NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

BHIM
BHARAT INTERFACE FOR MONEY
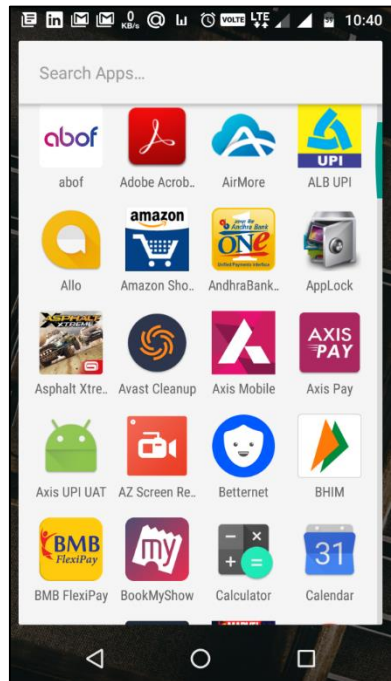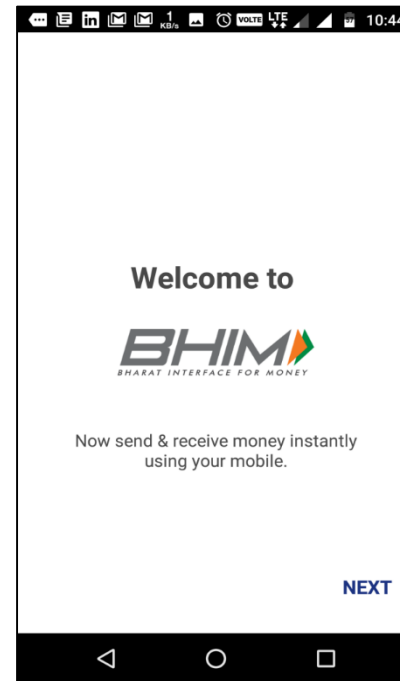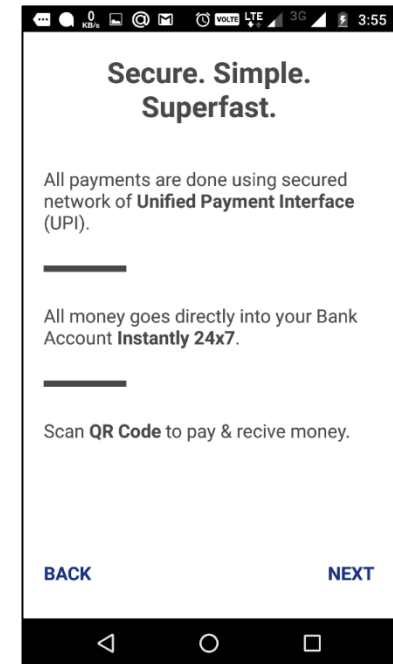
To download the app, visit Google Play Store Install and open the BHIM app.

Select the Language to operate the BHIM app.
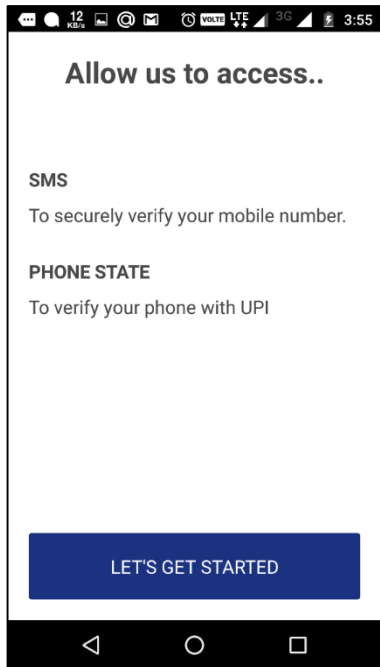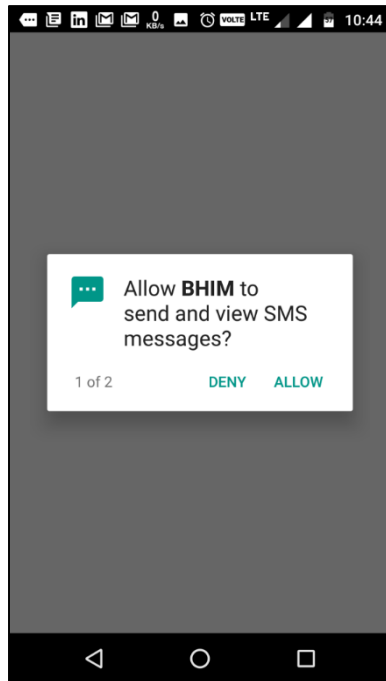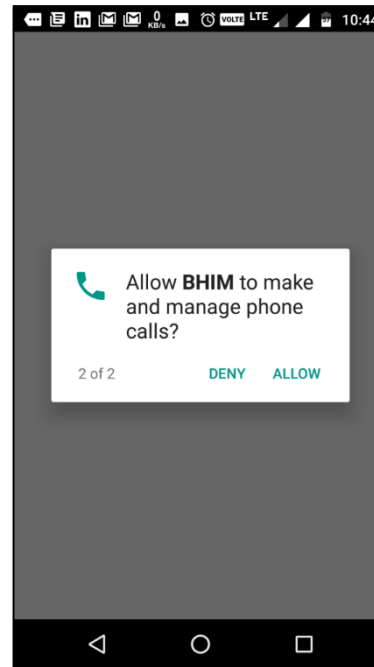
Press Next.

Press Next.

Cont.

Application asks customer readiness.

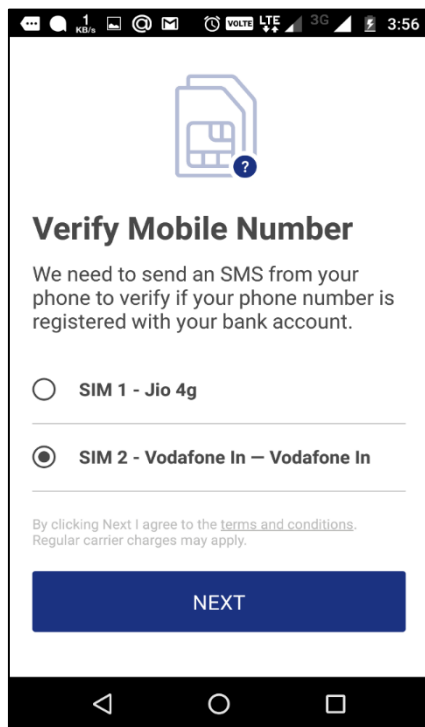Application asks for permission to access phone calls and SMS service to auto initiate SMS.

Welcome screen of Application.

Cont.

Verify Mobile Number

We need to send an SMS from your phone to verify if your phone number is registered with your bank account.

○ SIM 1 - Jio 4g

◉ SIM 2 - Vodafone In — Vodafone In

By clicking Next I agree to the terms and conditions. Regular carrier charges may apply.

NEXT

Mobile Verified

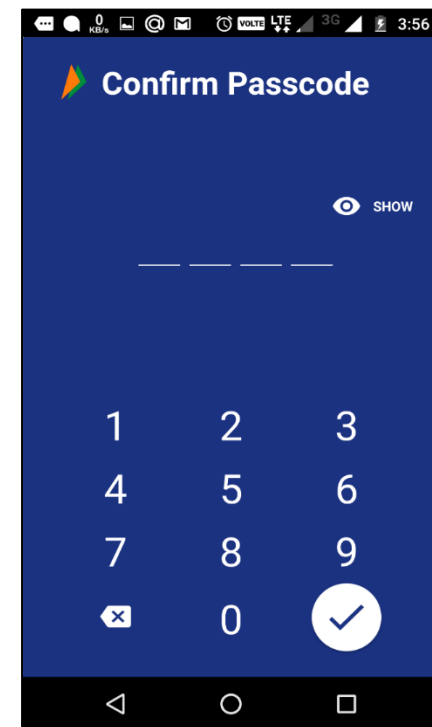**Register Passcode**

👁 SHOW

Confirm Passcode

👁 SHOW

Customer is asked to select the SIM of their choice (in case of dual SIM phone) to verify mobile number.
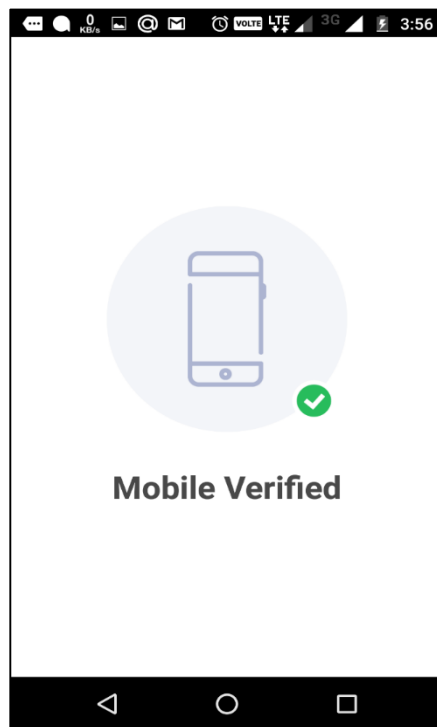
On successful verification, SMS will be sent.
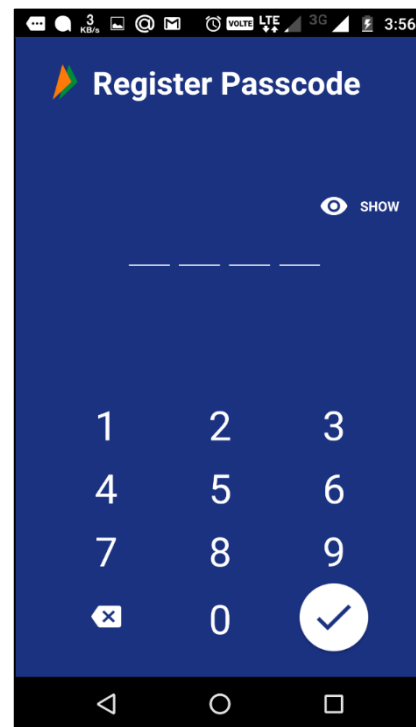
Application Password is entered by the customer which he will be using for Application LOGIN
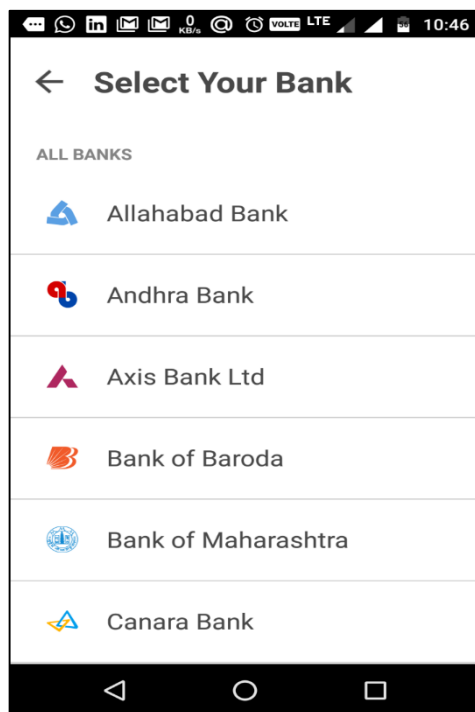
Confirmation of the Application Password

Cont.

Select Your Bank

ALL BANKS

- Allahabad Bank
- Andhra Bank
- Axis Bank Ltd
- Bank of Baroda
- Bank of Maharashtra
- Canara Bank

Select Account

XXXX331848 *SAVINGS*
IFSC-UTIB0000373

AXIS BANK

Send   Request   Scan & Pay

MY INFORMATION

- Transactions
- Profile
- Bank Account
- My Beneficiaries

Customer is asked to select his/her UPI enabled bank. (System shows a list of masked banked accounts linked to customer's bank from which customer can choose one to register).

Account fetched from the selected bank where customer has his/her number registered.
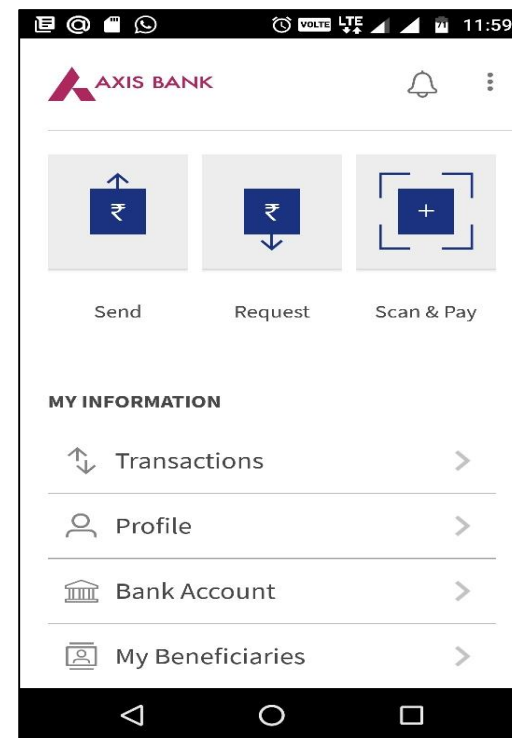
On successful account addition, Application Homepage will be displayed.

Cont.
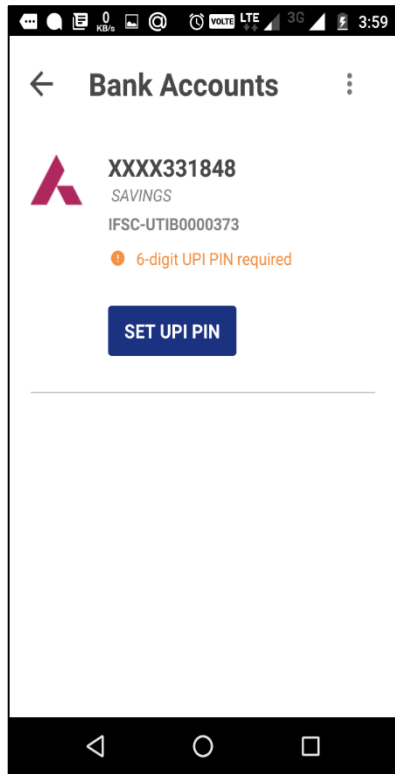
App prompts to set UPI PIN. (UPI PIN can be set via menu or when user chooses to send money for the first time).

For setting UPI PIN, customer enters the last six digits and the expiry date of the card.
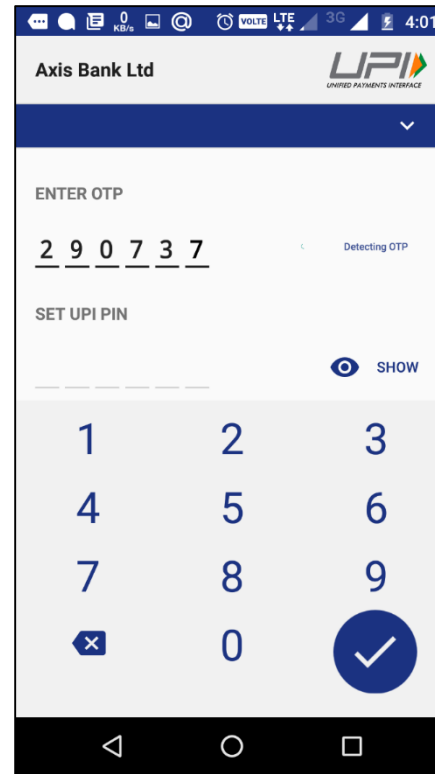
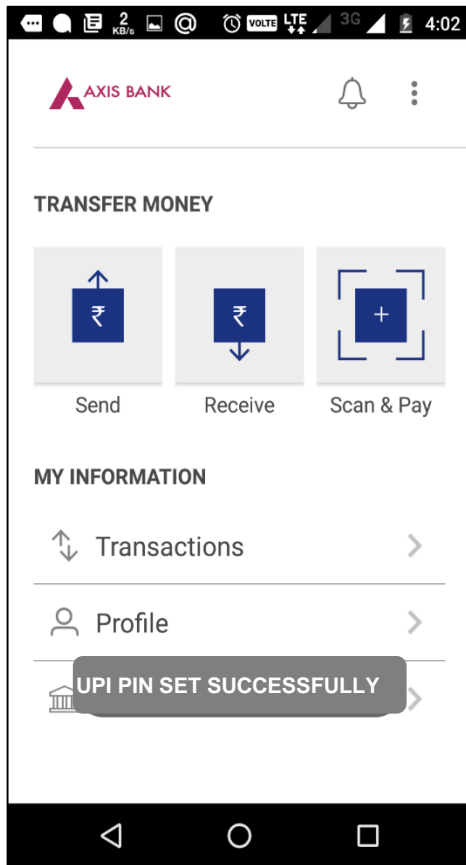Bank OTP is requested and auto detected within the app. The customer enters his/her new UPI PIN.
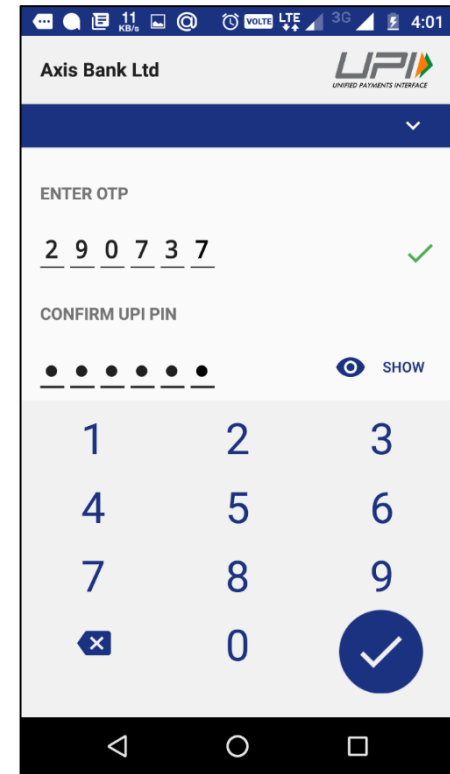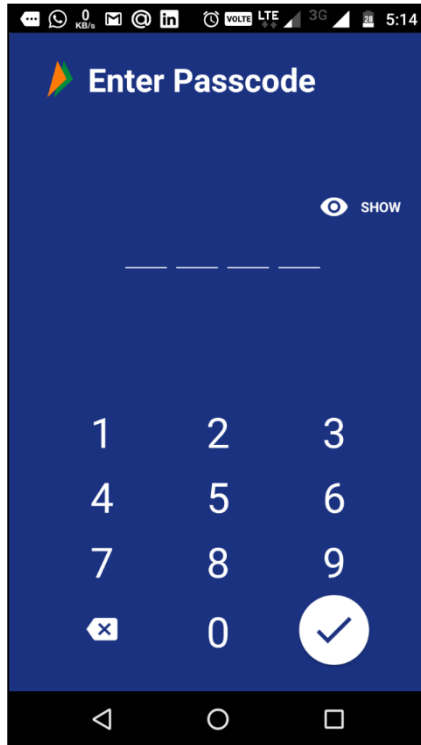
Customer reconfirms the UPI PIN.

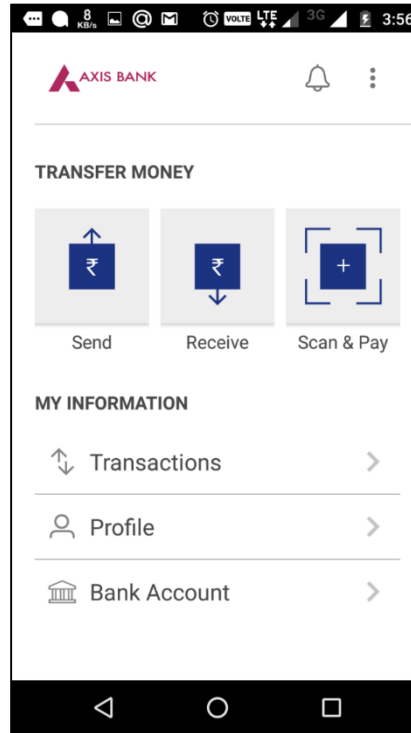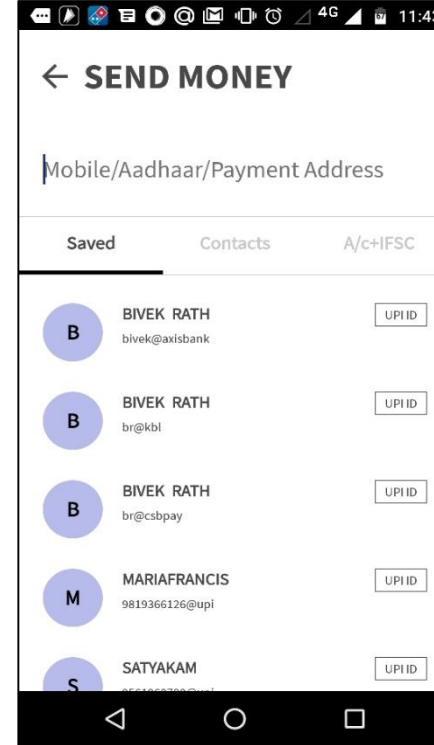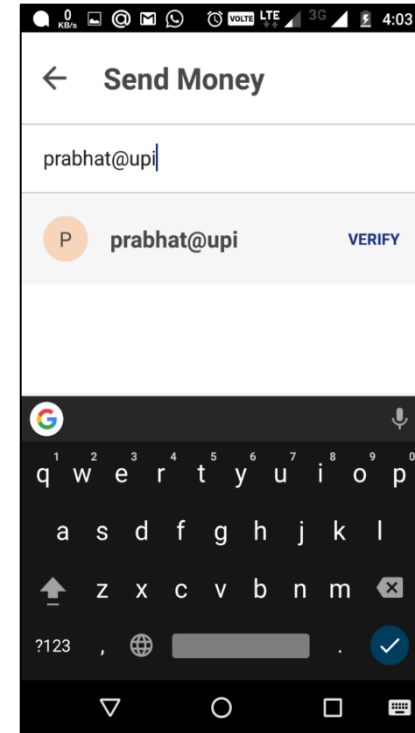UPI PIN registration success message is shown.

Sens money by using App

Customer opens the app on his/her smartphone and enters the app login passcode.

Select Send Money Option.

Customer initiates a SEND request.

Customer enters the mobile number or VPA or A/C no. & IFSC and clicks on verify to check the name of the payee.

Cont.

Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.

Customer can also check the details of the transaction from the dropdown in the UPI PIN entry page.

UPI PIN entry page opens where customer enters his UPI PIN.

Confirmation of money sent is shown to the customer.
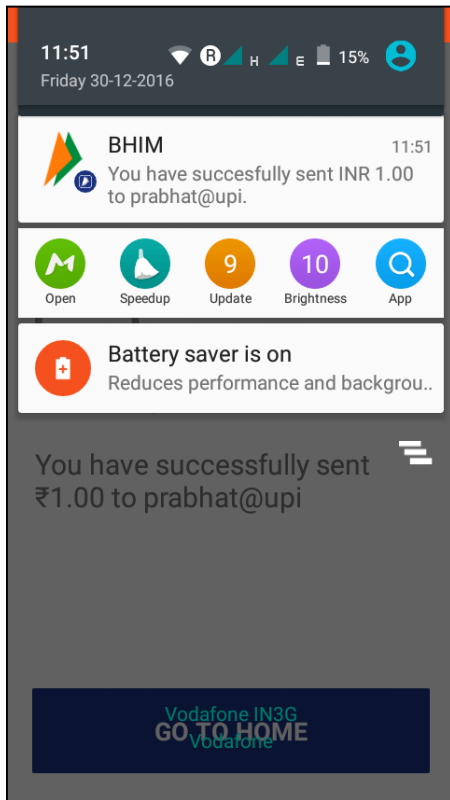
Customer gets a notification for the success of the transaction from the app.

Send money by other option
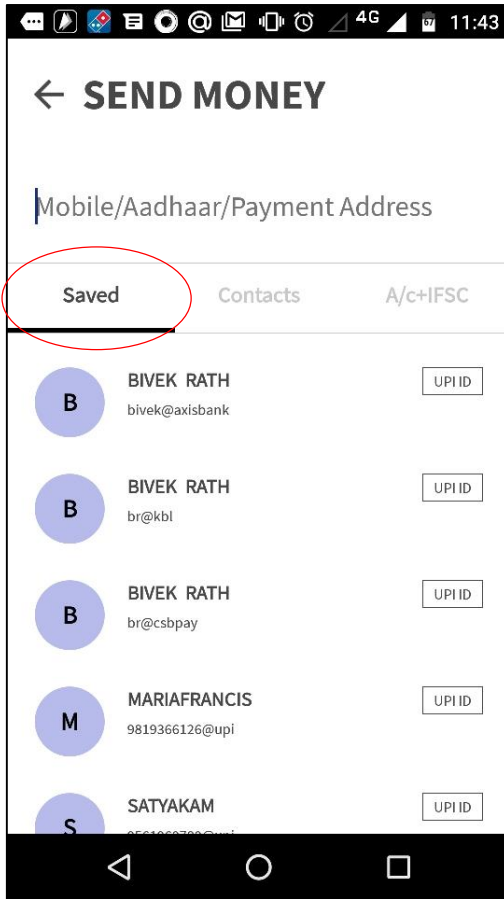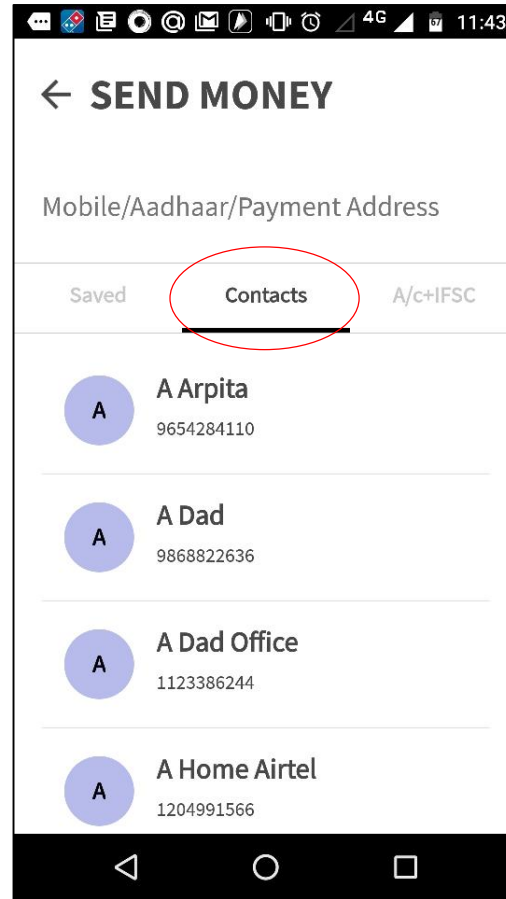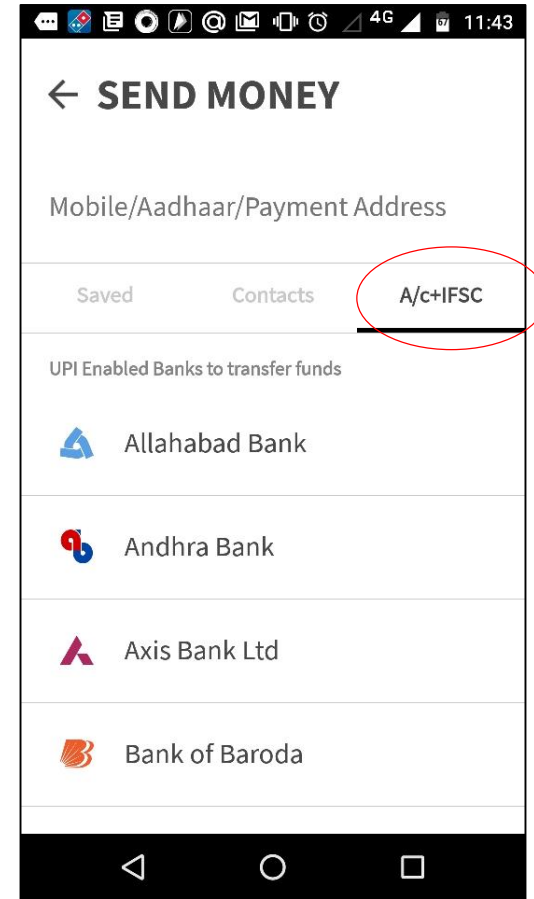
Saved Beneficiary   Mobile contacts   Account + IFSC

Mobile number/Aadhaar Number / Payment address (VPA/UPIID)

Request money by App
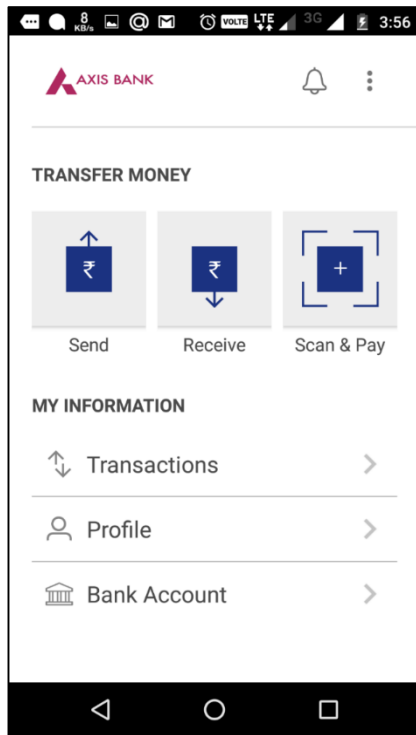
Customer opens the app and enters the app login and passcode. Select Receive Money Option and initiates a request transaction.
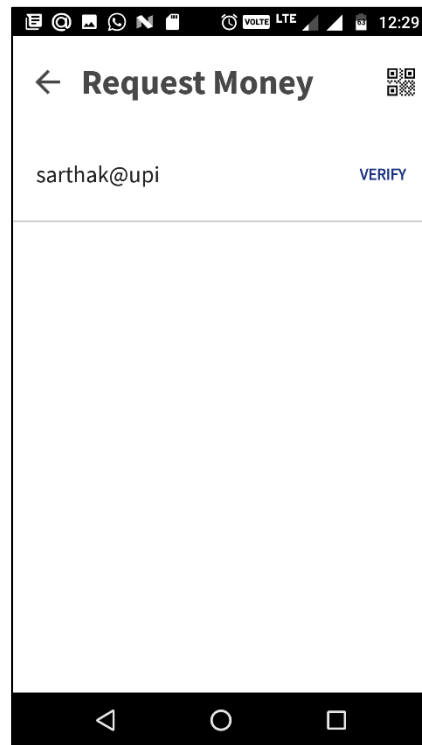
Customer enters Mobile Number (app automatically adds @UPI) or VPA to collect money and clicks on verify to check the name of payer.
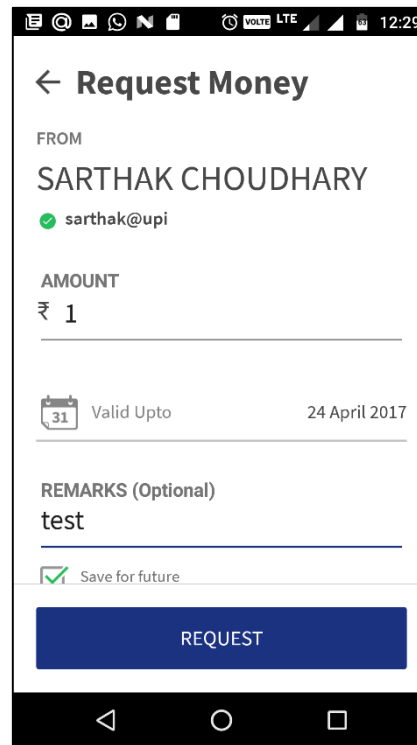
PAYER name is shown to the requester and he enters the amount and remarks.
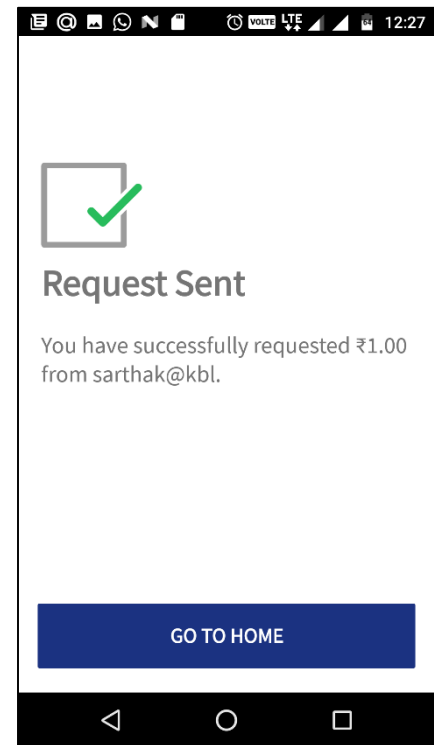
Confirmation of Request Sent is given to the initiator.

Collect Authorization by App
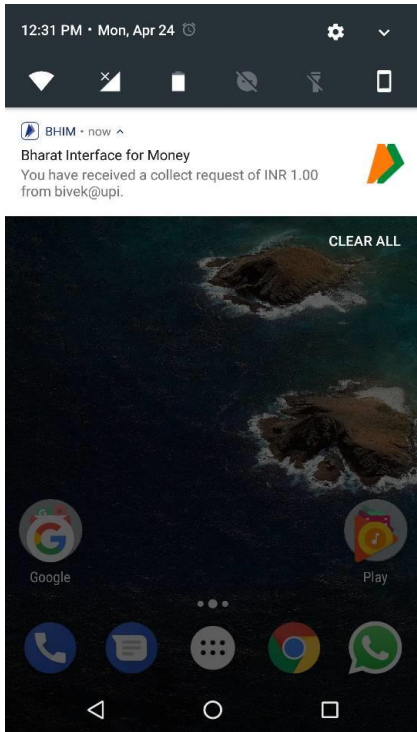
In case customer receives a request for money, he/she gets a notification from the application. When customer clicks on the notification, customer is directed to the app to authorize the request.
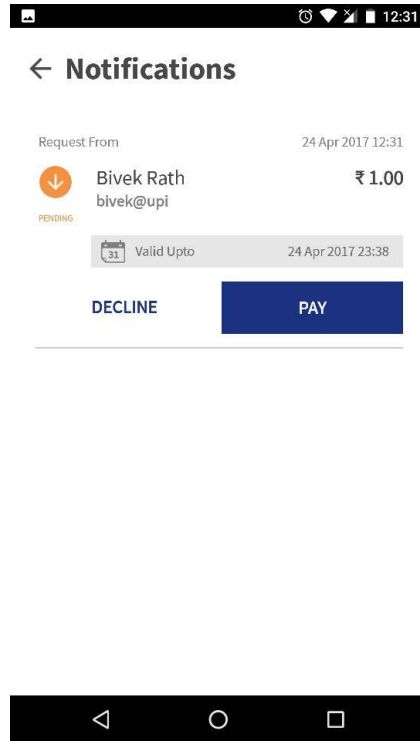
Customer clicks on PAY to accept the request, which opens up the UPI PIN entry page.
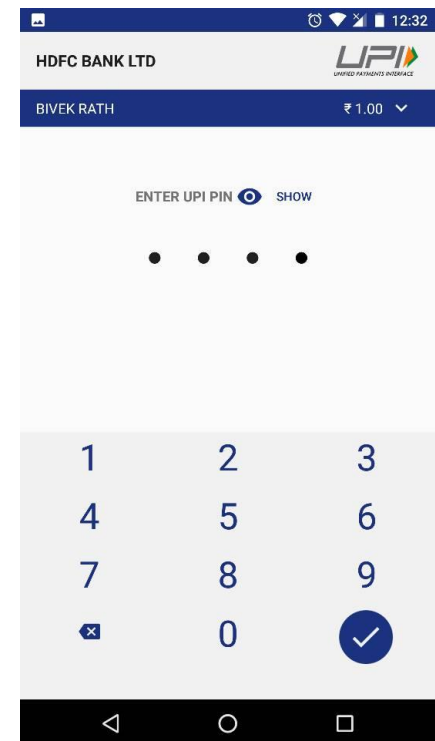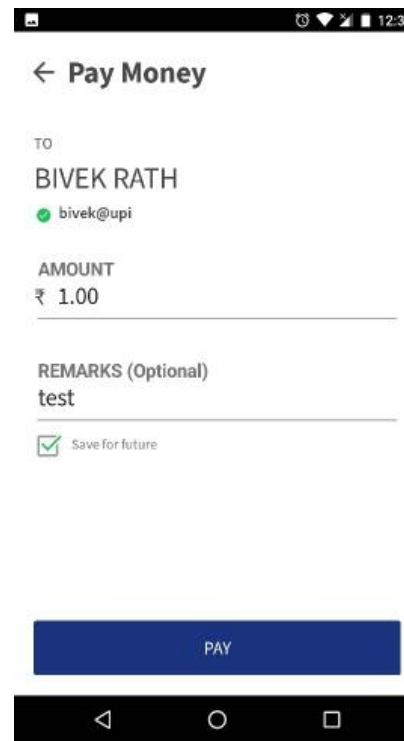
Customer enters his/her UPI PIN to authorize the transaction.

Cont.
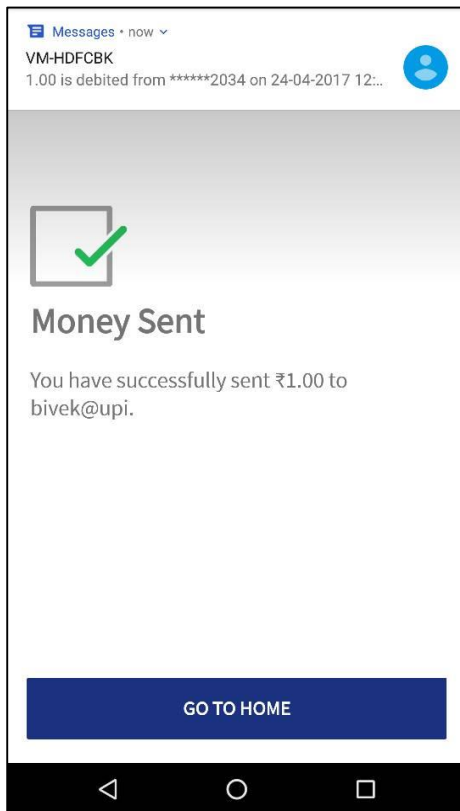
Success message is given to the customer and he/she also gets a notification confirming the success of the transaction
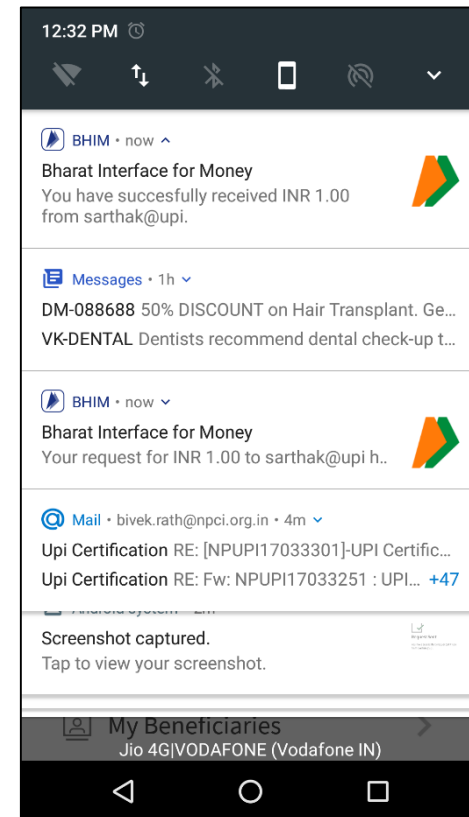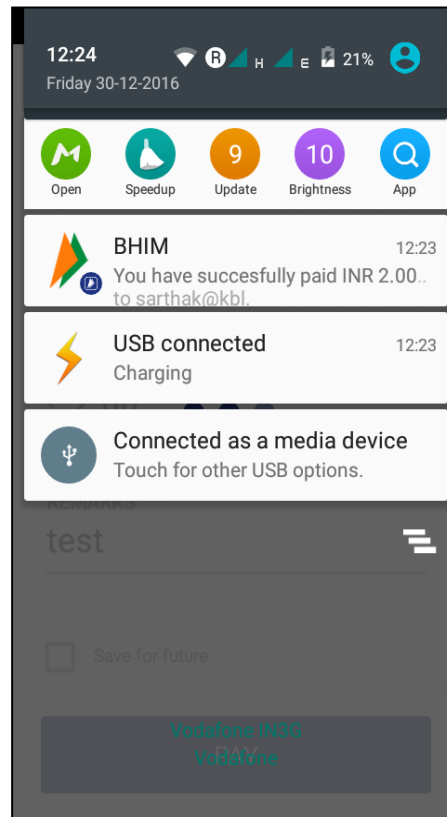
Initiator is notified once PAYER excepts the request for money

Collect money by other option
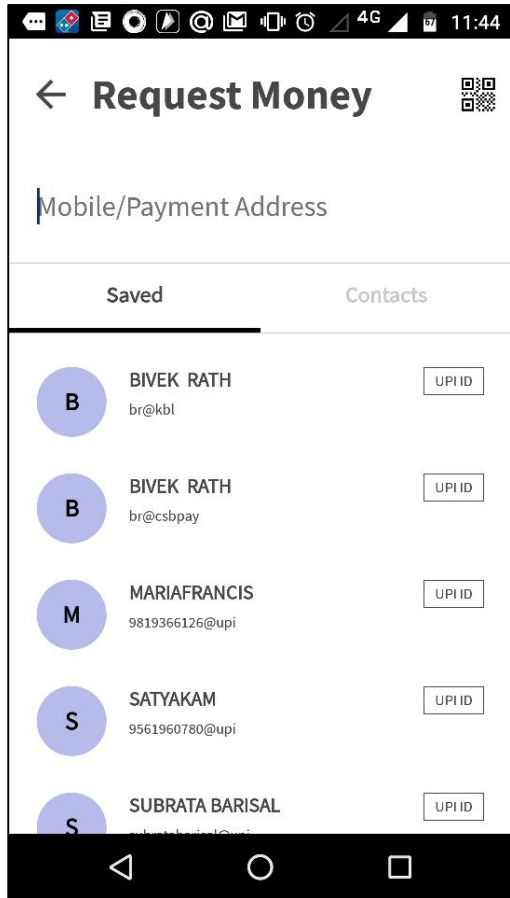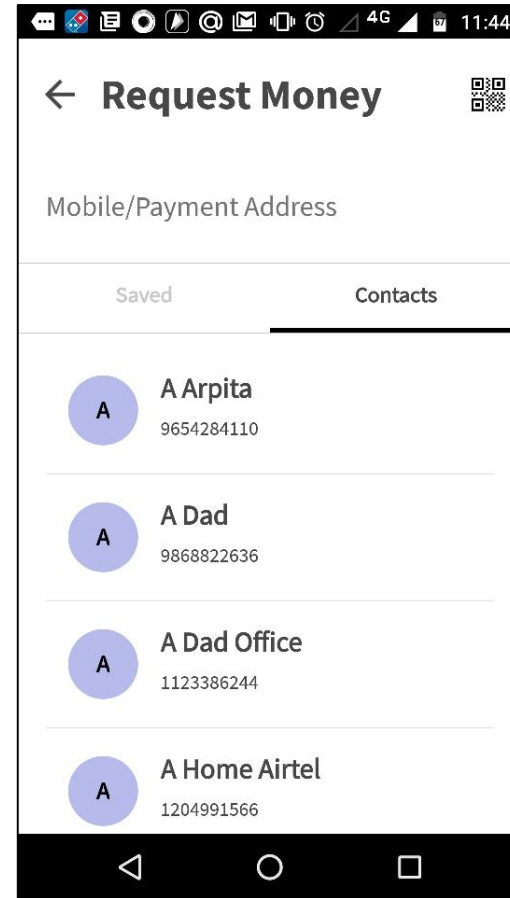
Saved Beneficiary   Mobile contacts

Mobile number / Payment address (VPA/UPI ID)
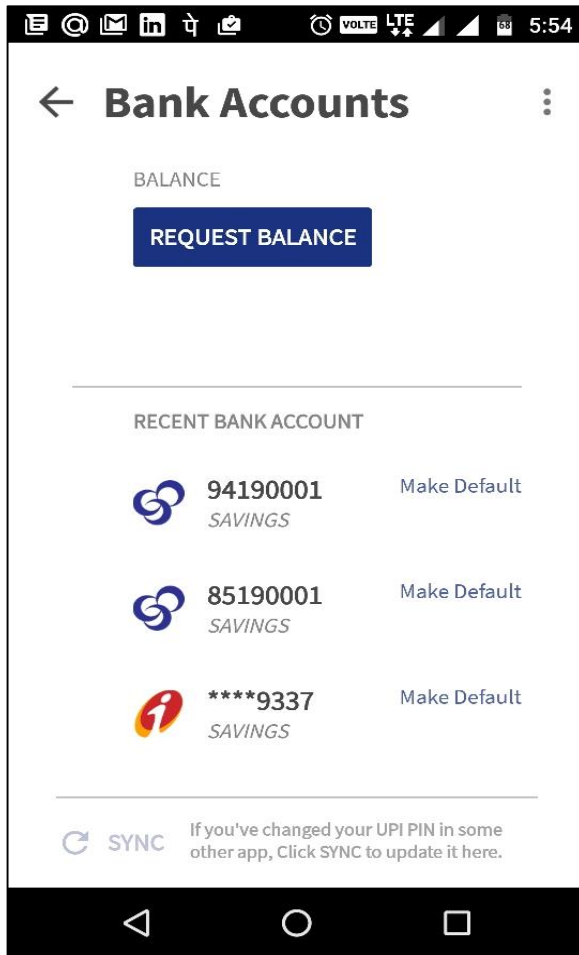
Payer are able to select any account as a default in the main screen if they have added in BHIM

Payment through QR code

OR
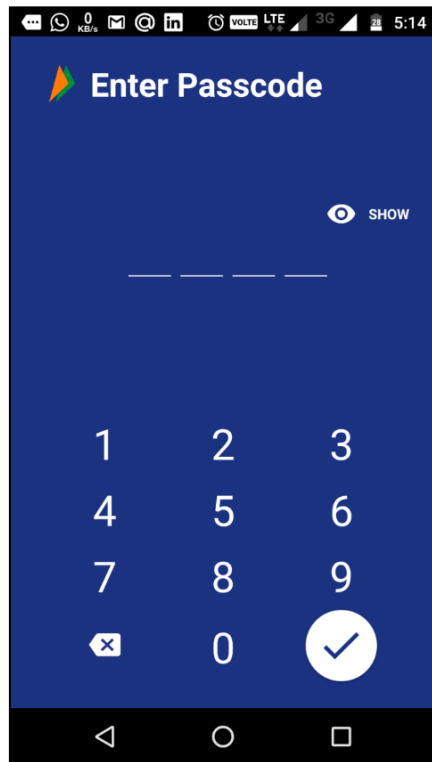
Customer opens the app on his/her smartphone and enters the app login passcode.
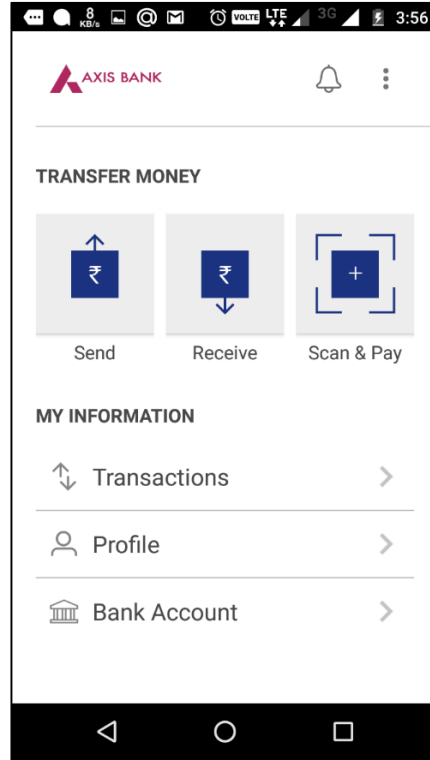
Customer can also choose to Scan & Pay through a QR.
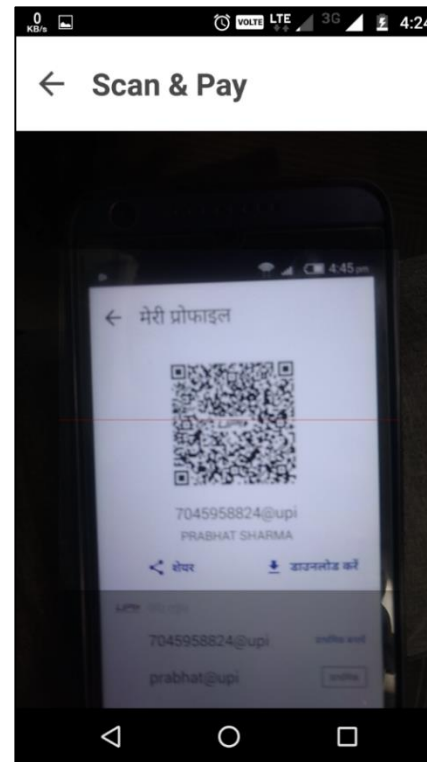
Application opens a QR scanner which then populates the details like any other PAY transaction and on entering the UPI PIN, transaction can be completed.
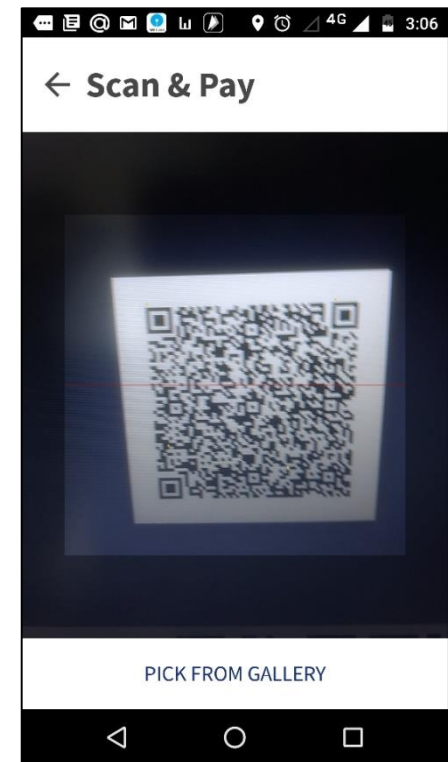
Customer can the beneficiary QR form gallery

Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.

UPI PIN entry page opens where customer enters his UPI PIN.

Confirmation of money sent is shown to the customer.

Customer gets a notification for the success of the transaction from the app.

BHIM QR
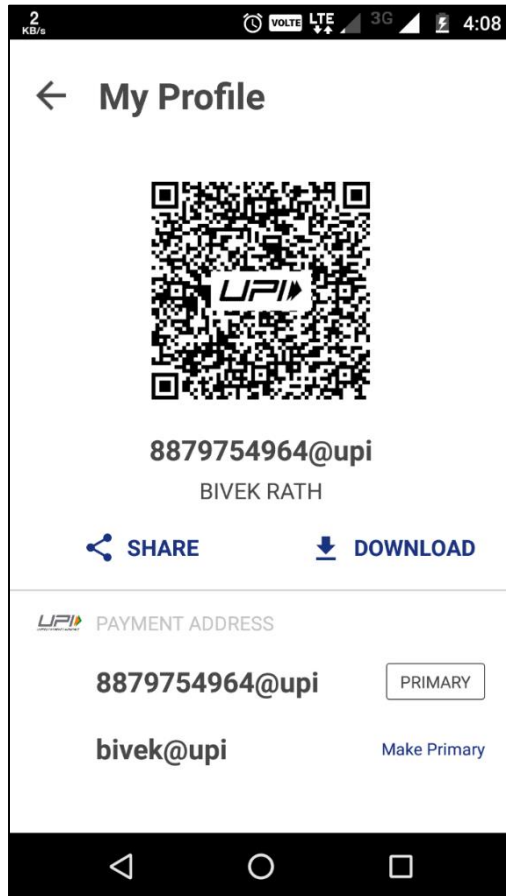
In the My Profile section, customer have an already available QR generated with the primary UPI handle which can be directly shared from the application
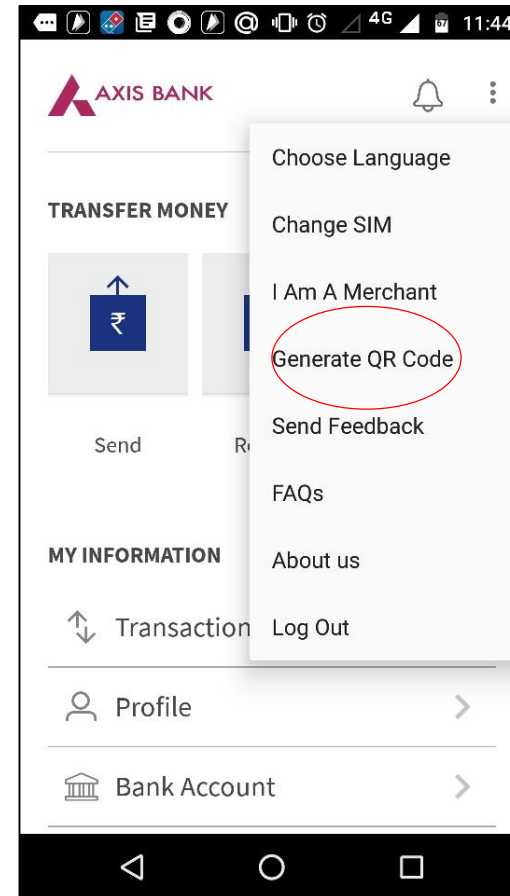
Customer can also generate QR
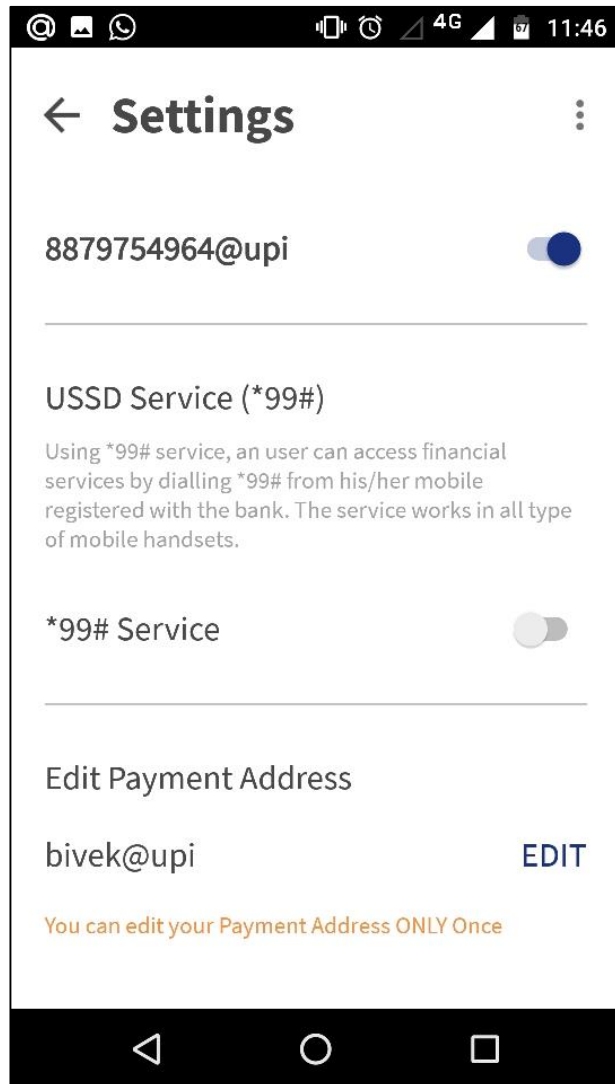
USSD Disable

Customer can disable the USSD (*99# service in BHIM app)

Reason for failure and decline Transactions
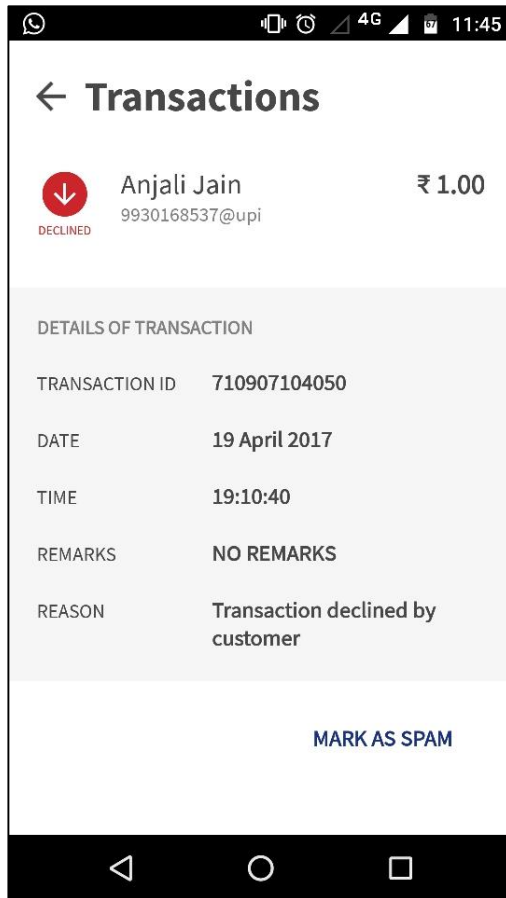
Customer can see reason for decline transaction
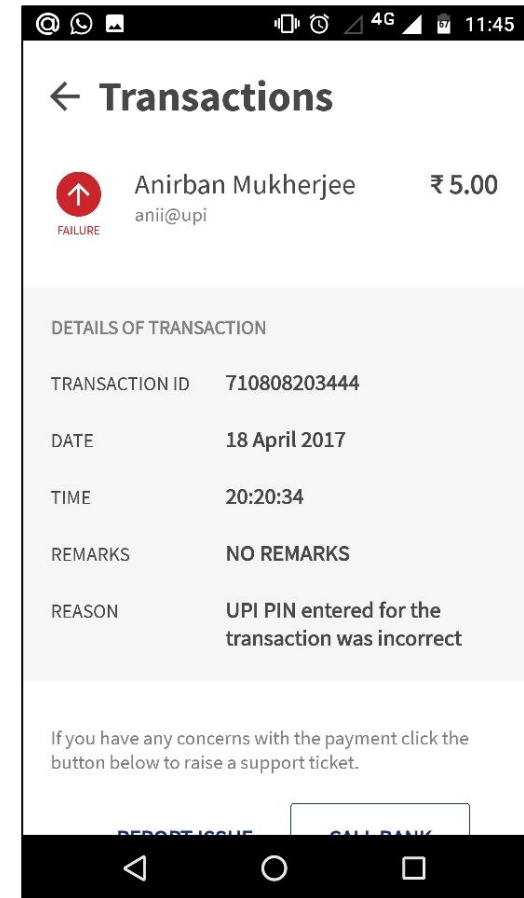
Customer can see reason for failure transaction

Blocking for Customer
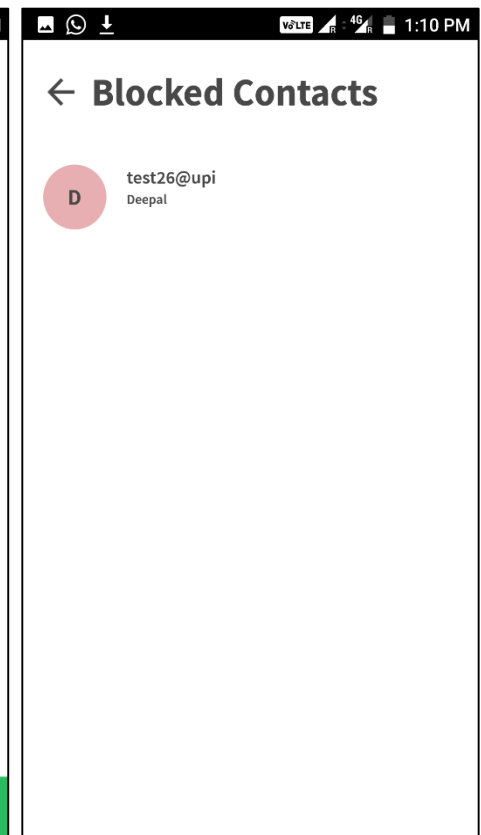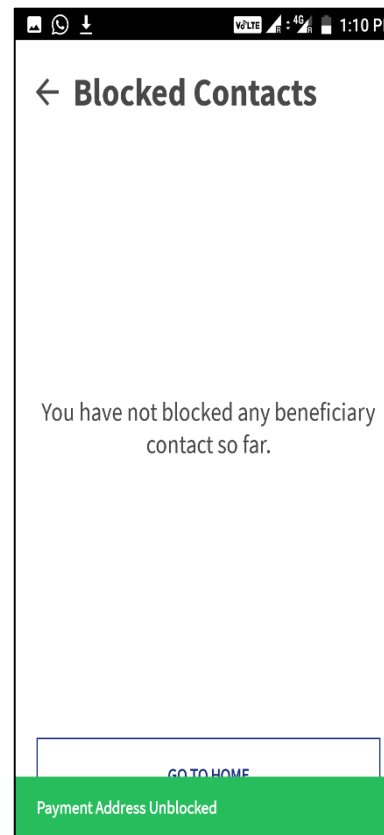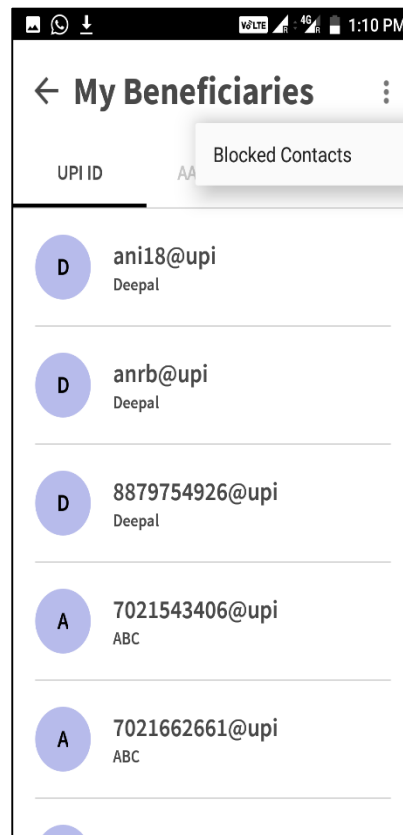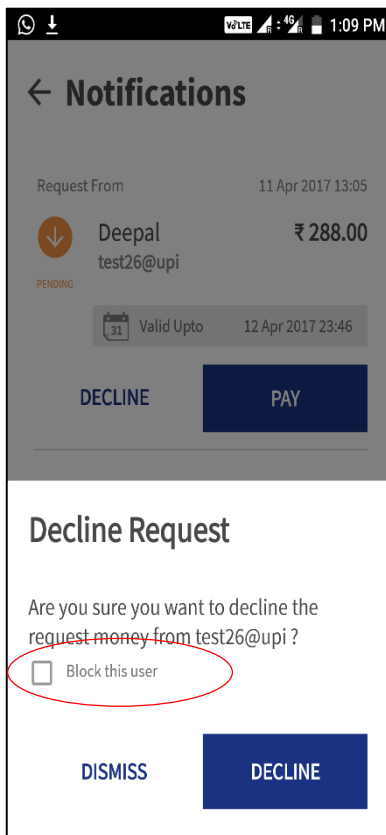
Customer can block the unauthorised user while collect request

Unblocking for Customer
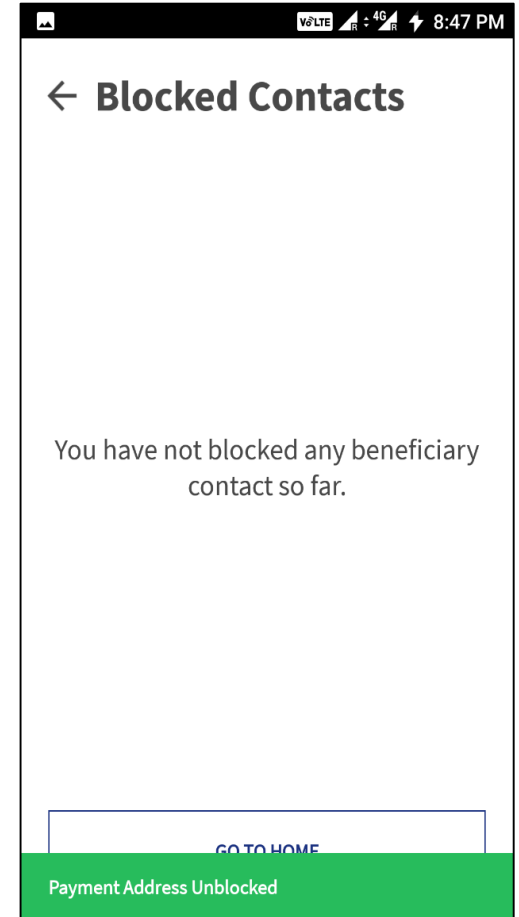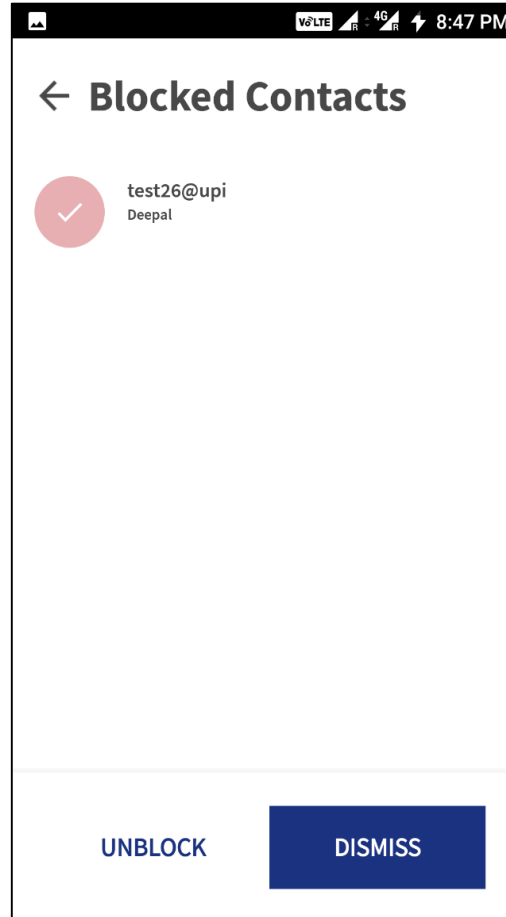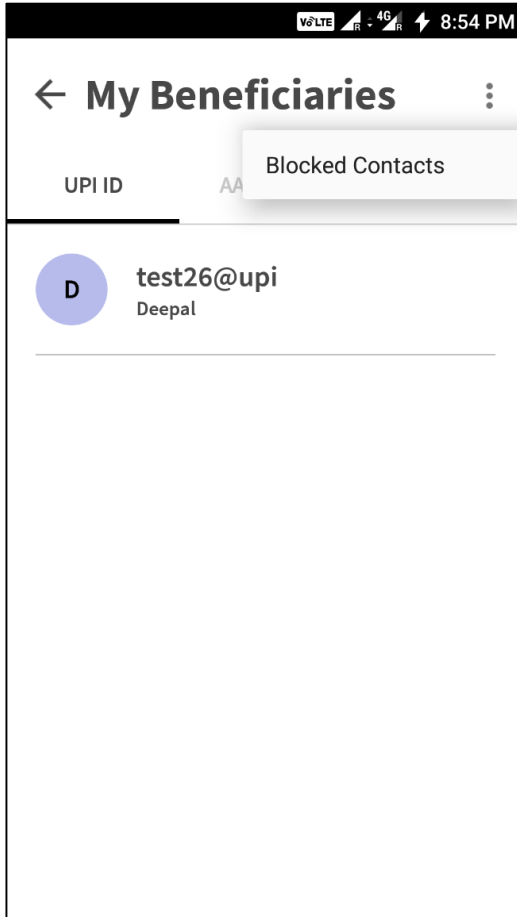
Customer can unblock the block user

Edit/Change Secondary VPA
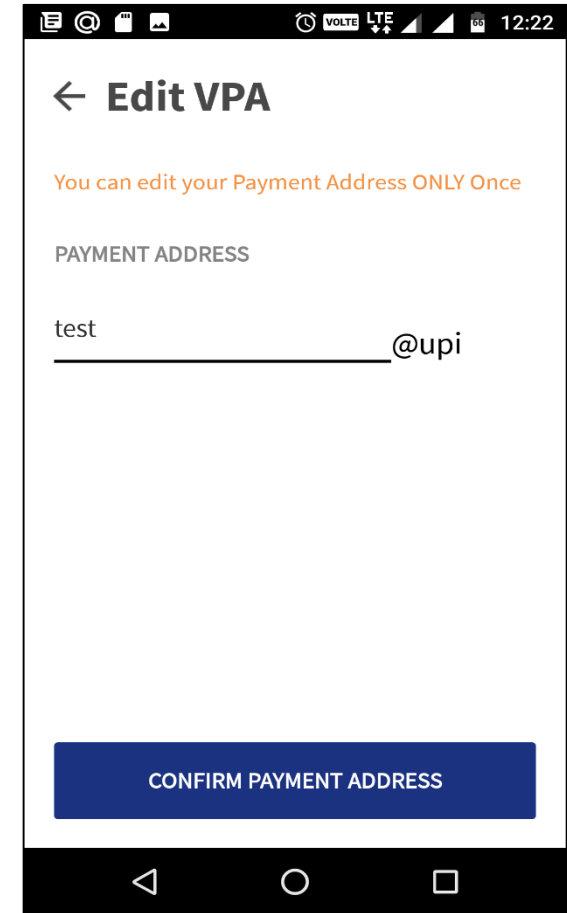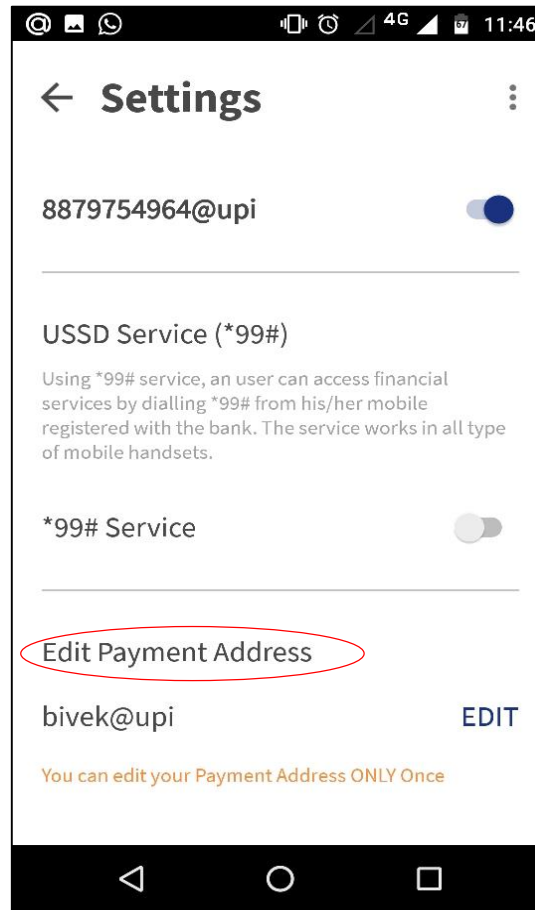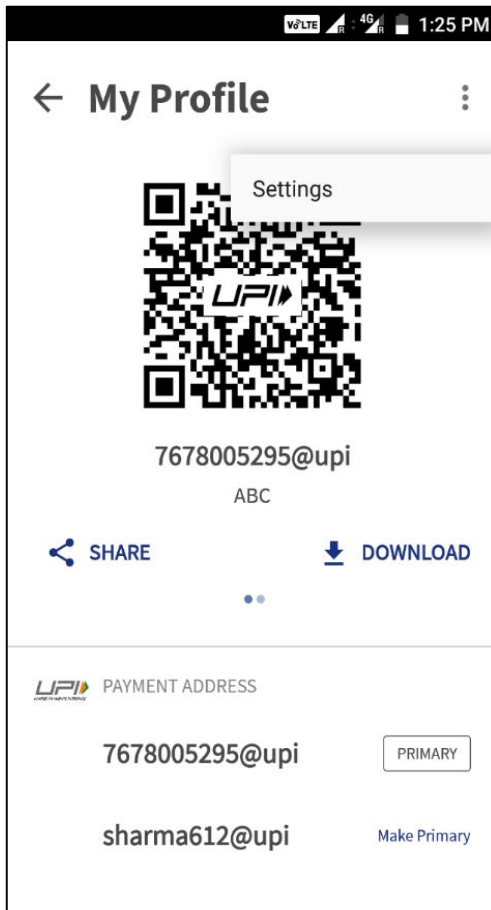
User can also change/Edit to his/her secondary VPA but the option will available as an edit option which can be edited only once

De- register /Disable
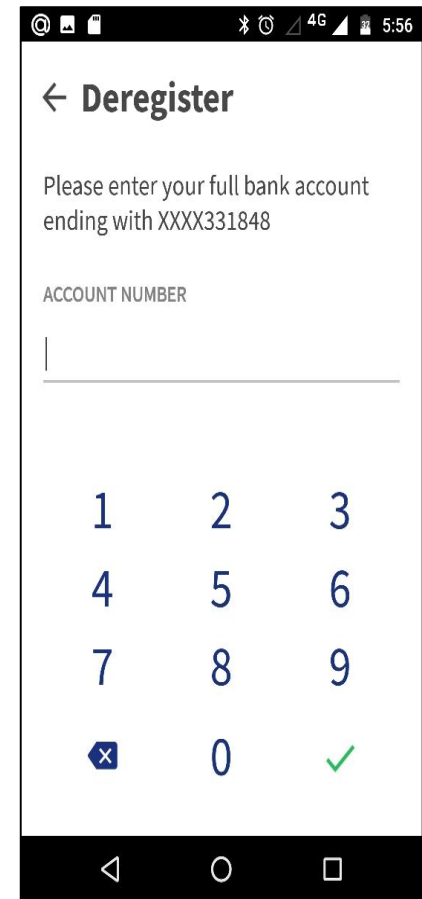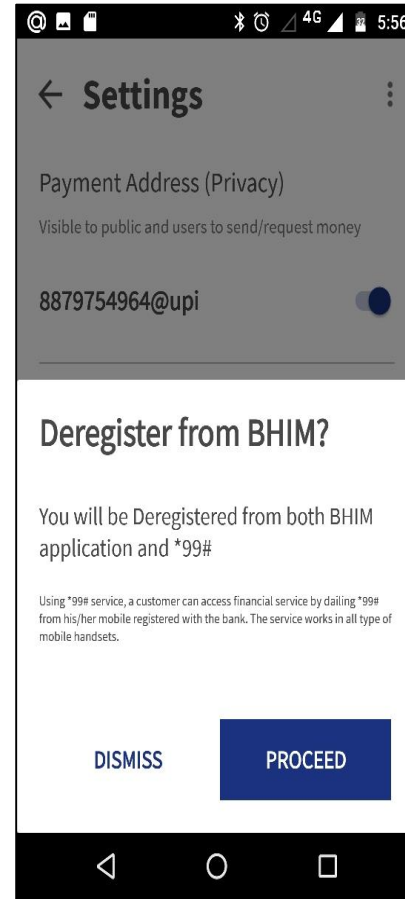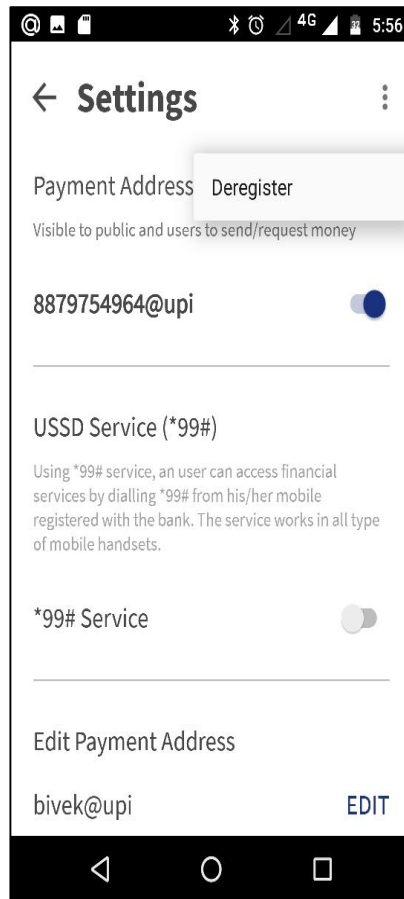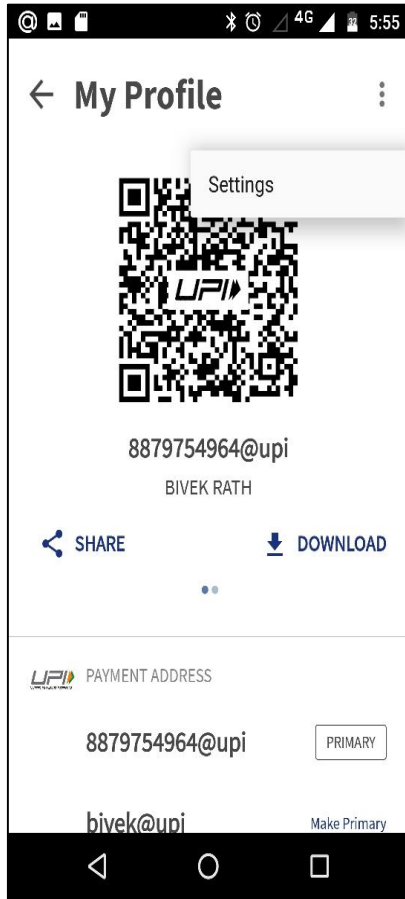
Customer can deregister /disable himself from App

Transaction History Download

Customer can download transaction history in transactions (homepage)

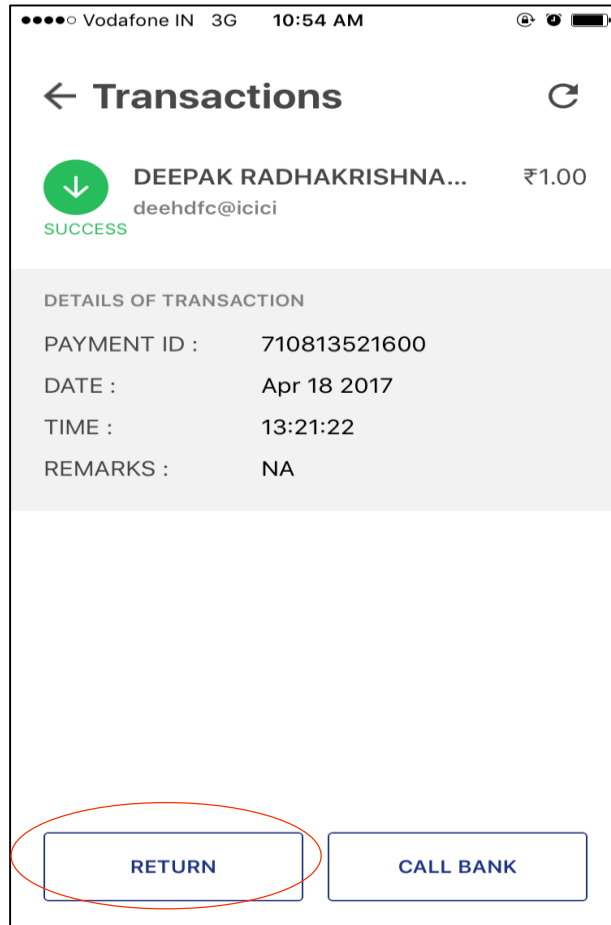# Displaying expiry date & time in pending trnx
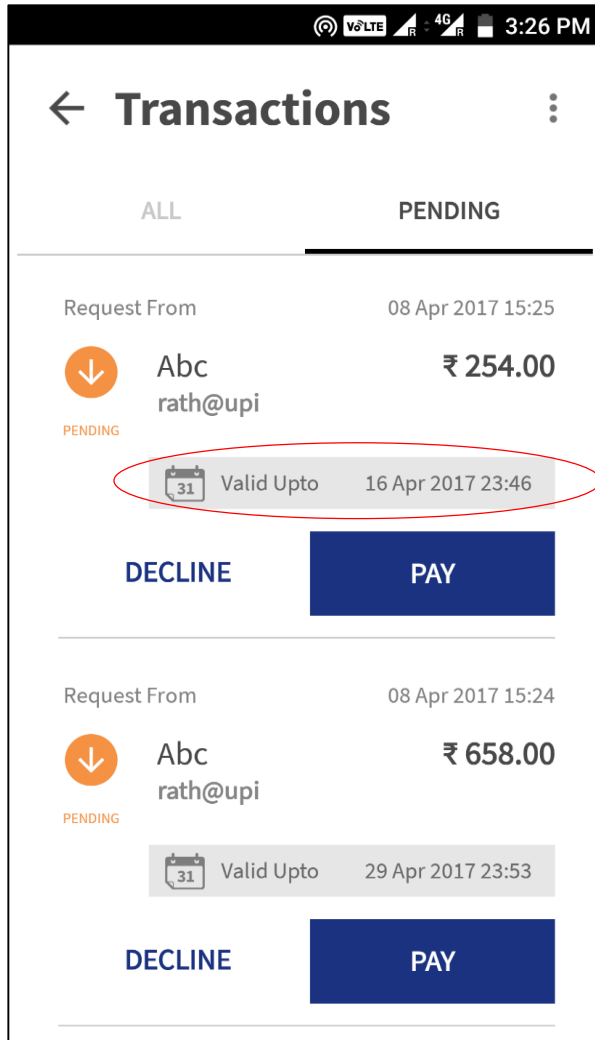
Customer is shown date and time of expiry for collects in pending transactions.
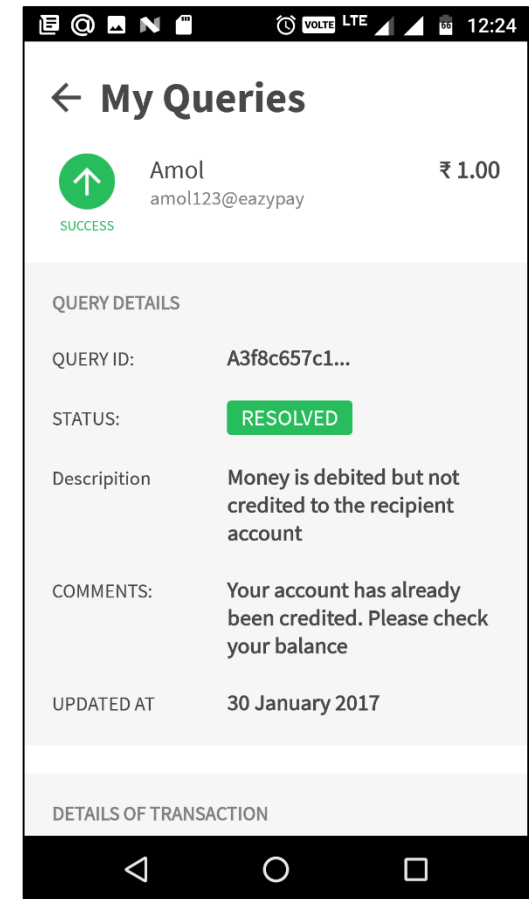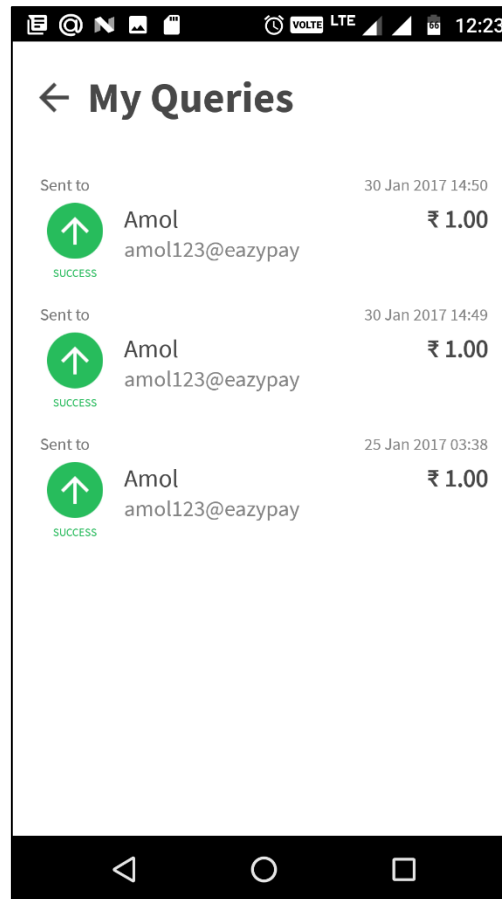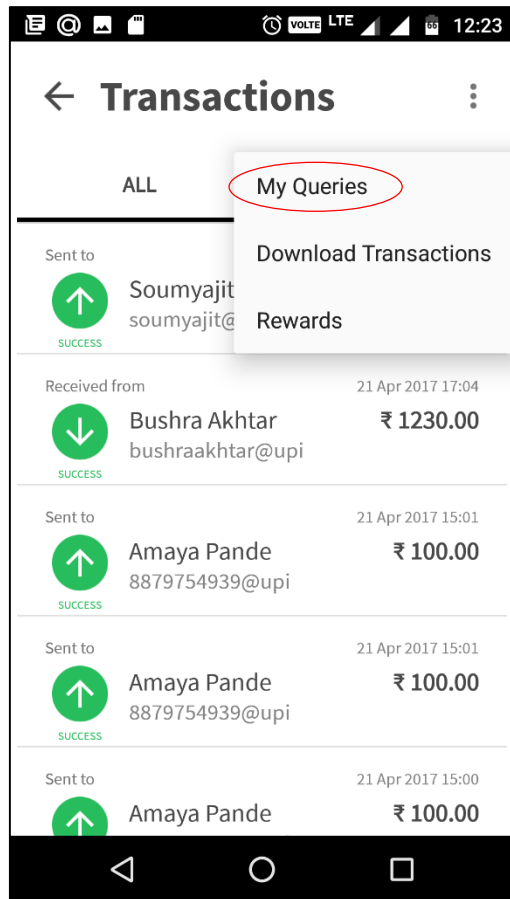
Return Transaction

The receiving Customer has option to Reverse/Return the money by clicking on "Return Transaction"

Query Status

Customer can able to check the query status of transactions