Frequently Asked Question

Unified Payments Interface

1. **What is UPI?**
   Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

2. **What is an UPI-PIN?**
   UPI-PIN (UPI Personal Identification Number) is a 4-6 digit pass code you create/set during first time registration with this App .You have to enter this UPI-PIN to authorize all bank transactions. If you have already set up an UPI-PIN with other UPI Apps you can use the same on BHIM. (Note: Banks issued MPIN is different from the UPI UPI-PIN, please generate a new UPI-PIN in the BHIM app) Note: Please do not share your UPI-PIN with anyone. BHIM does not store or read your UPI-PIN details and your bank's customer support will never ask for it.

3. **What is a Payment Address?**
   Payment Address is an Address which uniquely identifies a person's bank a/c. For instance, the Payment Address for BHIM customers is in the format xyz@upi. You can just share your Payment Address with anyone to receive payments (no need for bank account number/ IFSC code, etc.). You can also send money to anyone by using their Payment Address. Note: Do not share your confidential UPI PIN with anyone.

4. **What happens if I enter wrong UPI-PIN during a transaction?**

   No problem, the app will prompt you to re-enter the correct UPI-PIN. The maximum number of tries allowed, depends on your bank. Please check with your bank for details.

5. **I have selected the Bank name to link with UPI but it does not find my bank a/c.**

   In such a case, please ensure that the mobile number linked to your bank account is same as the one verified in BHIM App. If it is not the same, your bank accounts will not be fetched by the UPI platform. Also only Savings and Current bank accounts are supported by BHIM.

6. **Why is my UPI transaction failing?**

   UPI transaction can fail due to multiple reasons most likely due to connectivity issues to the banking system, incorrect Payment Address entered or wrong UPI PIN entry. If your transaction fails, please try again. If it doesn't work, please contact customer support.
   Our e-mail : contact@npci.org.in

7. **How do I pay an online merchant through UPI?**

   When you shop-online, you can pay through UPI when you see UPI as a payment option. On clicking that, you will need to enter your Payment Address (xyz@upi). Once entered, you will receive a collect request on your BHIM app. Enter your UPI-PIN here and your payment will be complete. As easy as this!

8. **Do money transfers happen on UPI only during banking hours?**

   All payments are instant and 24/7, regardless of your bank's working hours!

9. **I have paid for my transaction but not received anything. Why is that?**

   Once you complete a transaction, you should see a success status on the BHIM screen and receive an SMS from your bank. In some cases due to operator issues it can take longer time. In case you have not received your confirmation within an hour please contact our customer support at your bank.

10. **How can I view my transaction history?**

    Go to Home Screen ->Transaction History, to view all your past and pending transactions.

11. **How is UPI different from IMPS?**

    UPI is providing additional benefits to IMPS in the following ways:

    - ✓ Provides for a P2P Pull functionality
    - ✓ Simplifies Merchant Payments
    - ✓ Single APP for money transfer
    - ✓ Single click two factor authentication.

12. **Does a customer need to register before remitting funds using UPI?**

    Yes, a customer needs to register with his/her PSP before remitting funds using UPI and link his accounts

13. **Does the customer need to register a beneficiary before transferring funds through UPI? What details of beneficiary will be required?**

    No, registration of Beneficiary is not required for transferring funds through UPI as the fund would be transferred on the basis of Virtual ID/ Account+IFSC / Mobile No+MMID / Aadhaar Number. (Please check with your PSP and Issuing bank with regard to the services enabled on the App).

14. **Does customer need to have a bank account or this can be linked to a card or wallet?**

No, customer cannot link a wallet to UPI, only bank accounts can be added.

15. Can I use more than one UPI application on the same mobile if they are linked to different bank accounts?

Yes, one can use more than one UPI application on the same mobile and link both same as well as different accounts.

16. Does the beneficiary also have to register for UPI for receiving funds?

In case of Virtual ID transaction, the beneficiary needs to have a Virtual ID and in turn be registered with UPI but in case of Account+ IFSC or Mobile+ MMID, Aadhaar number, the beneficiary need not be registered for UPI. (Please check with your PSP and Issuing bank with regard to the services enabled on the App)

17. What happens if my mobile phone is lost?

In case of mobile loss, one needs to simply block his mobile number thus no transaction can be initiated from the same mobile number which is a part of device tracking and at the same time MPIN would be required for any transaction which is not to be shared with anyone.

18. Can I link more than one bank account to the same virtual address?

Yes, several bank accounts can be linked to the same virtual address depending on the functionalities being made available by the respective PSPs.

19. What are the different channels for transferring funds using UPI?

The different channels for transferring funds using UPI are:

a. Transfer through Virtual ID
b. Account Number + IFSC
c. Mobile Number + MMID
d. Aadhaar Number
e. Collect / Pull money basis Virtual ID

20. What if my account is debited but the transaction does not go through?

UPI provides for real time reversals for declines and amount would be transferred back to the payer account immediately.

21. Can I put a stop payment request for funds transferred by UPI?

No, once the payment is initiated, it cannot be stopped.

22. Where do I register a complaint with reference to the UPI transaction?

You can also raise your grievance or check status of UPI transaction through the UPI App of the participating banks.

23. What is the limit of fund transfer using UPI?

At present, the upper limit per UPI transaction is Rs. 1 Lakh.

24. If I change my UPI app will I be required to register again or I can carry the same virtual address?

In case of change in UPI App, a person needs to re-register and it depends on the PSP whether same virtual ID can be used with necessary checks they can establish.

25. What happens if I forget my pin?

In case someone forgets the MPIN, he needs to re-generate new PIN using his debit card details (last six digit of debit card & Expiry date).

26. Will I be able to use UPI after I change my sim or mobile?

In case of change in sim/mobile/application of the PSP, customer would require to re-register themselves for UPI.

27. Will I be able to use UPI across all Mobile platforms?

Yes, UPI is available on Android and it will be made available on IOS soon.

28. What is the timeline to approve a collect request by a payer?

The timeline to approve a collect request needs to be defined by the requester. The default time is 30 min.

29. In case my mobile is used by another person, will there be any security breach?

In any transaction through UPI, PIN would be required which needs to be fed through the mobile at the time of any transaction making it safe and secured.

30. My send money transaction is failing, help!

To avoid transaction failures,

- ✓ Ensure that the UPI-PIN is entered correctly.
- ✓ If the receiver is not on BHIM choose to pay via IFSC instead of mobile number.

31. What if I change my mobile carrier?

No problem at all. You can continue using BHIM as usual.

32. What if I change my handset?

If you change your handset, you will need to

- ✓ Download the BHIM app again
- ✓ Login with your mobile number and password
- ✓ Allow BHIM to verify you. This is for your security. After verification your account will be restored.

33. Will you ever auto-deduct payments from my account?

We will not auto deduct payments from your account.

34. How are you getting all my bank a/c information?

This is a feature of the UPI payment platform (built by NPCI- an RBI regulated entity). The UPI platform retrieves the accounts details linked with your mobile number in a masked manner i.e. BHIM can't see all the details. This exchange is done over secure banking networks and we don't store or ever use it.

35. What if I lose my phone?

If you lose your phone, the UPI-PIN required to authorize all transaction will not be known to any third person and hence they will not be able to use BHIM. In addition, please contact our customer support at your bank.

36. My UPI transaction has failed but my bank account has been debited.

In case of failures money will be refunded back to your account. Sometimes this takes longer than intended. If you do not receive the refund within 1 hour, please contact customer support at your bank.

37. How do I set my UPI-PIN with the bank directly?

You will be able to set your UPI PIN through any other UPI enable Bank app.