



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

Point of Sale (PoS) & Card steps

BANKS ISSUE VARIOUS CARDS
FOR THEIR ACCOUNT HOLDERS

USE YOUR CARD TO SHOP
ANYWHERE

PREPAID CARD CAN BE ISSUED
BY ANY BANK FROM ACCOUNT
OR CASH

(FOLLOWING BENEFITS)

Prepaid Cards

At any PoS

Pre-loaded card

Debit cards

At ATM

Equivalent to cash

Credit Cards

Online shopping

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;
NO INTERNET NEEDED

Can be used for payments upto Rs 5000 per day per customer

Registration

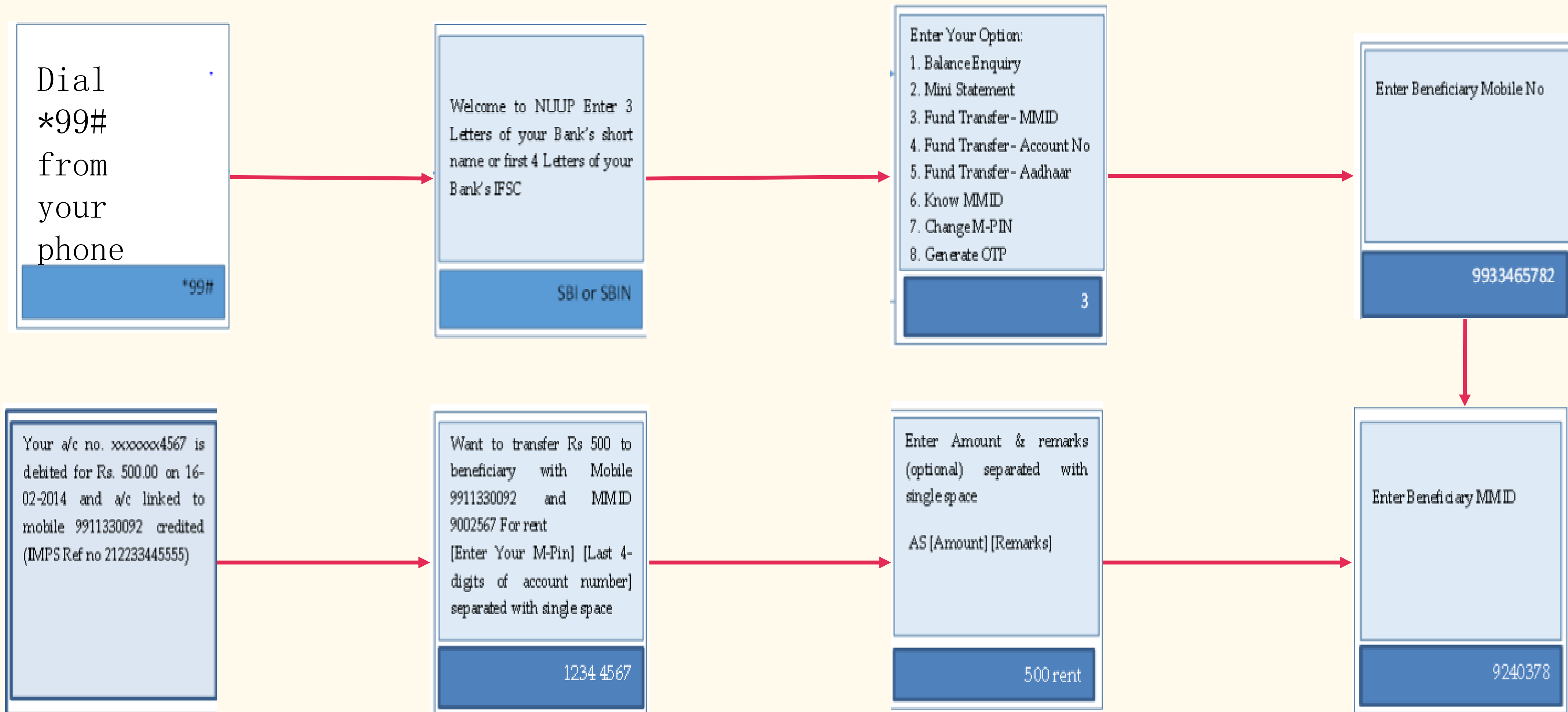
1 Visit your branch to link mobile number and bank account
Can be done at ATM or online also

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

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 Banking Correspondent

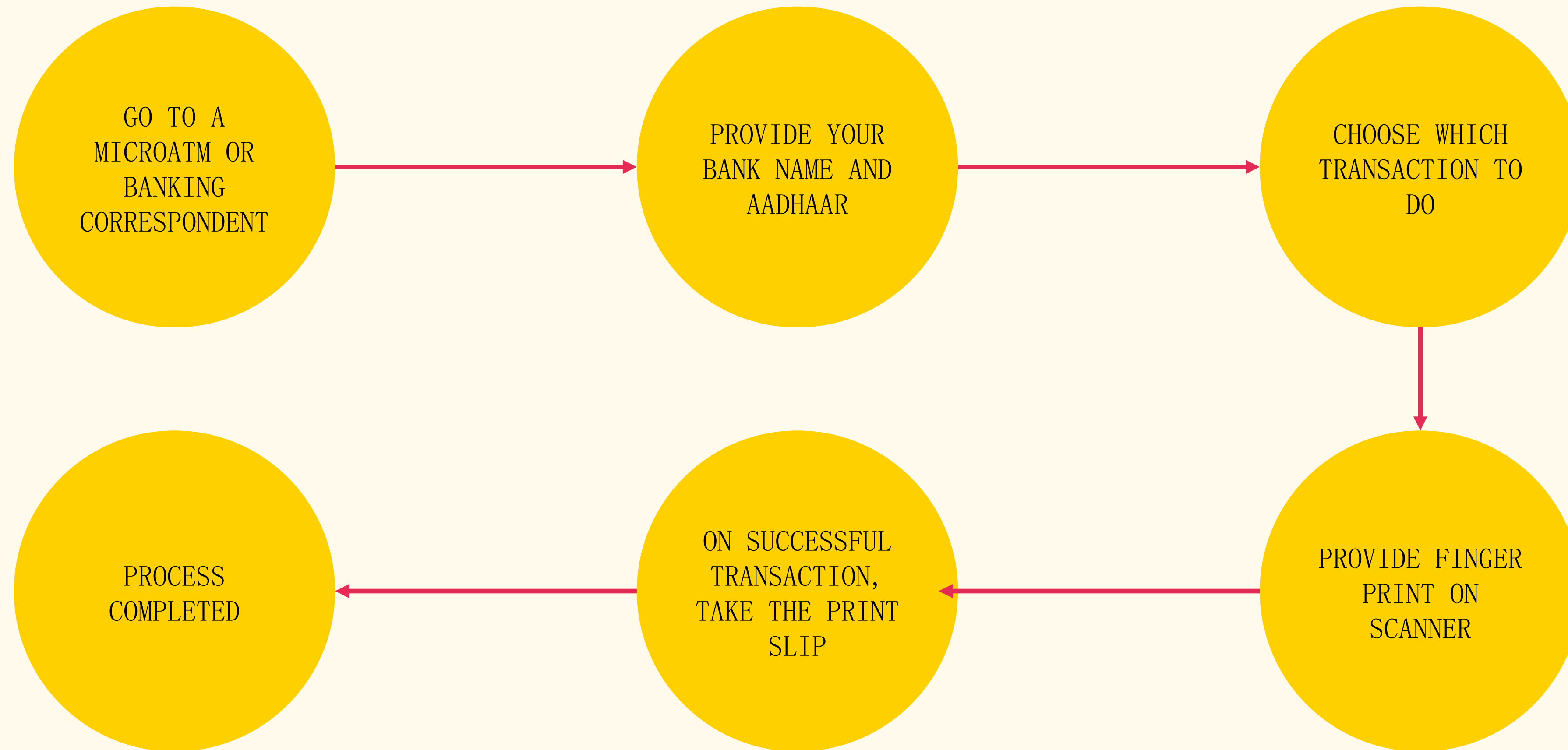
Seed your account with your Aadhaar number

Now do transactions without remembering any PIN

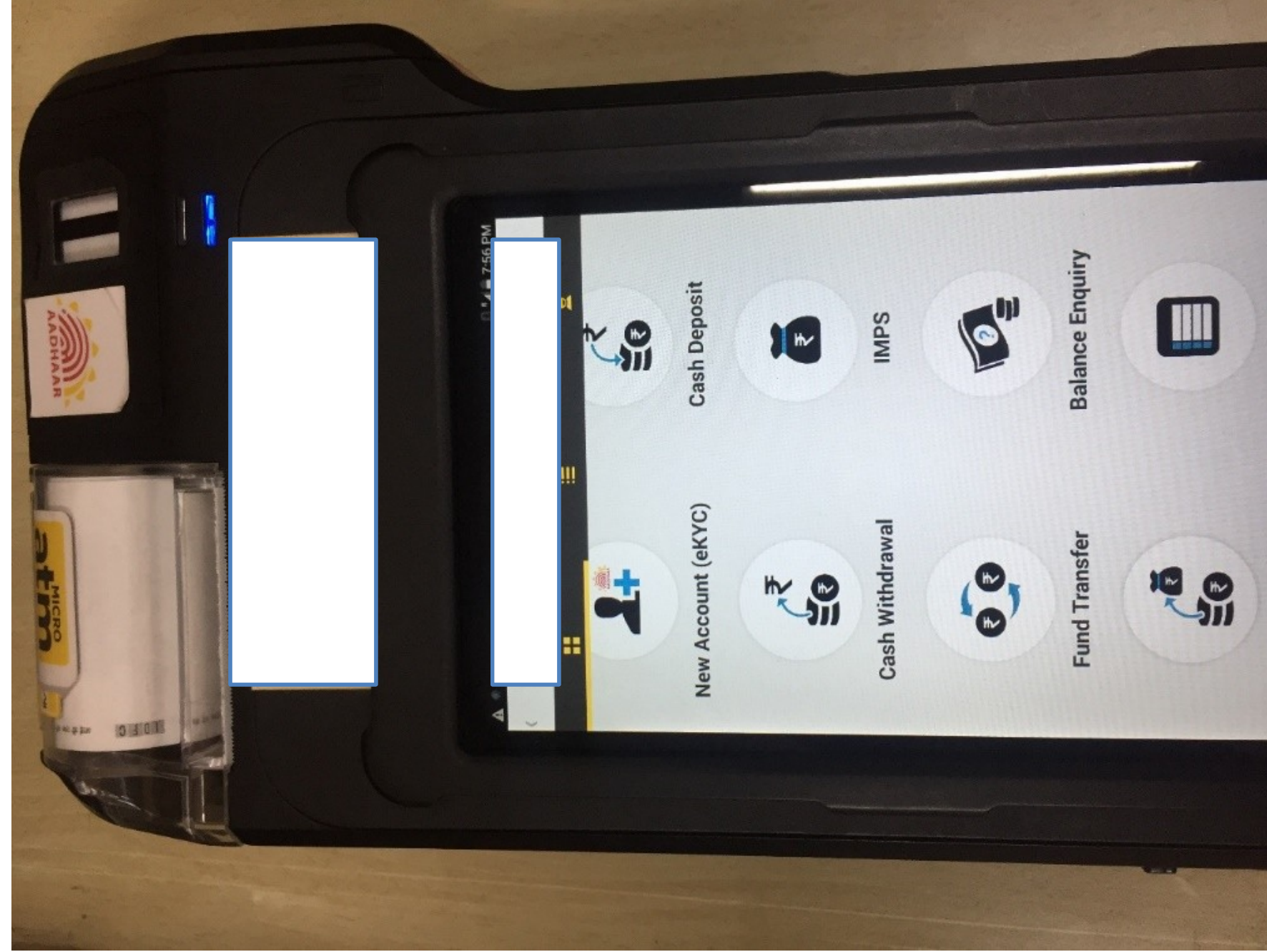
Aadhar enabled Services

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer

Key Steps for AEPS Transaction



MicroATM Transaction



[UPI]

Requirements for registration on UPI

REQUIREMENTS

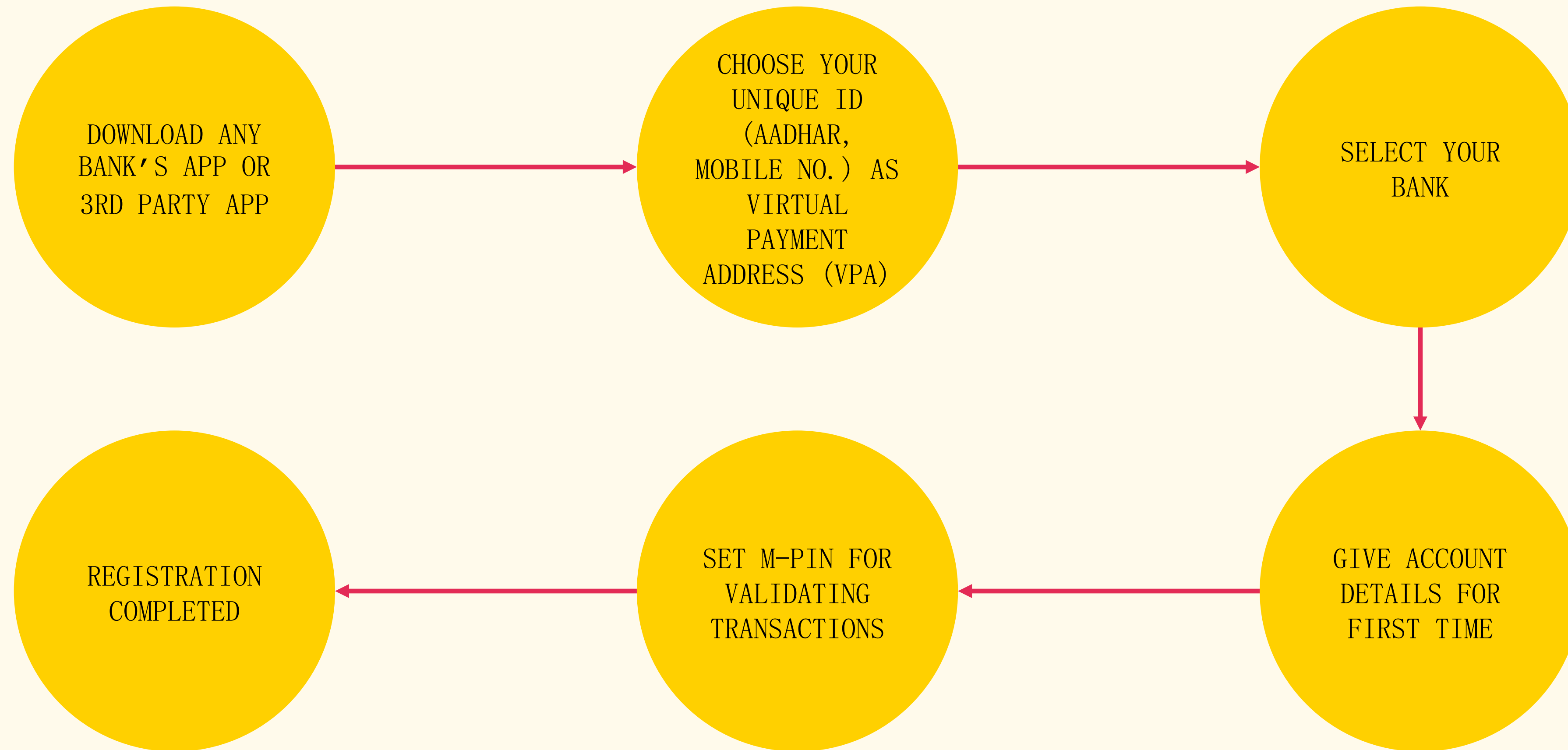
Smartphone with internet
facility

Bank Account details (only for
registration)

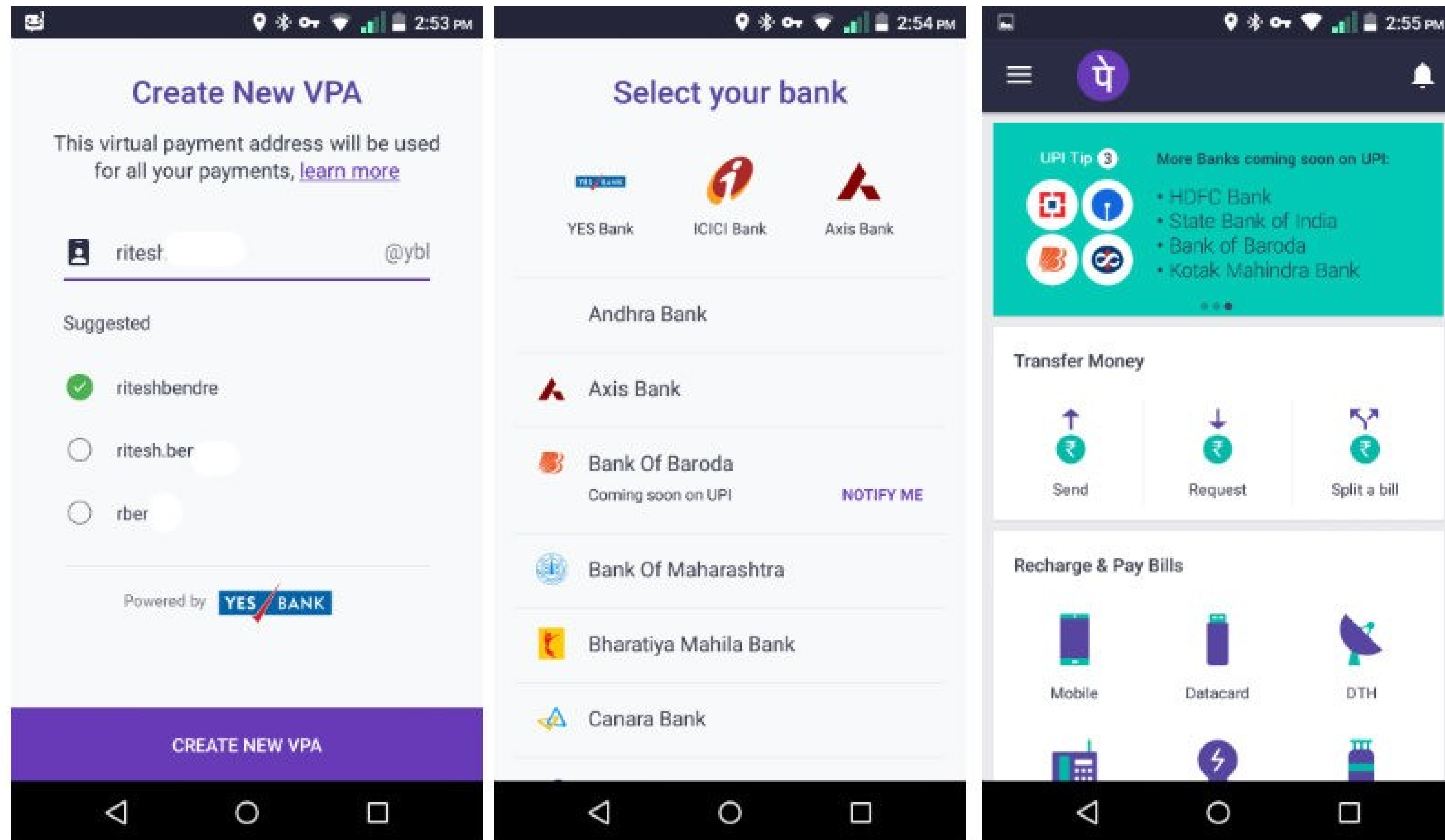
AVAILABLE APPS (28 BANK APPS)

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

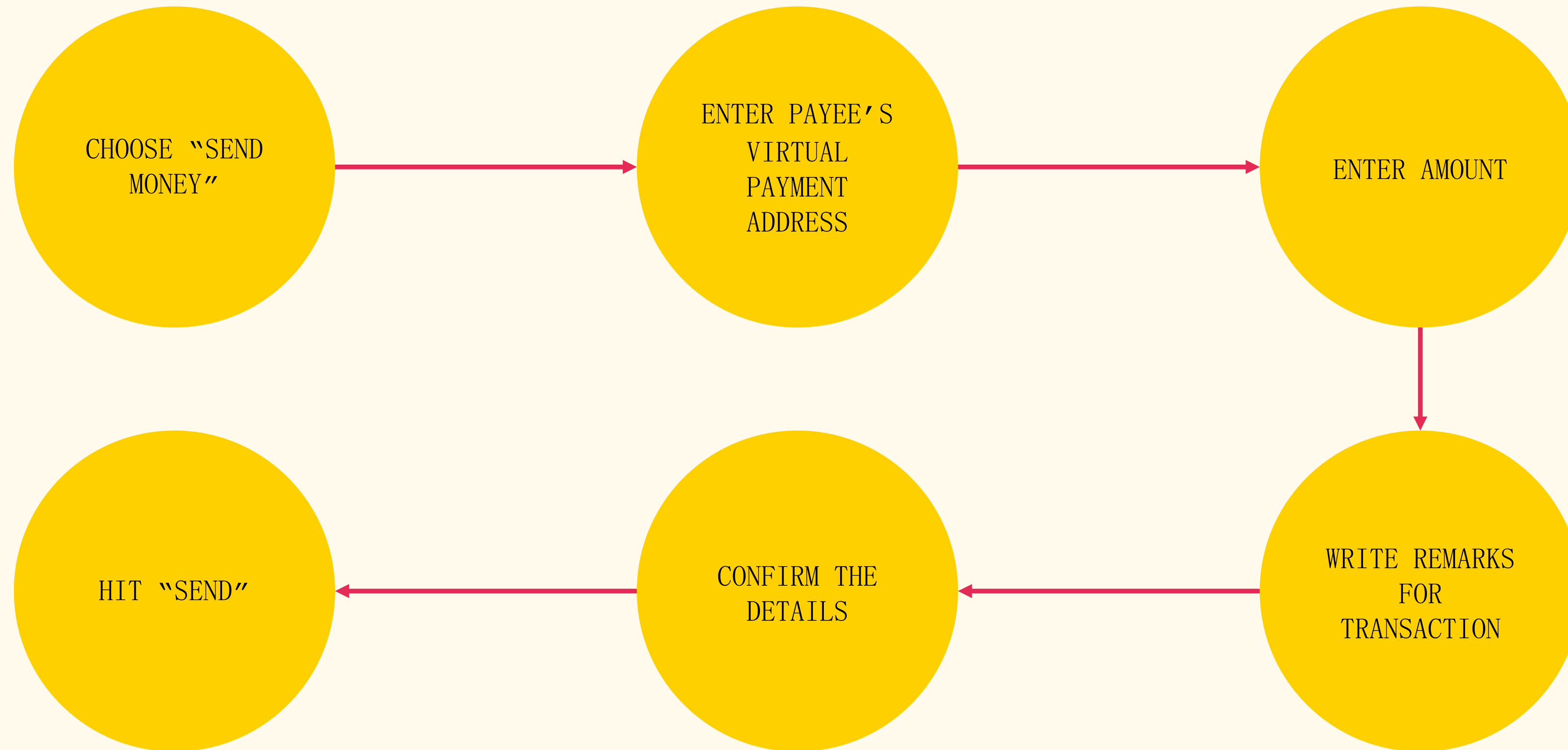
UPI Registration Process



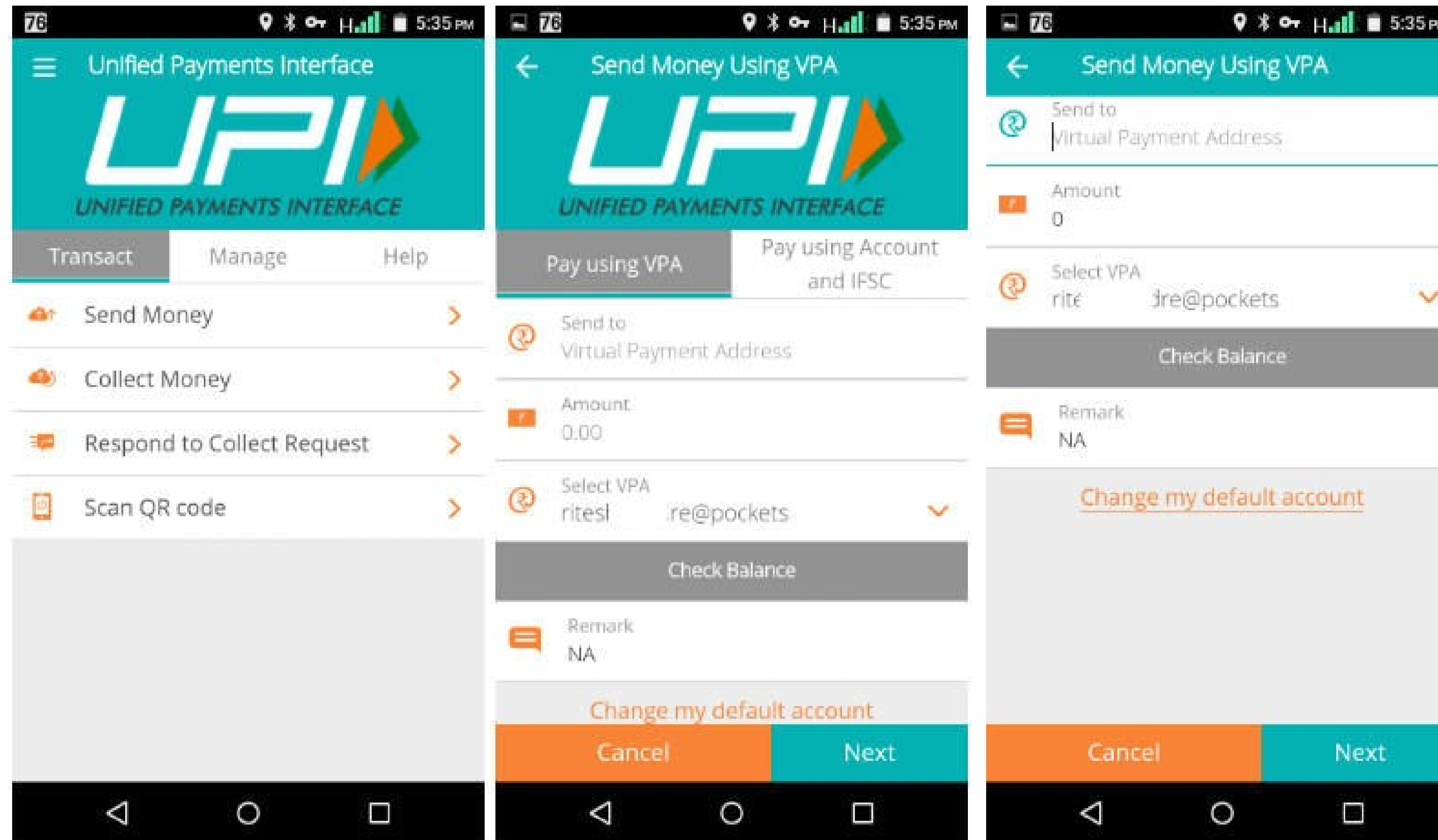
Registering on UPI



Sending Money on UPI



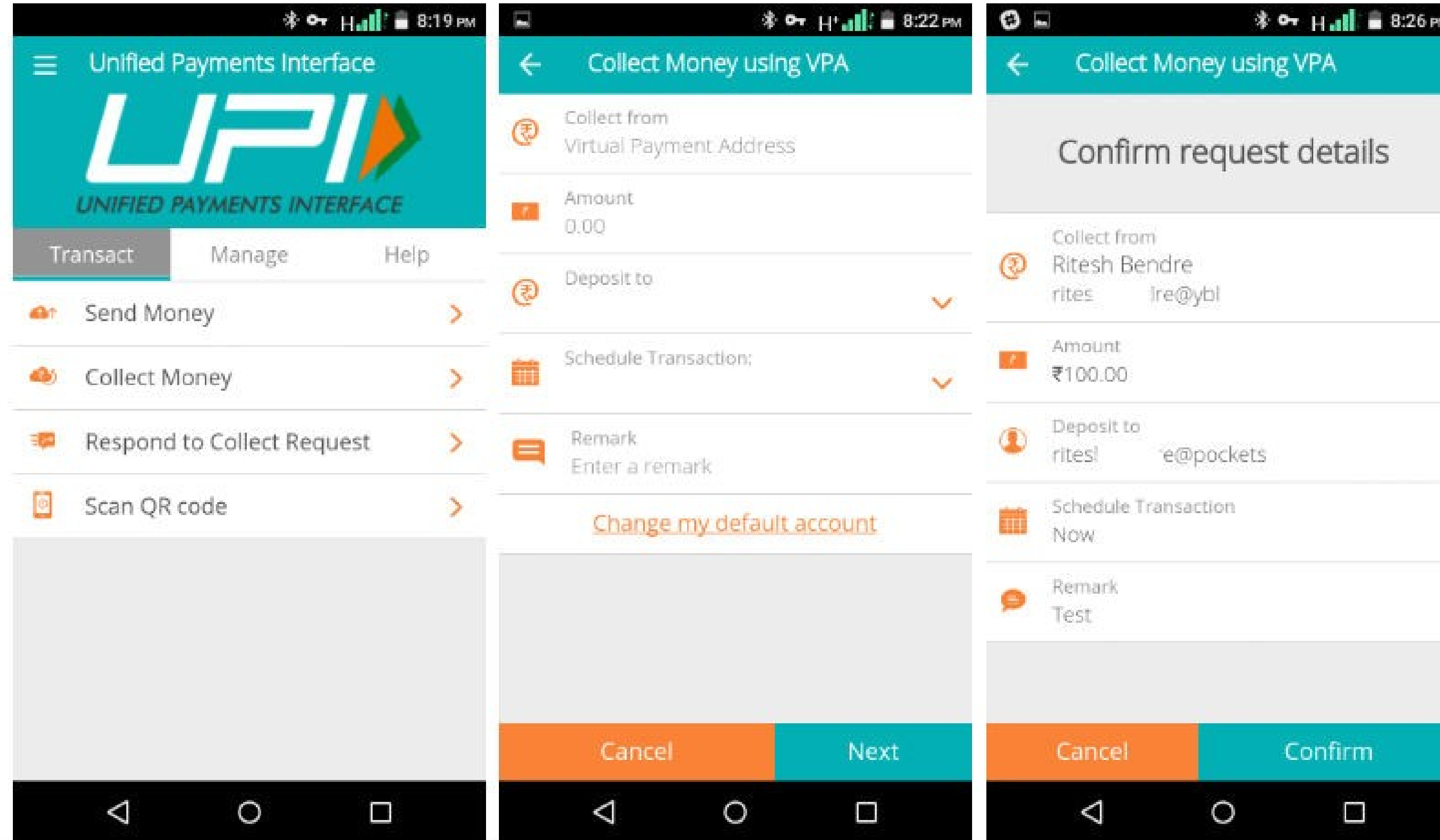
Sending Money



Collecting Money (raise a demand) on UPI



Collecting Money



[Wallets]

What are e-wallets?

Electronic pre-paid payment system, mobile-first

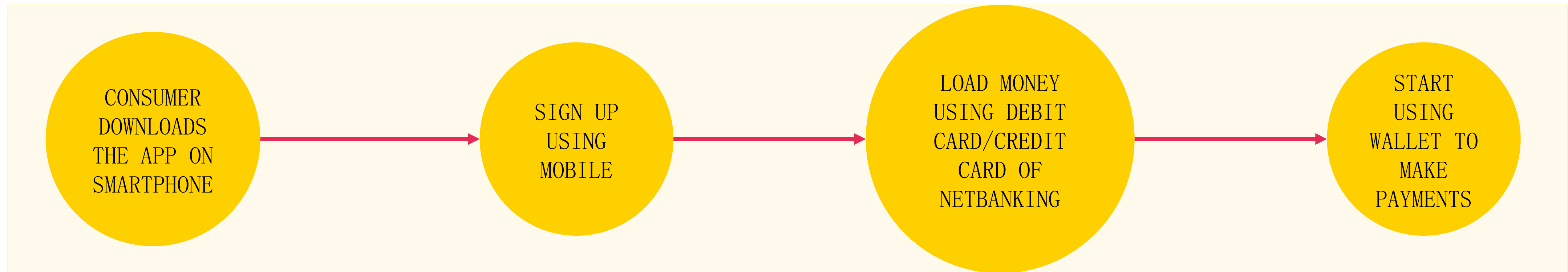
Used in purchasing items on-line with a computer or a smartphone at a store.

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

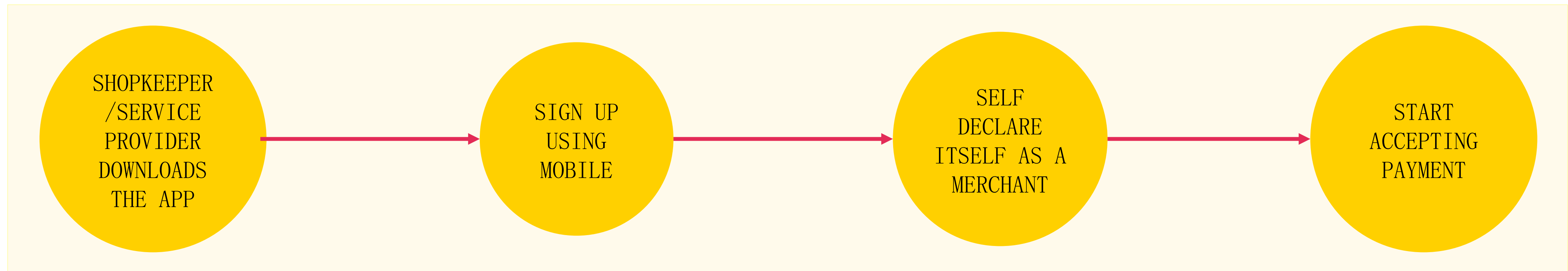
Most banks have their e-wallets and some private companies

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

Mobile PoS



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

Summary

