UNIFIED PAYMENTS INTERFACE

Feature of BHIM & *99#

BHIM: Bharat Interface for Money (BHIM) is an app that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI). You can make instant bank-to-bank payments and Pay and collect money using just Mobile number or Virtual Payment Address (VPA)

*99# : *99# (BHIM without Internet), is an interoperable infrastructure, comprising banks & telecom operators, using USSD technology to provide banking services through a common platform. USSD technology, till now was used primarily in the field of telecommunication, a user can access banking services by just pressing *99# from his/her mobile phones. This service works across all GSM mobile handsets

The following are the features of BHIM & *99#:

1. **Sending Money:** User using *99# & BHIM can send money using a Virtual Payment Address (VPA), Account Number & IFSC, Aadhaar Number and Mobile No. (Mobile No should be registered with BHIM or *99# and account should be linked) Additionally through BHIM App, one can also send/receive money using QR Code.

2. **Requesting Money**: User can collect/Request money by entering Virtual Payment Address (VPA) in BHIM & *99#.

3. **BHIM QR**: User can pay/receive by scanning the QR code through Scan & Pay option and also generate their QR (Dynamic QR) by using generate QR option in BHIM App. Additionally, Camera interface in Scan and Pay to provide the option to read QR from gallery in BHIM App.
   User can also view/ download / share the static QR code and Payment addresses through various messenger applications like WhatsApp, Email etc. available on phone.

4. **Availability:** Immediate money transfer through mobile device round the clock 24*7 and 365 days in BHIM & *99#.

5. **Sync your Account:** User can Sync Bank account and UPI PIN in BHIM App. If he/she has set their UPI PIN in other UPI bank application.

6. **Secure:** BHIM app is secured with a 4 digit passcode.

7. **Multiple Sim accessibility:** BHIM user gets an option to switch between SIMs for a dual SIM phone (Note: Both numbers has to be registered with bank).

8. **Tracking Transactions:** User can check transaction history and pending collect requests in BHIM & *99#.

9. **Raising complaints**: User can also raise complaint for the transactions where money is debited but not credited in BHIM & *99#.

10. **Managing Accounts**: User can check & change bank account details linked with his/her BHIM & *99#, user also gets an option to set/change UPI PIN.

11. **Recent Account selections:** User can check the accounts which he has previously added in BHIM app and also change it to default account at any time.

12. **Multiple Language functionality:** English and 11 regional languages (Tamil, Telugu, Bengali, Malayalam, Oriya, Gujarati, Kannada, Hindi, Assamese, Punjabi and Marathi) available on BHIM & *99# to improve user experience.

13. **Marking Spam:** User getting collect requests from illicit sources in BHIM & *99# has an option to report spam.
    (Note: Getting SPAM marked multiple times from single/multiple users can land you in getting blocked from using many features
    In case User is being spammed for his collect requests then he is shown warning message next time he/she uses *99# or BHIM)

14. **Block / Unblock User:** To avoid getting requests from a particular user on BHIM & *99#, user has an option to block such users. Option to unblock from the list of blocked contacts is also provided.

15. **Privacy:** Allow a user to disable and enable mobilenumber@upi in the profile if a secondary VPA is created (QR for the disabled VPA is also disabled) in BHIM App.

16. **De- registration:** User have an option to deregister from BHIM and *99#.

17. **Transaction History:** User can download transaction history in BHIM app.

18. **Transaction Limit:** Below is the transaction limit for BHIM & *99#
    Per day transaction limit (BHIM & *99#): Rs. 20,000
    Per transaction limit (BHIM): Rs. 10,000
    Per transaction limit (*99#): Rs. 5,000

19. **Deleting/Edit secondary VPA:** Secondary VPA will be made available for deletion. User can also change/Edit to his/her secondary VPA in BHIM App & *99#.
    Note: the option will available as an edit option which can be edited only once.

20. **Description of Declined /Failure Transactions:** Whenever transaction for user gets declined/Failure, the BHIM App will display the reason.

21. **Making payment by selecting contact menu of mobile phone:** User gets an option to pick-up the Mobile No from Contact menu of Mobile Phone and can pay to the users who are enabled on BHIM & *99#.

22. **Return Transaction:** the receiving User has option to Reverse/Return the money by clicking on "Return Transaction" in BHIM & *99#.

23. **Displaying expiry date and time in pending transaction:** User is shown date and time of expiry for collects in pending transactions.

24. **Displaying Name of VPA in bold for Send or a Collect VPA:** at the time of verifying the VPA/UPI ID, customer CBS name is prominently shown.

25. **Showing the List of Verified merchant:** User gets a collect from a verified merchant, BHIM shows the same to the User by marking a symbol as verified.

26. **Maestro Card to be treated separately**: At the time of UPI PIN setting/generation BHIM has a separate tab for Maestro card which would only last six digit of the card number is asked in BHIM & *99#. (Note: Only for SBI & Associates customers.