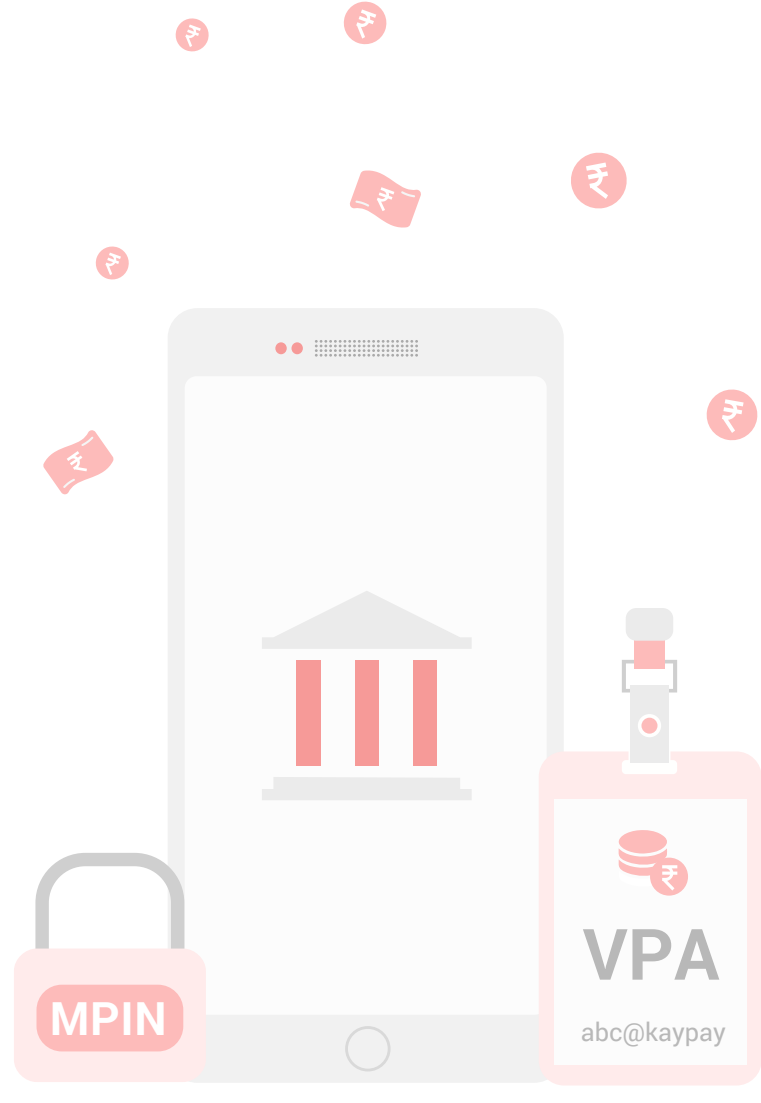


THE SIMPLEST WAY TO PAY

Transfer money directly from any bank account to any bank account, 24x7, instantly without entering any complicated account information.

UPI is developed by RBI, NPCI & the banks.



VIRTUAL PAYMENT ADDRESS (VPA)

Create a unique VPA of your choice and link it to any bank account. It's like an Email ID. Something like ram@icici, ram@hdfc.



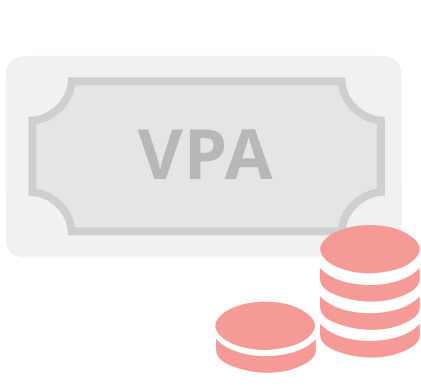
Keep A/c No. & IFSC in closet

No hassle of sharing & adding the cumbersome account numbers & IFSC codes. Just the VPA is needed.



Ditch your card

No hassle of remembering & entering card number, expiry date & cvv to make payments. Simple VPA does the job.



Use VPA for Payments

Use your VPA for making & receiving payments. VPA masks the sensitive account information.

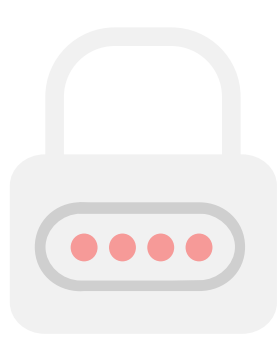
GENERATE M-PIN

Your bank account MPIN is used instead of OTP for authenticating and completing a UPI PAYMENT. It's faster and easier.



Freedom from OTP

No need to wait for the OTP and then look for it in the SMS to authenticate & complete a transaction.



Use Secure MPIN

Just remember a simple MPIN and enter it to authenticate and securely complete a transaction.

Send and request money

UPI uses MPIN as 2nd factor authentication. Depending on your bank, MPIN consists of 4 digits or 6 digits

Just like your ATM pin, MPIN will act as a security password.

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Just like your ATM pin, MPIN will act as a security password.

How it works?

It is unbelievably fast and as easy as texting a friend

Pay Merchant

Enter merchant's VPA or scan the QR code.
Enter the amount you have to pay.
Select the VPA/Account from which you want to pay.
Enter MPIN and payment is done.
Alternatively, merchant can send you a collect request & you can pay entering your MPIN.

Send Money

Enter the VPA of the friend to whom you want to send money.
Enter the amount you want to send.
Select the VPA/Account from which you want to pay.
Enter MPIN and payment is done.
Your friend receives the money directly in his bank account.

Collect Request

Enter the VPA of the friend from whom you wish to request money.
Enter the amount you want to request.
Select the VPA/Account in which you want to receive the money.
You friend instantly receives the notification on his UPI app.
You friend accepts the request & enters his MPIN. You'll receive the amount instantly.

Safe and Secure

As mandated by RBI, UPI follows two factor authentication and has enterprise grade security architecture.

Device Authentication

When you register on any UPI app, your mobile device details and mobile number are captured through an SMS and registered on the banks servers. This serves as the first factor authentication.



M-PIN Authentication

Your bank account MPIN acts as the 2nd factor authentication in UPI transactions. You change or reset your MPIN anytime. MPIN needs to be entered every time you make a UPI payment.

WHY UPI?

UPI is better than any other existing payment methods. It is the next best thing in the payments.

UPI vs Netbanking (IMPS/NEFT/RTGS)

No hassle of logging into your internet banking using your username & password.
No need to share and ask the complicated account numbers and IFSC codes.
No need to add the account details and wait for a day to start sending money.
No compulsion to use your bank platform. You can use any UPI app for transferring money.
You can only send money with internet banking, but with UPI you can also request money.

UPI vs Wallet

Hassle of adding money wallet using debit card etc. before you can start transacting.
With UPI, you can pay or send money to anyone directly from your bank account.
Using a wallet, you can transfer money amongst the users of the same wallet.
Money kept in the wallets doesn't earn any interest, but with UPI money stays in your bank account & earns interest.
There is per month spending limit in case of wallets. With UPI, there is no such limits.

UPI vs Cards

No hassle of entering cumbersome card numbers, expiry date, cvv while making a payment.
No need to wait for the OTP and read it from the text message to make a payment.
No need to provide sensitive card details and then worry about the misuse of that card information.
The architecture of UPI is such that it makes payments faster, simpler and much more secure.
Card payments are generally used for merchant payments, but with UPI you can also pay your friends.

It's Easy to Get Started

Just make sure your mobile number is linked to your bank account. We will get you starting with UPI payments.

- 1

Download
Download the KHAALIJEBA app from playstore and install it.
- 2

Device Registration
After you open the APP, a SMS will be sent from your mobile number to capture your device details.
- 3

Create VPA
Create a VPA of your choice, something like ram@icici.
- 4

Set M-PIN & Start transacting
Select the bank account and set the MPIN. You can now start transferring money with UPI.
- 5

Select Bank
Select your bank from the list of banks. The bank account linked with your mobile number will appear automatically.

With UPI, Send, Collect/Request or pay a Merchant through VPA address and successfully confirm the bank to bank transfer of money by entering your 4/6 digit M-PIN. (Either a line or use above icons)

Download KhaaliJeb App Now

[GET APP](#)

Download the app directly



"World is moving towards cashless payments, use KHAALIJEBA UPI service and GO PLACES WITH EMPTY POCKET."