

First Time User:

Step 1: Download and Install BHIM app from Google Play store

Step 2: Select your preferred language.

Step 3: Select SIM which has mobile number that is registered with bank CBS

Step 4: Login by setting a 4 digit application password

Step 5: Link your bank accounts using bank account option

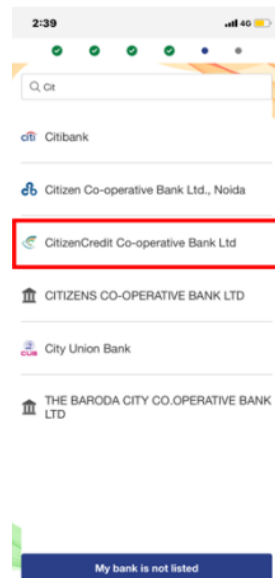
Step 6: Set your UPI PIN by providing last 6 digits of debit card and expiry date of debit card

Step 7: Visit Profile option and set virtual payment address (VPA)s (2 virtual payment address (VPA)s are allowed per user 1. mobno@upi, 2. name@upi)

Step 8: Set one virtual payment address (VPA) as a primary virtual payment address (VPA) (Ex. name@upi can be primary virtual payment address (VPA) making it easy to share with others)

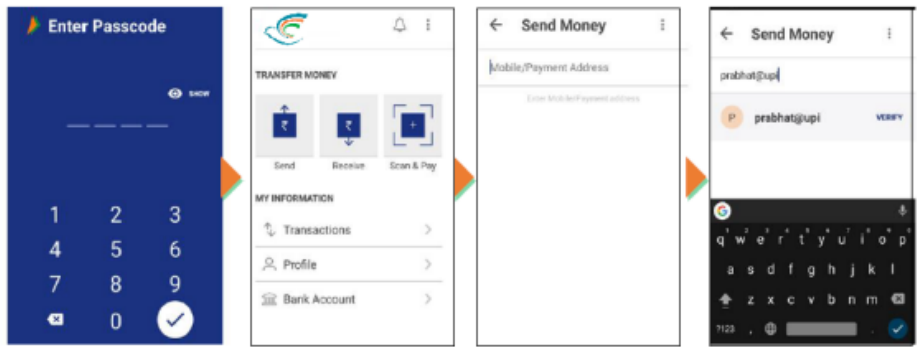
Step 9: QR code feature is available, by using Scan and Pay option send and collect money anytime

Step 10: Send, receive, collect money using virtual payment address (VPA), Account number +IFSC ,Scan and Pay option



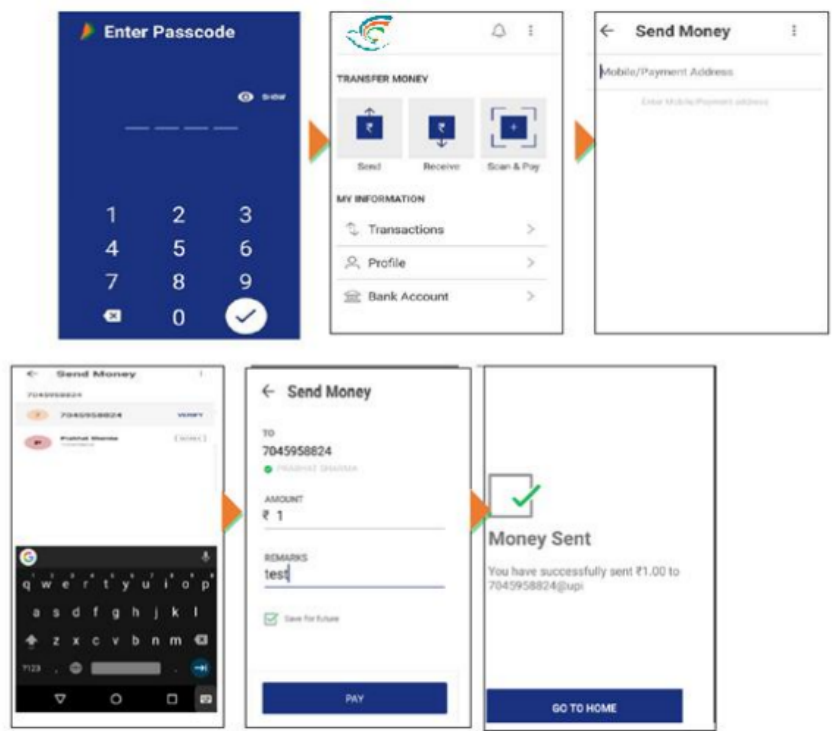
How to send Money:

- Using Virtual Payment Address (VPA):
- 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 virtual payment address (VPA) & clicks on verify to check the name of the payee.
- 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.



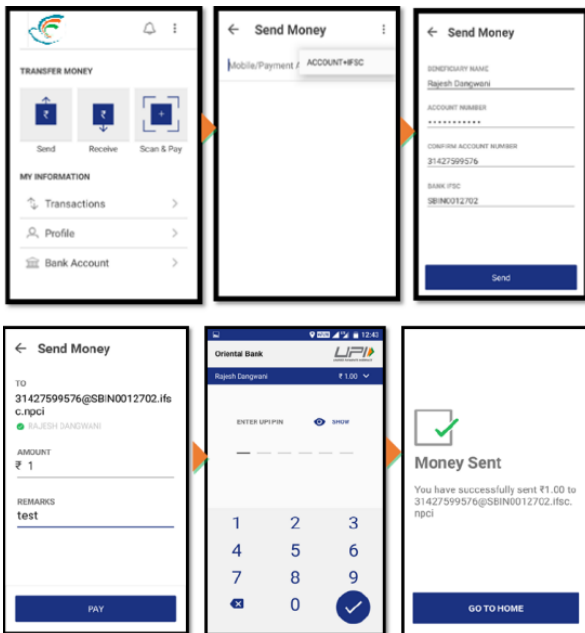
2. Using Mobile Number: □

- 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 & clicks on verify to check the name of the payee.
- 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.



3. Using Account No & IFSC:

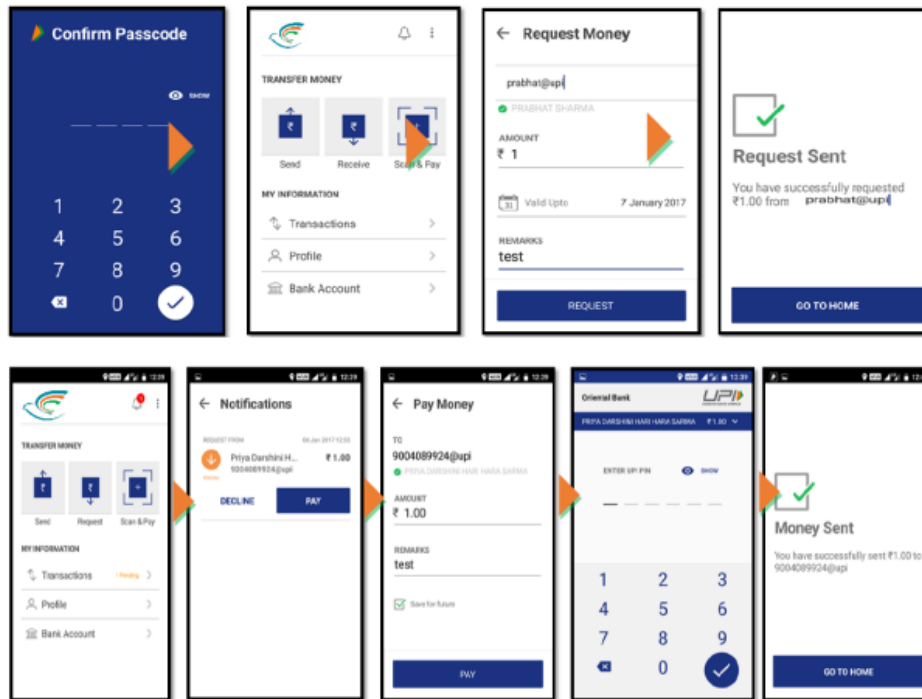
- Customer opens the app on his/her smartphone and enters the app login passcode
- Select Send Money Option.
- Customer select the option present on top right corner to pay through account no & IFSC.
- Customer enters the Account No & IFSC & clicks on verify to check the name of the payee.
- Name of 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.



How to collect money:

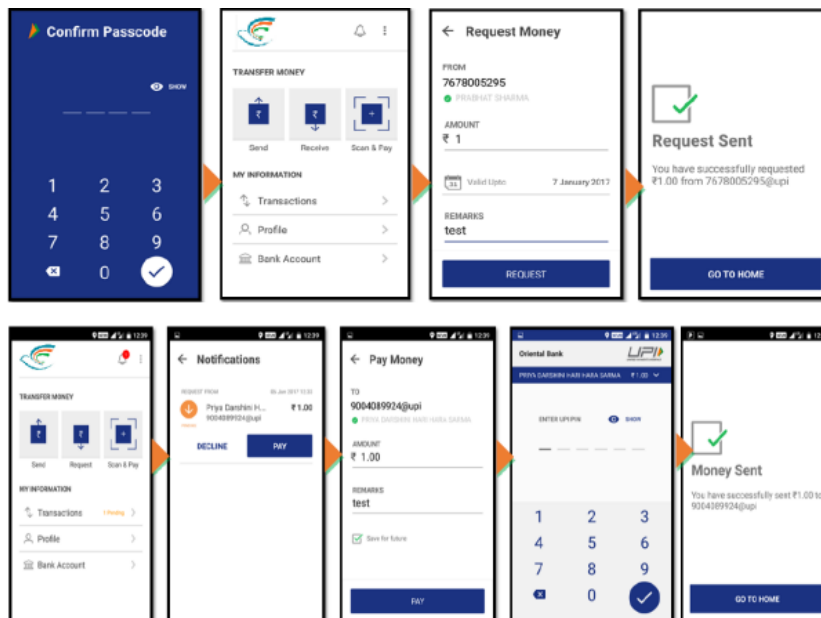
1. Using Virtual Payment Address (VPA):

- Customer opens the app and enters the app login and passcode.
- Select Receive Money Option and initiates a request transaction.
- Customer enters virtual payment address (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.
- Initiator is notified once PAYER accepts the request for money



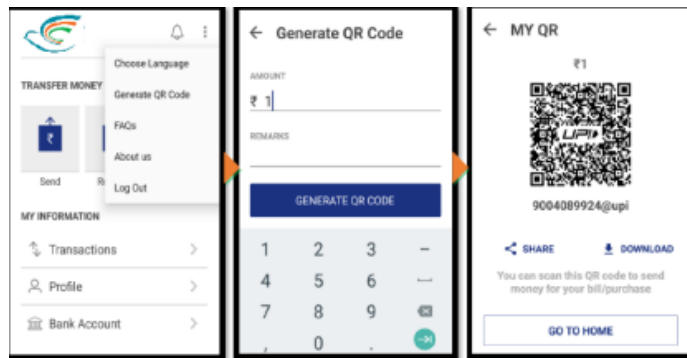
2. Using Mobile number:

- Customer opens the app and enters the app login and passcode.
- Select Receive Money Option and initiates a request transaction.
- Customer enters Mobile no 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.
- Initiator is notified once PAYER accepts the request for money



3. Using generated QR code (Dynamic):

- Choose option to generate QR code present at the top right corner on the home page.
- Generate the QR code and share the QR code for requesting Money.



How to Scan & Pay: □

- 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 □
- 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

