

DIGITAL PAYMENTS

STEP BY STEP INSTRUCTIONS FOR VARIOUS
MODES OF PAYMENT:

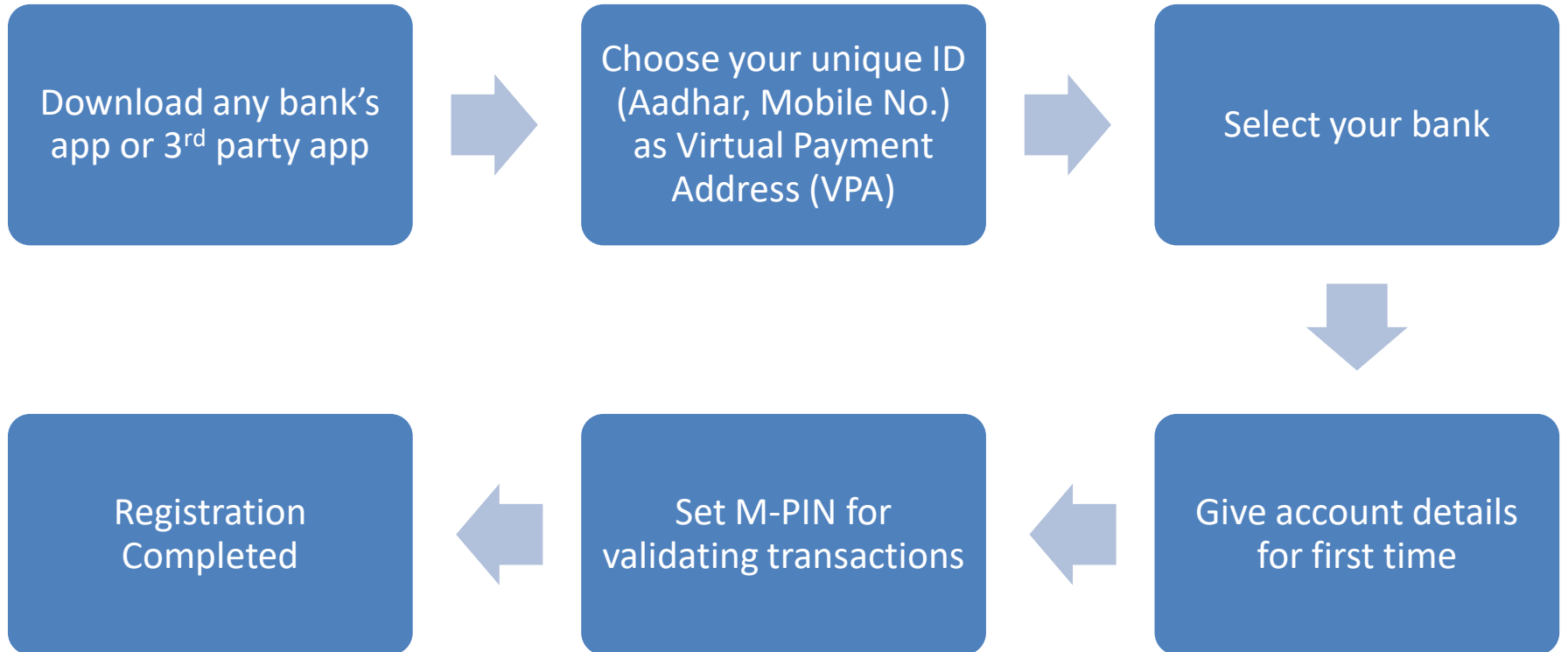
UPI, Wallets, PoS, and SMS banking (USSD)

UPI

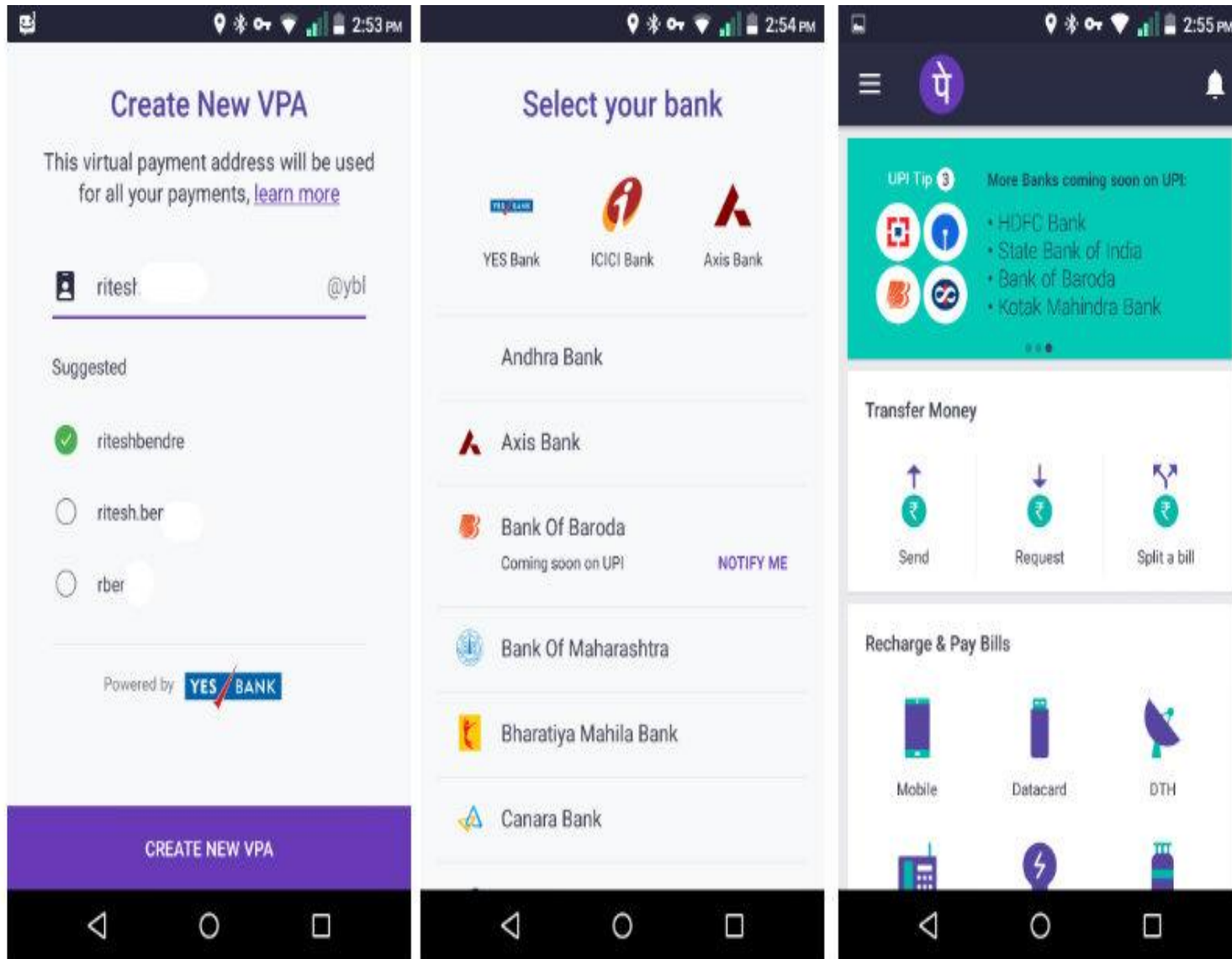
Requirements for registration on UPI

- Requirements
 - Smartphone with internet facility
 - Bank Account details (only for registration)
- Available apps
 - SBI app, PNB UPI, UPI Collect (ICICI), Axis Pay, Canara Bank UPI, UCO UPI, Union Bank UPI, OBC UPI and 20 other banks
 - 3rd party apps – Trupay, Phonepe, UPI pay, Mypoolin etc

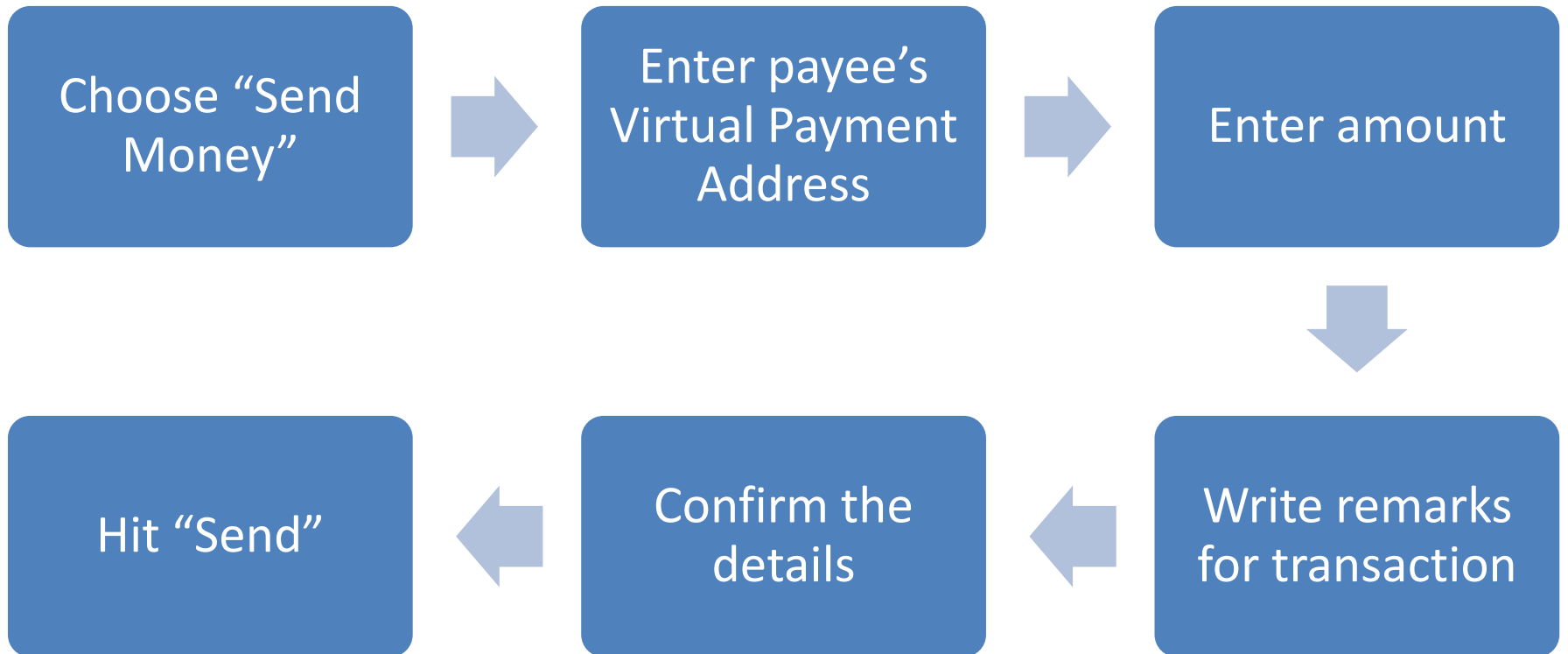
UPI Registration Process



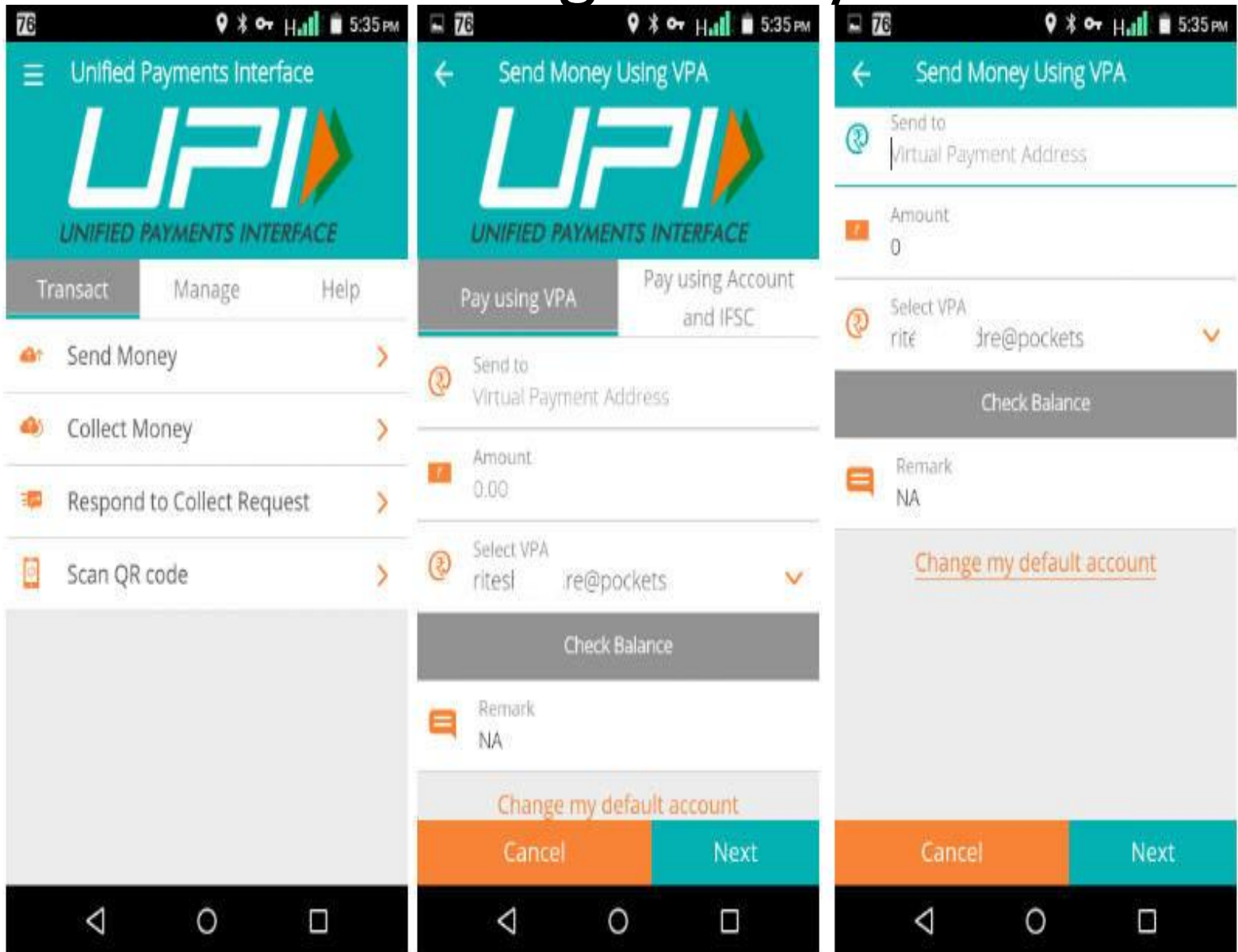
Sample Screenshots (PhonePe app)



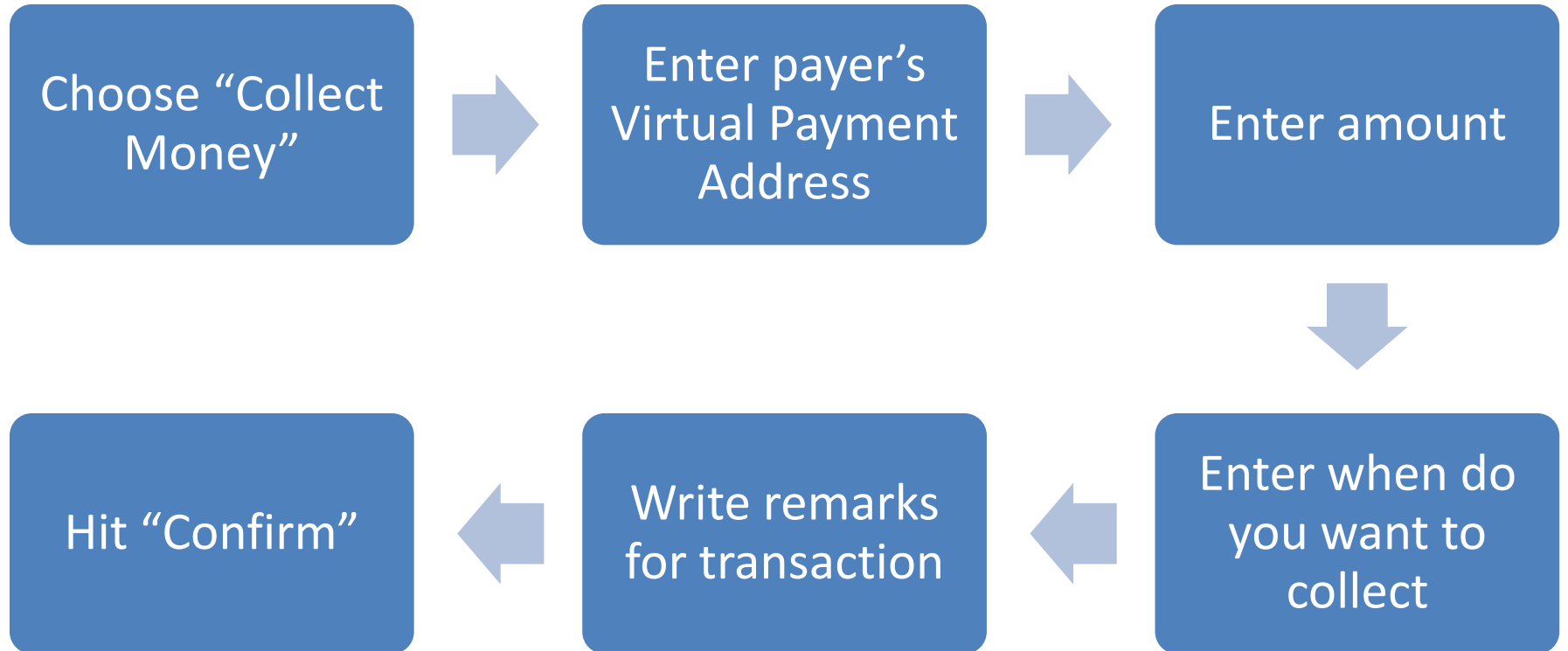
Sending Money on UPI



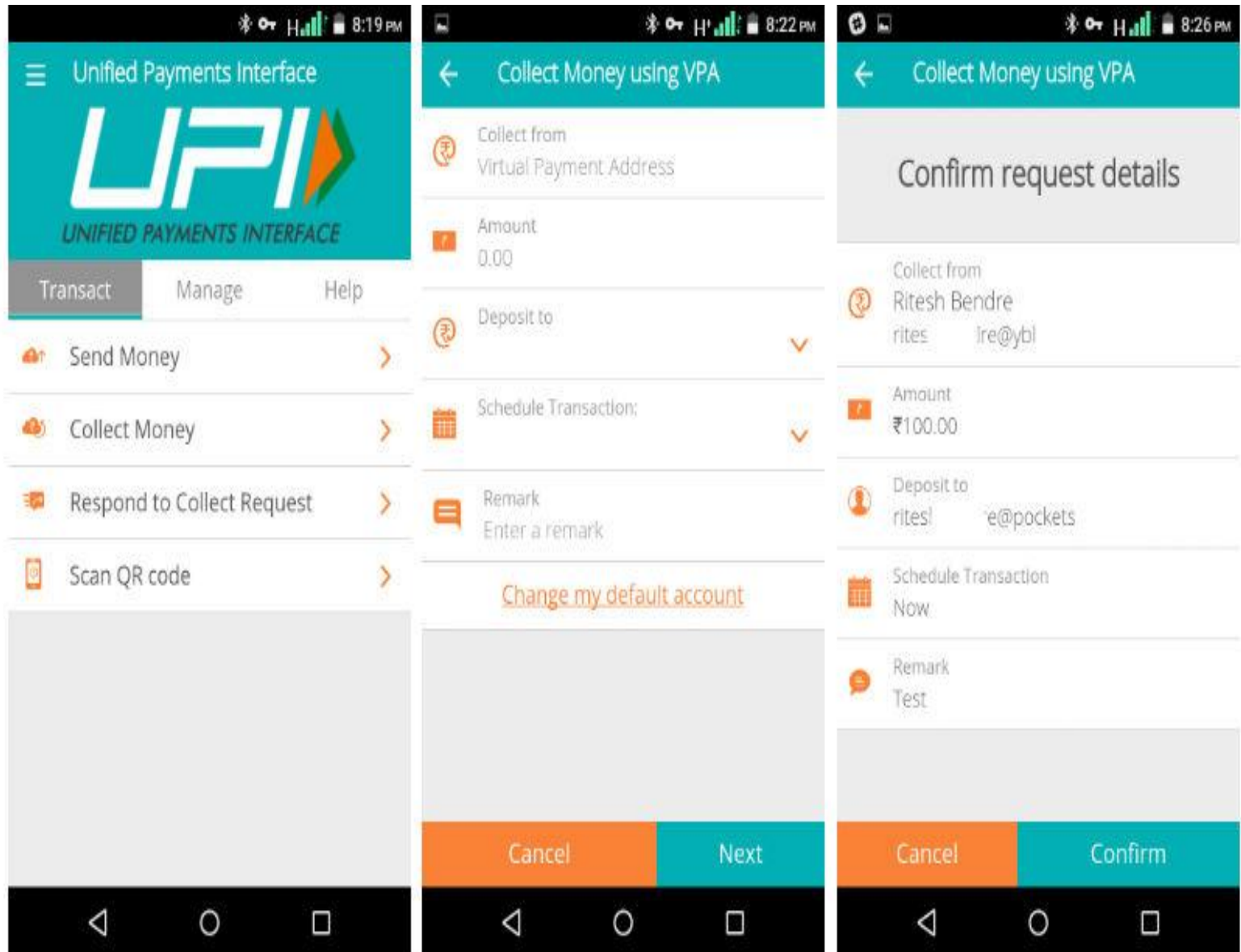
Sending Money



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.

The logo for Paytm, featuring the word "Paytm" in a bold, blue, sans-serif font.The logo for MobiKwik, featuring a stylized white "M" inside a teal square, followed by the word "MobiKwik" in a teal, sans-serif font.

Paytm (50%) and
MobiKwik (40%)
are market leaders
collectively with
90% market share.

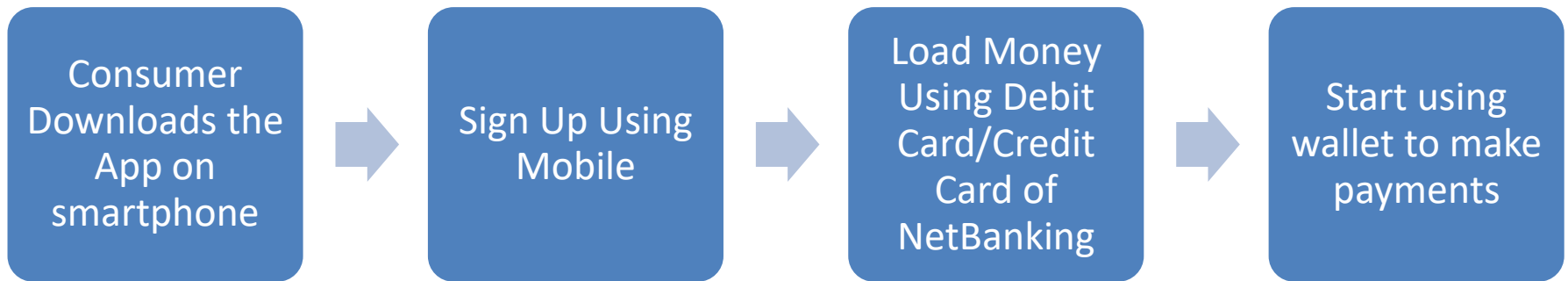
The logo for Freecharge, featuring a white "f" inside a circle, followed by the word "freecharge" in a white, lowercase, sans-serif font, all on an orange background.The logo for Oxigen, featuring the word "oxigen" in a blue, lowercase, sans-serif font, with a red and blue circular graphic element to the left of the "o".

RECHARGES | MONEY TRANSFER | PAYMENTS

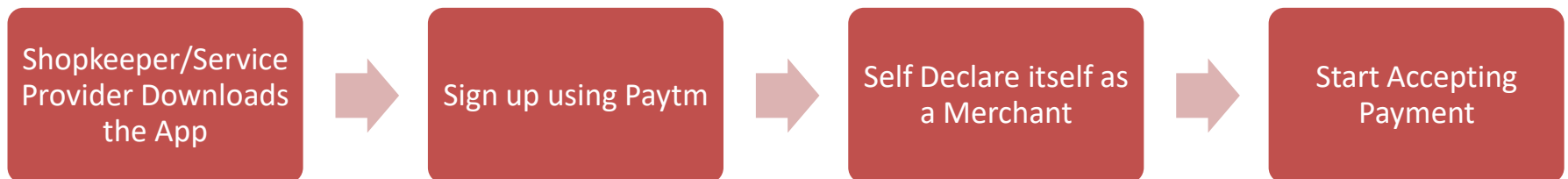
The logo for PayUmoney, featuring the word "PayUmoney" in a white, lowercase, sans-serif font, with a small white square icon above the "U", all on a green background.

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

POINTS 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

Step 1: Swipe a debit/credit card on the POS machine



Step 2: Enter Amount to be paid and PIN

Step 3: Generate receipt



Installation of Physical POS Terminal

- Open / identify current account for transactions
- Fill in the application form (online / at the branch)
- Identify type of POS required (landline / GPRS)
- Submit following documents:
 - Proof of business
 - Shop & establishment registration certificate
 - VAT certificate
 - Sales tax.....
 - Proof of address
 - Photo identity proof of proprietor / partner
 - Financial details
 - Bank statement
 - Income tax return
- Acceptance of MDR by merchant
- Execution of Merchant Establishment Agreement

Mobile POS

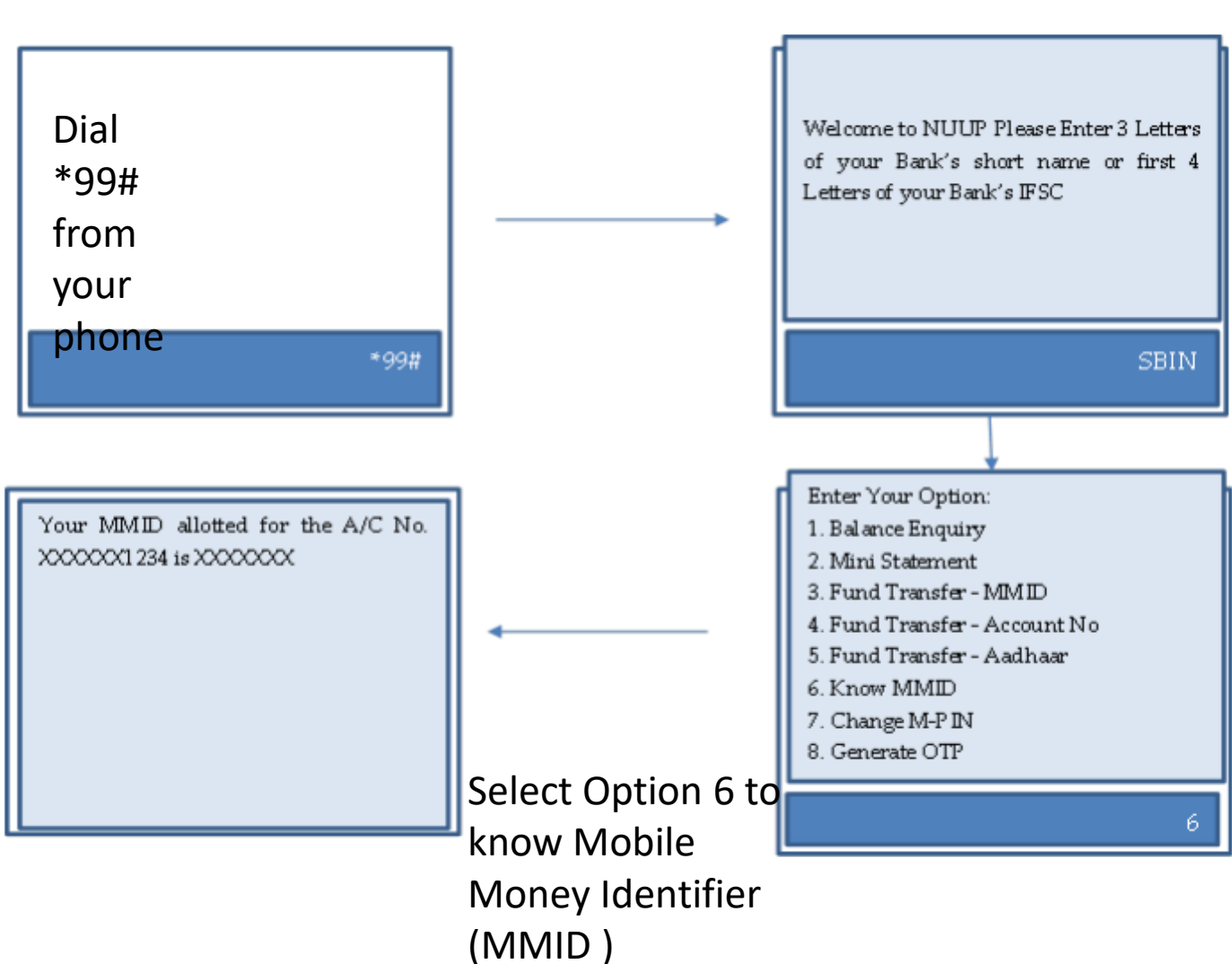


Note: mSwipe is used as an example of MPOS here

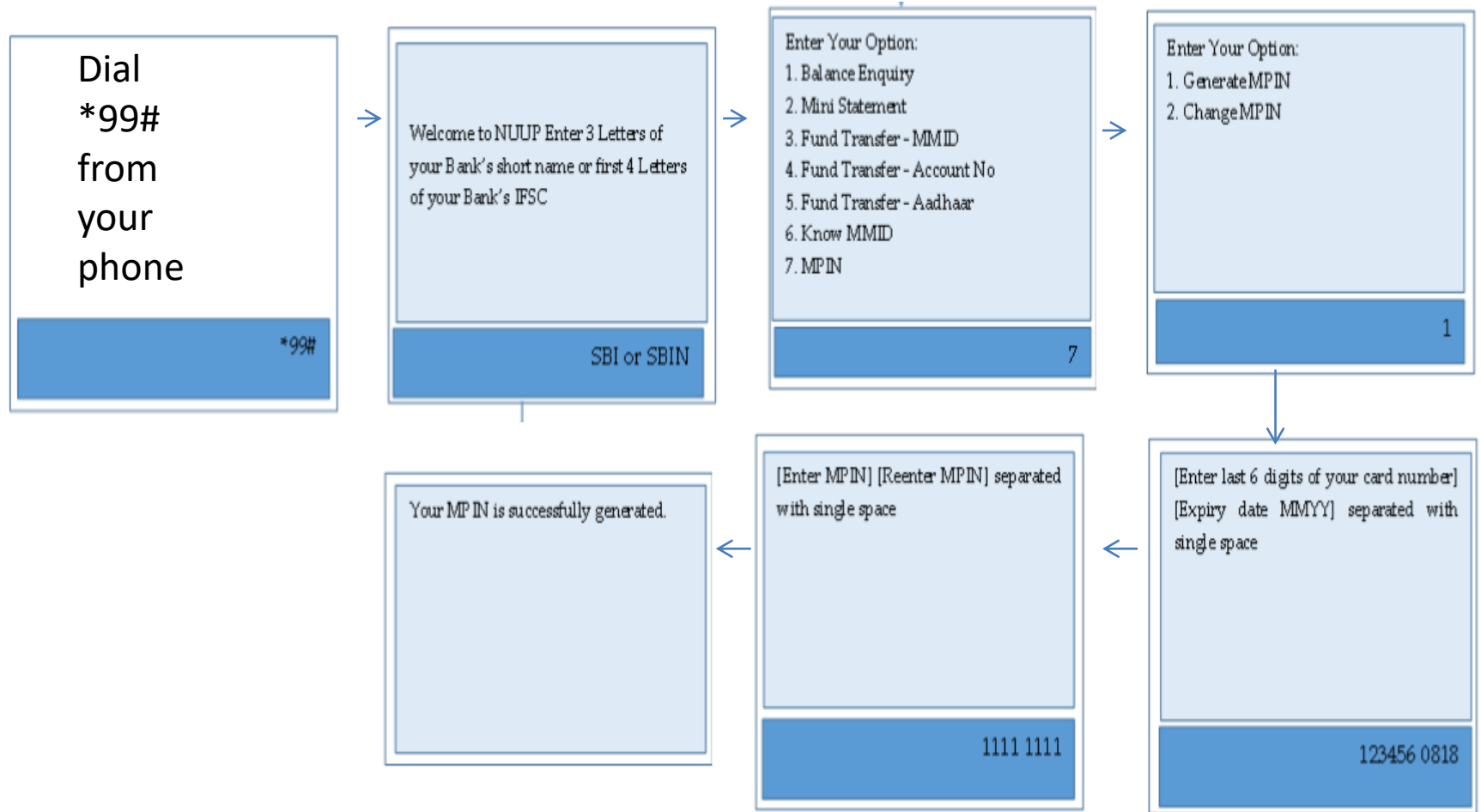
National Unified USSD Platform (NUUP)

UNSTRUCTURED SUPPLEMENTARY SERVICE DATA (USSD) BASED MOBILE BANKING

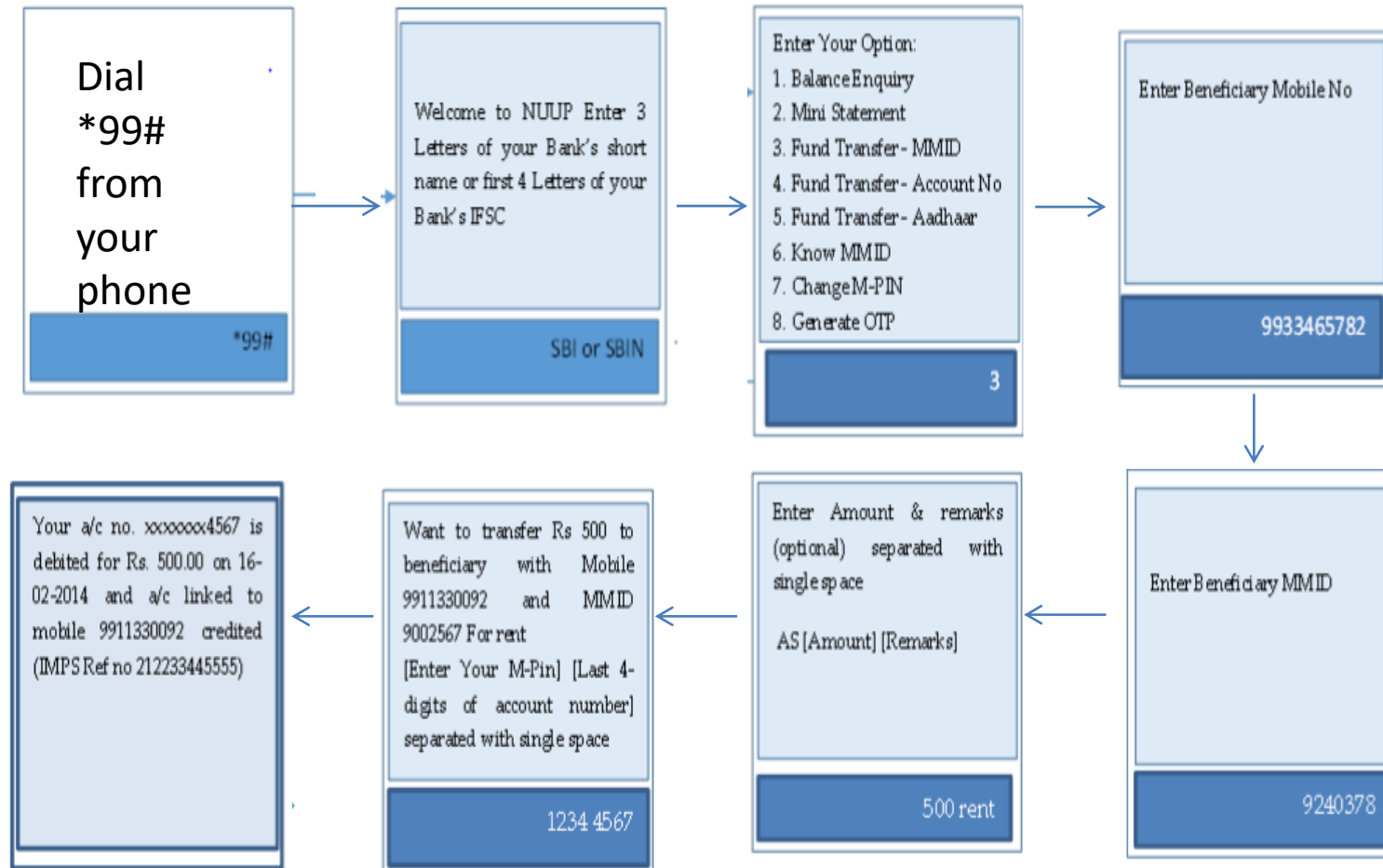
Step 1: Link Bank accounts and Mobile Number (First time activation)



Step 2: Generate MPIN (First time activation)



Step 3: Transfer Funds to another Bank Account



Required for activation

- Account in a bank that provides USSD banking
- Mobile phone (including feature phones)

Can be used for payments upto Rs 5000 per day,
per MMID