

VERSION 1.0

10-01-2020

USER GUIDE



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ABOUT UNIFIED PAYMENT INTERFACE

Unified Payments Interface (UPI) is an online payment application (app) that allows users to transfer funds between two banks without IFSC Code and beneficiary account number. You can link multiple bank accounts to a single platform, where you can send or receive funds using one of the following methods:

- **VPA Virtual Payment Address:** Unique payment ID to transfer and receive funds.
- **Mobile Number:** Registered mobile number.
- **Account Number & IFSC Code:** Bank IFSC code and beneficiary account number.
- **Aadhar Number:** Enrolled Aadhar number and the registered mobile number.
- **QR Code:** Scan the QR code through **Scan & Pay** and generate QR codes in the app for making payments.

You can perform the UPI transaction through the supported bank's app or third-party vendors like Bharat Interface for Money (BHIM), and so on. For a complete list of UPI enabled banks and third-party vendors, see [UPI Live Members](#).

SALIENT FEATURES OF UPI

- Enables round the clock fund transfer on the same lines as IMPS
- Unified platform to access all your bank accounts
- Secure 2-step authentication for fund transfer
- Hassle-free cash transaction options
- Daily transfer limit of 2 lakhs
- No hidden charges

CREATE AN UPI ACCOUNT THROUGH ICICI iMobile APPLICATION

1. Login to the ICICI iMobile app with your Customer ID and Password. On successful login, the **Home** screen appears.

ASSUMPTION

User is a ICICI bank customer and has iMobile application installed on his/her device.

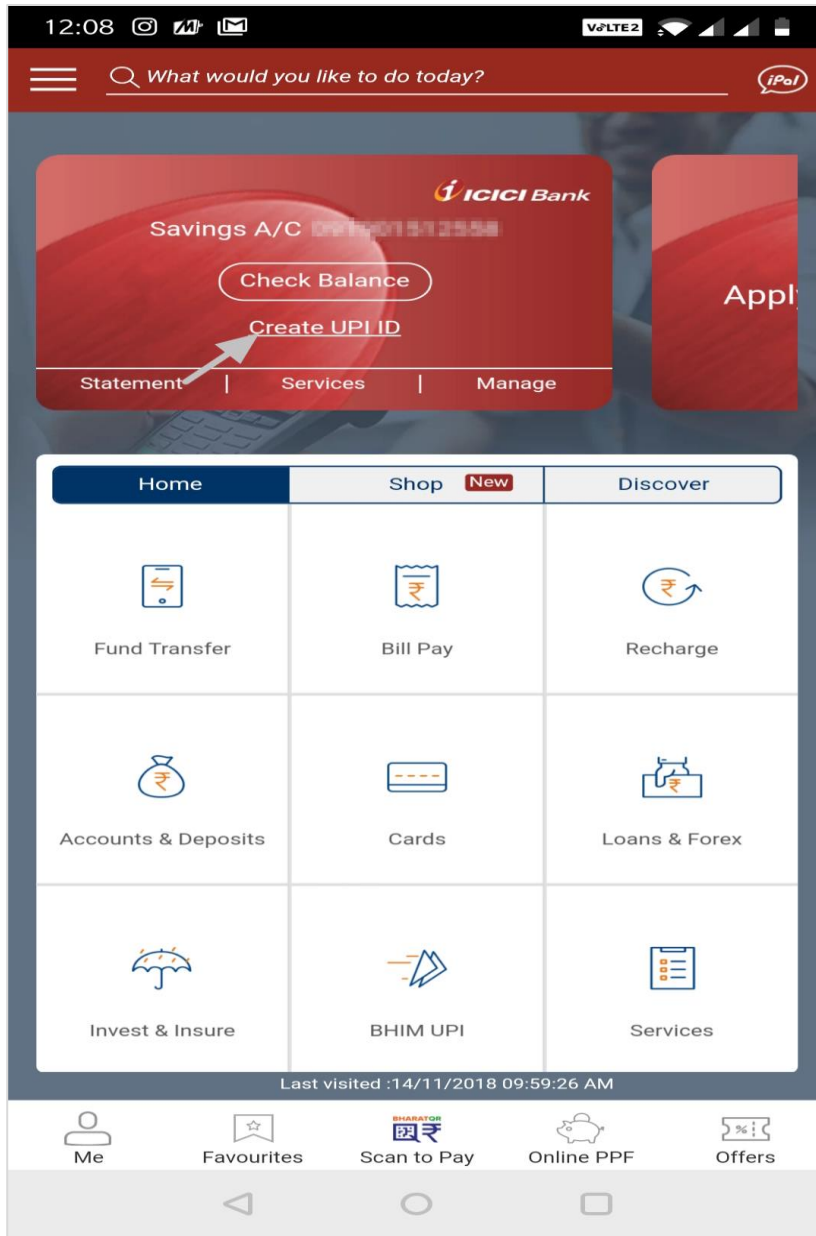


Figure: Create sUPI ID Link on Home Screen

2. Tap **Create UPI ID** to view the **Create VPA/Add Bank Accounts** screen.
3. Enter the desired value in the **Create New VPA** field.

For example, you can select any combination of numerical, alphabetical, or alphanumeric characters as your Virtual Payment Address (VPA). It can be 976XXXXX@icici or payjanedoe@icici , and so on.

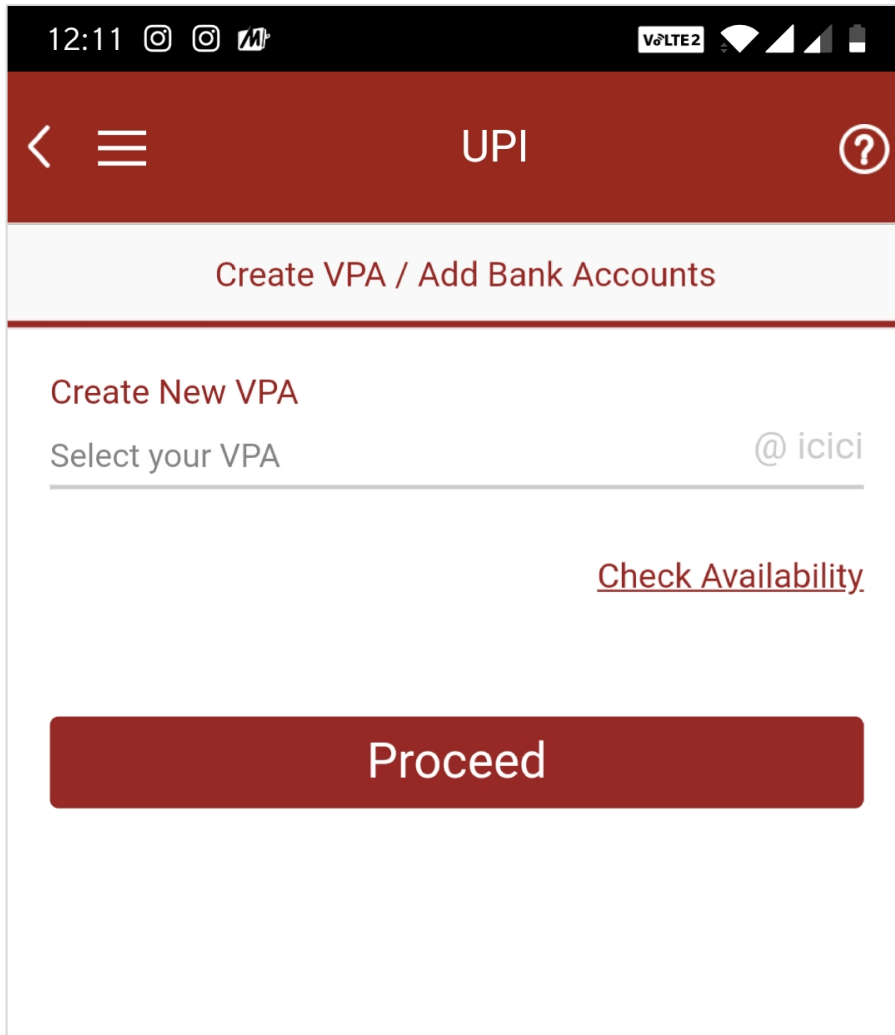


Figure: Create VPA/Add Bank Accounts Screen

4. Tap **Check Availability** to verify if the selected VPA is available or if it is in use by another user. If the VPA is available, a green check mark appears next to the link.
5. Tap **Proceed**. The **Receipt** screen appears.

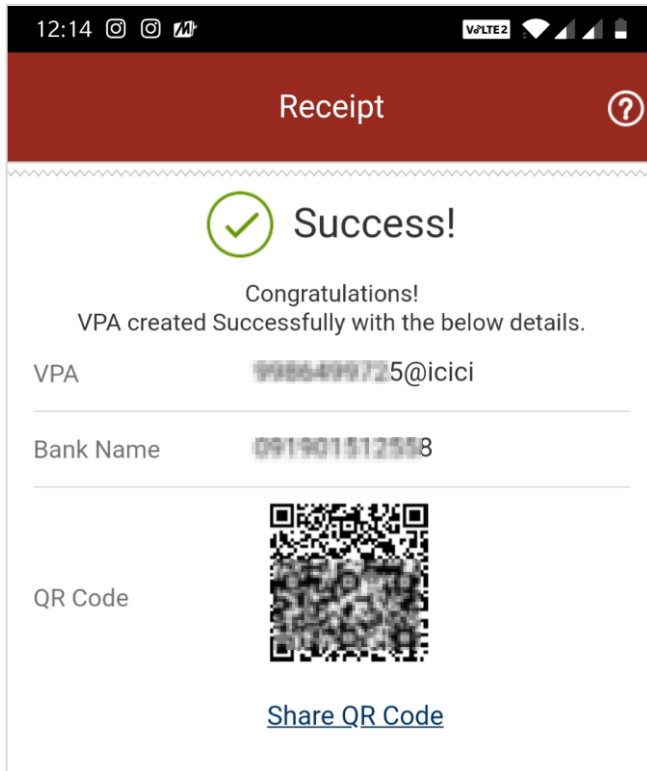


Figure: Receipt Screen

View the status of your VPA on this screen. The following fields are displayed:

- **VPA**
- **Bank Account Number**
- **QR Code**

6. Tap **Home**. The **Home** screen appears.

SEND FUNDS

1. On the ICICI iMobile **Home** screen, select **BHIM UPI**. The **ICICI Bank UPI Transact** screen appears.

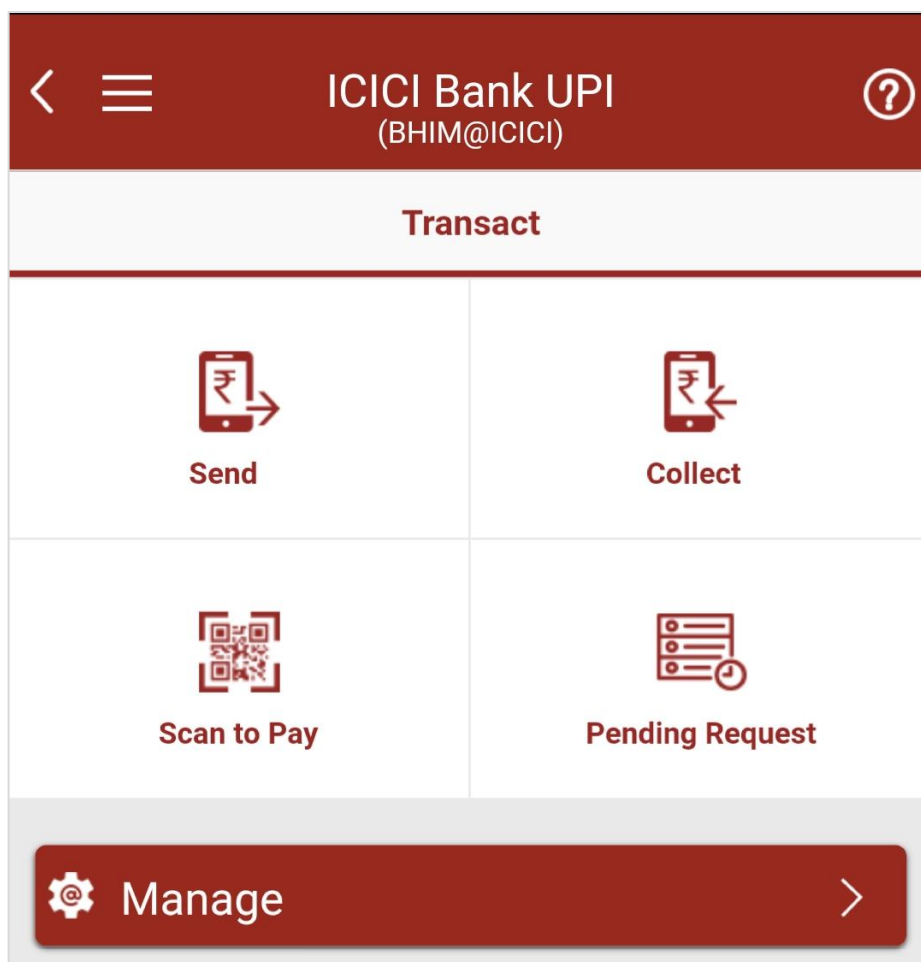


Figure: Transact Screen

2. Tap . The **Send** screen appears.

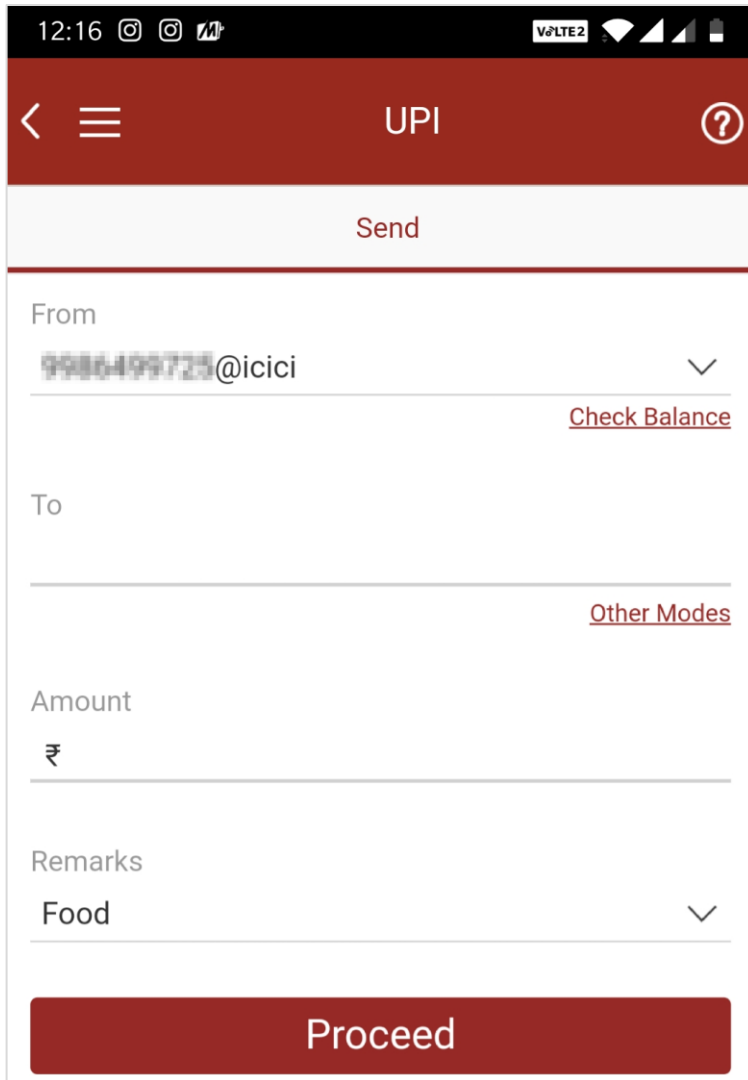


Figure: Send Screen

3. Enter the required details in the following fields:
 - **From**
 - **To**
 - **Amount**
 - **Remarks**
4. Tap **Check Balance** to view the balance in the wallet.
5. Tap **Other Modes** to **<insert/require information>**.
6. Tap **Proceed**. The fund is credited to the recipient's account, linked to the VPA.

RECEIVE FUNDS

1. On the ICICI iMobile **Home** screen, select **BHIM UPI**. The **ICICI Bank UPI Transaction** screen appears.



2. Tap . The **Collect** screen appears.

12:17

VOLTE2

<☰UPI?

Collect

Collect From

Deposit To

XXXXXXXXXX

@icici

Amount

₹

Remarks

Food

☒ Collect Now


☐ Collect Later

Proceed

Figure: Collect Screen


3. Enter the required details in the following fields:
 - **Collect From**
 - **Deposit to**
 - **Amount**
 - **Remark**
 - **Collect Now**
 - **Collect Later**
4. Tap **Proceed**. The fund is credited to the recipient's account linked to the VPA.

SCAN TO PAY

1. On the ICICI iMobile **Home** screen, select **BHIM UPI**. The **ICICI Bank UPI Transaction** screen appears.
2. Tap . The **Collect** screen appears.
Note: First-time users will have to allow the app to take pictures and record video.
3. Point the camera at the QR Code to pay.

PENDING REQUEST

View any pending transactions or collect requests.

4. On the ICICI iMobile **Home** screen, select **BHIM UPI**. The **ICICI Bank UPI Transaction** screen appears.
5. Tap . The **Pending Request** screen appears.

MANAGE

View and manage your account.

Access the **Manage** option on the **Transact** screen.

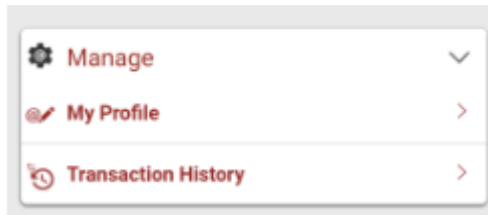


Figure: Manage Option

My Profile

View a list of VPAs and the corresponding linked bank accounts. Also, create new VPAs here.

1. On the ICICI iMobile **Home** screen, select **BHIM UPI**. The **ICICI Bank UPI Transaction** screen appears.
2. Tap **Manage** > **My Profile**. The **My Profile** screen appears.

< Note to Reviewer: Limiting the scope of this section due to time constraints.>

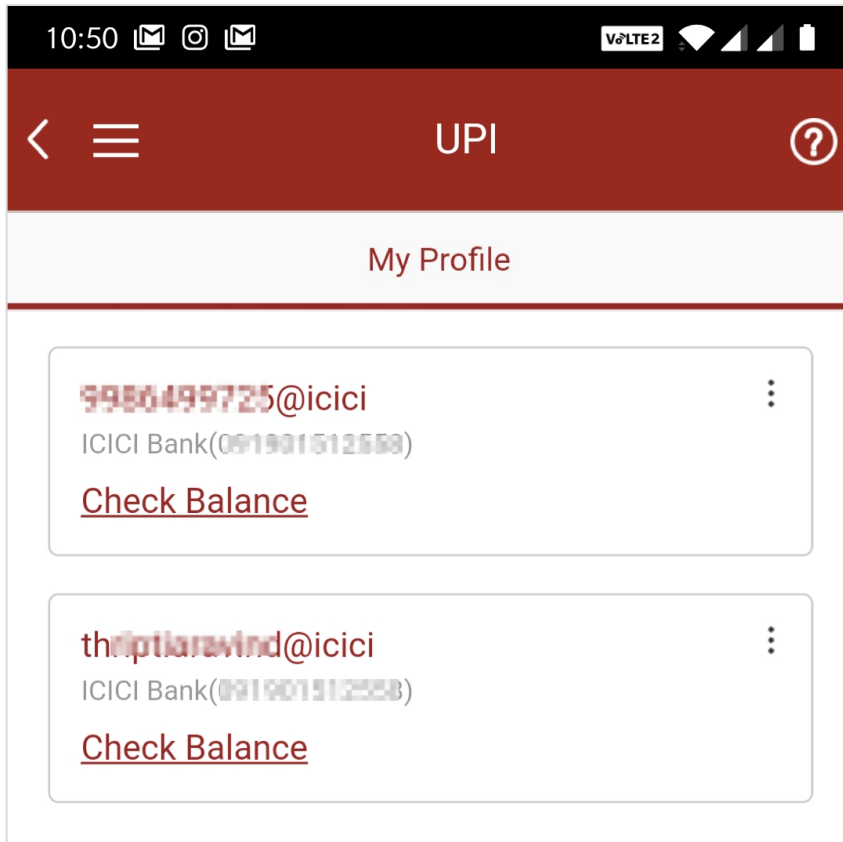





Figure: My Profile Screen

3. To create a new VPA, tap **Create New VPA**.

For more information, see [Create a UPI Account through ICICI iMobile App](#).

4. To link a bank account to a new VPA, perform the following:
 - a. Select the desired bank account.
 - b. Enable the default checkbox if you would want to make the VPA as the default account to receive/send funds.
 - c. Tap **Submit**.
5. To edit a VPA, perform the following steps:
 - a. Tap  on the VPA you want to edit.
 - b. Tap **Edit VPA**.
 - c. Modify the linked account and the associated VPA.
 - d. Tap **Submit**.
6. To delete a VPA, perform the following steps:
 - a. Tap  on the VPA you want to edit.
 - b. Tap **Delete VPA**.
 - c. Tap **Yes** on the **Confirmation** screen.
7. To delete a linked account, perform the following steps:
 - a. Tap  on the VPA you want to edit.
 - b. Tap **Delete Linked Account**.
 - c. Tap **Yes** on the **Confirmation** screen.

TRANSACTION HISTORY

View the details of your recent transaction, raise a query regarding any transaction.

10:50 [Email] [Instagram] [Email] VoLTE2 [Signal] [Battery]

< ≡ UPI Transaction History ?

Select VPA

i@icici

Transaction History Raise a Query

No records Available.

Figure: UPI Transaction History