the rear of the device).
- **VPA/UPI ID of the VoiceBox.**
- **Issue description & snapshots** (if applicable).

56. What if I want to return or replace the VoiceBox?

To request a **return or replacement**, contact **merchant.support@jiopay.in** with:

- **Registered Mobile No.**
- **RSN/Device ID.**
- **VPA/UPI ID.**
- **Issue details & photos** (if applicable).

57. Can the JioPay VoiceBox be used in noisy environments?

Yes, the **VoiceBox is designed for clear audio** in loud environments, ensuring you never miss a payment notification.

58. What are some maintenance tips for the VoiceBox?

- **Keep it dust-free and away from heat.**
- **Avoid direct sunlight** exposure.
- **Charge adequately** before use.
- **Ensure a strong network signal** to extend battery life.

59. What type of transactions does the VoiceBox announce?

- Only successful UPI transactions.
- Failed or pending transactions are NOT announced.

60. What payment apps are supported?

The VoiceBox announces transactions made via:

- **MyJio, BHIM, Google Pay, PhonePe, Paytm**, and other UPI-enabled banking apps.

61. What languages are supported?

Currently, **English and Hindi**.

 *Support for 12 more regional languages is planned soon.*

62. How can I change the language of announcements?

You can **change the announcement language** via the **JioPay Business App** (available on **Google Play Store**).

63. How do I replay the last transaction on the VoiceBox?

- Press the function button once to replay the most recent transaction.
- Transactions from the **last 7 days** can be replayed.

 *Older transactions (beyond 7 days) will not be announced.*

64. My VoiceBox is not working. What should I do?

Try these steps:

1. **Restart the device** using the power button.
2. Wait for the message "**Device is ready**".
3. **Check the network LED** (it should be stable, not blinking).
4. Perform a **₹1 test transaction** using any UPI app.
5. If the issue persists, contact **merchant.support@jiopay.in** with:
 - **Registered Mobile No.**
 - **RSN/Device ID.**
 - **VPA/UPI ID.**
 - **Issue details & screenshots (if applicable).**

65. What if my VoiceBox is not charging?

If your **VoiceBox** is not charging, follow these steps:

- Ensure the **charger is connected** to a working power outlet.
- Verify that the **USB cable is properly plugged into** the VoiceBox.
- **Check for damage** to the charger or USB cable.
- Try **using a different charger or power outlet**.
- If the issue persists, contact **merchant.support@jiopay.in**.

66. How do I power on my VoiceBox and verify it is operational?

To power on your **VoiceBox**:

- Locate the **power button**.
- **Press and hold** the power button for a few seconds.
- Release when the device provides an **audio or visual indication** that it has powered on.

67. What if the device is not turning on?

- Charge the device for 10-15 minutes.
- **Press and hold the power button** to turn it on.
- The **Power LED** should turn **ON**, indicating the device is operational.

68. What if the device is not connecting to the network?

- Restart the device.
- **Move it to an open area** for better network reception.
- Check the **network LED**—if it's blinking, the network is unstable.

69. What are the charges for the VoiceBox?

- A **one-time setup fee** is charged at activation.
- A **monthly subscription fee** is debited automatically.

70. How can I get an invoice for the payment made?

You can download the **VoiceBox subscription invoice** from the **JioPay Business App**.

71. How do I control the volume of the VoiceBox?

- Single press the **Vol+/Vol-** button to adjust the volume.
- **Long press** Vol+/Vol- to **maximize or mute** the volume.

72. How do I check the battery level of the VoiceBox?

- Single press the power button to hear the battery level.
- **Power LED indicators:**
 - **Charging:** Red
 - **Low Battery (<15%):** Amber
 - **Fully Charged:** Green
 - **Battery <5%:** Blinking Amber (Charge immediately).

73. What should a store manager do upon receiving the JioPay DQR standee?

- Perform GRN entry (Goods Receipt Note).
- Watch the DIY installation video.
- Match devices to the billing system (One device per system).
- Report mismatches to the RRL Support Team.
- Connect the DQR device to the USB port of the billing system.
- Sign out and sign in on the RPoS (Retail Point of Sale) application.

74. Who is responsible for sending the JioPay DQR?

The local State Digital DC dispatches the devices.

75. What if a neighboring Smart Point has it, but a store manager does not?

The store manager should contact the RRL team at RCP by emailing merchant.support@jiopay.in.

76. What if the DQR device is defective?

The store manager should contact the RRL Support Team or email merchant.support@jiopay.in with:

- Registered mobile number
- Device ID
- Issue description & images (if applicable)

77. What if the store manager receives an incorrect number of devices?

- Inform the RRL Support Team.

- Return or request additional devices based on their guidance.

 *Include email IDs and device details while reporting issues.*

78. How do I start using the DQR device for transactions?

- Connect the device to the USB port of the **RPoS Billing System**.
- Perform a **Sign out and Sign in** on the RPoS system.
- Do a **₹1 test transaction** using "**JioPay UPI DQR**" at checkout.
- A **QR code will be generated** instantly on the DQR device.
- Customers can **scan and pay using UPI apps**.
- For issues, **contact RRL Support** or email **merchant.support@jiopay.in**.

79. What UPI apps are supported by JioPay DQR?

Payments can be made via:

- **MyJio, PhonePe, Google Pay, Paytm**, and other UPI apps.

80. What should be done in case of internet/network issues?

- Store managers should report **network issues** to **RetailIT@ril.com**.

81. What if the DQR is not working after connecting to RPoS Billing System?

The store manager should **contact merchant support** at **merchant.support@jiopay.in** with:

- **Device ID**
- **Issue description**

- Relevant details about the RPoS system

82. How to initiate a refund for DQR transactions?

- Store managers must **log a call** with transaction details:
 - **RRN (Reference Number)**
 - **Amount**
 - **Transaction Date**
 - **Mode of Payment = JioPay UPI DQR**
- Send refund requests to the **Central Refund Team** at **ARR.Refund@ril.com**.
- Refunds are processed by the **Central Refund Team** and credited to customers within **T+2 days**.

82. Will there be any training provided on the usage of DQR?

- Training on **DQR** is a **one-time activity** provided by **cluster heads or RRL support**.
- Any **new features or updates** will be communicated via **DIY videos or store communications** from the **RRL Support Team**.

83. In case of a transaction timeout, how can I check if money is credited?

- Click on "**Check Status**" to verify the transaction status.
- If the **status is not confirmed**, and the transaction times out, the **merchant should cancel the order and create a new one**.
- The customer will need to **make the payment again**, and the **earlier payment (if made) will be refunded**.

84. How does settlement happen for payments made via DQR?

- Payments made via DQR are settled on a **T+1 day basis** to the **RRL settlement account**.

85. When should I use the “Cancel” option in Check Status?

The **Cancel option** should be used when:

- The **cashier initiated the payment, but the customer hasn't started it**.
- **Customer wants to add more products** before completing the payment.
- **Customer wants to change the Mode of Payment (MOP)**.
- **Customer's payment failed**, and they want to retry using a different payment method.

86. When should I NOT use the "Cancel" option?

- If the **payment is initiated but still pending due to network issues**.
- If the **customer's side shows payment is successful**, but confirmation has not been received on **RPOS**.
- **Wait at least 2 minutes** before taking any further action.

87. Why should I become a JioPay Business Partner?

The **JioPay Business Partner Program** is one of India's **most rewarding B2B programs**, offering:

- **Unmatched commissions**.
- **A seamless digital payment experience** for customers.

88. How does the earning structure work in the JioPay Business Partner Program?

- Earnings are based on the **number of transactions** processed through **JioPay Business**.
- **Recurring payments** are provided based on the merchant's transaction volume.

89. Can a business already registered with JioPay Business also sign up as a partner?

Yes, businesses already using **JioPay Business** can **expand their engagement** by **enrolling as partners**.

90. Who are P2PM Merchants?

- P2PM (Person-to-Person Merchant) merchants are onboarded with **low KYC requirements**, including:
 - **Aadhar Card/DL**
 - **Bank Account Details (Penny Drop Verification)**
- **Transaction limits set by NPCI:**
 - **₹1,00,000 per month (cumulative UPI transactions)**
 - **₹25,000 per day**
 - **₹10,000 per transaction**
- If a **P2PM Merchant exceeds ₹1,00,000 monthly** for **three consecutive months**, they must **upgrade to P2M**.

91. What are the limitations of being a P2PM Merchant?

- **Cumulative monthly limit: ₹1,00,000.**
- **Daily transaction limit: ₹25,000.**
- **Per-transaction limit: ₹10,000.**
- **Transactions exceeding these limits will be declined.**

92. What are the benefits of upgrading to a P2M Merchant?

- Higher transaction limits, subject to **MCC & risk rules**.
- **No monthly limit restrictions**.

93. How long does it take to upgrade to a P2M Merchant?

- **24-48 hours** after submitting the required documents.
- Merchants will receive a **successful KYC upgrade notification**.

94. What happens if a P2PM Merchant exceeds ₹1,00,000 monthly?

- Further transactions will be declined until the next month OR the merchant **upgrades to P2M**.
- If **₹1,00,000** is exceeded for **three consecutive months**, **JioPay** will mandate an upgrade to P2M as per NPCI guidelines.

95. How can I change my settlement account?

You can change your **settlement account** via:

A. Chatbot Method

1. Go to **“Account Management”**.
2. Select **“More about Account Management”** → **“Modify Settlement Account”**.
3. Click **“Request to Update Account Details”**.
4. Select the **Merchant ID (MID)**.
5. **Upload a picture of your Passbook or Cancelled Cheque**.

6. **Submit the request.**
7. **Track status** under the **Ticket Status** section in the Chatbot.

B. Email Method

1. **Send an email to merchant.support@jiopay.in.**
2. **Include the following details:**
 - **MID (Merchant ID)**
 - **New Bank Account Number**
 - **IFSC Code**
 - **Passbook or Cancelled Cheque (as proof)**
3. **Subject of Email:**