FAQ on UPI (Unified Payments Interface)

What is UPI?

Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

Variant:

1. **UPI** (Unified Payments Interface)
2. **UPI LITE** (On-Device wallet) from any UPI App
3. **UPI Circle** is a new feature that allows a primary user to authorize a secondary user to make UPI transactions from the primary user's bank account, with set transaction limits.
4. **UPI-ATM** is an Interoperable Cardless Cash Withdrawal (ICCW) service that facilitates participating bank's customers who are live on UPI, to withdraw cash from any participating banks' ATMs (enabled for UPI-ATM) without using their card.
5. **UPI 123Pay** is a Suite of solutions developed for users with feature phones and users with limited or no internet connectivity to use UPI.
6. **Hello! UPI** is voice-enabled UPI payments via UPI apps, telecom calls, and Internet of Things (IoT) devices in Hindi and English, and will soon be available in several other regional Indian languages.
7. **UPI Global** is a feature that enables users to make QR code-based payments at select international merchant locations directly from their Indian bank accounts via UPI-powered applications.
8. Rupay Credit card on UPI

What are the different channels for transferring funds using UPI?

The different channels for transferring funds using UPI are:

1. Send/Collect through Virtual ID (QR code)
2. Account Number + IFSC
3. Mobile Number (which is register / link with bank account)

Do money transfers happen on UPI only during banking hours?

All payments are instant and 24/7, regardless of your bank's working hours.

Can I link more than one bank account to the same virtual address?

Yes, several bank accounts can be linked to the same virtual address depending on the functionalities being made available by the respective PSPs.

Can I use more than one UPI application on the same mobile if they are linked to different bank accounts?

Yes, you can use more than one UPI application on the same mobile and link both same as well as different accounts.

Does a customer need to register before remitting funds using UPI?

Yes, a customer needs to register with his/her PSP before remitting funds using UPI and link his accounts.

Does customer need to have a bank account with Debit Card?

Yes, a customer needs to have bank account with Debit card.

Does the beneficiary also have to register for UPI for receiving funds?

In case of Virtual ID transaction, the beneficiary needs to have a Virtual ID and in turn be registered with UPI but in case of Account + IFSC or Mobile number or Aadhar number, the beneficiary need not be registered for UPI. (Please check with your PSP and Issuing bank with regard to the services enabled on the App).

Does the customer need to register a beneficiary before transferring funds through UPI? What details of beneficiary will be required?

No, registration of Beneficiary is not required for transferring funds through UPI as the fund would be transferred on the basis of Virtual ID/Account+IFSC/Aadhaar Number. (Please check with your PSP and Issuing bank with regard to the services enabled on the App).

I have selected the Bank name to link with UPI but it does not find my bank A/C

In such a case, please ensure that the mobile number linked to your bank account is same as the one verified in any UPI App. If it is not the same, your bank accounts will not be fetched by the UPI platform.

What is an UPI-PIN?

UPI-PIN (UPI Personal Identification Number) is a 4-6 digit pass code you create/set during first time registration with this App. You have to enter this UPI-PIN to authorize all bank transactions. If you have already set up an UPI-PIN with other UPI Apps you can use the same on BHIM. (Note: Banks issued MPIN is different from the UPI UPI-PIN, please generate a new UPI-PIN in the BHIM app) Note: Please do not share your UPI-PIN with anyone. BHIM does not store or read your UPI-PIN details and your bank's customer support will never ask for it.

How do I set my UPI-PIN with the bank directly?

You can set your UPI pin on any PSP app using your debit card details (the last six digits of their debit card & expiry date).

What happens if I enter wrong UPI-PIN during a transaction?

In case you enter the wrong UPI PIN, the transaction will fail. In case you input the wrong UPI PIN multiple times, bank may temporarily block sending money using UPI from my account (this varies from bank to bank)

What happens if I forget my pin?

In case someone forgets the UPI pin, he needs to re-generate a new UPI pin using his debit card details (the last six digits of their debit card & expiry date).

How do I pay an online merchant through UPI?

When you shop-online, you can pay through UPI when you see UPI as a payment option. On clicking that, you will need to enter your Payment Address (eg - xyz@upi). Once entered, you will receive a collect request on your BHIM app. Enter your UPI-PIN here and your payment will be complete. As easy as this!

What is the limit of fund transfer using UPI?

For normal UPI the transaction limit is up to **Rs. 1 Lakh** per transaction. For few specific categories of transaction in UPI like Capital Markets, Collections, Insurance, Foreign Inward Remittances the transaction limit is up to 2 lakh and for Initial Public Offering and Retail Direct Scheme the limit is up to Rs 5 lakh per transaction. These limits may vary from time to time based on regulatory guidelines

For Nav Jeevan Co-operative customer/s users

Transaction Type	Per Transaction Limit	Per Day Transaction Limit	Per Day Transaction Count	Per Month Transaction Count
Debit	Rs.200,000.00	Rs.200,000.00	25	750
	Rs.5,00,000.00 on Spec. (Govt.) Transaction	-		
Credit	-	Max Amount (For Merchant) Rs.5,00,000.00	200 in 24 Hours.	-

Can I put a stop payment request for funds transferred by UPI?

No, once the payment is initiated, it cannot be stopped.

How can I view my transaction history?

Go to Home Screen (of payment service provider application) ->Transaction History, to view all your past and pending transactions.

I am a UPI user, are there any charges to be paid by me?

There are no charges to be paid by the customer using bank account to make your UPI payments.

I am a wallet customer, are there any charges to be paid by me for PPI on UPI transactions?

There are no charges to be paid by the customer.

I have paid for my transaction but not received anything. Why is that?

Once you complete a transaction, you should see a success status on the BHIM screen and receive an SMS from your bank. In some cases due to operator issues it can take longer time. In case you have not received your confirmation within an hour please contact the customer support at your bank.

My transaction is showing “Pending”. The amount has been debited and not credited. Is there a problem?

Your transaction is successful, but due to some issue at the beneficiary bank end, there is a delay. The amount will reach him/her in 48 hours, once the bank is done with its daily settlements

What if my account is debited but the transaction does not go through?

UPI provides for real time reversals for declines and amount would be transferred back to the payer account immediately. In case if it does not reverse the amount immediately / within 1 hour, please contact your bank for the same.

Where do I register a complaint with reference to the UPI transaction?

You can also raise your grievance or check status of UPI transaction through the UPI App of the participating banks.

If I change my UPI app will I be required to register again or I can carry the same virtual address?

In case of change in UPI App, a person needs to re-register and it needs to create a new VPA with the handle of the PSP.

What happens if my mobile phone is lost?

In case of mobile loss, one needs to simply block his mobile number thus no transaction can be initiated from the same mobile number which is a part of device tracking and at the same time UPI pin would be required for any transaction which is not to be shared with anyone.

Will I be able to use UPI after I change my sim or mobile?

In case of change in sim/mobile/application of the PSP, customer would require to re-register themselves for UPI.

Will I be able to use UPI across all Mobile platforms?

UPI is available on Android and iOS platform.

What is the timeline to approve a collect request by a payer?

The timeline to approve a collect request needs to be defined by the requester.

In case my mobile is used by another person, will there be any security breach?

In any transaction, the UPI pin would be required which needs to be fed through the mobile at the time of any transaction making it safe and secured.

What if I change my mobile carrier/operator?

No problem at all. You can continue using UPI apps as usual.

Will you ever auto-deduct payments from my account?

We will not auto deduct payments from your account.

How are you getting all my bank A/C information?

This is a feature of the UPI payment platform (built by NPCI - an RBI regulated entity). The UPI platform retrieves the accounts details linked with your mobile number in a masked manner i.e. UPI app can't see all the details. This exchange is done over secure banking networks and we don't store or ever use it.