

A hand holding a smartphone over a payment terminal with a QR code. The background is blurred, showing a person's hand near the terminal.

# Digital Payments

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STEP BY STEP INSTRUCTIONS FOR VARIOUS MODES OF PAYMENT:

Cards, USSD, AEPS, UPI, Wallets

[ Bank Cards ]

# Getting a Bank Card

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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

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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)

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Prepaid Cards

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At any PoS

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Pre-loaded card

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Debit cards

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At ATM

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Equivalent to cash

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Credit Cards

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Online shopping

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Can be recharged several times

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Can be used at any PoS, ATM





Unstructured Supplementary Service  
Data (USSD) based Mobile Banking

\*99# - National Unified USSD Platform (NUUP)

# Required for Activation

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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

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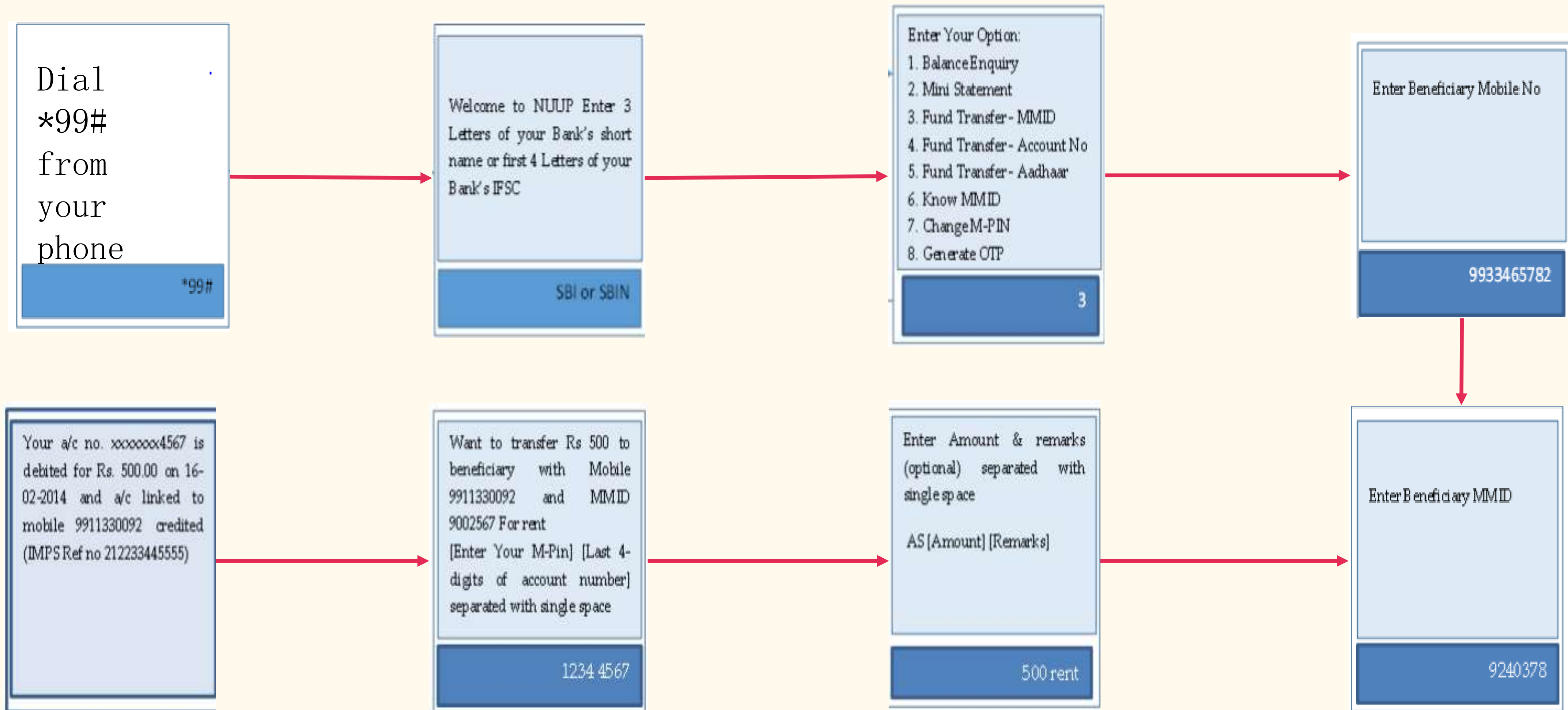
**1** Visit your branch to link mobile number and bank account  
Can be done at ATM or online also

**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)

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AEPS allows bank-to-bank transaction at PoS (MicroATM) with the help of Banking Correspondent

Seed your account with your Aadhaar number

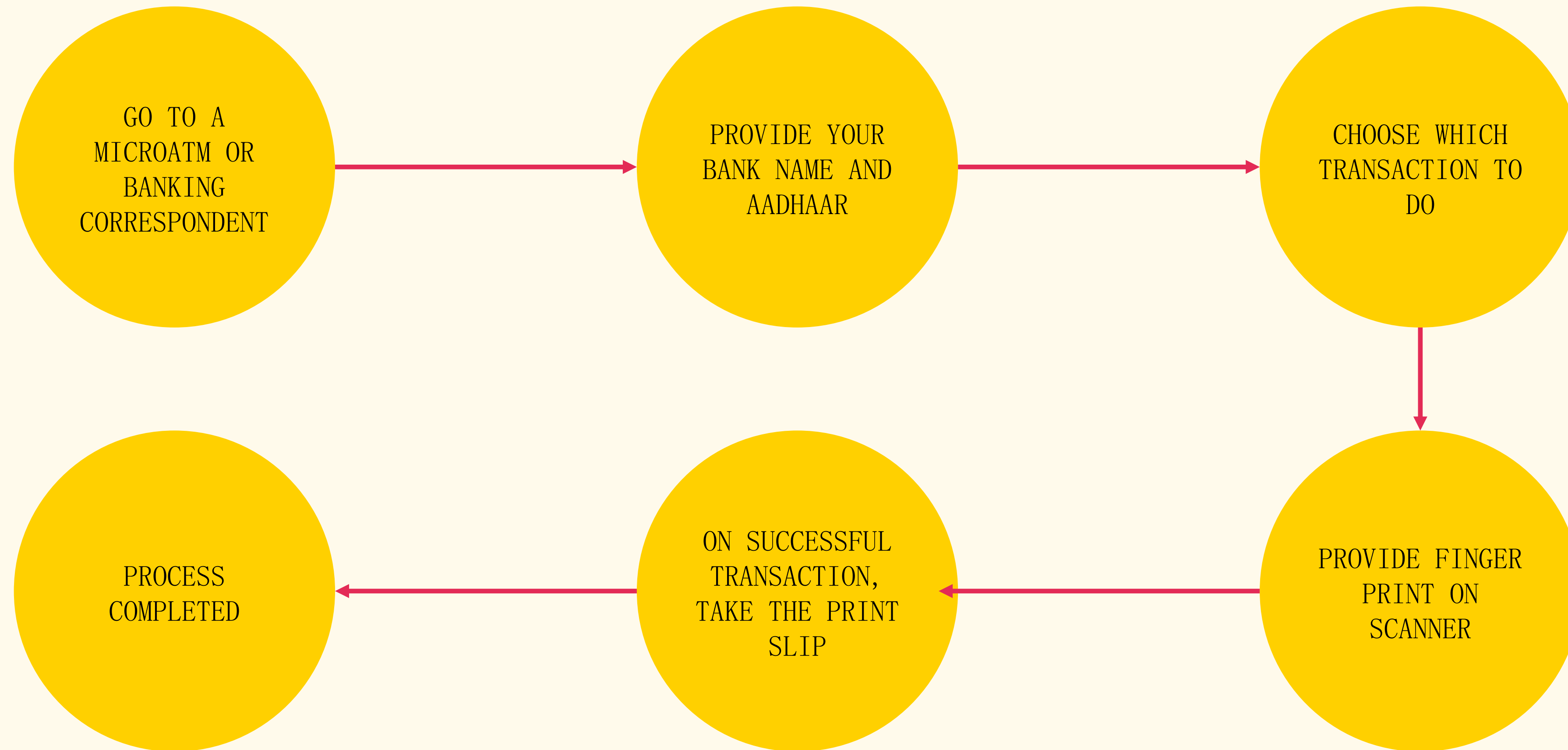
Now do transactions without remembering any PIN

## Aadhar enabled Services

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

# Key Steps for AEPS Transaction

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# MicroATM Transaction

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[ UPI ]



# Requirements for registration on UPI

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## REQUIREMENTS

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Smartphone with internet  
facility

Bank Account details (only for  
registration)

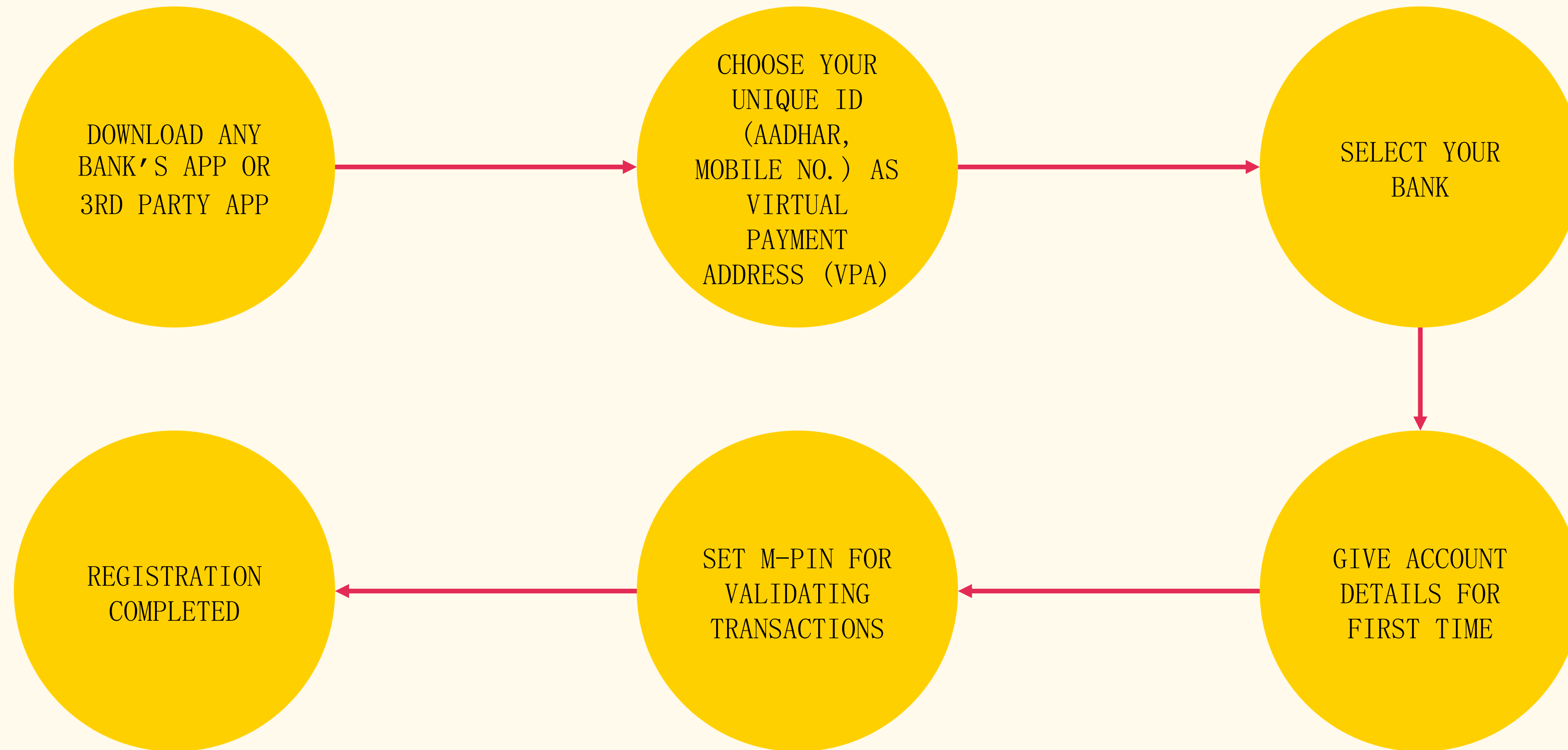
## AVAILABLE APPS (28 BANK APPS)

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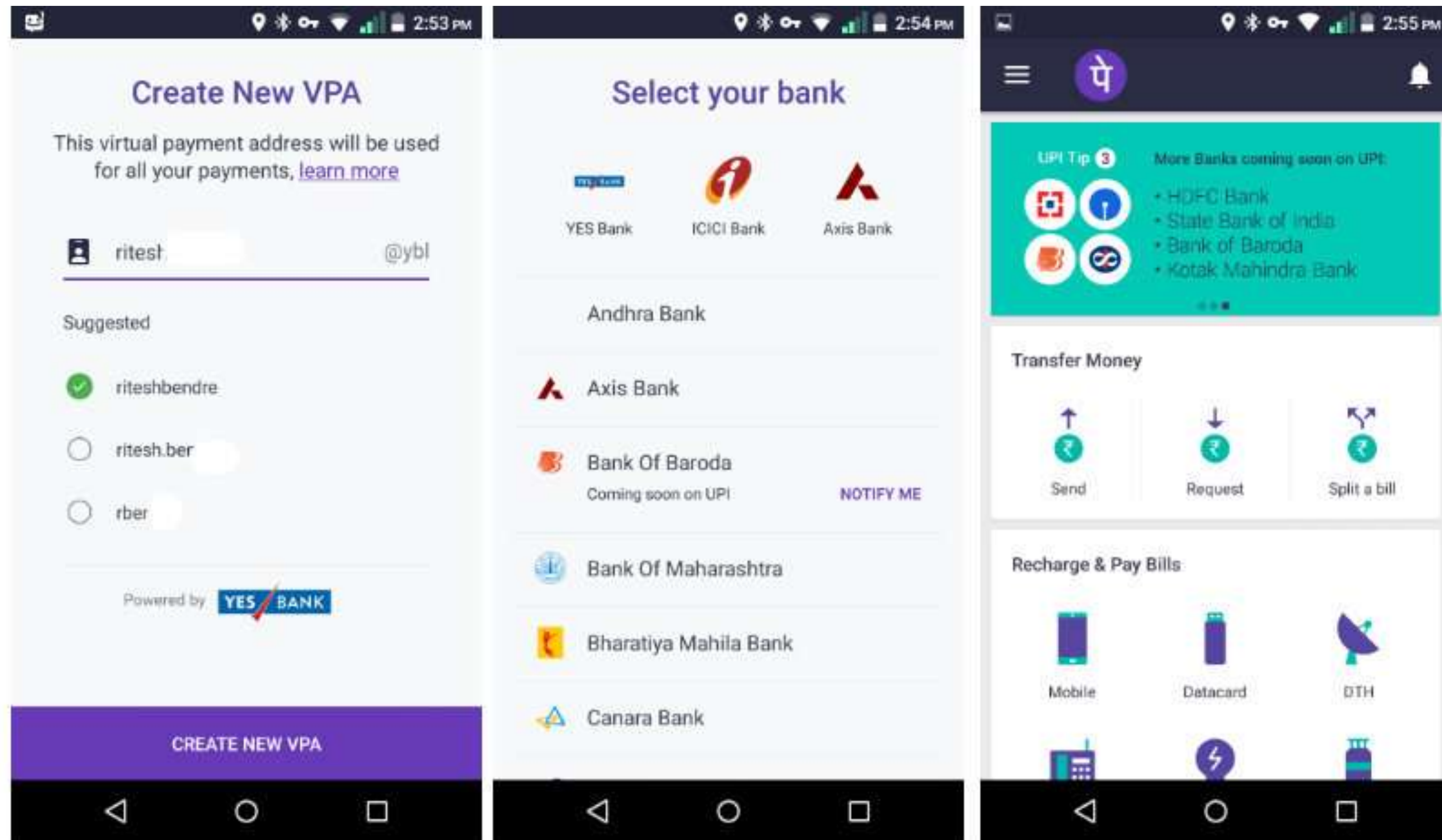
SBI app, PNB UPI, UPI Collect  
(ICICI), Axis Pay, Canara Bank  
UPI, UCO UPI, Union Bank UPI,  
OBC UPI and 20 other banks

# UPI Registration Process

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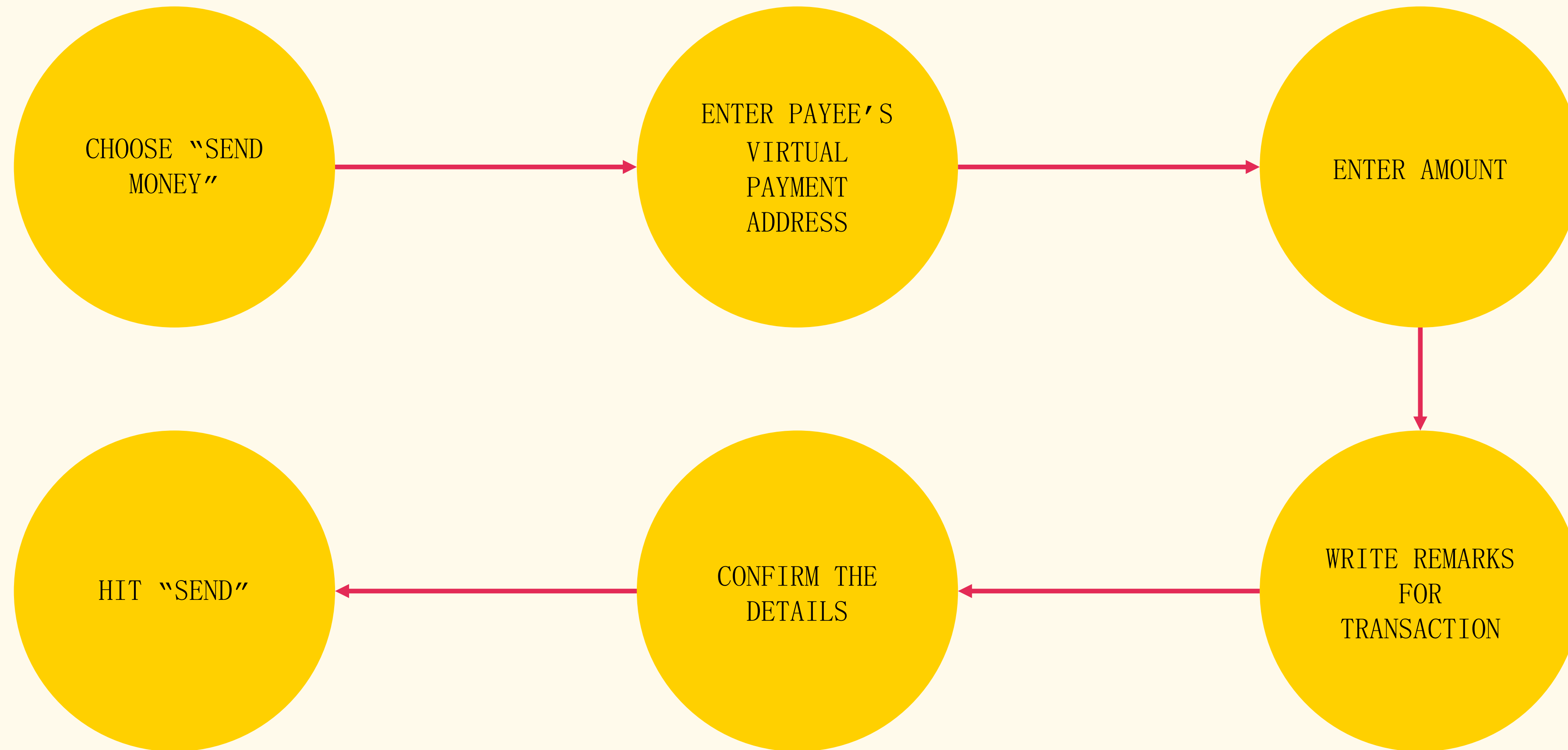


# Registering on UPI

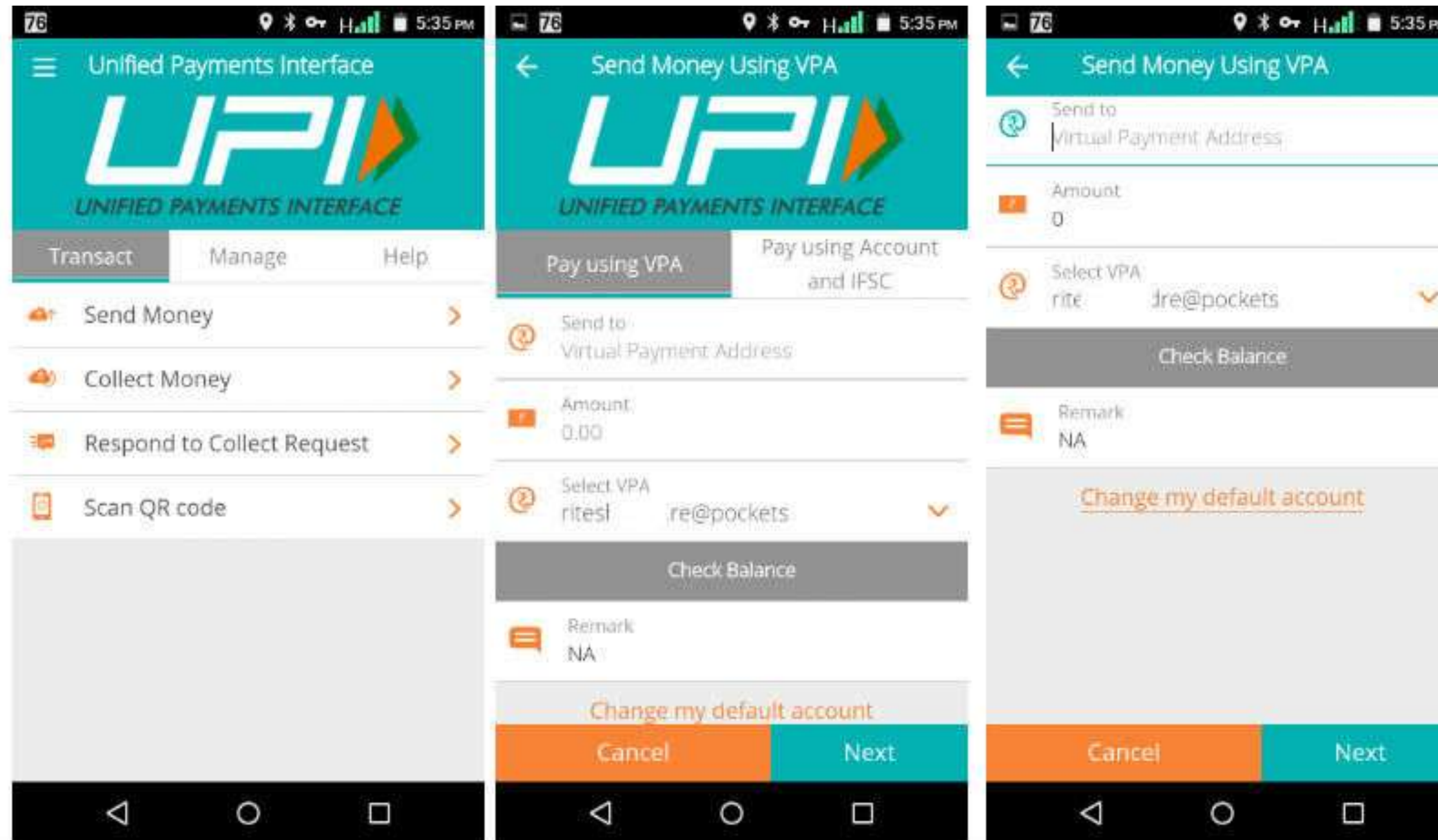


# Sending Money on UPI

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# Sending Money

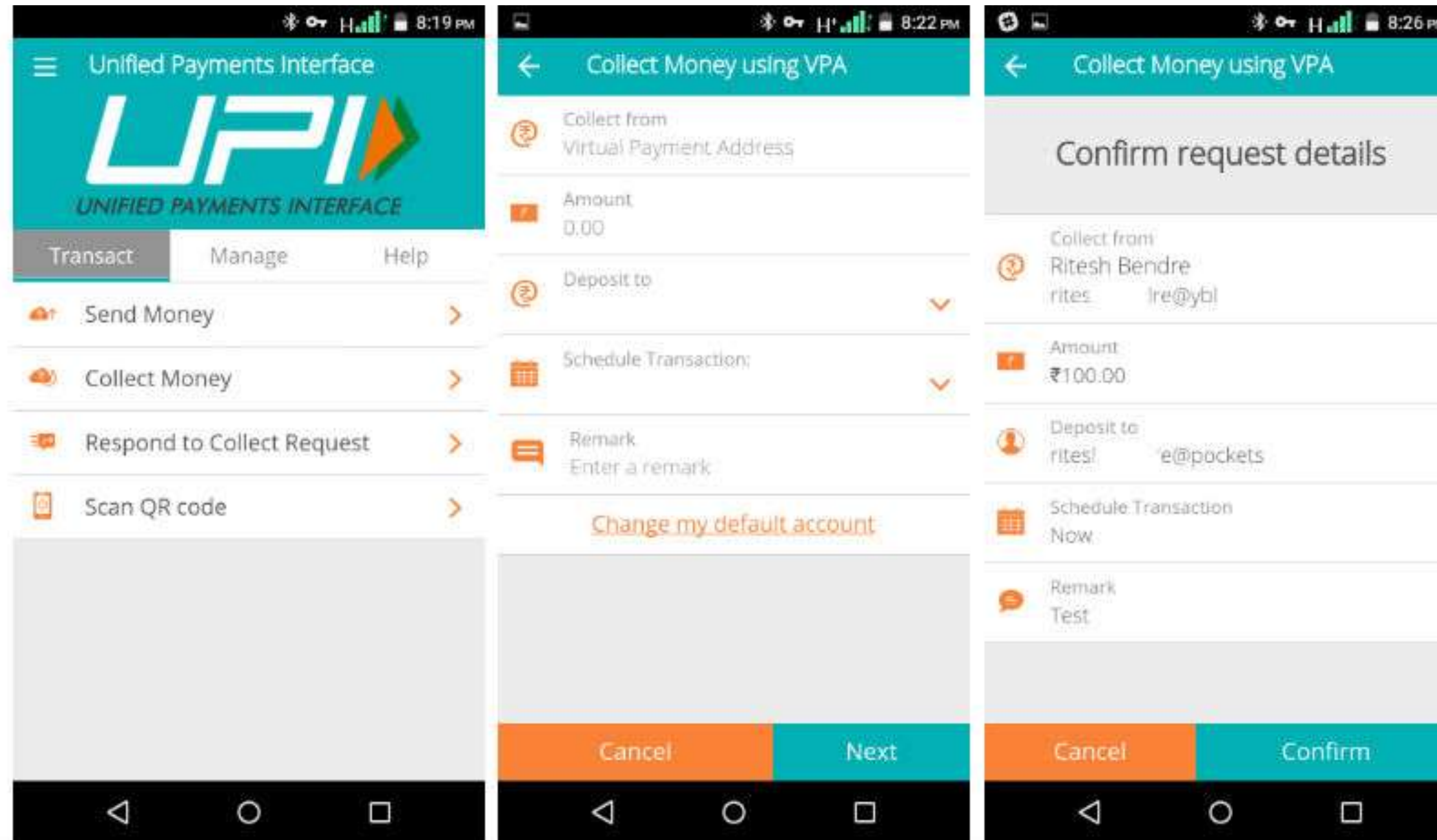




# Collecting Money (raise a demand) on UPI



# Collecting Money



[ Wallets ]

# What are e-wallets?

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Electronic pre-paid payment system, mobile-first

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

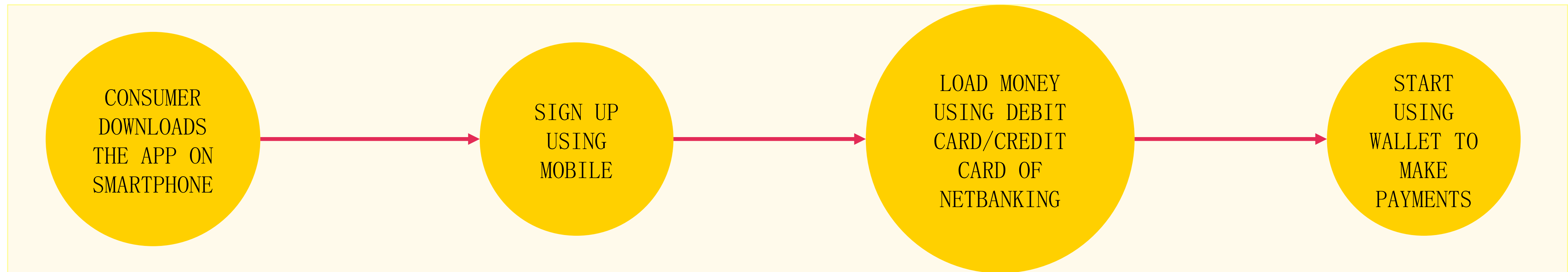
An individual's account is required to be linked to the digital wallet to load money in it.

Most banks have their e-wallets and some private companies

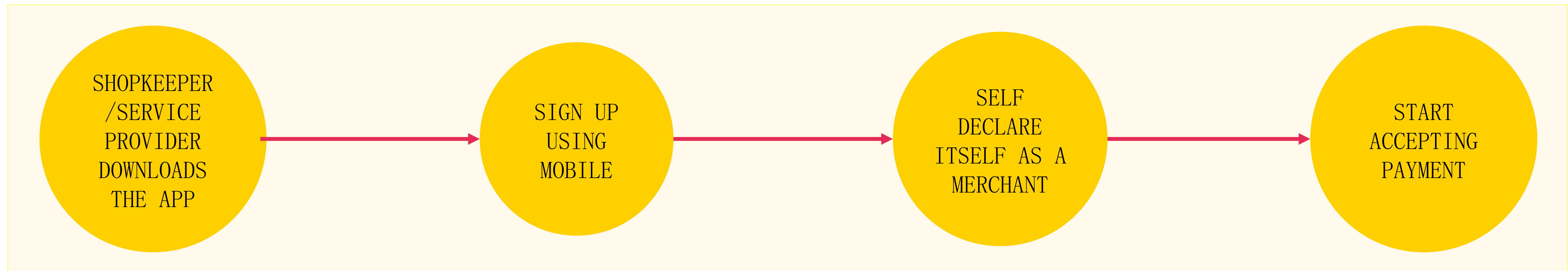
# Using Wallets

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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

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PHYSICAL POS

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Physical Card Swiping – PTSN  
with landline / GPRS enabled



MPOS

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Phone connected with external  
POS device through jack /  
Bluetooth



V-POS

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Virtual E-payment Gateway

# Physical PoS

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**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

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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

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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

