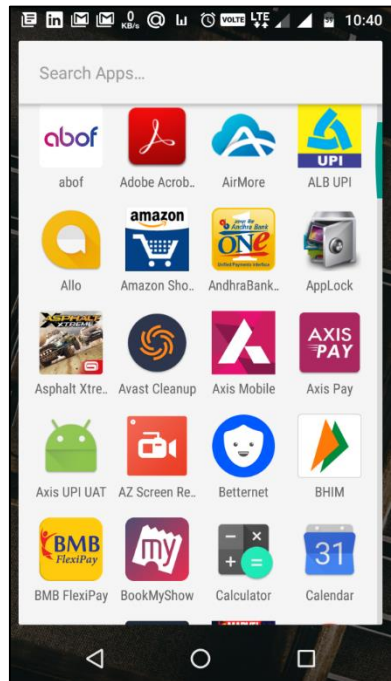






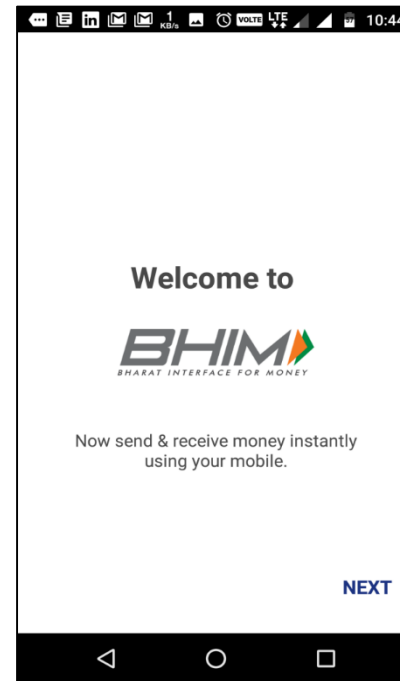
BHIM App download and installation



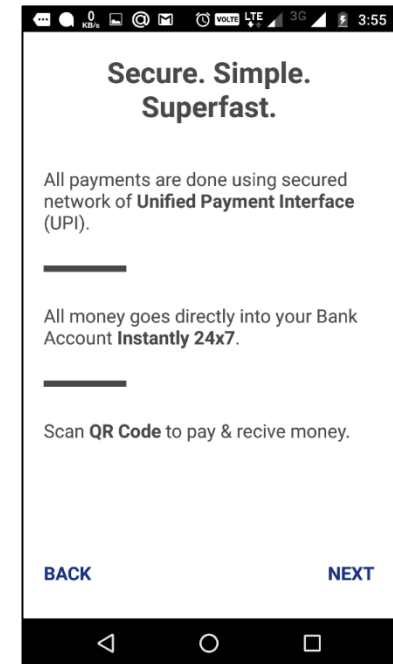
To download the app, visit Google Play Store Install and open the BHIM app.



Select the Language to operate the BHIM app.



Press Next.

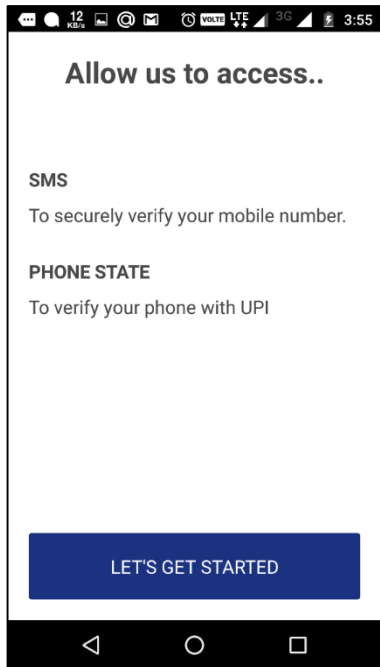


Press Next.

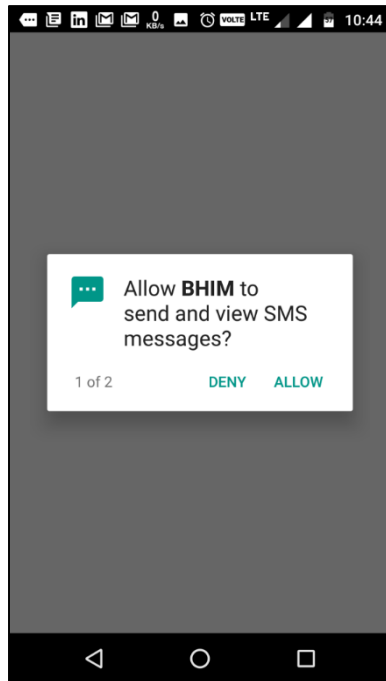




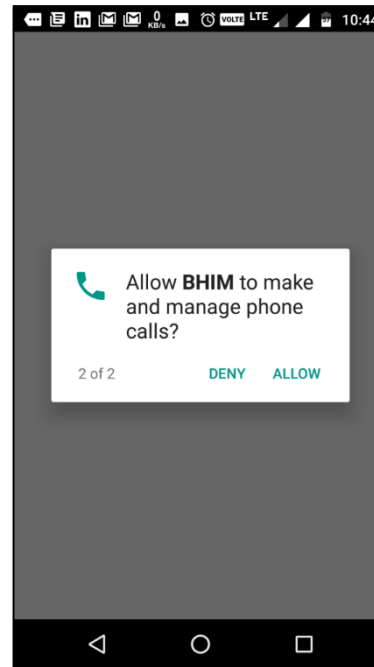
Cont.



Application asks customer readiness.



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

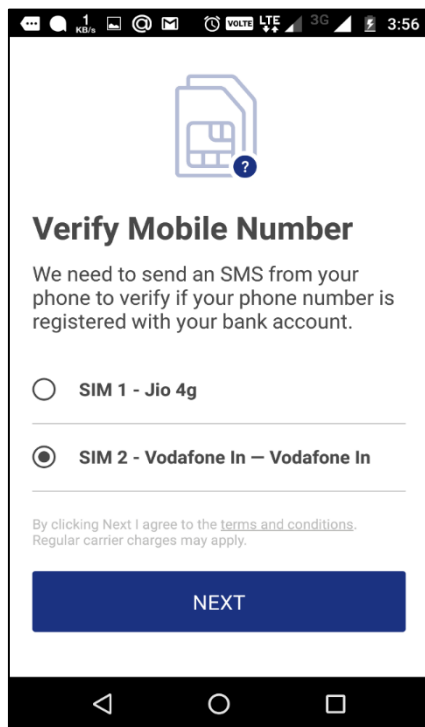


Welcome screen of Application.

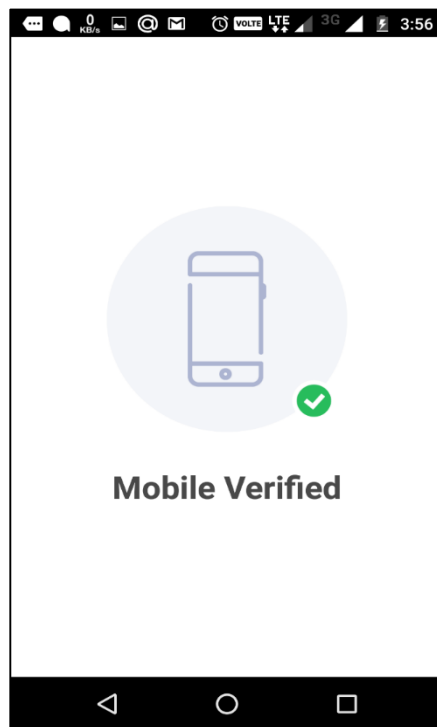




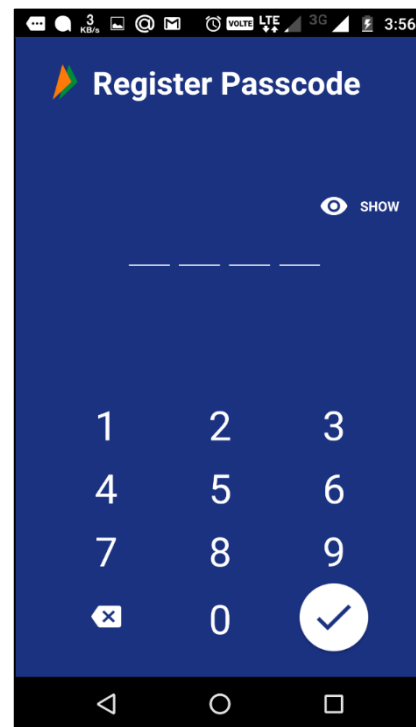
Cont.



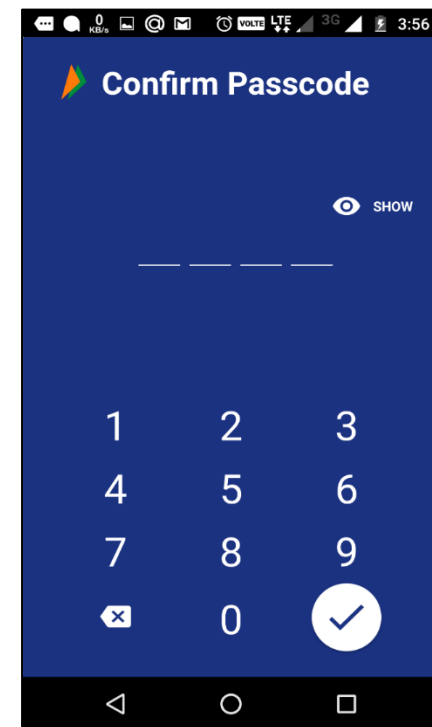
Customer is asked to select the SIM of their choice (in case of dual SIM phone) to verify mobile number.



On successful verification, SMS will be sent.



Application Password is entered by the customer which he will be using for Application LOGIN

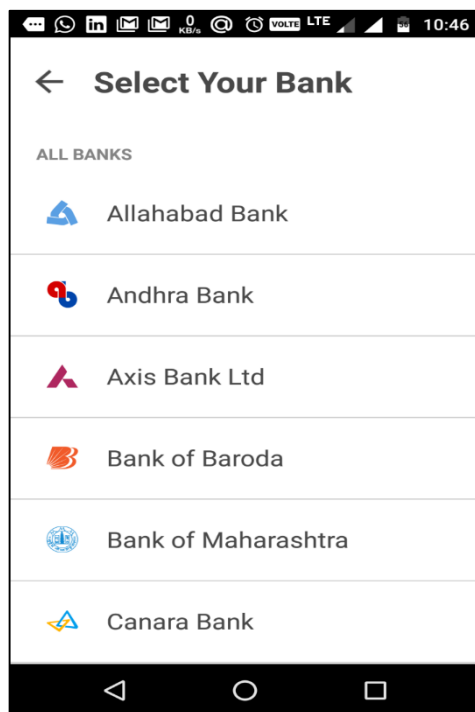


Confirmation of the Application Password





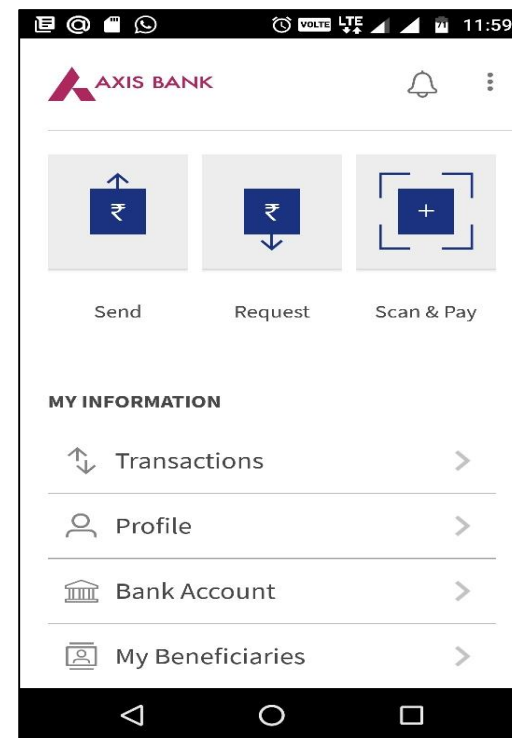
Cont.



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.

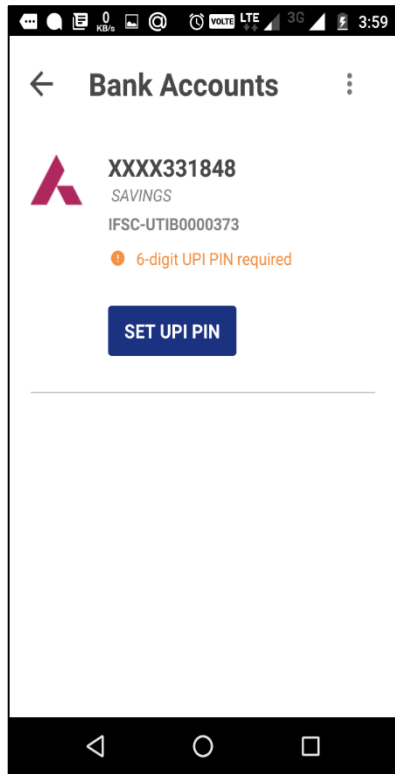


On successful account addition, Application Homepage will be displayed.





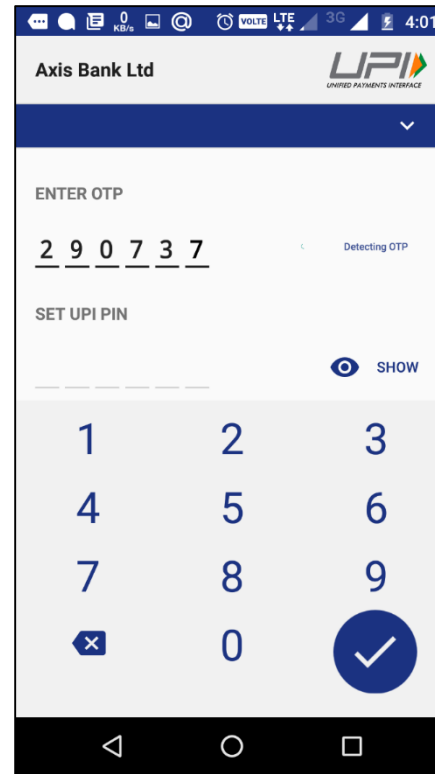
Cont.



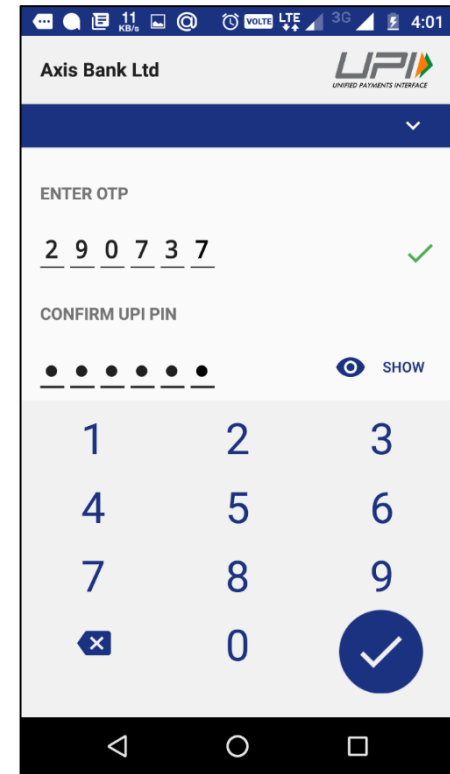
App prompts to set UPI PIN. (UPI PIN can be set via menu or when user chooses to send money for the first time).



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.

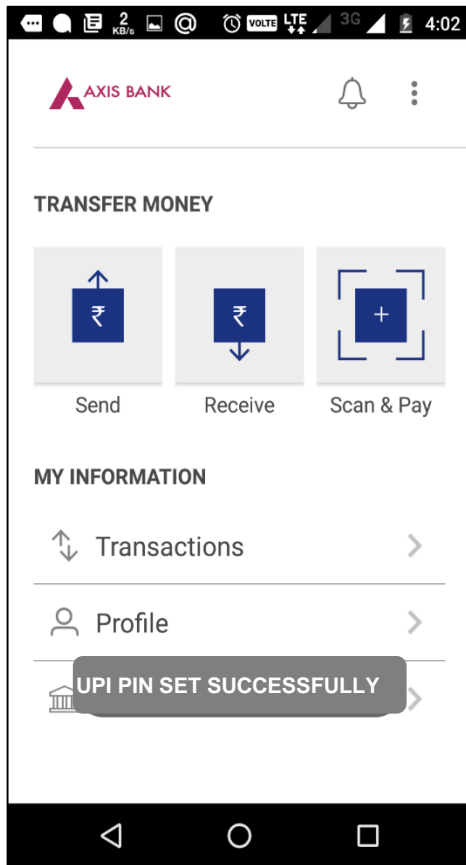


Customer reconfirms the UPI PIN.





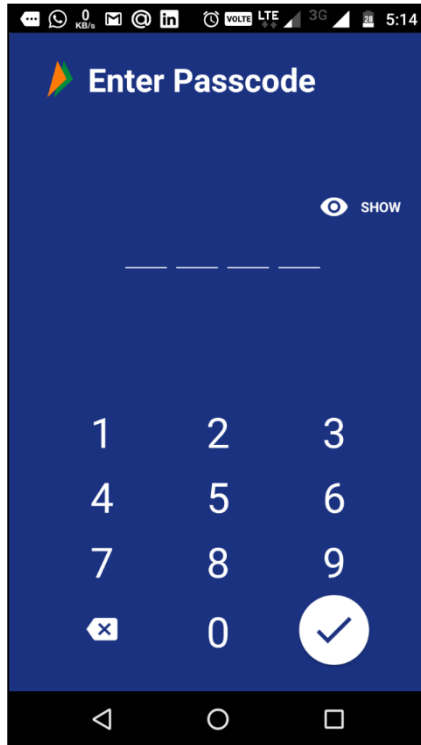
Cont.



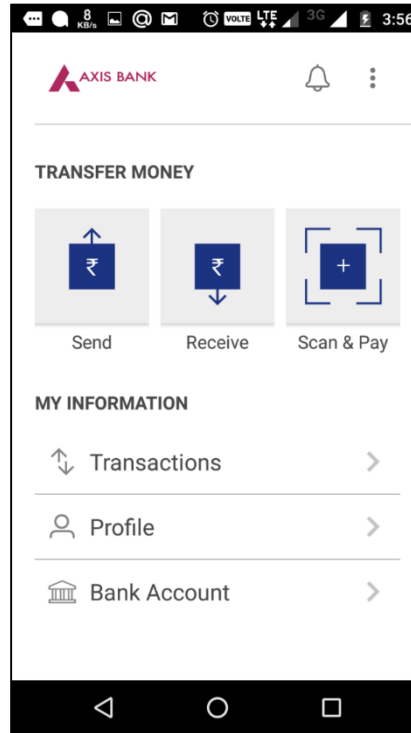
UPI PIN registration
success message is
shown.



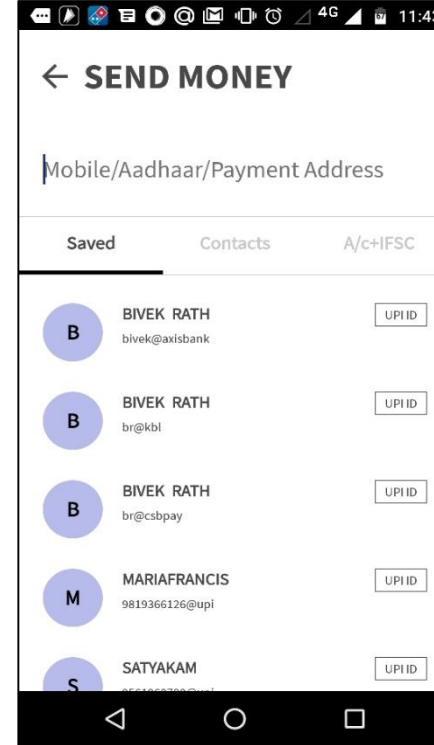
Sens money by using App



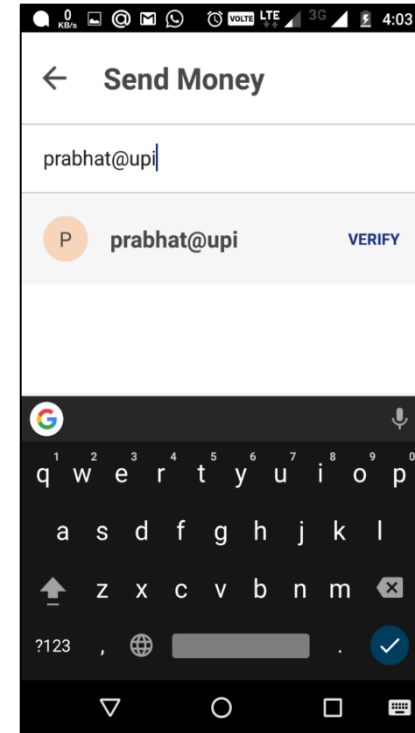
Customer opens the app on his/her smartphone and enters the app login passcode.



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.

← Send Money

TO
prabhat@upi
✓ PRABHAT SHARMA

AMOUNT
₹ 1

REMARKS
test

☒ Save for future

PAY

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

Axis Bank Ltd

UPI

PRABHAT SHARMA ₹ 1.00

PAYEENAME PRABHAT SHARMA

TXNAMOUNT 1.00

NOTE test

REFID UPIleafbce7cc6ce50a21f1561a96aca0b62

REFURL HTTP://NPCI.ORG.IN/

1 2 3
4 5 6
7 8 9
✕ 0 ✓

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

Axis Bank Ltd

UPI

PRABHAT SHARMA ₹ 1.00

ENTER UPI PIN SHOW

1 2 3
4 5 6
7 8 9
✕ 0 ✓

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

✓

Money Sent

You have successfully sent ₹1.00 to prabhat@upi

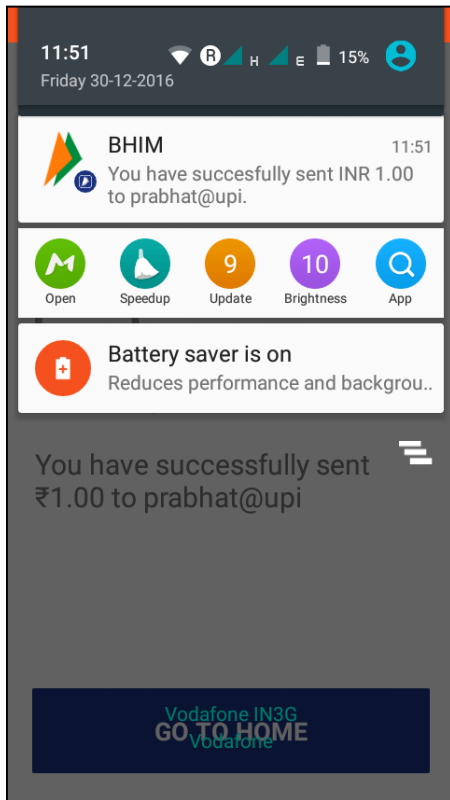
GO TO HOME

Confirmation of money sent is shown to the customer.





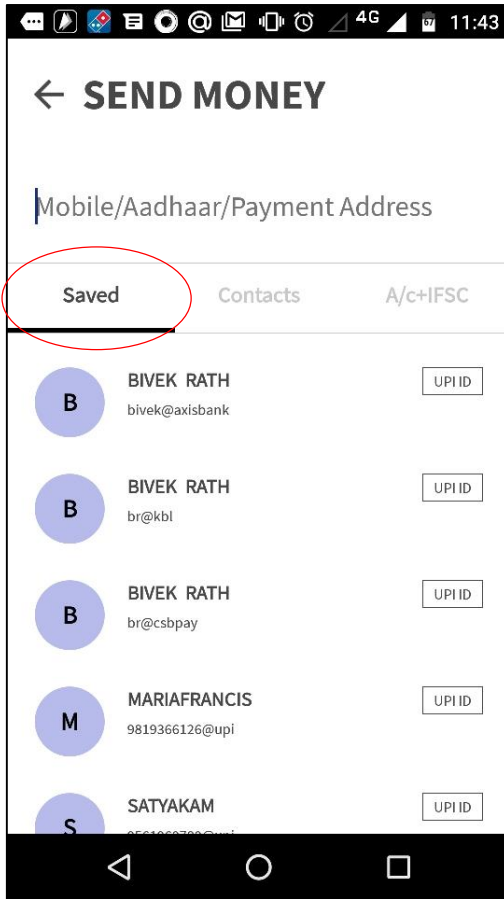
Cont.



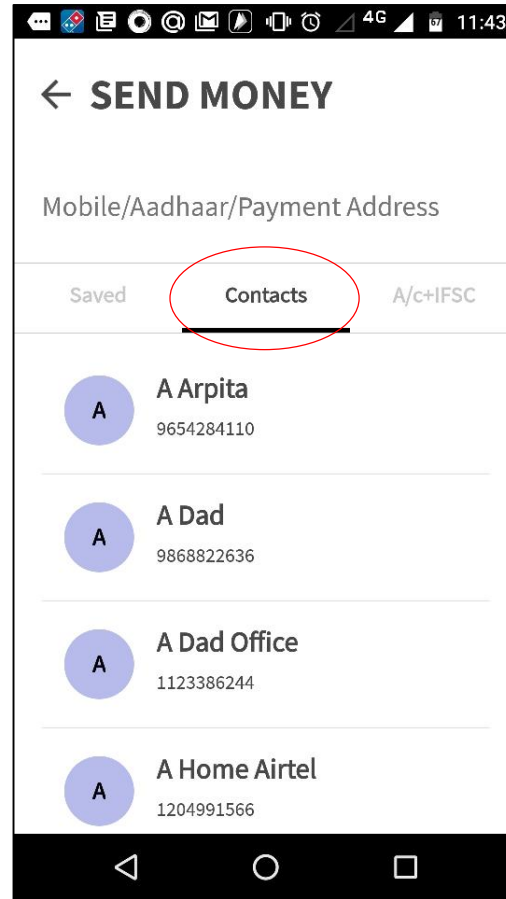
Customer gets a notification for the success of the transaction from the app.



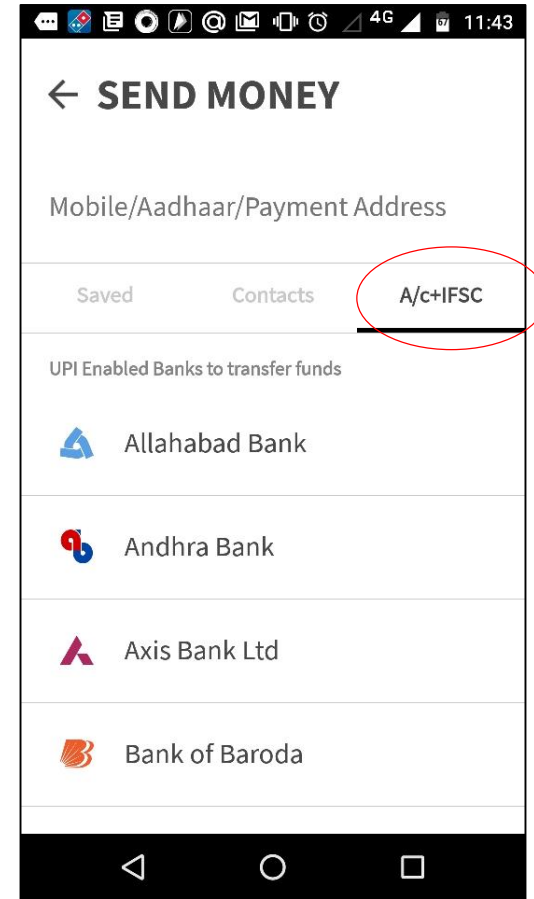
Send money by other option



Saved Beneficiary



Mobile contacts

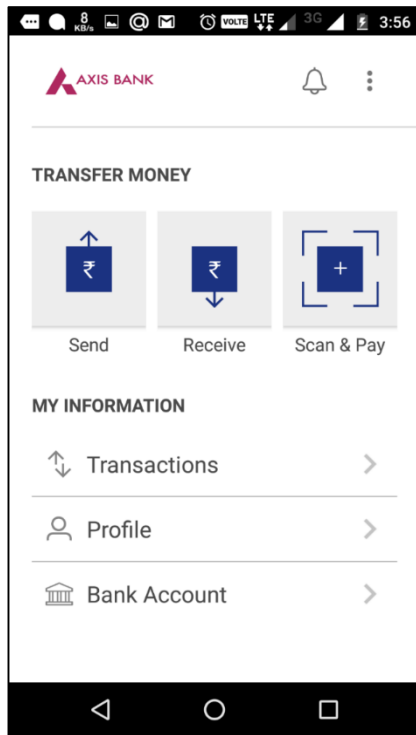


Account + IFSC

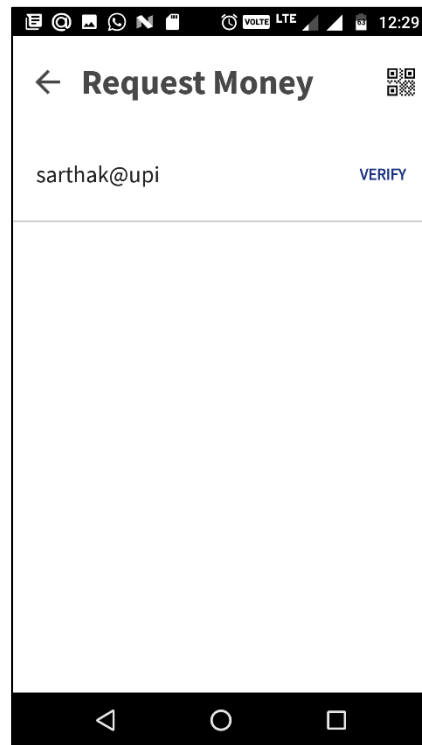
Mobile number/Aadhaar Number / Payment address (VPA/UPIID)



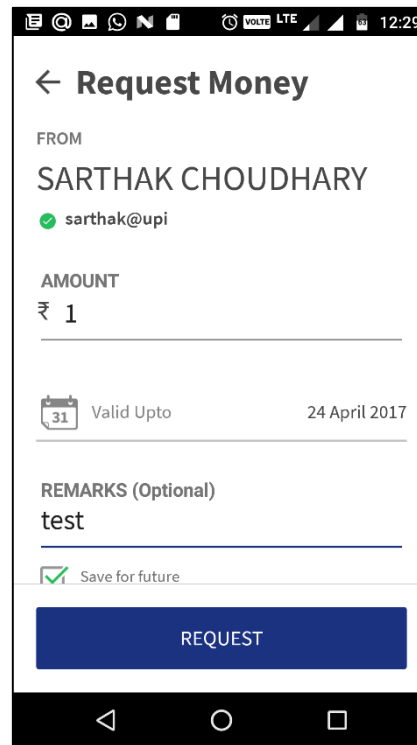
Request money by App



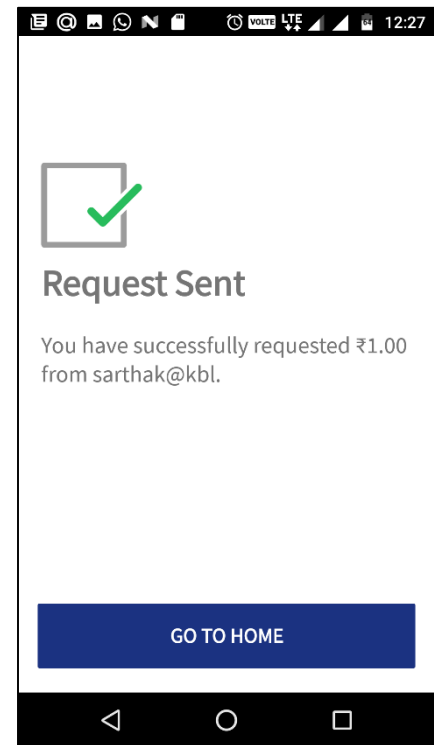
Customer opens the app and enters the app login and passcode. Select Receive Money Option and initiates a request transaction.



Customer enters Mobile Number (app automatically adds @UPI) or VPA to collect money and clicks on verify to check the name of payer.



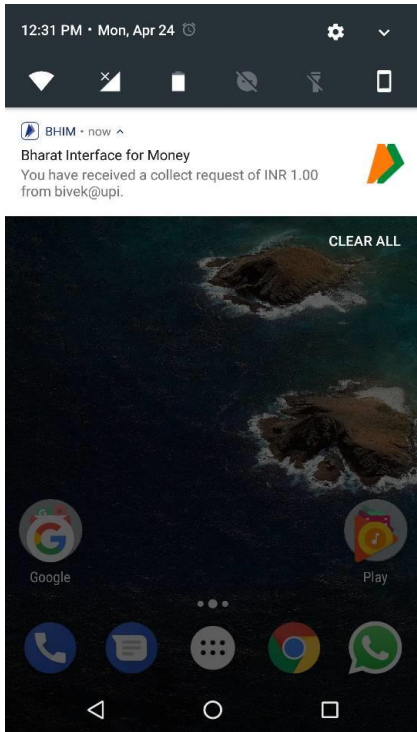
PAYER name is shown to the requester and he enters the amount and remarks.



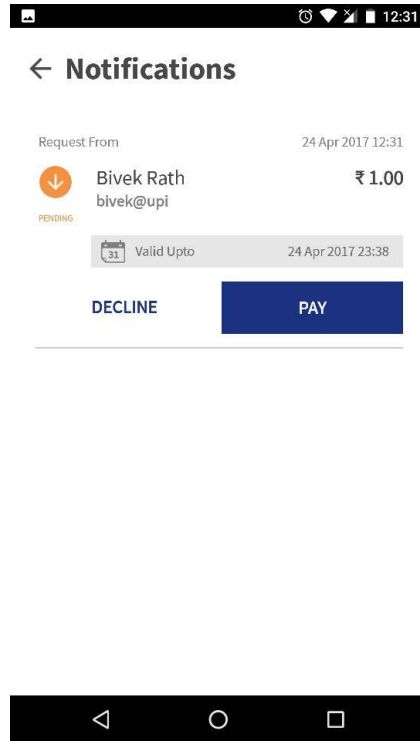
Confirmation of Request Sent is given to the initiator.



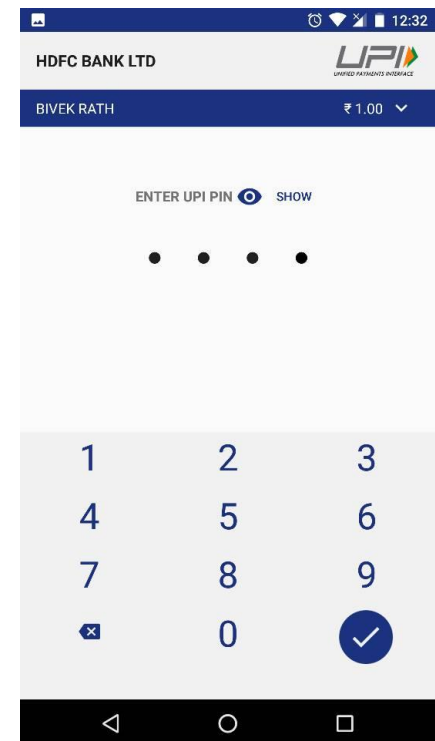
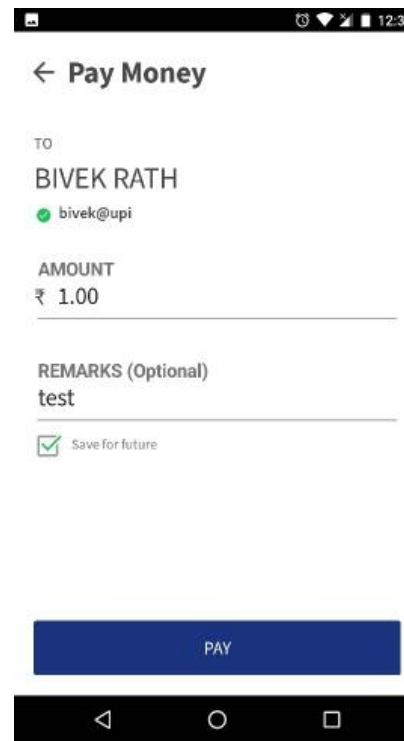
Collect Authorization by App



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.

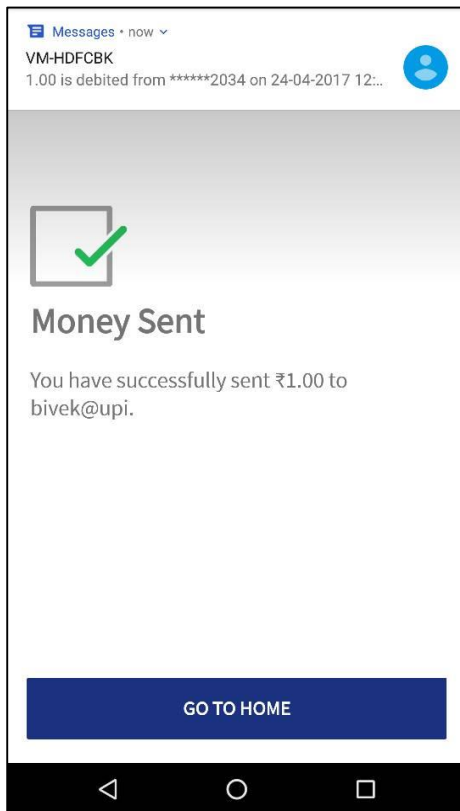


Customer enters his/her UPI PIN to authorize the transaction.

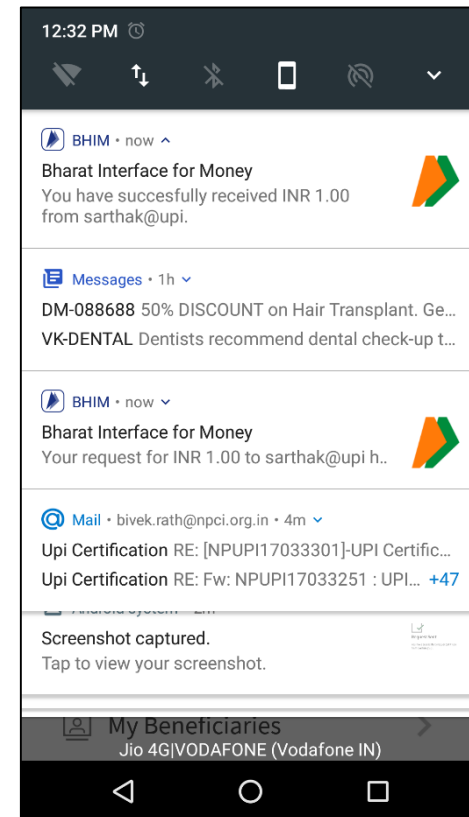
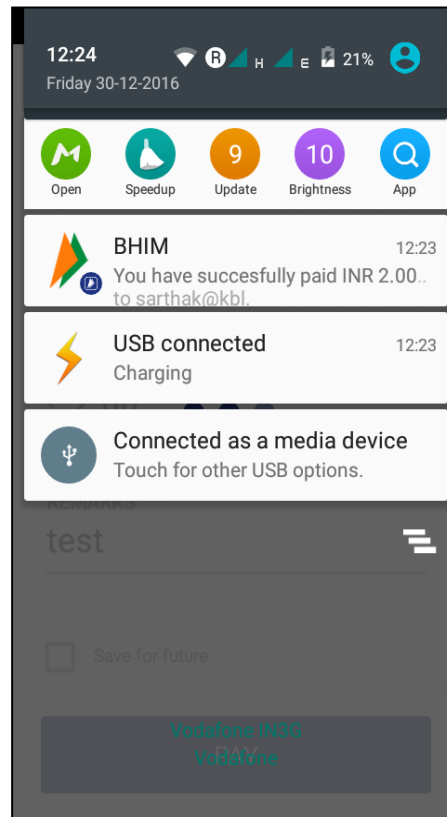




Cont.



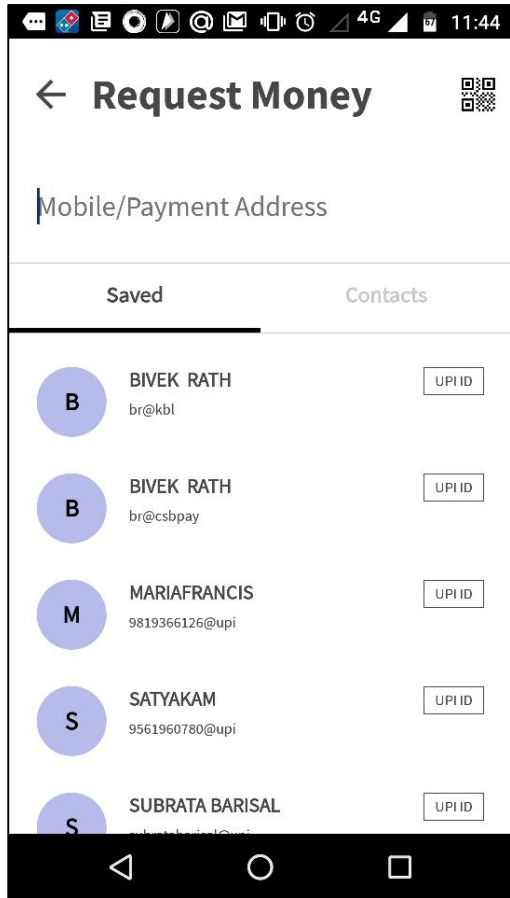
Success message is given to the customer and he/she also gets a notification confirming the success of the transaction



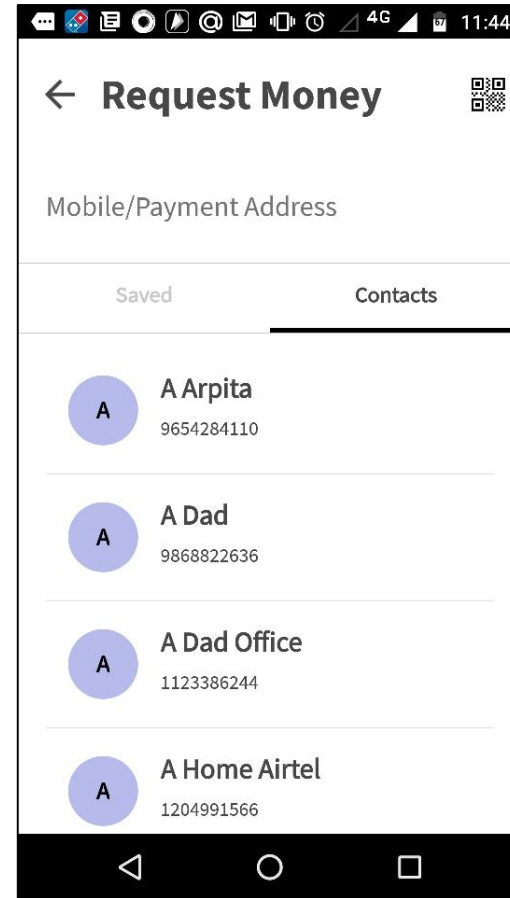
Initiator is notified once PAYER accepts the request for money



Collect money by other option



Saved Beneficiary



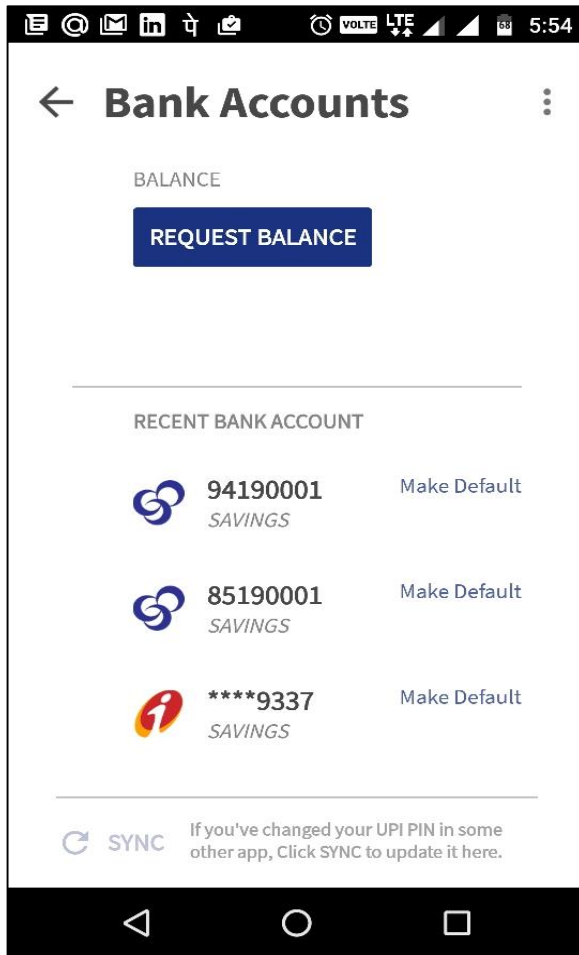
Mobile contacts

Mobile number / Payment address (VPA/UPI ID)





Addition of “Recently Used Bank Account” feature in Bank Account Section



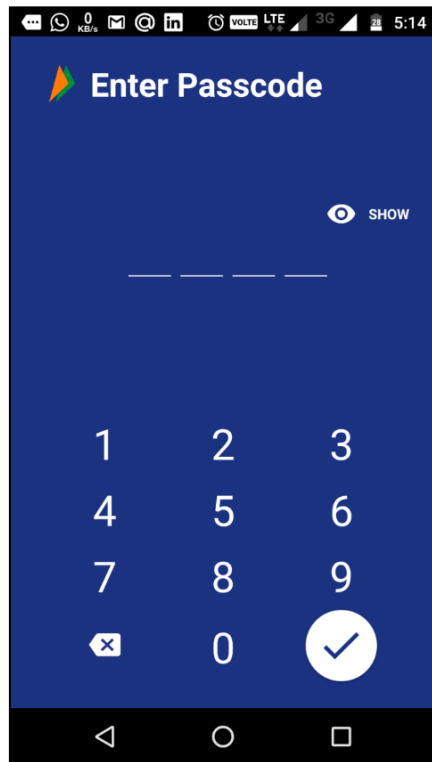
Payer are able to select any account as a default in the main screen if they have added in BHIM



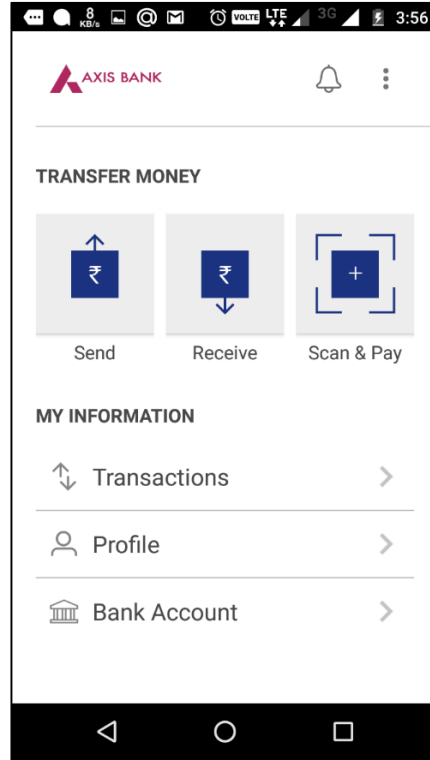


Payment through QR code

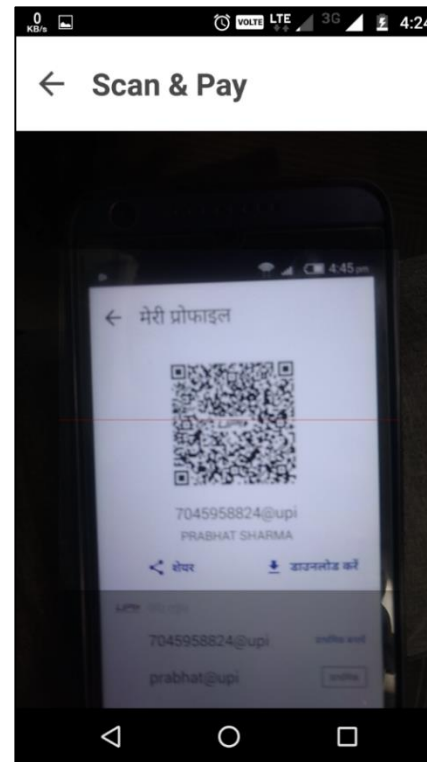
{OR}



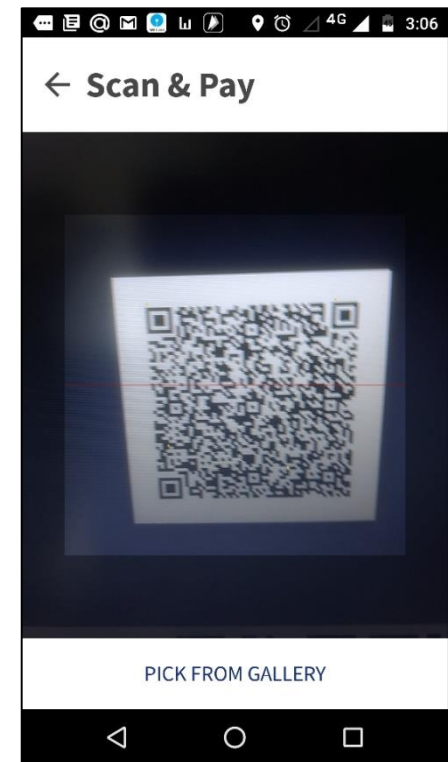
Customer opens the app on his/her smartphone and enters the app login passcode.



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





Cont.

← **Send Money**

TO
prabhat@upi
✓ PRABHAT SHARMA

AMOUNT
₹ 1

REMARKS
test

☒ Save for future

PAY

Axis Bank Ltd

UPI

PRABHAT SHARMA ₹ 1.00

ENTER UPI PIN

1 2 3
4 5 6
7 8 9
0

GO TO HOME

Money Sent

You have successfully sent ₹1.00 to prabhat@upi

GO TO HOME

11:51
Friday 30-12-2016

BHIM
You have successfully sent INR 1.00 to prabhat@upi.

Open Speedup Update Brightness App

Battery saver is on
Reduces performance and backgrou..

You have successfully sent ₹1.00 to prabhat@upi

GO TO HOME

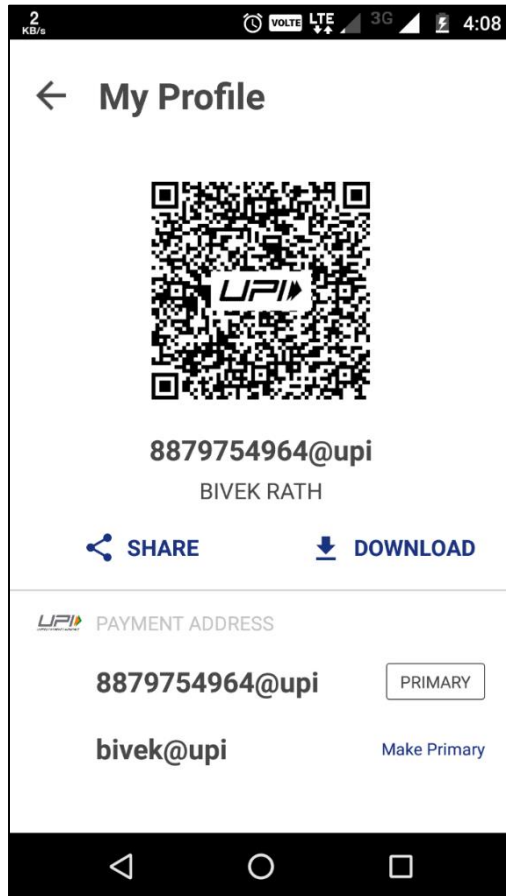
Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction and Clicks on PAY.

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

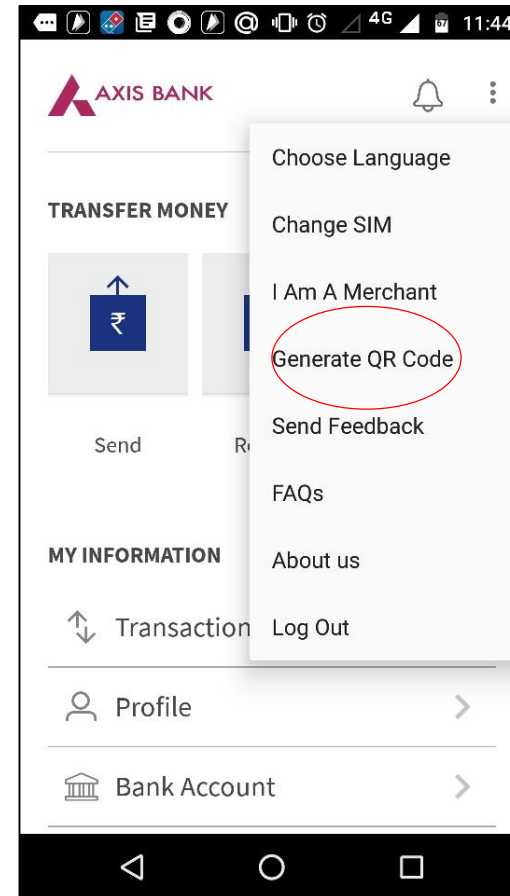
Confirmation of money sent is shown to the customer.

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



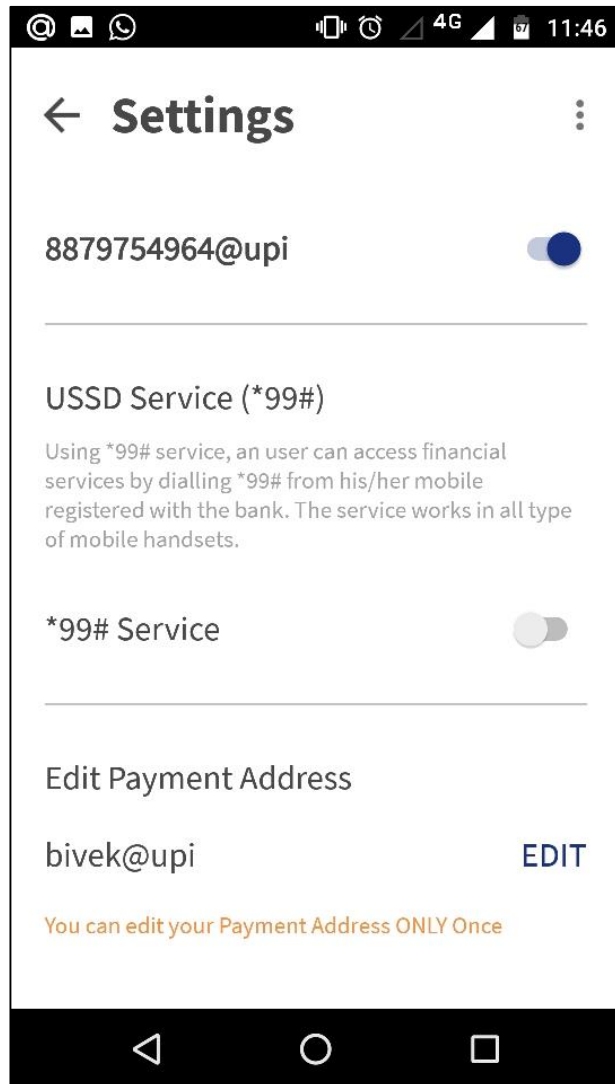


In the My Profile section, customer have an already available QR generated with the primary UPI handle which can be directly shared from the application



Customer can also generate QR



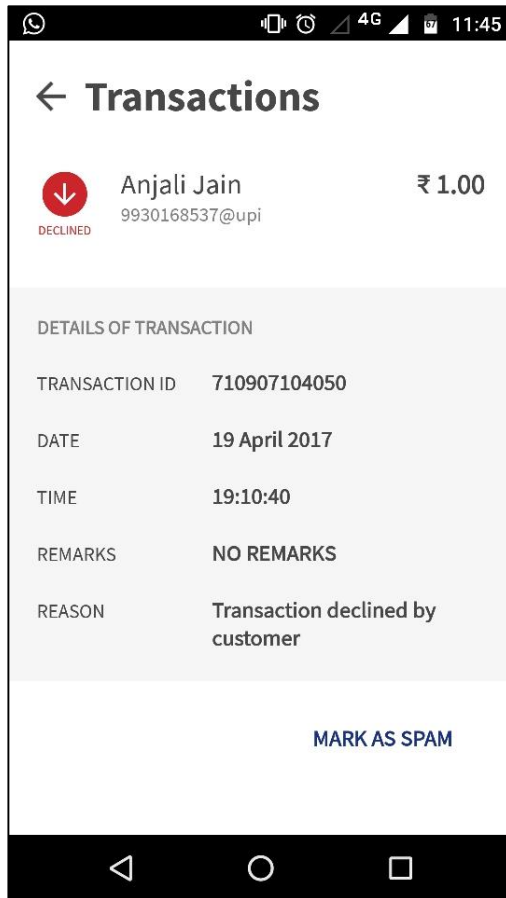


Customer can
disable the USSD
(*99# service in
BHIM app)

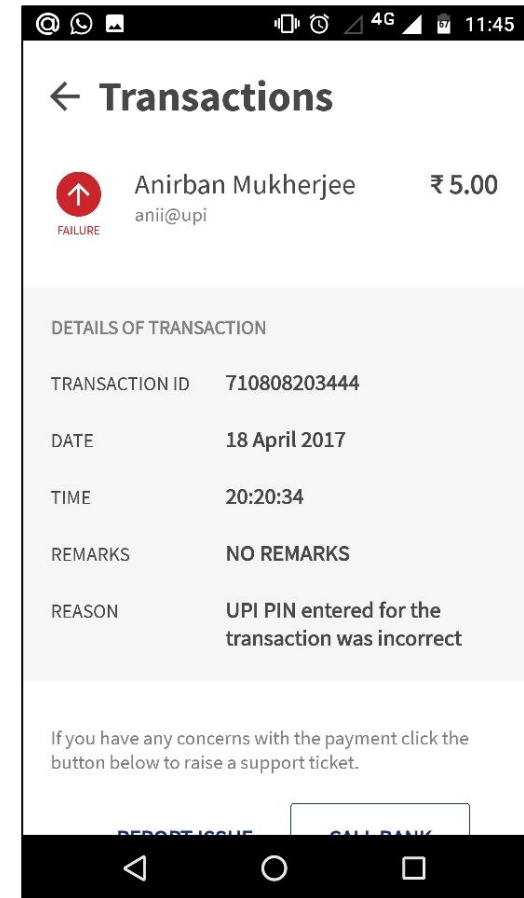




Reason for failure and decline Transactions



Customer can see reason
for decline transaction

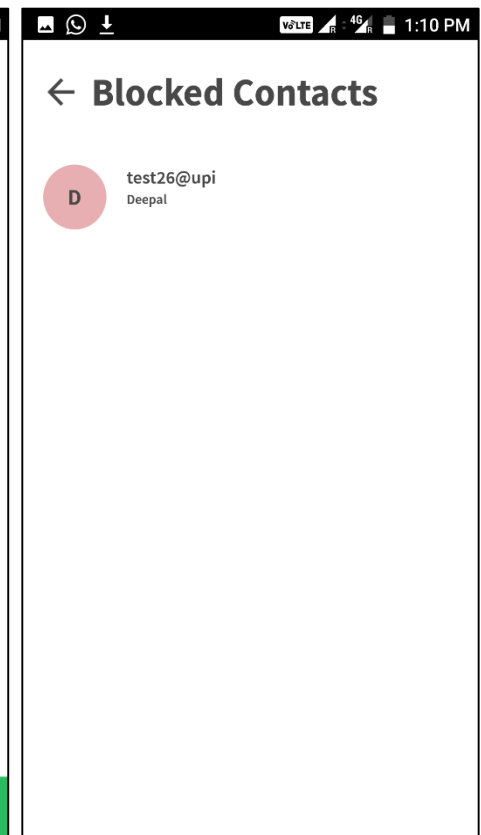
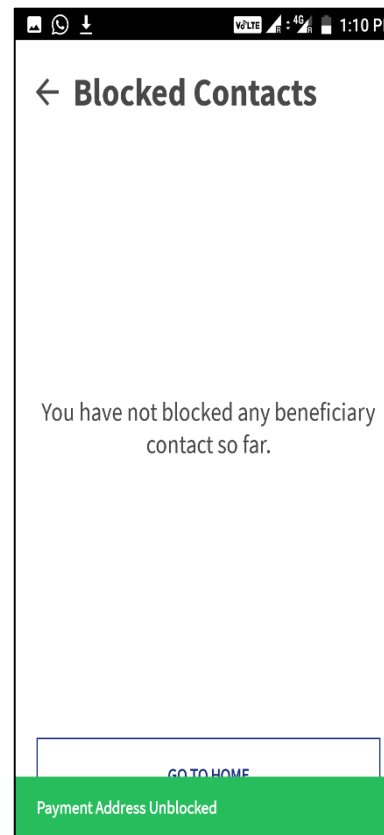
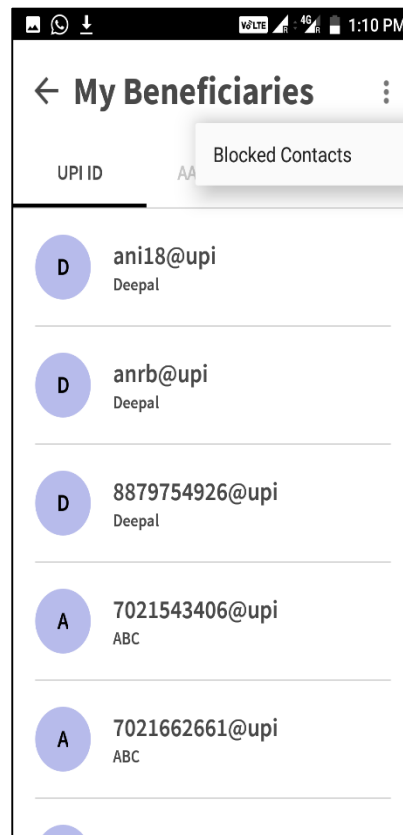
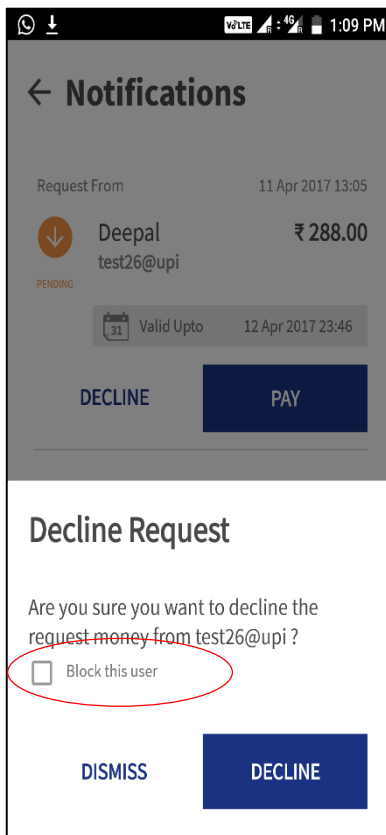


Customer can see reason
for failure transaction





Blocking for Customer

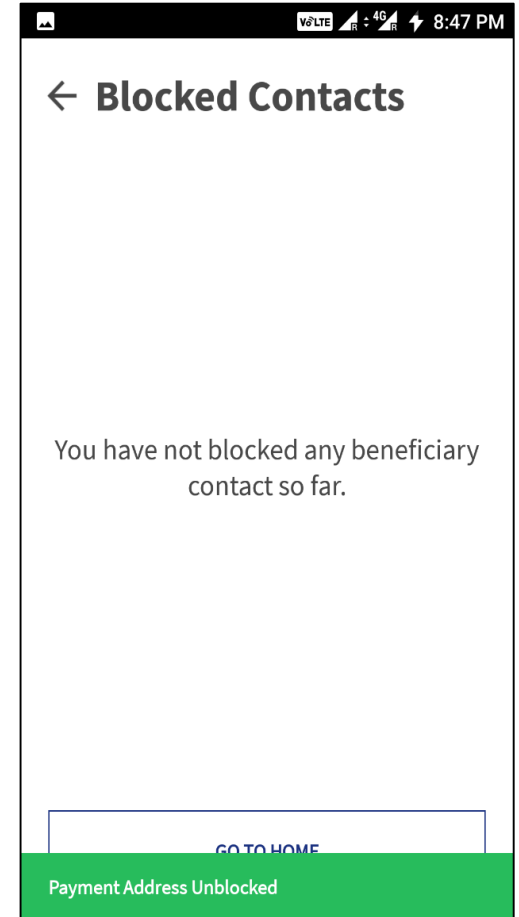
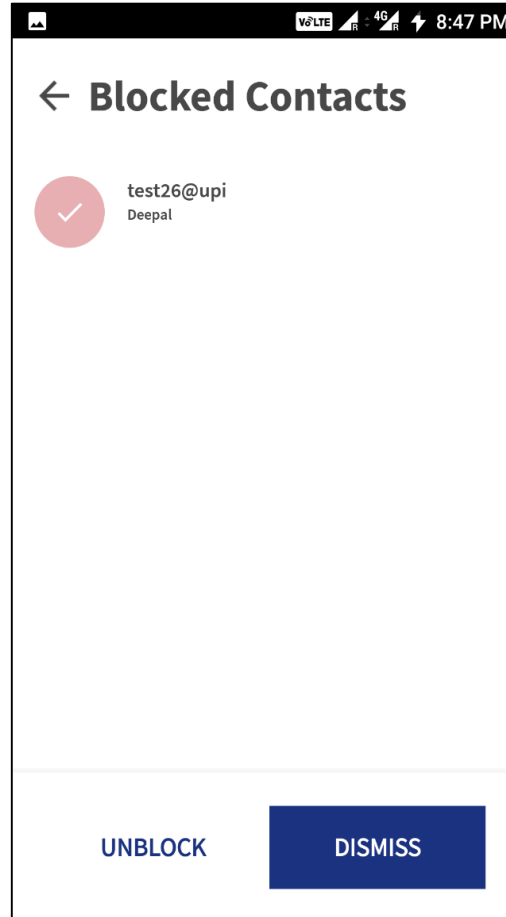
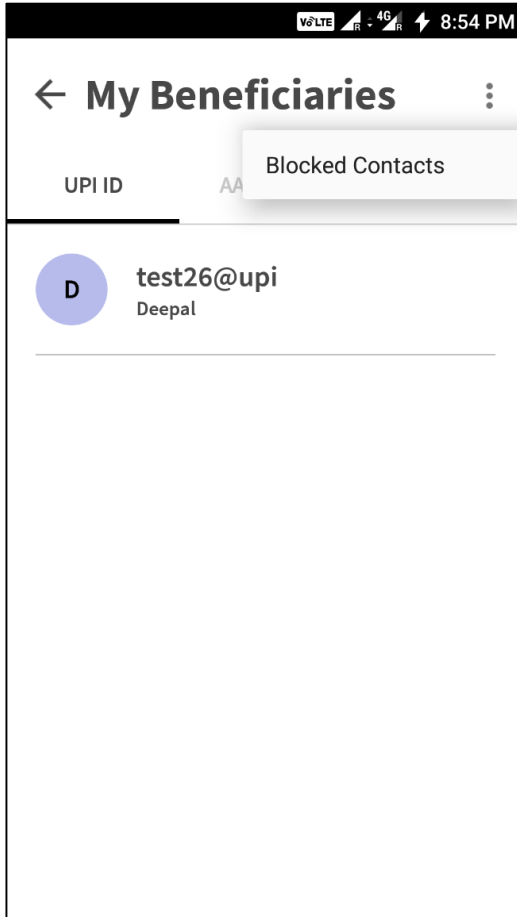


Customer can block the unauthorised user while collect request





Unblocking for Customer

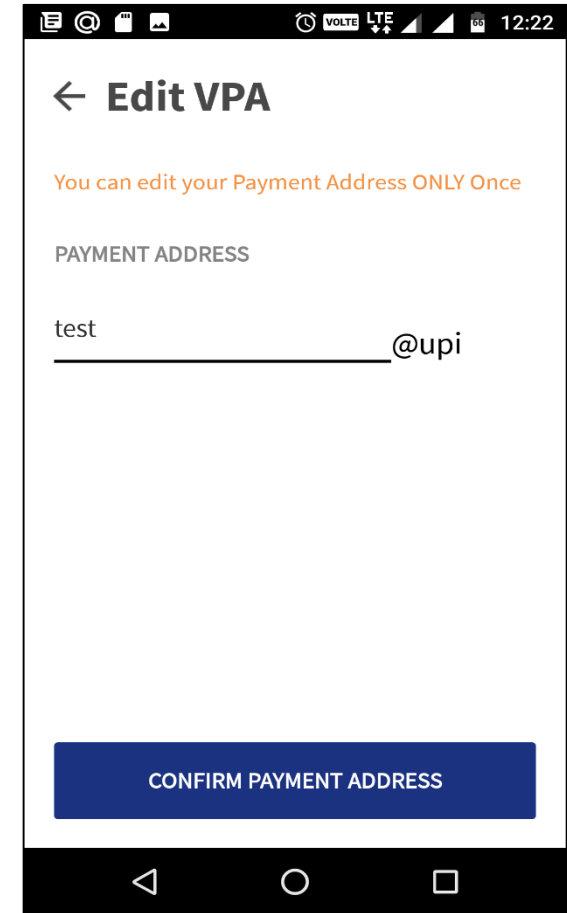
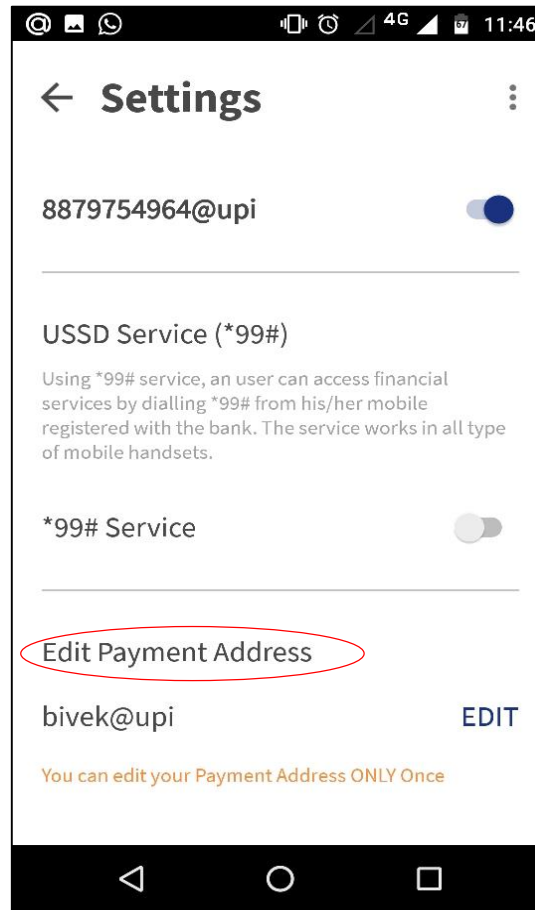
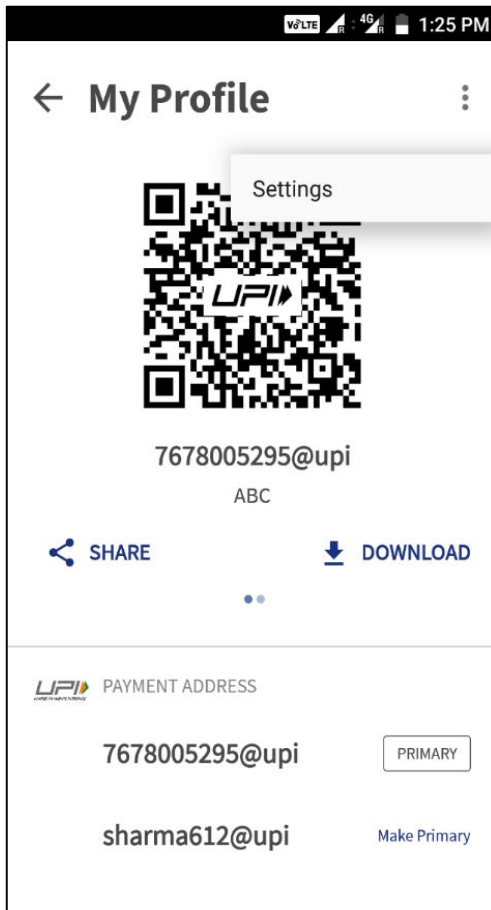


Customer can unblock the block user





Edit/Change Secondary VPA

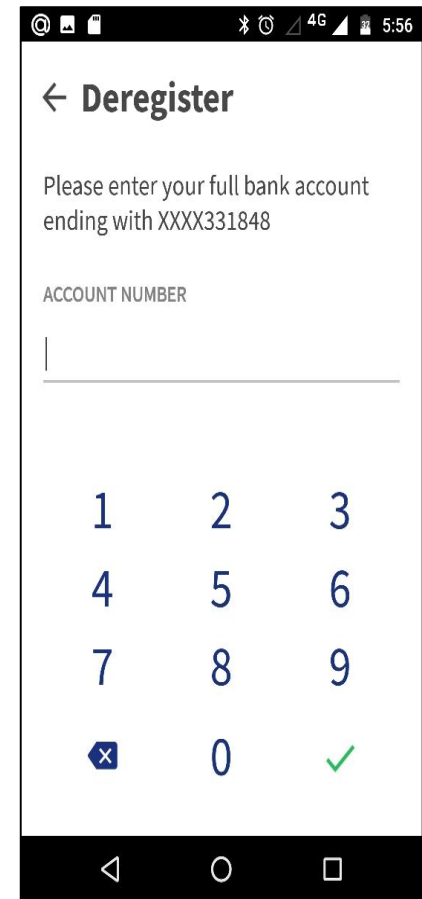
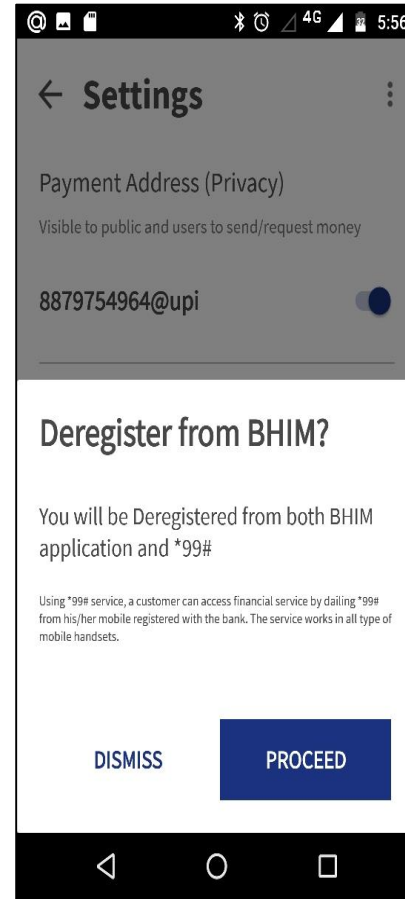
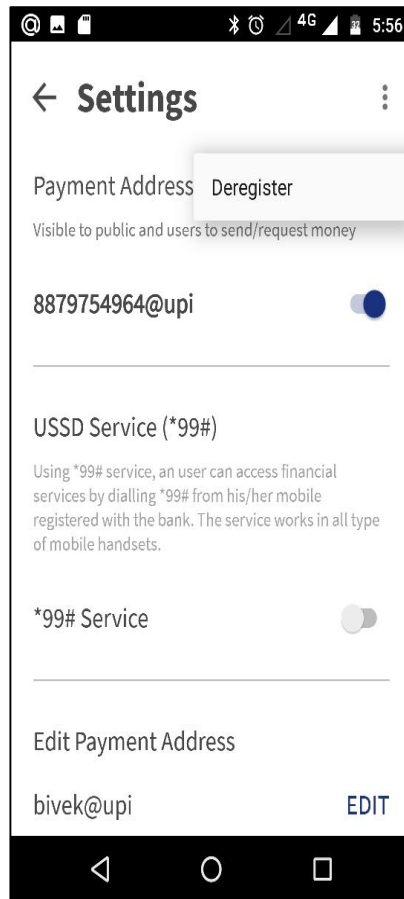
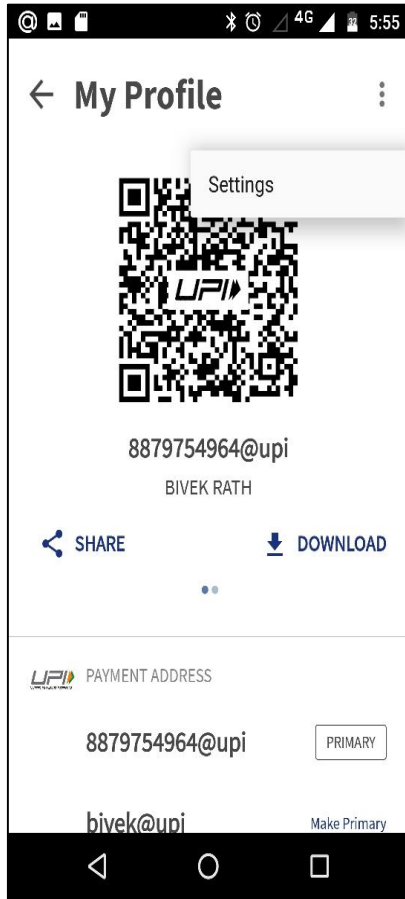


User can also change/Edit to his/her secondary VPA but the option will available as an edit option which can be edited only once





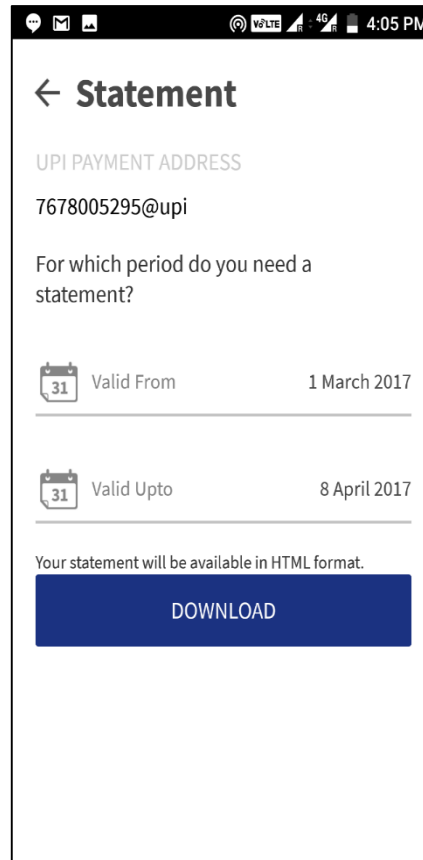
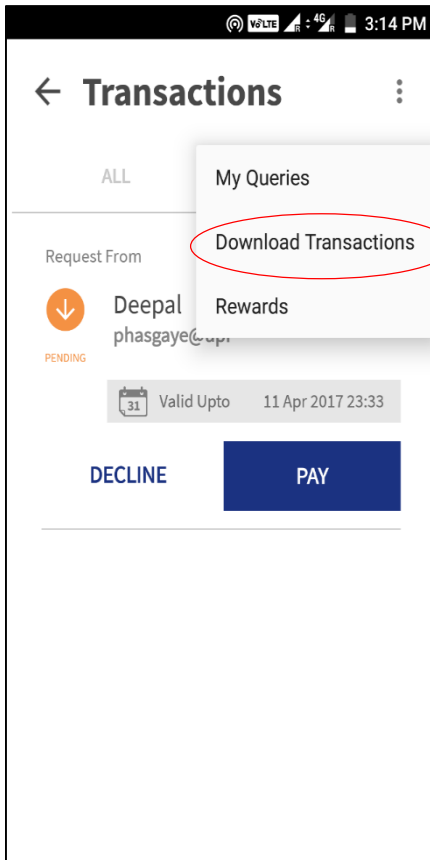
De- register /Disable



Customer can deregister /disable himself from App



Transaction History Download



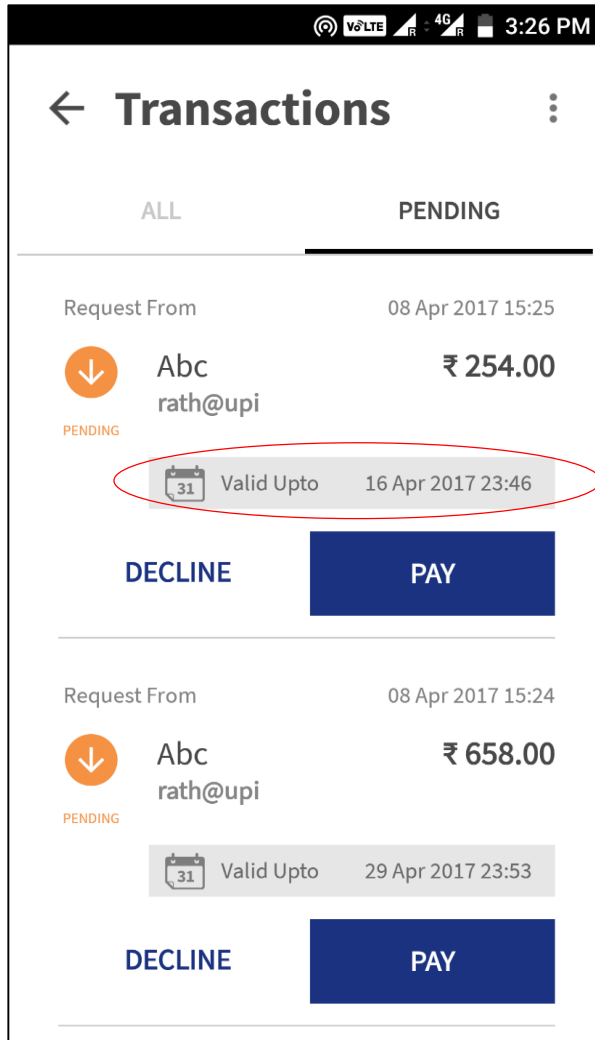
The screenshot shows the 'Transaction History' screen with a detailed table of transactions. The table has columns for Date, Time, Bank Name, Account number, Sender, Receiver, Payment ID/Reference Number, Pay/Credit, and Amount. The transactions are listed for the period from 16/04/2017 to 16/04/2017.

Date	Time	Bank Name	Account number	Sender	Receiver	Payment ID/Reference Number	Pay/Credit	Amount
16-04-2017	16:08:02	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	7180032194893	COLLECT	388.00 INR
16-04-2017	16:07:51	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	7180032195875	COLLECT	364.00 INR
16-04-2017	15:26:17	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	7180032258905	COLLECT	588.00 INR
16-04-2017	13:55:55	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	7180031935333	PAY	5.00 INR
16-04-2017	09:58:26	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	71800315501486	PAY	68.00 INR
16-04-2017	09:19:38	ICICI	*****8865	91676184732@upi (Deepal)	7678005295@upi	71800312911943	PAY	13000.00 INR
16-04-2017	09:19:01	ICICI	*****8865	91676184732@upi (Deepal)	7678005295@upi	71800312205930	PAY	13000.00 INR
16-04-2017	23:15:12	ICICI	*****8865	7021662561@upi (ABC)	7678005295@upi	709911101234	PAY	10.00 INR
16-04-2017	22:48:23	ICICI	*****8865	7021662561@upi (ABC)	7678005295@upi	7099104022798	PAY	5.00 INR
16-04-2017	20:41:28	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	709909411557	PAY	2.00 INR
16-04-2017	18:41:01	ICICI	*****8865	7021662561@upi (ABC)	7678005295@upi	7099094170625	PAY	5.00 INR
16-04-2017	18:40:28	ICICI	*****8865	7021662561@upi (ABC)	7678005295@upi	7099094011931	PAY	5.00 INR
16-04-2017	17:59:03	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	709909003893	COLLECT	255.00 INR
16-04-2017	16:52:22	ICICI	*****8865	7678005295@upi	90011740255@upi (Deepal)	709904002217	PAY	5.00 INR
16-04-2017	16:47:24	ICICI	*****8865	7678005295@upi	91376184732@upi (Deepal)	709909109517	COLLECT	255.00 INR
16-04-2017	09:47:19	ICICI	*****8865	91376184732@upi (Deepal)	7678005295@upi	709912471814	PAY	13000.00 INR
16-04-2017	09:16:58	ICICI	*****8865	91676184732@upi (Deepal)	7678005295@upi	709912468723	PAY	13000.00 INR
16-04-2017	23:41:54	MonoD	XXXXXXXXXXXX5743	7678005295@upi	91376184732@upi (Deepal)	709911412371	PAY	5.00 INR
16-04-2017	23:28:17	MonoD	XXXXXXXXXXXX5743	7678005295@upi	90011740255@upi (Deepal)	709911201736	PAY	2.00 INR
16-04-2017	23:26:36	MonoD	XXXXXXXXXXXX5743	7678005295@upi	91376184732@upi (Deepal)	709909203993	COLLECT	385.00 INR
16-04-2017	23:24:18	MonoD	XXXXXXXXXXXX5743	7678005295@upi	91376184732@upi (Deepal)	709909003893	COLLECT	6.00 INR

Customer can download transaction history in transactions (homepage)



Displaying expiry date & time in pending trnx

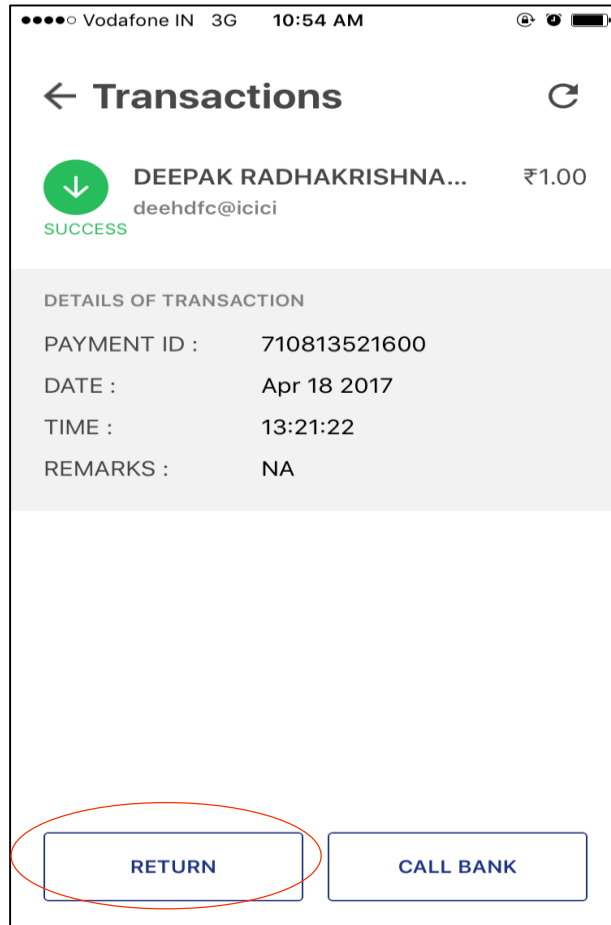


Customer is shown date and time of expiry for collects in pending transactions.





Return Transaction

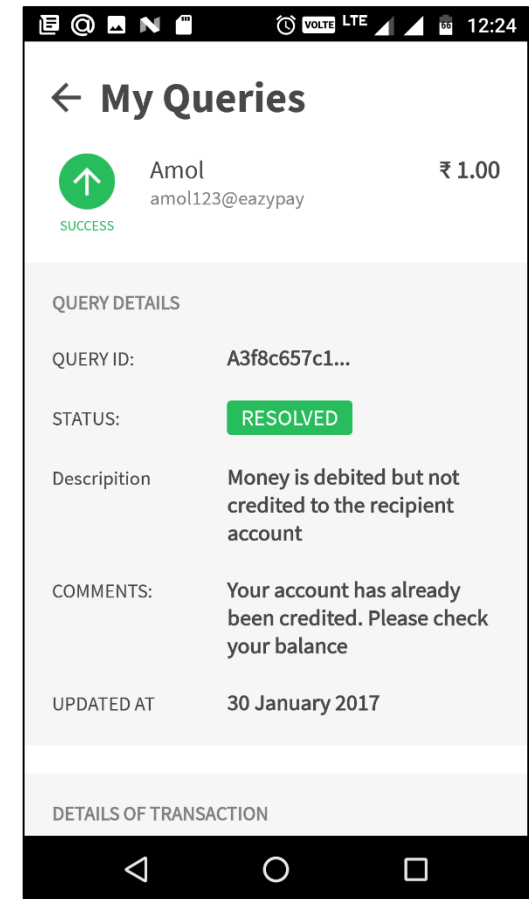
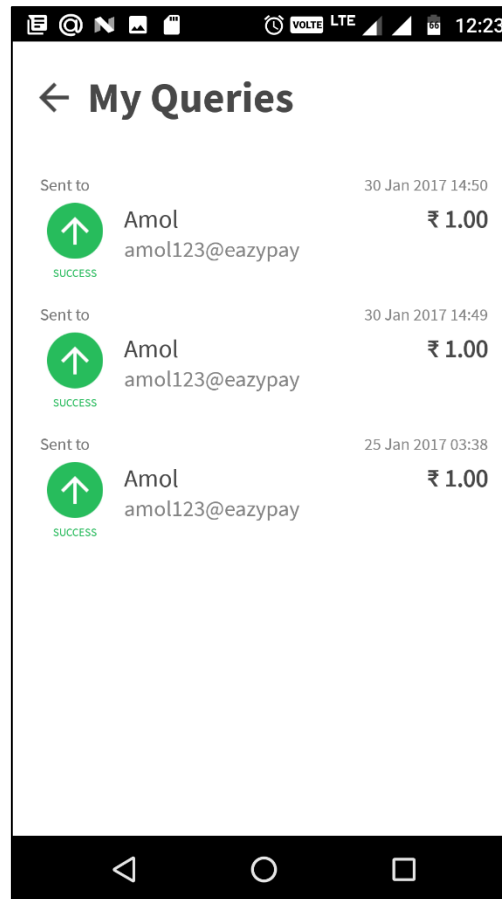
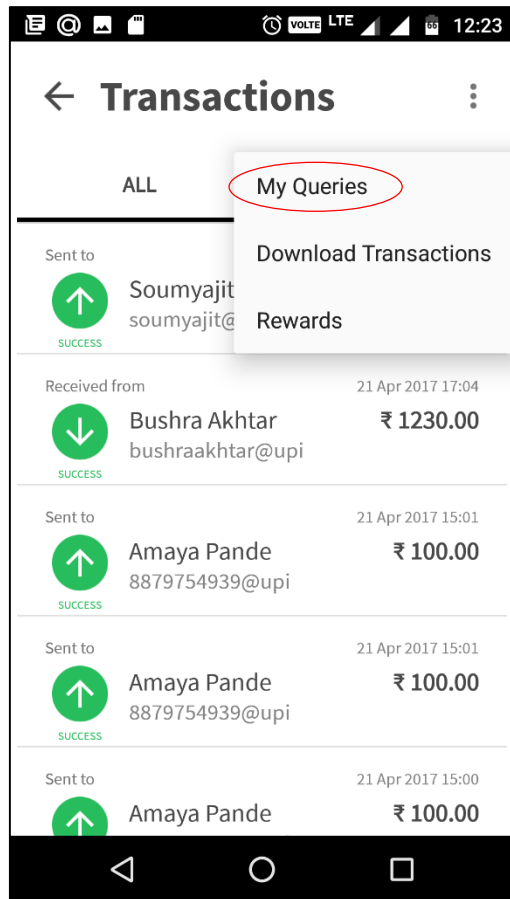


The receiving Customer has option to Reverse/Return the money by clicking on “Return Transaction”





Query Status



Customer can able to check the query status of transactions

