

## Section: Customers

Q: What is UPI?

A: Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

Q: What is a UPI-PIN?

A: UPI-PIN (UPI Personal Identification Number) is a 4–6 digit pass code you create/set during first time registration with the app. You have to enter this UPI-PIN to authorize all bank transactions. If you have already set up a UPI-PIN with another UPI app you can use the same on BHIM. (Note: Banks issued MPIN is different from the UPI-PIN, please generate a new UPI-PIN in the BHIM app). Note: Please do not share your UPI-PIN with anyone. BHIM does not store or read your UPI-PIN details and your bank's customer support will never ask for it.

Q: What happens if I enter the wrong UPI-PIN during a transaction?

A: In case you enter the wrong UPI-PIN, the transaction will fail. If you input the wrong UPI-PIN multiple times, your bank may temporarily block sending money using UPI (this varies from bank to bank).

Q: I have selected the bank name to link with UPI but it does not find my bank account.

A: Please ensure that the mobile number linked to your bank account is the same as the one verified in your UPI app. If it is not the same, your bank accounts will not be fetched by the UPI platform.

Q: How do I pay an online merchant through UPI?

A: When you shop online, you can pay through UPI when you see UPI as a payment option. On clicking that, you will need to enter your payment address (e.g., xyz@upi). Once entered, you will receive a collect request on your BHIM app. Enter your UPI-PIN there and your payment will be complete.

Q: Do money transfers happen on UPI only during banking hours?

A: All payments are instant and available 24x7, regardless of your bank's working hours.

Q: I have paid for my transaction but not received anything. Why is that?

A: Once you complete a transaction, you should see a success status on the BHIM screen and receive an SMS from your bank. In some cases due to operator issues it can take longer. If you do not receive your confirmation within an hour, please contact your bank's customer support.

Q: How can I view my transaction history?

A: Go to Home Screen → Transaction History to view all your past and pending transactions.

Q: How is UPI different from IMPS?

A: UPI provides additional benefits over IMPS: 1. Peer-to-peer pull functionality. 2. Simplifies merchant payments. 3. Single app for money transfer. 4. Single click two-factor authentication.

Q: Does a customer need to register before remitting funds using UPI?

A: Yes, a customer needs to register with his/her PSP before remitting funds using UPI and link his accounts.

Q: Does the customer need to register a beneficiary before transferring funds through UPI? What details of beneficiary will be required?

A: No, registration of beneficiary is not required. Funds can be transferred using Virtual ID, Account+IFSC, or Aadhaar number (depending on services enabled by your PSP and issuing bank).

Q: Does the customer need to have a bank account or can this be linked to a card or wallet?

A: Earlier, customers were allowed to link only bank accounts. Now customers can link PPI wallets as well in UPI.

Q: Does the beneficiary also need to register for UPI for receiving funds?

A: For Virtual ID transactions, the beneficiary must have a Virtual ID and be registered with UPI. For Account+IFSC or Aadhaar number, the beneficiary need not be registered for UPI.

Q: What happens if my mobile phone is lost?

A: In case of mobile loss, block your mobile number immediately. No transaction can be initiated from the same mobile number. UPI-PIN would still be required for any transaction, which should not be shared with anyone.

Q: Can I link more than one bank account to the same virtual address?

A: Yes, multiple bank accounts can be linked to the same virtual address, depending on the functionalities provided by your PSP.

Q: What are the different channels for transferring funds using UPI?

A: The different channels are: a) Send/Collect through Virtual ID b) Account Number + IFSC c) Aadhaar Number.

Q: What if my account is debited but the transaction does not go through?

A: UPI provides for real-time reversals for declines and the amount should be transferred back immediately. If not, contact your bank.

Q: Can I put a stop payment request for funds transferred by UPI?

A: No, once the payment is initiated, it cannot be stopped.

Q: Where do I register a complaint with reference to the UPI transaction?

A: You can raise your grievance or check the status of a UPI transaction through your UPI app.

Q: What is the limit of fund transfer using UPI?

A: For normal UPI the limit is Rs. 1 Lakh per transaction. For specific categories like Capital Markets, Insurance, etc., the limit is Rs. 2 Lakh. For IPO and Retail Direct Scheme the limit is Rs. 5 Lakh per transaction.

Q: If I change my UPI app will I need to register again?

A: Yes, in case of changing UPI app, you need to re-register and create a new VPA with the new PSP handle.

Q: What happens if I forget my PIN?

A: You need to re-generate a new UPI-PIN using your debit card details (last six digits and expiry date).

Q: Will I be able to use UPI after I change my SIM or mobile?

A: Yes, but you will need to re-register yourself for UPI.

Q: Will I be able to use UPI across all mobile platforms?

A: Yes, UPI is available on Android and iOS platforms.

Q: What is the timeline to approve a collect request by a payer?

A: The timeline is defined by the requester.

Q: In case my mobile is used by another person, will there be any security breach?

A: No. The UPI-PIN is always required to complete a transaction.

Q: What if I change my mobile carrier?

A: No problem. You can continue using UPI apps as usual.

Q: What if I change my handset?

A: You will need to: 1. Download the PSP app again. 2. Register through mobile verification. 3. Your VPA will be auto saved.

Q: Will you ever auto-deduct payments from my account?

A: No, payments will not be auto-deducted.

Q: How are you getting all my bank account information?

A: UPI retrieves linked account details via secure banking networks. The UPI app cannot see your full account details.

Q: What if I lose my phone?

A: UPI-PIN is required for all transactions. Without it, nobody can use your UPI app. Contact your bank immediately if you lose your phone.

Q: My UPI transaction has failed but my bank account has been debited.

A: In case of failure, money will be refunded. Sometimes it takes longer. If not refunded within 1 hour, contact your bank.

Q: How do I set my UPI-PIN with the bank directly?

A: You can set your UPI-PIN on any PSP app using your debit card details.

Q: My transaction is showing 'Pending'. The amount has been debited but not credited. Is there a problem?

A: Your transaction is successful but delayed at the beneficiary bank. Funds will be credited within 48 hours.

Q: Can I use more than one UPI application on the same mobile?

A: Yes, multiple UPI apps can be used on the same mobile and linked to different bank accounts.

## Section: Banks

Q: How can a bank onboard on UPI as a PSP?

A: Contact your Relationship Manager from NPCI to initiate onboarding as a PSP.

Q: How can a bank onboard on UPI as a remitter & beneficiary only?

A: Contact your Relationship Manager from NPCI to initiate onboarding.

Q: How to onboard a merchant for UPI?

A: Banks must follow compliance and risk assessments, generate merchant identifiers, configure interfaces (MCC, UPI ID, A/C & IFSC), and allocate correct MCC codes during onboarding.

Q: Who provides the documents required for onboarding a new merchant?

A: The acquiring bank must submit documents as per NPCI requirements along with audit requirements.

#### Section: Third Party Applications (TPAPs)

Q: How can a TPAP get onboarded on UPI?

A: Get in touch with your sponsor bank who will raise a request for onboarding with NPCI.

#### Section: Merchants

Q: How can a merchant start accepting payments on UPI?

A: Merchants must partner with an acquiring bank, which provides the UPI infrastructure.

Q: When will a merchant receive the money after a UPI transaction?

A: Immediately after customer confirmation, funds are credited to the merchant pool account or merchant account as per agreement.

Q: What is MCC code and who provides it?

A: MCC (Merchant Category Code) is a 4-digit ISO code that classifies businesses. Banks provide MCC during onboarding.

Q: What are available integration modes for a merchant?

A: Merchants can integrate UPI through QR, intent, app-based, and collect modes.

Q: What is QR-based integration?

A: QR codes store merchant information (UPI ID, amount). Customers scan QR and complete payments securely.

Q: Where does a merchant register a complaint for UPI transactions?

A: Merchants can raise grievances directly with their acquiring banks.

Q: If a customer returns goods or rejects services, how will the merchant return the money?

A: Merchant initiates a refund through the bank as per the defined process.

#### Section: Prepaid Payment Instruments (PPIs) on UPI

Q: What are Prepaid Payment Instruments (PPIs)?

A: PPIs are instruments that allow purchase of goods/services and financial transactions against stored value. See RBI Master Directions for details.

Q: What is PPI Interoperability through UPI?

A: Interoperability allows PPIs (wallets) to be linked with UPI, enabling customers to send/receive payments via UPI.

Q: How does PPI Interoperability help customers?

A: A full KYC PPI holder can pay/receive funds to/from any merchant or customer via UPI.

Q: How does PPI Interoperability benefit merchants?

A: Merchants can receive UPI payments from PPI accounts without separate arrangements with each issuer.

Q: Are there charges for customers for PPI on UPI transactions?

A: No charges apply for customers using PPIs on UPI.

Q: Are there charges for receiving UPI transactions from PPIs?

A: No, customers are not charged for receiving UPI transactions from PPIs.

Q: Are PPI holders allowed to link PPIs on TPAPs?

A: Yes, full KYC PPI holders can link their PPIs on TPAP apps.