# RBI’s UPI User Guide

Unified Payments Interface (UPI) is a real-time payment system developed by the National Payments Corporation of India (NPCI).  
  
Key Features:  
- Instant money transfer between bank accounts  
- 24/7 availability including holidays  
- Uses a Virtual Payment Address (VPA) for secure transactions  
  
Steps to Use UPI:  
1. Download a UPI-enabled mobile app (e.g., BHIM, PhonePe, Google Pay).  
2. Link your bank account and set a UPI PIN.  
3. Send or receive money using VPA, mobile number, or QR code.  
  
Safety Tips:  
- Never share your UPI PIN or OTP.  
- Use official apps only.  
- Always verify recipient details before confirming a payment.