

PUNJAB AND SIND BANK UNIFIED PAYMENTS INTERFACE USER MANUAL

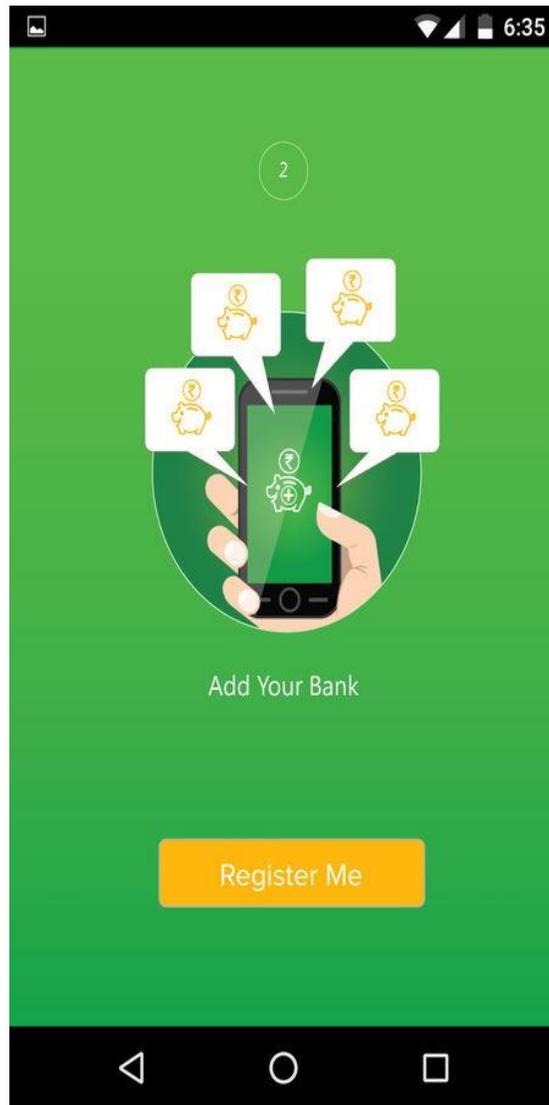
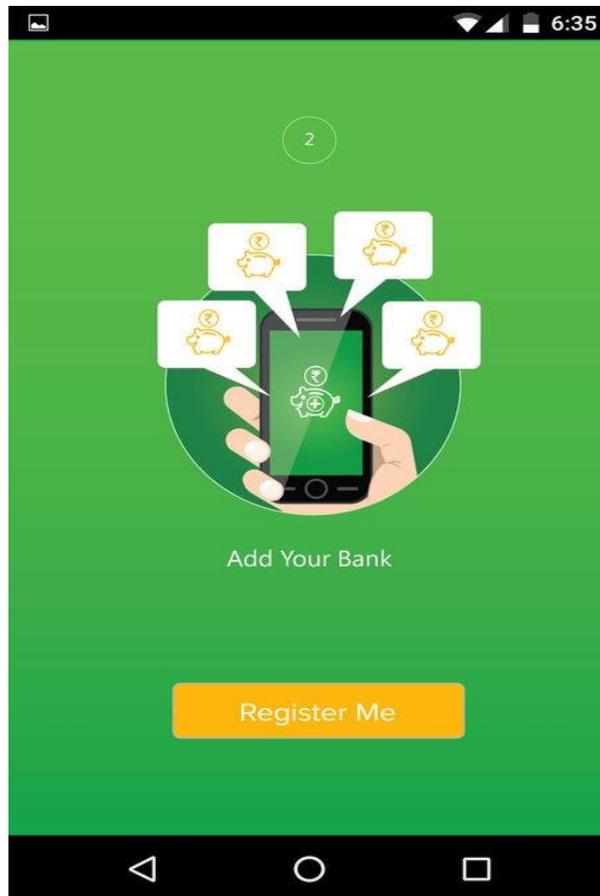


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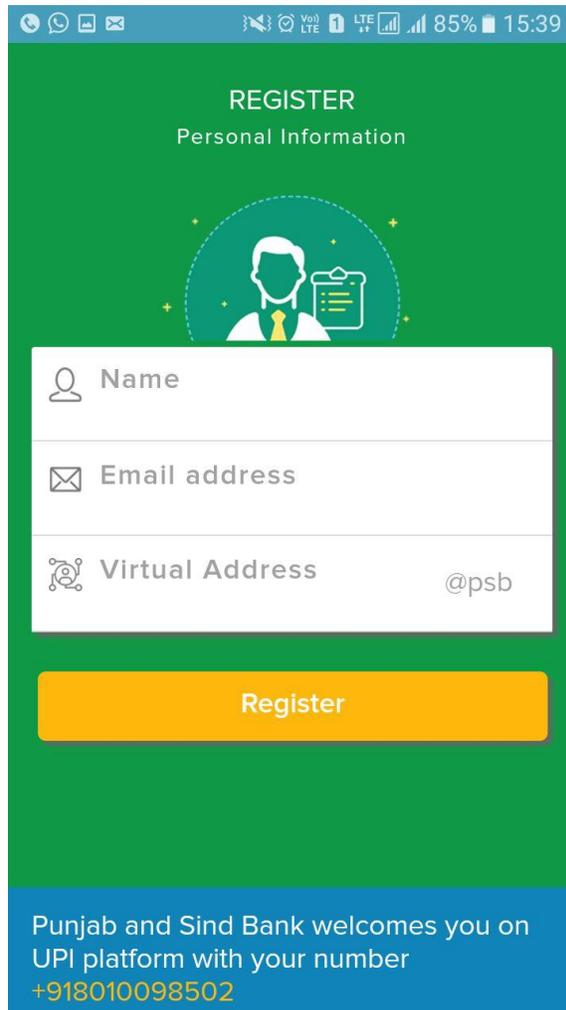
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1. REGISTRATION PROCESS

- After downloading and installing BHIM PSB Application, click to open BHIM PSB APP icon.
- Tap on 'Register' : The application will automatically send an SMS from the SIM chosen for the hard binding of device with mobile number.(This is first level of authentication)



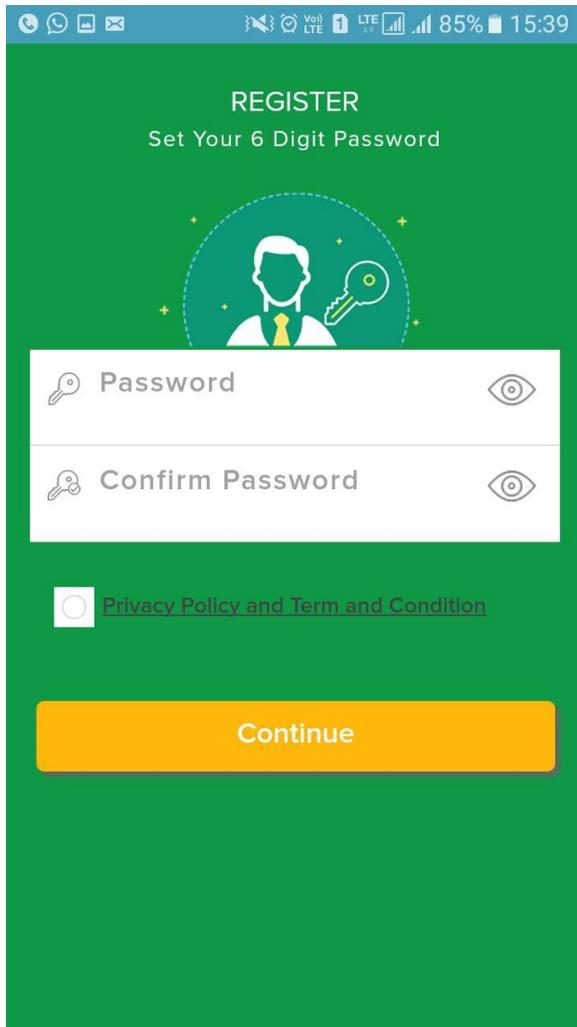
- On next screen, user has to enter his personal details as given below:
- After entering personal details, click on register button.



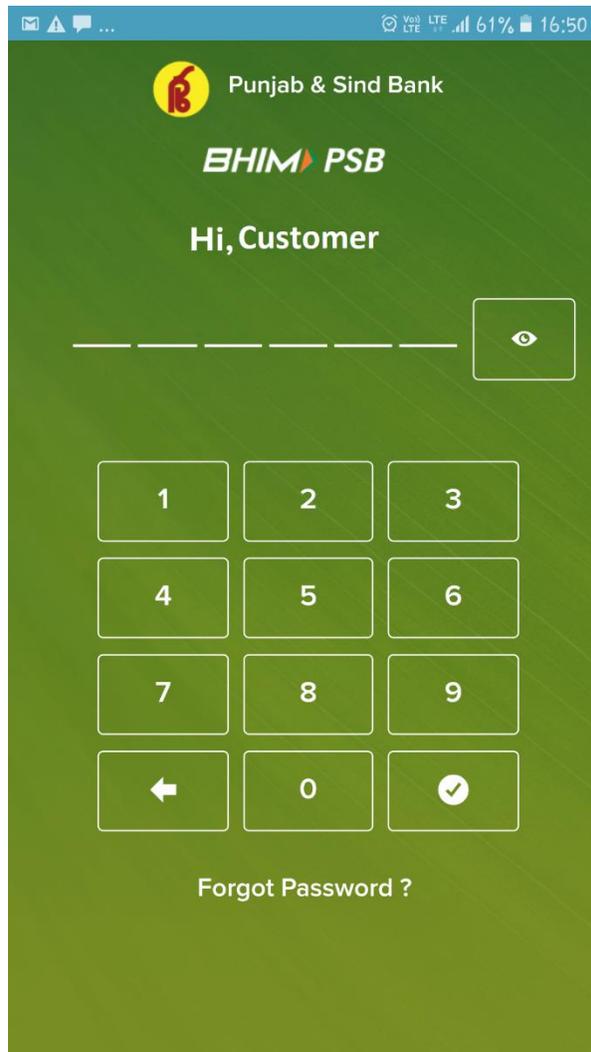
****About VPA:** Virtual Payment Address is a user defined identifier which basically holds the account credentials i.e., Account number+ IFSC thereby securing the credentials from being exposed.

(Creation of a virtual address is as simple as creating an email id.)

- To Transfer funds or Collect money, you may share your VPA.
- VPA is unique. There is no criteria for creating a VPA. If a VPA is already used, you need to create a different one.
- On next screen, user need to set the App login password to access the UPI Application. Length of the Login password must be 6 digit.
- Accept Privacy Policy and Terms and Condition.
- Click on continue button.



- If you have forgotten your Password, reset it by tapping on 'Forgot password' link given below.
- It will ask you to select the SIM (in case of dual sim phone). Select the one for which you have registered.
- You will be directed to the page where it asks for the 2 One Time Password (OTP). One will be sent on your Mobile number and other will be on your registered email ID which you have entered at the time of Registration.

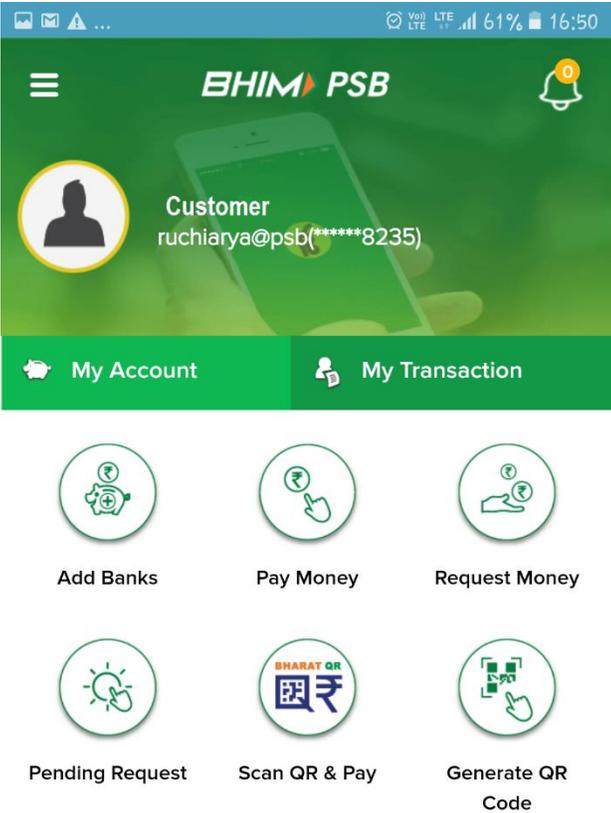


- Enter the created 6 Digit Login Password and Tap on 'LOGIN'

2. BHIM PSB Home Screen

After successful login, user will get below option on their home screen:

- ❖ Add Bank
- ❖ Pay Money
- ❖ Request Money
- ❖ Pending Request
- ❖ Scan QR Code & Pay
- ❖ Generate QR Code



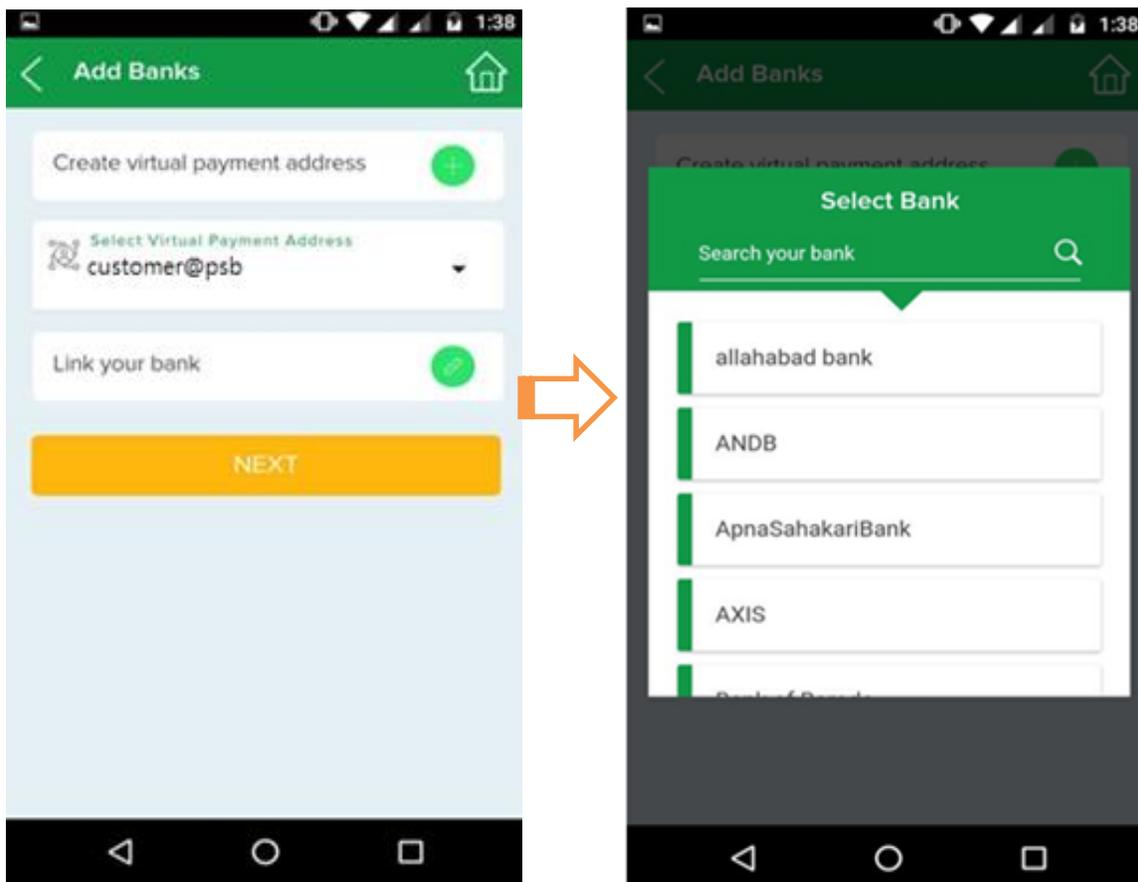
3. BHIM PSB Process Flow :

ADD BANK

This option enables the user to add their Bank accounts to the VPA created by choosing the Bank from the list provided.

Process Flow:

- After successful login into the App, select the existing VPA created during registration
- Tap on 'Link your Bank' to link accounts to the VPA created.
- User may also Create a new VPA.(as mentioned in next page)
- Select the Bank you wish to link to your VPA.
- You may also use the Search Facility to search for your Bank.



- On next screen, list of accounts linked to your Mobile Number is fetched from the Bank and is displayed.
- Tapping on the drop-down account number menu shows the list of Accounts.
- Select the Account.
- Set the Limit of the VPA.
- Set as Primary: YES/NO and Submit.
- After pressing submit button you will get the message as “Bank added successfully”.

The screenshot shows a mobile application interface for setting a Virtual Payment Address (VPA). The title bar is green with a back arrow on the left and a home icon on the right. The main content area is white with a light blue background. It contains several input fields and a checkbox, followed by a large orange submit button.

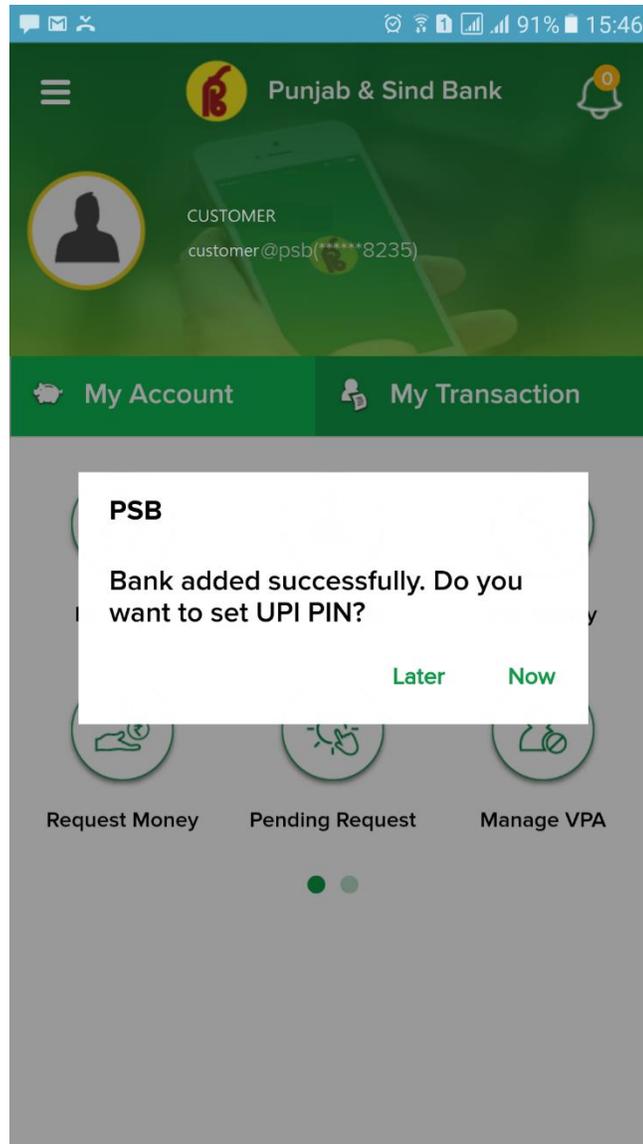
Field	Value
Virtual Payment Address	customer@psb
Account Number	XXXXXXXXXX68235
Name	CUSTOMER
Set pay limit (Max of Rs 100000)	10000
Set as primary account	<input checked="" type="checkbox"/>

SET UPI PIN:

This option allow user to set their UPI PIN which shall be used at the time of transaction. (This option is also available under My Account Section)

Process Flow:

- After successfully addition of Bank account, screen prompt you to set UPI PIN by validating debit card details of same account.
- Select “now” to proceed further for UPI PIN generation
OR
- You may also set UPI Pin later by selecting My Account => Select account => Generate UPI PIN.



- Enter last 6-digit of the Debit Card Number (linked to the account)
- Enter Month and Year of Expiry Tap 'YES'

The screenshot shows a mobile application interface with a green header bar containing a back arrow, the text "Generate UPI PIN", and a home icon. Below the header, there are two dropdown menus: "Select Virtual Address" with the value "customer@psb" and "Select Bank". A white dialog box titled "Registration" is overlaid on the screen. It contains the text "Enter Last 6 digits of the card" and four input fields for the digits, with the first three containing "XXXX" and the last one empty. Below this are two dropdown menus for "Expiry Year" and "Expiry Month", separated by a slash. At the bottom of the dialog are two buttons labeled "NO" and "YES". The status bar at the top of the phone shows the time as 13:58 and battery at 89%.

- After entering card details, press yes to proceed further.
- On next screen, OTP will be detected automatically .Enter your ATM PIN and then SIX digit UPI PIN of your choice.
- Re-enter UPI PIN and submit
- Your UPI PIN is generated successfully. (UPI PIN shall be asked at the time of transaction).

The screenshot shows the Punjab & Sind Bank UPI interface. At the top, the bank name and UPI logo are visible. Below that, the current balance is shown as ₹ 0.0. The main section is titled 'ENTER OTP' and features a progress indicator labeled 'Detecting OTP'. Below this, there are two sections for PIN entry: 'ENTER ATM PIN' and 'SET UPI PIN', each with a 'SHOW' button. At the bottom, there is a numeric keypad with digits 1-9, 0, a backspace key, and a confirmation key.

PAY MONEY :

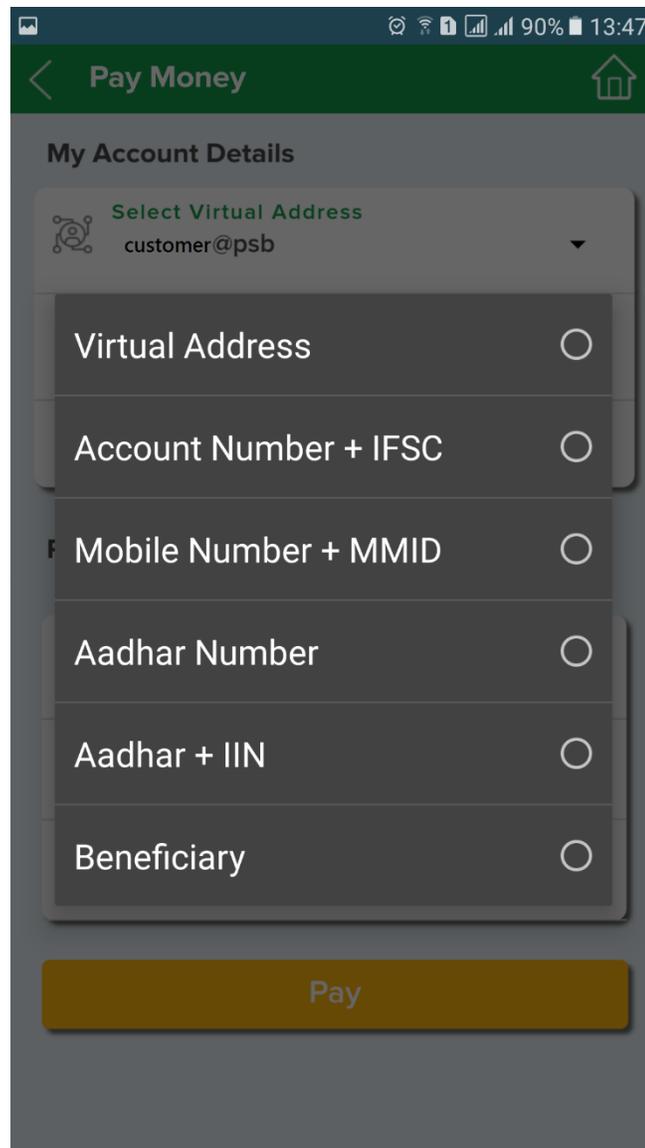
This option allows the user to pay money to a beneficiary through Virtual private Address, Account Number & IFSC, Mobile Number & MMID or Aadhaar Number.

Process Flow:

- Select Pay option.
- On Tapping this option the following screen appears

The screenshot displays the 'Pay Money' interface. At the top, there is a green header with a back arrow, the text 'Pay Money', and a home icon. Below the header, the 'My Account Details' section includes a dropdown for 'Select Virtual Address' (currently showing 'customer@psb') and another dropdown for 'Select Bank' (currently showing 'Punjab & Sind Bank(*****8235)'). A yellow 'Check Bal' button and a help icon are positioned below these details. The 'Pay To' section features a dropdown for 'Select Payee Type', a 'Purpose' field with a document icon, and an 'Amount' field with a wallet icon. A large yellow 'Pay' button is located at the bottom of the screen.

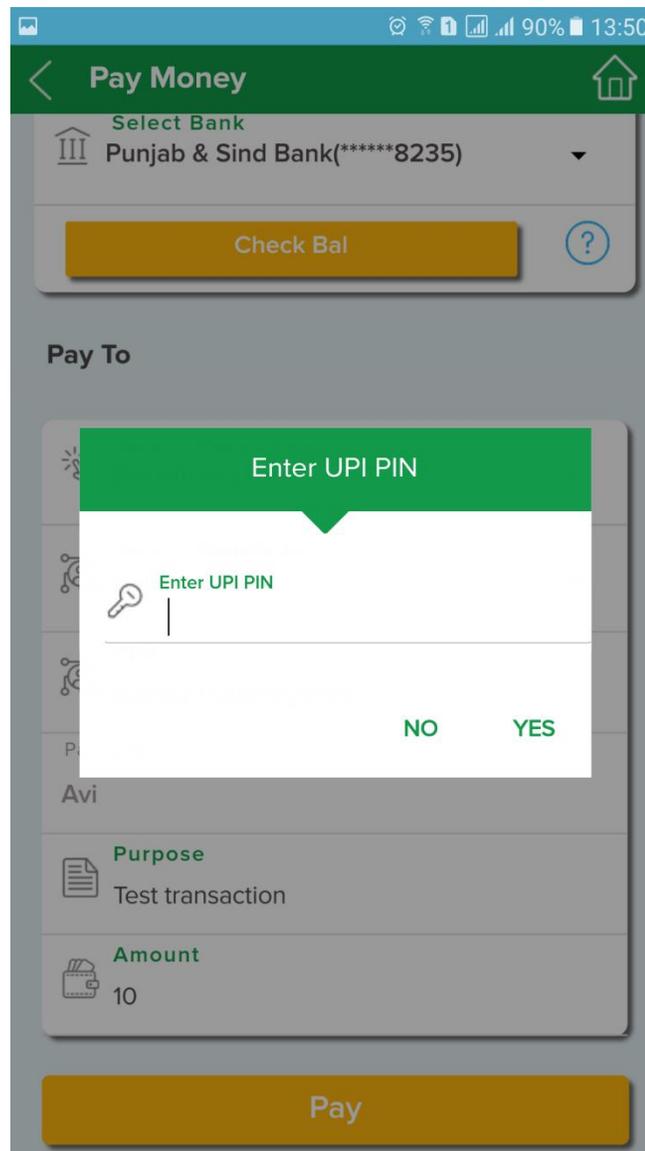
- Select the VPA.
- Select the Bank Account to be debited
- If required, User may check Balance by tapping on “Check Bal” option.
- Select payee type from drop down list. Payment can be made via 4 ways by tapping on drop down menu.
 - ❖ VPA – Enter VPA of beneficiary
 - ❖ Account +IFSC of Beneficiary
 - ❖ Beneficiary Mobile Number + MMID
 - ❖ Aadhaar Number
 - ❖ Aadhaar Number and IIN of respective Bank.
 - ❖ Beneficiary List – You can maintain Beneficiaries and select them using this option.



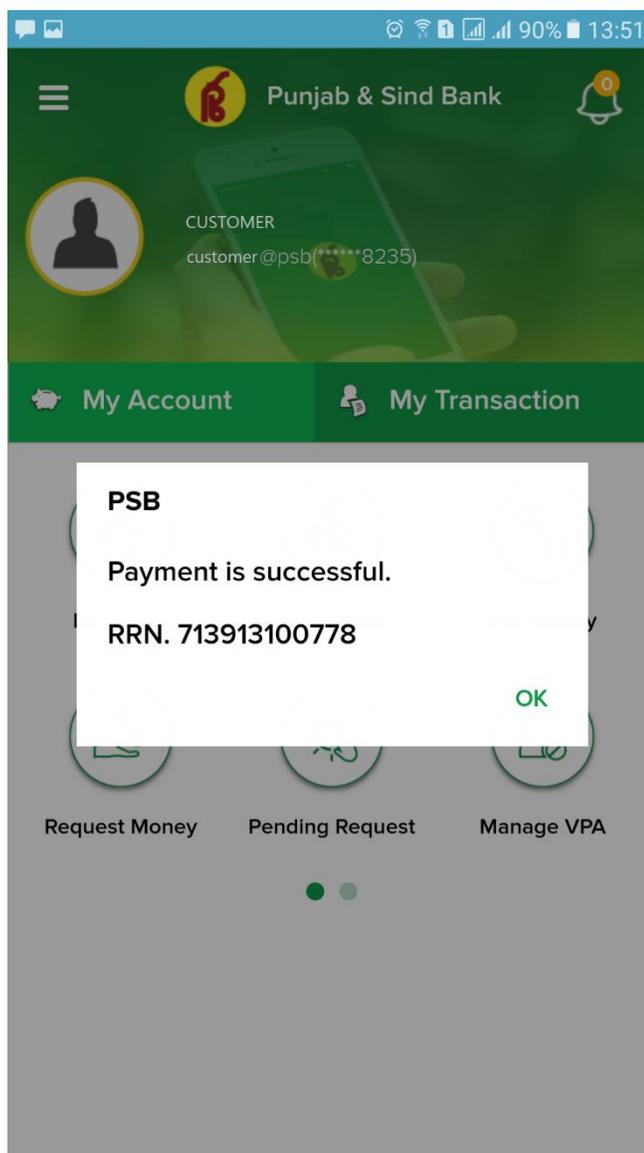
- Select the appropriate Payee type and fill the required details.
- Tap on 'Pay' to make the payment.

The screenshot shows a mobile banking application interface for sending money. At the top, there is a green header with a back arrow, the text "Pay Money", and a home icon. Below the header, there are two dropdown menus: "Select Virtual Address" with the value "customer@psb" and "Select Bank" with the value "Punjab & Sind Bank(*****8235)". A yellow "Check Bal" button and a help icon are positioned below these menus. The "Pay To" section contains another dropdown menu for "Select Payee Type" with the value "Virtual Address". Below this, there is a "VPA" field with the value "beneficiary@psb", a "Payee Name" field with the value "BENEFICIARY", a "Purpose" field with the value "Test transaction", and an "Amount" field with the value "10". A large yellow "Pay" button is located at the bottom of the screen.

- After tapping on Pay button, UPI PIN will be asked.
- Enter your 6 digit UPI PIN.
- Press 'yes' to make the payment.



- Successful message will be displayed as a pop up on the screen along with transaction reference number i.e RRN as below:



REQUEST MONEY :

This option allows the user to collect money from other users.

Process Flow

- Select 'Collect Request' option.
- After selecting the option, following screen appears

The screenshot displays the 'Request Money' interface. At the top, there is a green navigation bar with a back arrow on the left, the text 'Request Money' in the center, and a home icon on the right. Below the navigation bar, the screen is divided into two main sections. The first section, titled 'My Account Details', contains two dropdown menus. The first dropdown is labeled 'Select Virtual Address' and shows the selected value 'customer@psb'. The second dropdown is labeled 'Select Bank' and shows the selected value 'Punjab & Sind Bank(*****8235)'. The second section, titled 'Send Request To', contains four input fields. The first field is labeled 'Virtual Payment Address' and has a person icon. The second field is labeled 'Purpose' and has a document icon. The third field is labeled 'Amount' and has a wallet icon. The fourth field is labeled 'Expire in' and has a clock icon, with a dropdown menu showing '10 mins'. At the bottom of the screen, there is a large orange button with the text 'NEXT' in white capital letters.

- Enter the VPA of the remitter
- Type the Purpose, Enter the amount, Set the expiry period for the collect money request and tap on 'NEXT'.

The screenshot shows a mobile application interface for confirming a request. At the top, there is a green header with a back arrow, the text "Confirm Request", and a home icon. Below the header, the screen is divided into two main sections: "My Account Details" and "Request to".

My Account Details

Virtual Address	: customer@psb
Bank	: Punjab & Sind Bank (*****8235)

Request to

Virtual Address	: beneficiary@psb
Purpose	: Test
Amount	: ₹ 1.00
Expire in	: 10 mins

At the bottom of the screen, there is a large orange button labeled "Collect Request".

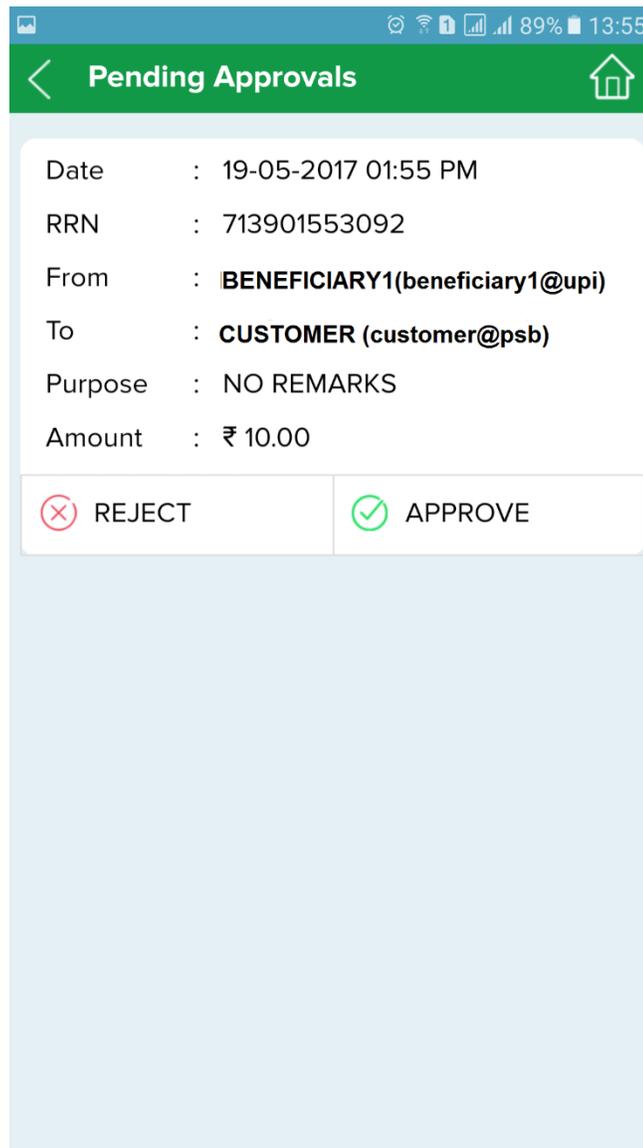
- Press 'Collect Request' option to send collect request successfully.
- Pop up message is displayed on successful completion.

PENDING REQUEST:

This option allows the User to view the list of the pending collect requests received.

Process Flow

- Tap on pending collect request to process it or select Collect request Notification received on your phone



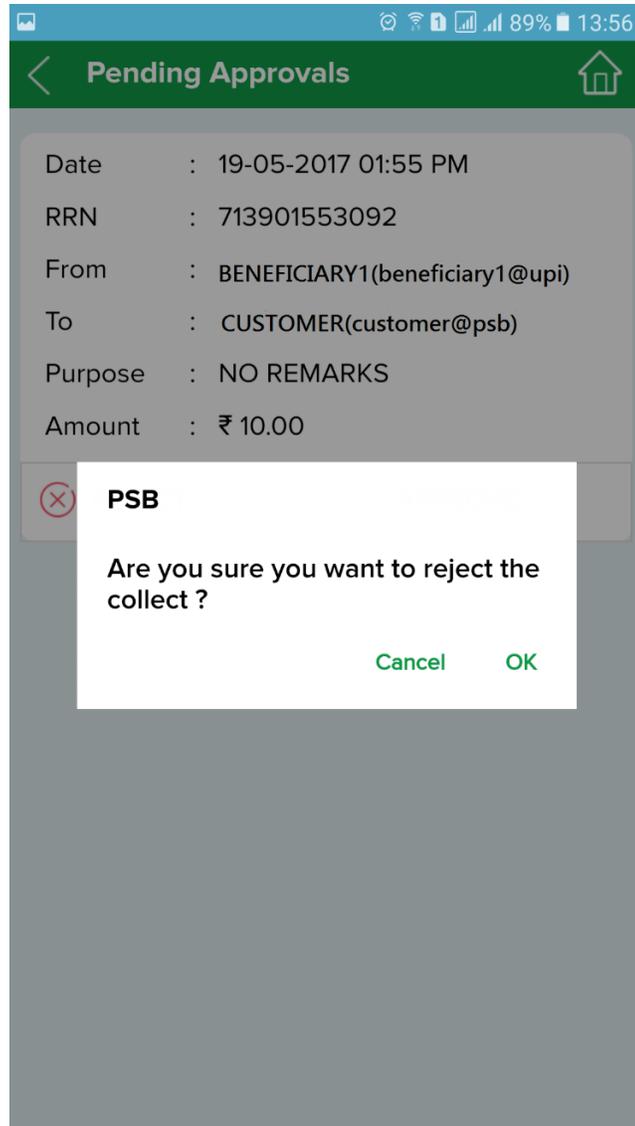
- Tap 'Approve' option to approve the request.

The screenshot displays a mobile application interface for reviewing a transaction. At the top, a green header bar contains a back arrow and the text 'Transaction Details'. Below this, a white card displays the following information:

- Record Date:** 19-05-2017 01:55 PM
- Virtual Payment Address:** customer@psb
- Select Bank:** Punjab & Sind Bank(*****8235) (with a dropdown arrow)
- Description:** NO REMARKS
- Amount:** ₹ 10.00

At the bottom of the card, there are two buttons: a grey 'REJECT' button and an orange 'APPROVE' button. The top status bar shows the time as 13:56 and battery level at 89%.

- Enter your 6 digit UPI PIN and press Yes to make the payment.
- To reject the payment, tap 'Reject' option given on screen
- Confirm reject screen by pressing ok button.
- Request rejected successfully.



SCAN UPI QR CODE OR BHARAT QR CODE AND PAY :

This option allow user to scan UPI QR Code as well as Bharat QR Code to make payments.

Process Flow

- Select Scan QR and Pay option given on home screen.
- Scan UPI based QR Code (Static/Dynamic)
- Screen will display the beneficiary detail.
- Enter your 6 digit UPI PIN to make the payment.

GENERATE QR CODE:

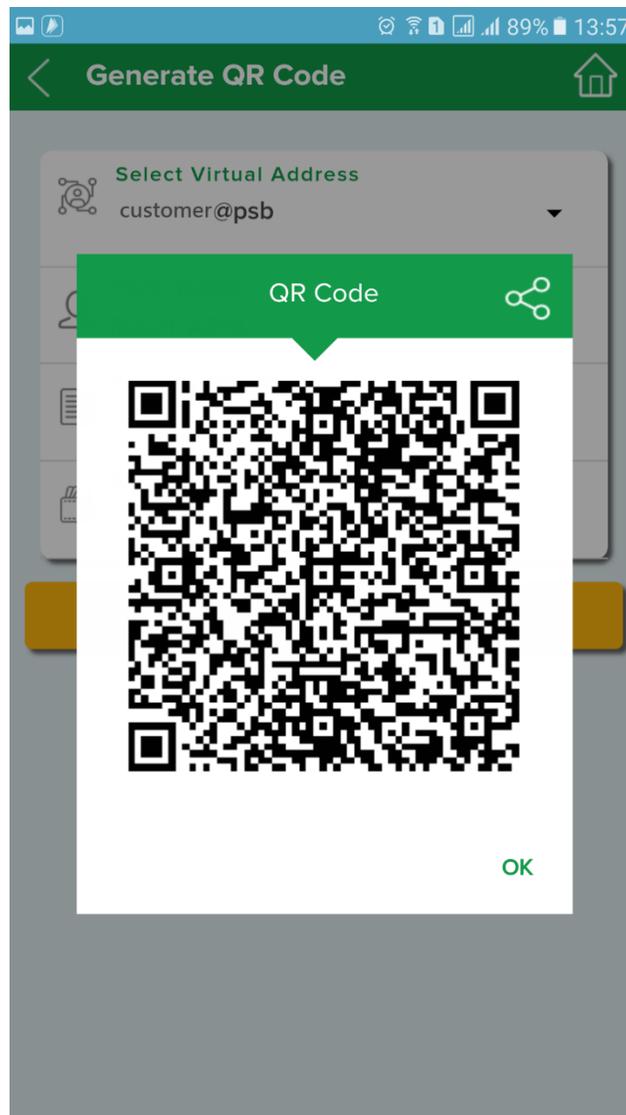
This Option allow user to generate their Static and Dynamic QR Code to receive payment.

Static QR Code: User generated QR Code by entering fixed amount.

Dynamic QR Code: User generated QR Code without amount.

Process Flow

- Select Generate QR code option given on home screen.
- Enter necessary details
- Tap on generate button.



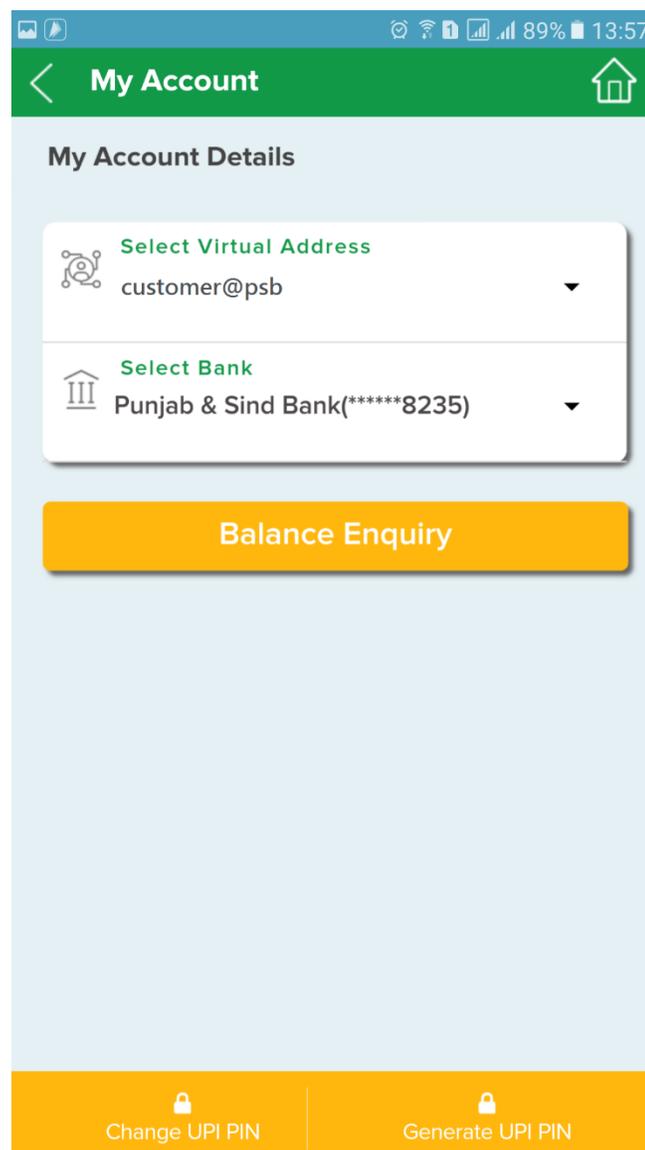
MY ACCOUNT :

This option allows user to Check Balance, Change UPI PIN or Generate UPI PIN.

Balance Enquiry Process Flow :

- Select the VPA and the Account.
- Tap on “Balance Enquiry”
- Enter your 6 digit UPI PIN and press yes.
- Account Balance will be displayed on same screen.

-



Change UPI PIN Process Flow:

- Select Virtual Address and bank Account.
- Tap on “Change UPI PIN”
- Enter your Old UPI PIN and New UPI PIN twice.
- Press ok
- PIN changed successfully, user will get a success message on screen.

The screenshot displays the UPI PIN change interface for Punjab & Sind Bank. At the top, the bank name and UPI logo are visible. The main section contains two input fields: 'ENTER UPI PIN' and 'SET UPI PIN'. Each field has a 'SHOW' toggle to the right. Below the input fields is a numeric keypad with digits 1 through 9, 0, a backspace key (X), and a confirmation key (checkmark).

Generate UPI PIN Process Flow :

Follow instruction from page No 11 to page No. 13

TRANSACTION REPORT :

This option enables to view all types of transaction (Debit, Credit and others) done by the user.

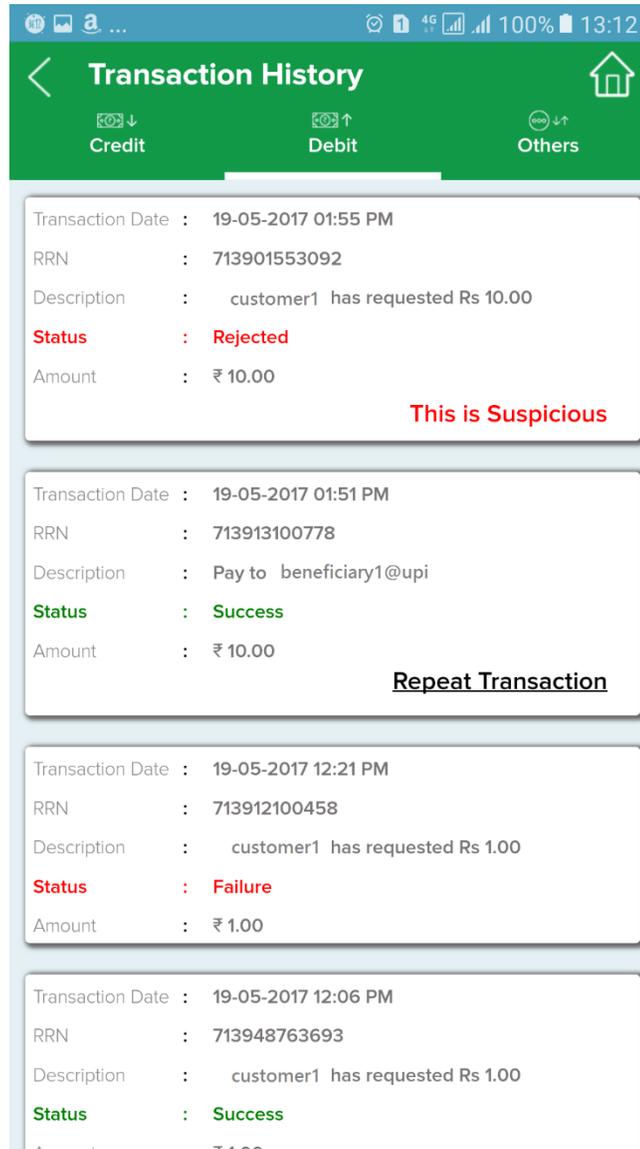
Process Flow :

- Tap on 'Transactions'
- Choose the period for which the transactions shall be displayed

The screenshot displays the 'Transaction History' interface. At the top, there is a green navigation bar with a back arrow on the left, the text 'Transaction History' in the center, and a home icon on the right. Below the navigation bar, the text 'Select Any' is displayed. Underneath, there is a white rounded rectangle containing four radio button options: 'Today's Transaction', 'Last 5 Transactions', 'Last 10 Transactions', and 'Select Period'. The 'Select Period' option is selected, indicated by a green dot. Below this list, there are two date selection fields. The first is labeled 'Select Valid From' and shows the date '18/05/2017' with a calendar icon to its right. The second is labeled 'Select Valid To' and shows the date '19/05/2017' with a calendar icon to its right. At the bottom of the screen, there is a large orange button with the text 'SUBMIT' in white capital letters.

- In case it is for a specific period,
- Choose from and to date and tap on 'Submit'

- The following screen displays with three categories.



- User may select **“Repeat transaction”** option to repeat the same transaction.
- User may select **“This is suspicious”** option to report collect request received from suspicious VPA.
- In case the user has a concern to be addressed regarding the transaction, they may write to us by selecting particular transaction to **Log a Dispute**.

MAIN MENU :

Main Menu consists of the following options with sub menus. These options enable the user to carryout additional activities pertaining to their requirement in the Application

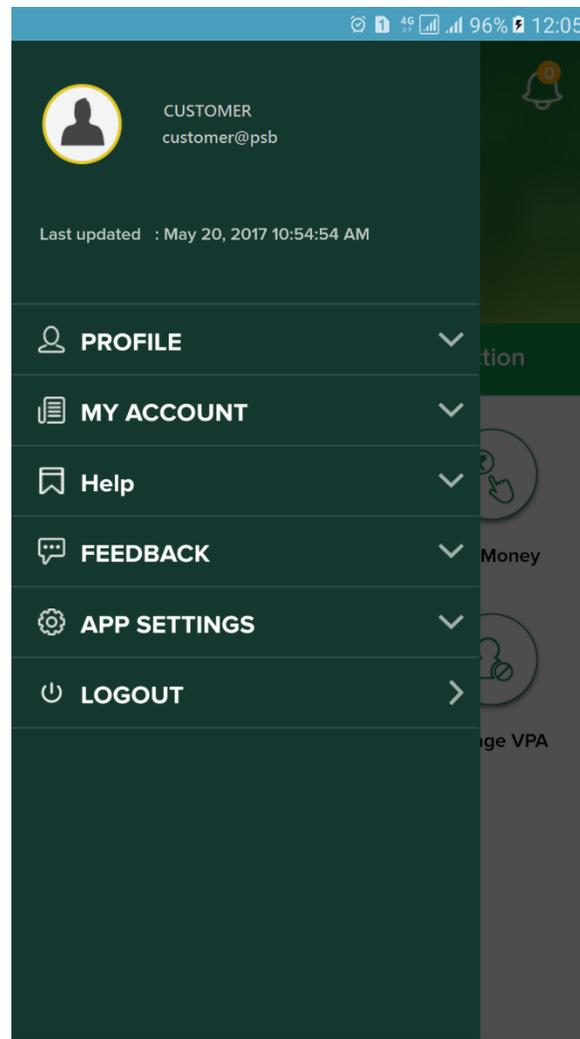
Profile :

Under profile there are 3 submenus:

My details: Enables the user the change their login password

View Disputes: This shows the list of disputes reported by the user.

Deregister: This allow user to deregister from UPI Application



My Account:

My account option has six submenus as under:

Generate OTP: This option enables the user to generate an OTP for Merchant transactions.

Change UPI PIN: This option enables the user to change the UPI PIN

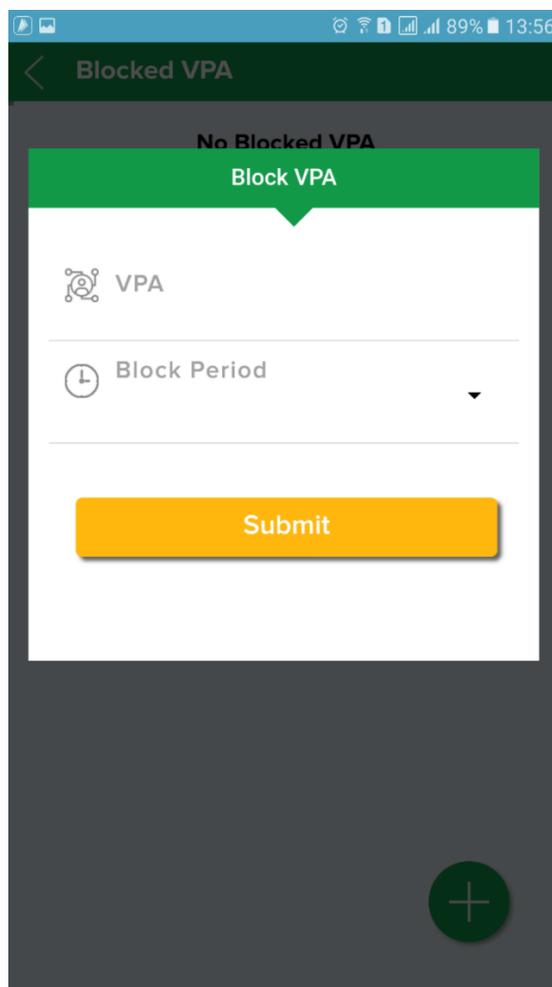
Generate UPI PIN: This option enables the user to set MPIN wherein the user shall enter the last 6 digits of their debit card number and set their desired MPIN.

Balance Enquiry: This option enable the user to check their balance. The user will be requested to enter their MPIN for displaying the Balance.

Manage VPA: This option allow user to block a VPA if found SPAM.

Process Flow:

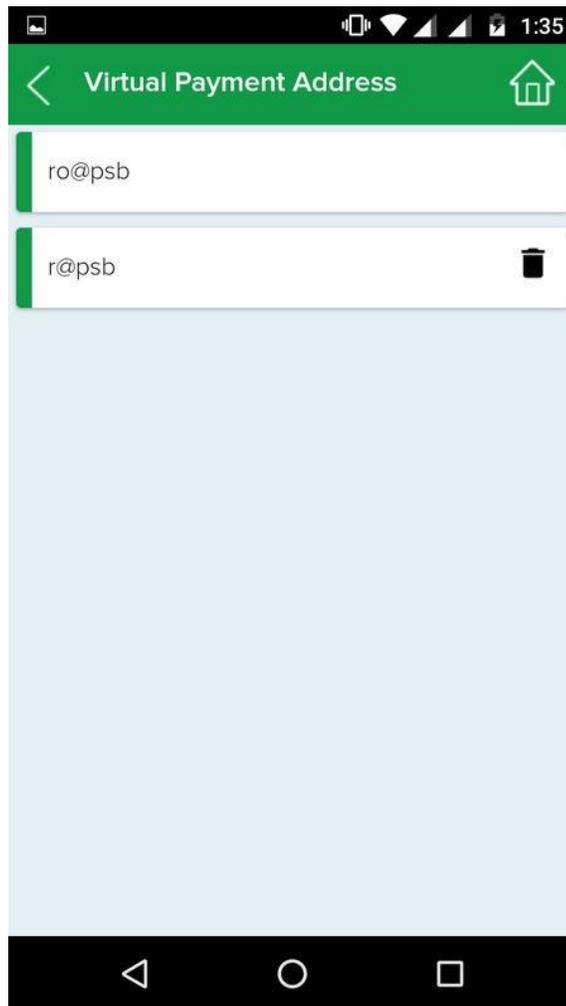
- Tap Manage VPA option given on home screen.
- Select '+' icon given on screen.
- Enter VPA which is to be blocked and.
- Select time period and press Submit.



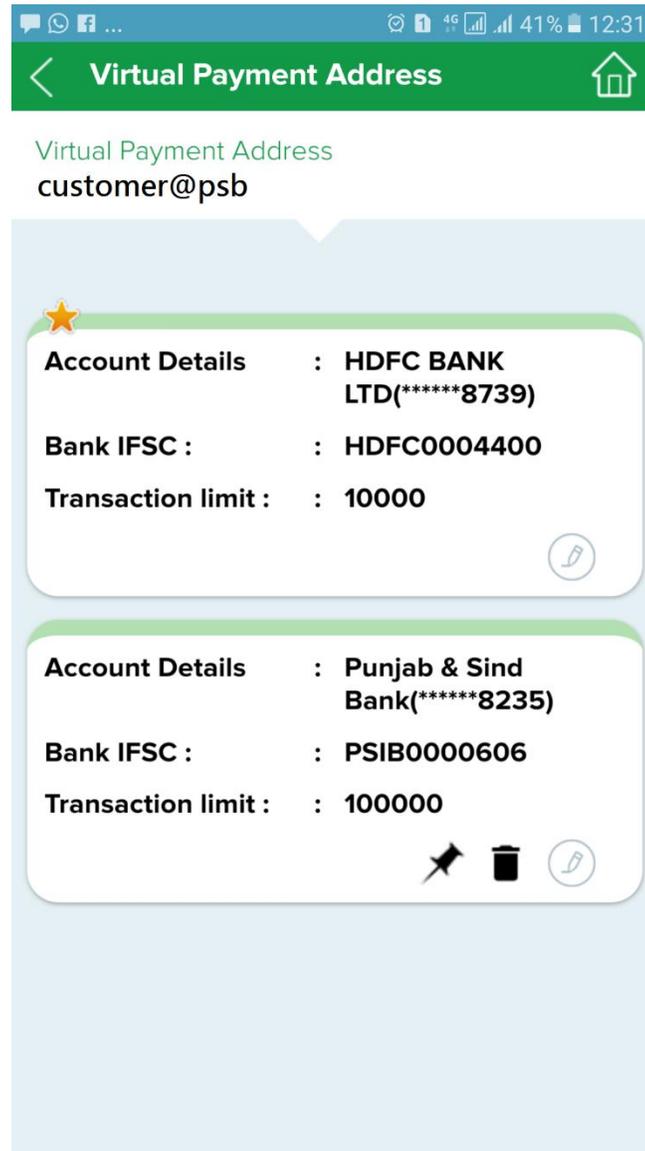
My Bank: This option enlists the list of Virtual Payment addresses created by the user.

- Tap on My Bank.
- List of Virtual Address is displayed
- User may delete the created VPA in just one click as shown below.

Note: **If a VPA is deleted by a user, the same VPA cannot be created for the next 2 years.**



- User may also change their primary account through this option as shown below
- User may also change their primary account through this option as shown below.
- Select the VPA and tap on “Pin Icon”
- Select yes on Pop Up message to change your primary account for particular VPA.
- “Star icon” shall be marked on your recently changed primary account.



My Beneficiary: This option lists the Beneficiaries created by the user

HELP: This options show all Frequently Ask Questions.

FEEDBACK: This option allow customers to give their feedback on PSB_UPI facility