**Union Bank UPI Application**

UPI (Unified Payments Interface) application is a payment system that allows you to transfer money between any two parties. UPI Application allows customer to instantly transfer money to someone else using the IMPS payment framework, without having to know their bank account number or IFSC code. All you need is their virtual identity, which could be xxxx@unionbank (just as an example), or xxxx@uboi (just replace 1234567890 with your phone number here).

**Advantages**

* Real time settlement of Funds
* No need to remember or share account details.
* Collect Money
* Send Money using Virtual id, Account No or Aadhaar number.
* Add multiple bank Account in same application.

**Availability**

Unon Bank UPI app is available only for Android devices.

**How to register**

**Step 1: Creation of Profile**

* Download the UPI application into your handset (currently available for android devices only, search “Union Bank UPI”)
* In case you are using a dual sim handset then, application will ask you to select your sim which is registered with your bank.
* Application will send one message to verify the number (ensure sufficient balance in registered number)
* On successful verification create your profile.

**Step 2: Add your bank Account**

* Go to Add Account option.
* Select bank name from the list of available banks.
* If same mobile number is registered in the selected bank, then you will be able to see your account/s opened with the bank.
* Select account which you want to link and create Virtual id for the account (which you can share with others to receive funds).

**Step 3: Set PIN/Mobile banking registration**

* After linking the account you need to set/register pin for the selected account for using it for UPI.
* Go to Set Mpin option and select your account for which you want to set the pin.
* Enter OTP, which you will receive on your number.
* Set PIN and confirm PIN.
* Enter last 6 digits of your debit card linked with the account and expiry date.
* On successful verification you will receive “PIN Created successfully” Message.

**How to send or collect Money**

**Send Money:**

* Go to “Pay” option and select your account
* Select payee address type (in case you are having customers virtual id select virtual address)
* Now input beneficiaries virtual address and amount, if you want to register the beneficiary you can do the same through participant option.
* Now submit and verify the details after putting your PIN number.
* You can check the transaction status through “Txn Status” menu.

**Collect Money:**

* Got to “Collect” option and select your account.
* Enter the virtual address details of the customer from whom you want to collect the money.
* Now submit and verify the details.
* You can check the transaction status through “Txn Status” menu.
* You will receive notification/SMS from the bank once your transactions get approved.