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GOOGLE PAY USER GUIDE

VERSION 3.2

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Preface

Google pay user manual offers a basic user to understand and use it to make the transactions and bill payments. This document is mainly focused on Android smart phones. This guide explains how to use Google pay app and fix a few basic problems.

Audience

Google pay User Guide is intended for the users who are very much new to the product and completely new to the online transactions. To use this Guide, you must not have any prior knowledge on online money transactions, but an android smart phone is mandatory.

Operations system

Operating system	Android
Version	Android 5.0 (Lollipop) or higher
Language	English

Conventions

The following text conventions used in this document:

Convention	Description
Normal	Normal type indicates book titles, emphasis, or placeholder variables for which you supply values and subtopic titles.
boldface	Boldface type indicates graphical user interface elements associated with an action.

Introduction

The world is more going with digitalisation, which made huge changes in the money payments and modes of payments. With more of automation, the banking system made the customers do their own transactions with their own hands by few modes like online-banking, UPI, ATM transfers and more.

- o   What is money
- o   Why money transfer
- o   Who can do?
- o   Who can

1.1   What is money transfer?

The transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, via computer-based systems, with or without the direct intervention of bank staff.

Figure 1-1

1.2   Why money transfer

Cash-based transactions are also typically unsafe, expensive, inconvenient, inefficient, and lack transparency for governments, companies, and citizens alike.

When digital payments—whether on mobile phones, cards, or online —become available to everyone, everyone in the economy can benefit from the outcomes.

These include:

- **Cost savings** through increased efficiency and speed.

- **Transparency and security** by increasing accountability and tracking, reducing corruption and theft as a result.

- **Financial inclusion** by advancing access to a range of financial services, including savings accounts and insurance products.

- **Women's economic participation** by giving women more control over their financial lives and improving economic opportunities.

- **Inclusive growth** through building the institutions that form the bedrock of an economy and the cumulative effect of cost savings, increased transparency, financial inclusion, and greater women's economic participation.

Figure 1-2

1.3   Who can do?

Anyone can transfer money from their bank account to another by using internet banking facility or UPI. One with a valid bank account which is activated with internet banking facility, or having the electronic cards and the account linked to the mobile number can transfer the funds.

Figure 1-3

1.4   Who can receive?

Like anyone can send money, also anyone can receive money with a valid bank account. One should not have any electronic card or net banking facility, or even mobile number linked to the account also can receive money from others.

Figure 1-4

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Getting started

Google pay is a Google application for online money transfers and bill payments which make our lives much easier. It is a digital payment app that helps you get up and run in no time. Through this Google app, you can simply send and receive money to anyone using a smart phone. You just need to enter the amount and tap, pay to make payments without any fee.

o   Setup Google pay
o   Add a bank account
o   Change or remove a bank account
o   Find or change your UPI ID
o   Set up UPI PIN

2.1   Setup Google pay

You can use Google Pay to send or request money from anyone and also can pay bills and recharges using a mobile phone.

> **Note:** You'll need a Google account, an active Indian (+91) phone number and an active Indian bank account with debit card to set up Google Pay.

Steps to set up:

1.   Open the Google play, store and download the 'Google Pay app.'

2.   Then select your preferred language and tap on the arrow (Placed in the right corner).
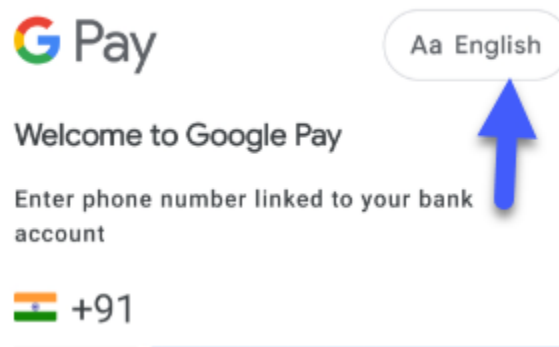

Figure 2-1 Select Langauge

3.   Enter your phone number registered with the bank account (**Allow** your SMS, contacts, and location).

4.   After that, it will automatically detect your email id, click on '**Continue**.'

5.   A one-time password (OTP) will be sent to your mobile number, let the app access it manually.

6. After that, you must choose the screen lock, or you can create a Google pin. Select the option and click on '**Continue**'.
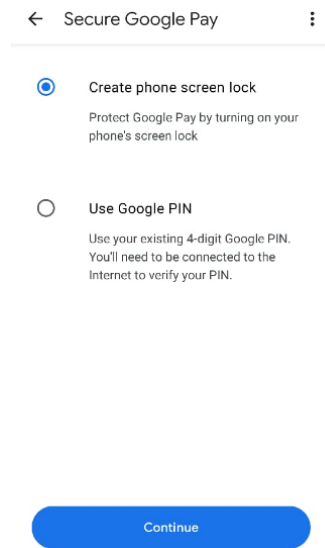

Figure 2-2 Select screen lock or pin

7. Set up your Google screen lock or pin.

2.2 Add a bank account

Your Google Pay account has been created. Now, you need to link your bank account so that you can transfer money easily by adding bank account.

Steps to add:

1. Open the Google app, tap on your name at the top of the screen.

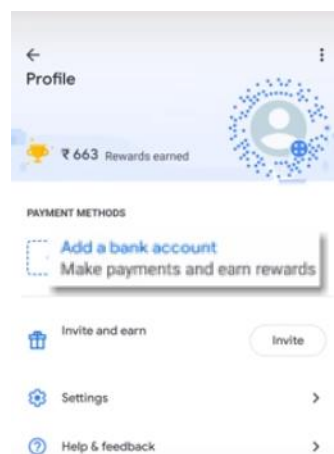2. A new page will appear asking you to '**Add Bank Account**,' tap on it.

Figure 2-3 Add account details

3. Numerous options will be displayed, choose your '**Bank name**' from the list.

4. After selecting a bank, a pop-up will appear, tap '**Allow**'.

5. Another pop-up will appear showing the account link, click '**Ok**'.

6. A verification SMS will be sent; after that, your mobile number will be verified and after that your account. It is totally an automated process.
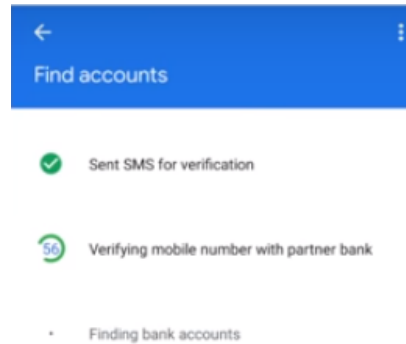

Figure 2-4 Verify with SMS

7. After verification, you see a new page. Now tap on '**Enter UPI PIN**' to link the New Bank account along with OTP received in mobile.
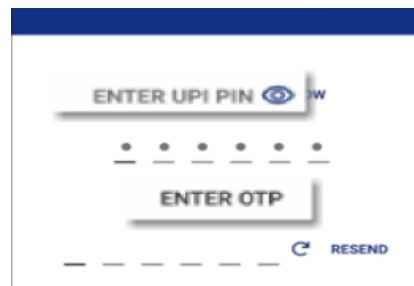

Figure 2-5 Enter UPI pin and OTP

8. As you enter the **UPI PIN**, the bank account would be linked to the Google Pay app.

2.3 Change or remove a bank account

You can add more than one bank account to the Google pay for easy transactions.

> **Note:** To update a bank account, you'll need to remove it and add it back

1. Open Google Pay

2. In the top left, tap your photo and tap on '**Bank account**'.

3. Tap on the account that you want to delete.

4. Tap More ⋮ ＞ and **Remove account**.

When someone sends you money, it goes into your primary account. Steps to set primary account:

1. Open Google Pay

2. In the top left, tap your photo and tap on '**Bank account**'.

3. Tap on the account that you want to update.

4. At the bottom of the page, tap '**Set as primary account**'.

2.4 Find or change your UPI ID

UPI is a banking system for money transfers on payment apps. To add a bank account to Google Pay, your bank must work with UPI.

Your UPI ID is an address that identifies you on UPI (typically **yourname@bankname**).

Steps to find your UPI ID:

1. Open Google Pay

2. In the top right, tap your photo.

3. Tap **Bank account**.

4. Tap the bank account whose **UPI ID** you want to view.

5. You will find the associated **UPI ID** under '**UPI ID**s'.

Steps to change your UPI ID:

1. Open Google Pay.

2. In the top right, tap your photo.

3. Tap payment methods.

4. Tap the bank account whose **UPI ID** you want to view.

5. Tap the **UPI ID** associated with the bank account you are using.

6. Tap the '+' next to the **UPI ID** you want.

2.5 Set up UPI PIN

Your **UPI PIN** is the number you enter whenever you add a new payment account or make a transaction.

Steps to set up the UPI PIN:

1. Open Google Pay.

2. Tap on 'Don't know your **UPI PIN**?'

3. Enter your last 6 digits of your ATM or debit card with expiry date.

4. Tap on an arrow, on the right corner. The OTP will be sent to your number.

5. Enter your ATM pin and at last, tap on the correct sign.

6. set your **UPI PIN**.

7. **UPI PIN** is set, and you get a confirmation message to mobile.

2.6   Ready to start

Everything is set up to send and receive money with Google pay app. Start sending money by different methods.
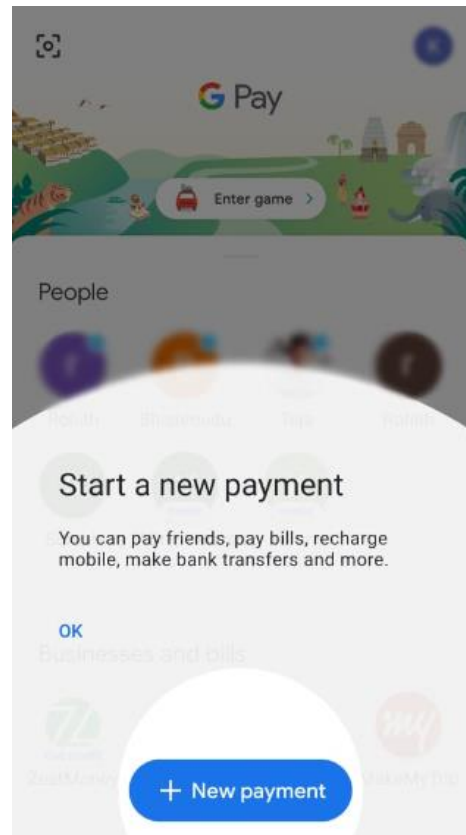

Figure 2-6 Start payment

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Send and Receive money

You can pay or paid directly from the bank account by the Google pay app without any charge. You can even pay bills and recharge with complete safety.

- o Send money
- o Get or request money
- o Limits on how much you can send

3.1 Send money

You can use Google Pay to send money to friends and family in India using your mobile device. You need an internet connection in that device.

You can find people to send money to if they are nearby or you can search for them by their:

- Name

- Phone number

- UPI ID (typically friendname@bankname)

- Bank Account and IFSC code.

3.1.1 Send money to someone nearby

You can send money to someone near you who uses Google Pay.

> **Note**: Let Google Pay use your microphone and make sure both the mobiles installed with Google pay

Steps to send money someone nearby:

1. Open Google Pay

2. Tap on **Spot scan** on the top left on both devices.

3. Tap on **Show my spot code** on the receiver device and scan with the sending device.
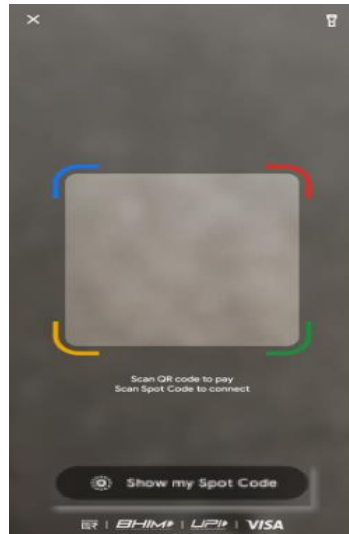
Send money

Figure 3-1 Scan for payments

Note: To do this, you'll need to let Google Pay use your camera.

4. Tap on **Pay**

5. Enter the amount and description and select the form of payment.

6. Tap **Proceed to pay**.

7. Enter your **UPI PIN**.

You get the notification when the money sent.

3.1.2   Send money to someone anywhere in India

To pay one of your contacts, no matter where in India they are:

1. Open Google Pay

2. From the bottom of the screen, swipe up.

3. Under "**Payments**," tap a contact. If you do not see the person you want to send money to, tap New and search for them by name, phone number, account number, or UPI ID.

    Note: Make sure you enter the correct details. Once you send the money, the transaction can't be cancelled.

4. Tap **Pay**.

5. Enter the amount and description and select the form of payment.

6. Tap **Proceed to pay**.

7. Enter your **UPI PIN**.

    Note: If your transaction to your contact's bank account fails, the bank might debit the money from your bank account and then refund it.

3.1.3   Send money to external bank account

To pay one of your contacts who do not have Google pay, no matter where in India they are:

1. Open Google Pay

2. From the bottom of the screen, swipe up.

3. Tap "New payment" in the screen, it will take you to payment options where you need to tap Bank transfer option.

4. Once you chose bank transfer, the screen will ask for following details.

   a. Recipient Name
   b. Recipient account number and re-enter once again.
   c. IFSC code

5. Once above inputs are provided, in next screen, enter the amount and complete the transaction.

6. Tap **Pay**.

7. Enter the amount and description and select the form of payment.

8. Tap **Proceed to pay**.

9. Enter your **UPI PIN**.

You get the notification when the money sent.

3.2   Get or request money

You can request money from Google pay to your contact who installed Google pay and receive money from anyone from India as shown in the **3.1 sec**.

Steps to request money:

1. Open Google Pay

2. From the bottom of the screen, swipe up.

3. Tap the photo of the contact or number or UPI ID for which you require payment.

4. At the bottom of the screen, tap **Request**.

5. Enter the amount and description.

6. Tap **Request**.

When the other person pays or declines your request, you will get a notification from Google Pay.

> **Note:** You will receive money in the account set as Primary in your Google Pay bank account settings.

3.3   Limits on how much you can send

There are daily and monthly limits to how much money you can send or receive using Google Pay. Limits can differ for Google Pay, UPI, your bank, and Google.

3.3.1   Daily limits

You may reach a daily limit if:

- You try to send more than ₹1,00,000 in one day across all UPI apps.

- You try to send money more than 10 times in one day across all UPI apps.

Wait until the next day to send more money.

3.3.2   Bank limits

If your daily transactions are below the UPI limit and you're still having trouble, try a different bank account.

Your bank might have its own limits on how much you can send or receive. Contact your bank for more information.

3.3.3   Other limits

To protect against fraud, some transactions might get flagged for further review.

> **Note:** If you try to send or receive less than ₹1, the money won't go through, and you'll get an error message.

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Troubleshoot

Google pay app is so user friendly that you can fix most of the problems you face during any stage of payments or transactions with a little guidance.

o   Fix problems verifying your phone number
o   Fix problems adding a bank account
o   Fix problems sending or receiving money

4.1   Fix problems verifying your phone number

If you are having trouble getting the SMS verification for Google Pay, try the following:

> **Note:** If you're using a dual-SIM phone, make sure that you set your Google Pay phone number as the primary SIM.

- Make sure that you are using an Indian phone number.

- Check for the mistakes in entered phone number.

- Make sure that your phone is active and has balance for sending SMS for verification.

- Make sure that your device is connected to internet (WIFI or Mobile data).

- Tap on **Resend OTP** for new verification code.

- Restart the Google pay and still facing the issue, Restart the mobile.

- If nothing can fix, contact customer support.

4.2   Fix problems adding a bank account

When you first set up Google Pay, you will be asked to add a bank account so that you can send and receive money. If you're having a problem adding your bank account:

- Make sure that you are using latest version of Google pay app.

- Check whether you selected the correct bank linked with your mobile number.

- Make sure the number connected to bank is in the same device with Google pay app.

- Make sure that the sim network signal is available.

- Check for aeroplane mode turned off.

- If you are not in India, turn on SMS for your roaming SIM card in your Android device settings.

- To make sure that your SMS service centre (SMSC) number is correct, refresh it:

  a.   On your phone, dial: *#*#4636#*#*
  b.   Tap Phone information.
  c.   Under 'SMSC', tap Refresh.

- Check whether the mobile number actively linked to the bank account.

4.3   Fix problems sending or receiving money

If you cannot send or receive money or the transaction fails, try the following.

With people nearby:

- Make sure that you have an Internet connection.

- Make sure that camera is allowed to make changes and active when you use **Spot my code.**

- Check that Spot my code on the receiver mobile is visible to the sender device.

- Tap Update device calibration and try again.

- Make sure that you are using the right UPI PIN with the right payment account.

- Make sure that the person sending the money has enough money in their account to cover the transaction.

- See if you have reached your transaction limit.

- If still can't fix, try to send with mobile number or UPI ID or Bank details.

Using name, phone number, bank account or UPI ID:

- Make sure that you have an Internet connection.

- Check for mistakes and extra or missing numbers.

- Make sure that you are using the right UPI PIN with the right payment account.

- Check your bank account information to make sure that it is not outdated.

- Make sure that the person sending the money has enough money in their account to cover the transaction.

- See if you have reached your transaction limit.

- If still can't fix, contact customer support.

> **Note:** If there is a problem with transaction processing or failed with debited money from the sender bank, please wait for 3 working days to get reversed or paid to the receiver.

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