Digital Payments

STEP BY STEP INSTRUCTIONS FOR VARIOUS MODES OF PAYMENT:

Cards, USSD, AEPS, UPI, Wallets
Bank Cards
Getting a Bank Card

1. HOW TO ISSUE A CARD FROM YOUR ACCOUNT
   - Approach nearest bank branch
   - Multiple cards from one account
   - PIN issued by bank separately

2. ACTIVATE YOUR CARD
   - At your Bank’s ATM by even balance checking
   - At your bank branch by any transaction
Types of Cards & Usage

PREPAID CARDS
- Pre-loaded from your bank account
- Safe to use, limited amount of transaction
- Can be recharged like mobile recharge

DEBIT CARDS
- Linked to your bank account
- Used to pay at shops, ATMs, wallets, microATMs, online shopping
Point of Sale (POS) & Card steps

**BANKS ISSUE VARIOUS CARDS FOR THEIR ACCOUNT HOLDERS**

- Prepaid Cards
- Debit cards
- Credit Cards

**USE YOUR CARD TO SHOP ANYWHERE**

- At any PoS
- At ATM
- Online shopping

**PREPAID CARD CAN BE ISSUED BY ANY BANK FROM ACCOUNT OR CASH (FOLLOWING BENEFITS)**

- Pre-loaded card
- Equivalent to cash
- Can be recharged several times
- Can be used at any PoS, ATM
Unstructured Supplementary Service Data (USSD) based Mobile Banking

*99# - National Unified USSD Platform (NUUP)
Required for Activation

1. ACCOUNT IN A BANK
2. ANY MOBILE PHONE ON GSM NETWORK

Can be used for payments up to Rs 5000 per day per customer.
Registration

1. Visit your branch to link mobile number and bank account. Can be done at ATM or online also.

2. You will get your Mobile Money Identifier (MMID) and Mobile PIN (MPIN) upon registration.

3. Remember your MMID and MPIN.

New changes being brought to simplify user experience; no need for separate MMID.
Dial *99# from your phone

Welcome to NUIIF. Enter 3 Letters of your Bank's short name or first 4 Letters of your Bank's IFSC

SBI or SBIN

Enter Your Option:
1. Balance Enquiry
2. Mini Statement
3. Fund Transfer - MMID
4. Fund Transfer - Account No
5. Fund Transfer - Aadhaar
6. Know MMID
7. Change Mi-FIN
8. Generate OTP

Enter Beneficiary Mobile No

9933465782

Your a/c no. 9999999987 is deleted for Rs. 500.00 on 16-02-2014 and a/c linked to mobile 99133092 credited (IMP Ref no 212234455555)

Want to transfer Rs. 500 to beneficiary with Mobile 99133092 and MMID 9002567 For rent
(Enter Your Mi-Pin) [Last 4 digits of account number] separated with single space

1234 4567

Enter Amount & remarks (optional) separated with single space
AS [Amount] [Remarks]

500 rent

Enter Beneficiary MMID

9240378

Transfer Funds to another Bank Account
Aadhar enabled payment system (AEPS)
Aadhaar Enabled Payment System (AEPS)

AEPS allows bank-to-bank transaction at PoS (MicroATM) with the help of BC

Only Aadhar needed

Aadhar enabled Services
- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer
Key Steps for AEPS Transaction

1. GO TO A MICROATM OR BANKING CORRESPONDENT
2. PROVIDE YOUR BANK NAME AND AADHAAR
3. CHOOSE WHICH TRANSACTION TO DO
4. PROVIDE FINGERPRINT ON SCANNER
5. ON SUCCESSFUL TRANSACTION, TAKE THE PRINT SLIP
6. PROCESS COMPLETED
Aadhaar Enabled Payment System Steps

Seed your account with your Aadhar number at bank or with the help of banking correspondent

You can do
- Account balance
- Aadhar to Aadhar fund transfer
- Cash withdrawal
- Cash deposit
- Purchase at Fair Price Shops with AEPS

Now you can do many transactions at any AEPS point without any pin or password (AEPS points – Micro ATMs)
MicroATM Transaction
Requirements for registration on UPI

**REQUIREMENTS**

Smartphone with internet facility

Bank Account details (only for registration)

**AVAILABLE APPS (28 BANK APPS)**

SBI app, PNB UPI, UPI Collect (ICICI), Axis Pay, Canara Bank UPI, UCO UPI, Union Bank UPI, OBC UPI and 20 other banks
UPI Registration Process

1. Download any bank’s app or 3rd party app
2. Choose your unique ID (AADHAR, mobile no.) as virtual payment address (VPA)
3. Select your bank
4. Set M-PIN for validating transactions
5. Give account details for first time
6. Registration completed
Registering on UPI

[Images showing the process of registering a UPI account]
Sending Money on UPI

1. CHOOSE "SEND MONEY"
2. ENTER PAYEE'S VIRTUAL PAYMENT ADDRESS
3. ENTER AMOUNT
4. HIT "SEND"
5. CONFIRM THE DETAILS
6. WRITE REMARKS FOR TRANSACTION
Sending Money

Collecting Money (raise a demand) on UPI

1. Choose "Collect Money".
2. Enter payer's virtual payment address.
3. Enter amount.
4. Write remarks for transaction.
5. Enter when do you want to collect.
6. Hit "Confirm".
Collecting Money

Collecting Money using UPI

Confirm request details

Collect from
Ritesh Bendre
ritesh@ybl

Deposit to
itesl@e@po@ckets

Amount
₹100.00

Remark
Test

Change my default account

Send Money
Collect Money
Respond to Collect Request
Scan QR code
Wallets
What are e-wallets?

Electronic pre-paid payment system, mobile-first

Used in purchasing items on-line with a computer or a smartphone at a store.

An individual's account is required to be linked to the digital wallet to load money in it.

Most banks have their e-wallets and some private companies
Using Wallets

Consumer Wallet Limits: Rs.20,000/month for all. Rs.1 lakh/month with KYC

Merchant Wallet Limits: Rs.50,000/month with Self Declaration. Rs.1 lakh/month with KYC

Basic Requirements to Start Using a Wallet: Bank Account, Smartphone, 2G/3G Connection & A Free Wallet App
Point of Sale (PoS)
Types of PoS

**PHYSICAL POS**
Physical Card Swiping – PTSN with landline / GPRS enabled

**MPOS**
Phone connected with external POS device through jack / Bluetooth

**V-POS**
Virtual E-payment Gateway
Physical PoS

1. SWIPE A DEBIT/CREDIT CARD ON THE POS MACHINE
2. ENTER AMOUNT TO BE PAID AND PIN
3. GENERATE RECEIPT
Installation of Physical PoS Terminal

1. Open / identify current account for transactions

2. Fill in the application form (online / at the branch)

3. Identify type of PoS required (landline / GPRS)

4. Submit following documents:
   - Proof of business (any one)
     • Shop & establishment registration certificate
     • VAT certificate
     • Sales tax
   - Proof of address
   - Photo identity proof of proprietor / partner
   - Financial details
     • Bank statement
     • Income tax return

5. Acceptance of MDR by merchant

6. Execution of Merchant Establishment Agreement
Note: mSwipe is used as an example of MPOS here.
V-PoS

No PoS machine required

QR code used for payment to bank account of merchant

Complete privacy of merchant bank account
Must Do Practices

Register your mobile number at bank for regular information by SMS for every transaction

Never share your PIN to anyone

Transact at only trusted merchants

While at ATM, ensure no one is looking over your shoulders