Saraswat Co-operative Bank Ltd

Digital Banking Department

User Manual & Frequently Asked Question on Bharat Interface for Money (BHIM)

Version 1.0

Introduction

Bharat Interface for Money (BHIM) is a mobile application that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI) with Saraswat Bank. You can easily make bank to bank payments instantly and collect money using Mobile Number or Virtual Payment Address (VPA).

BHIM app supports all Indian banks which use the same UPI platform, which is built over the Immediate Payment Service infrastructure with add-on benefits. It can be used on Android & iOS mobile handsets.

Services available in BHIM app are as follows:

1. **Send Money** – Using this option, you can send money to anyone using Virtual Payment Address (VPA), Account number & IFSC Code and QR Scan.

2. **Request Money** – Using this option, you can collect money by entering Virtual Payment Address (VPA). Additionally, through BHIM App, one can also transfer money using Mobile No. (Mobile No should be registered with BHIM or *99# and account should be linked).

3. **Scan & Pay** - Using this option, you can pay by scanning the QR code through Scan & Pay & generate your QR option is also present.

4. **Transactions** – Using this option, you can check transaction history

and pending UPI collect requests (if any) and approve or reject. You can raise complaint for the declined transactions by clicking on Report issue in transactions.

5. **Profile** – Using this option, you can view the static QR code and Payment addresses created. You can also share the QR code through various messenger applications like WhatsApp, Email etc. available on phone and can also download the QR code.

6. **Bank Account** – Using this Option, you can see the bank account linked with your BHIM App and its PIN status. You can set/change your UPI PIN. You can also change the bank account linked with BHIM App by clicking Change account provided in Menu. Also, you can check Balance of your linked Bank Account by clicking "REQUEST BALANCE".

Unique features of BHIM application:

- Request Real-Time Balance anytime
- Access transaction history
- Create, reset or change UPI PIN
- QR code based scan & pay option available
- Generate your own QR code option is also available
- Option to save your beneficiaries for future references
- Report Issue and call Bank facilities are given to lodge complaints
- FAQ section is already built in BHIM app to answer all the queries reg. BHIM
- Available in 2 languages English and Hindi

Benefits of BHIM application:

- Single App for sending and receiving money and making merchant payments
- Go cashless anywhere anytime
- Added security of Single click 2 factor authentications
- Seamless money collection through single identifiers, reduced risks, real time
- Mobile number or Name used to create Virtual Payment Address (VPA)
- Best answer to Cash on Delivery hassle
- Send and collect using VIRTUAL PAYMENT ADDRESS (VPA) or A/c no & IFSC
- Payments through single app in your favourite language.
- 24x7x365 days' instantaneous money transfer

How to access BHIM mobile application?

For the First-Time User, follow the below mentioned steps:

- **Step 1:** Download and Install 'BHIM' app from App store
- **Step 2:** Select your preferred language
- **Step 3:** Select the SIM which has mobile number that is registered with Saraswat Bank
- **Step 4:** Login by setting a 4-digit application password
- **Step 5:** Link your bank accounts using bank account option
- **Step 6:** Set your UPI PIN by providing last 6 digits of your Saraswat debit card and expiry date of the same card

- **Step 7:** Visit Profile option and set virtual payment address (VPA)s. Currently 2 virtual payment address (VPA)s are allowed per user

  For e.g. 9619729349@upi, pareshmashete@upi

- **Step 8:** Set one virtual payment address (VPA) as a primary virtual payment address

- **Step 9:** By using Scan and Pay option funds can be transferred or collect by scanning QR code

- **Step 10:** Send, receive, collect money using Virtual Payment Address i.e. VPA or Account number + IFSC or Scan and Pay option

Send Money on BHIM mobile application:

A. **Using Virtual Payment Address (VPA), follow the below mentioned steps:**

1. Open the BHIM app on your smartphone and enter the app login passcode
2. Select Send Money Option
3. Enters the virtual payment address (VPA)
4. Click on Verify to check the name of the payee
5. Name of the PAYEE will be fetched from the beneficiary bank
6. Enter the amount and remarks for the transaction
7. Click on PAY button
8. Check the details of the transaction from the dropdown in the UPIN entry page
9. It will display the confirmation of money sent
10. A notification for the success of the transaction from the app will be displayed on the screen

B. Using Mobile Number, follow the below mentioned steps:

1. Open the BHIM app on your smartphone and enter the app login passcode
2. Select Send Money Option
3. Enter the mobile number
4. Click on Verify to check the name of the payee
5. Name of the PAYEE will be fetched from the beneficiary bank, if user is registered on *99# / BHIM
6. Enter the amount and remarks for the transaction
7. Clicks on PAY button
8. Customer can also check the details of the transaction from the dropdown in the UPIN entry page
9. It will display the confirmation of money sent
10. A notification for the success of the transaction from the app will be displayed on the screen

C. 3. Using Account No & IFSC, follow the below mentioned steps:

1. Open the BHIM app on your smartphone and enter the app login passcode
2. Select Send Money Option
3. select the option present on top right corner to pay through Account Number & IFSC
4. Enter the Account No & IFSC
5. Clicks on Verify to check the name of the payee
6. Name of the PAYEE will be fetched from the beneficiary bank
7. Enter the amount and remarks for the transaction
8. Click on PAY button

9. Check the details of the transaction from the dropdown in the UPI PIN entry page

10. It will display the confirmation of money sent

11. A notification for the success of the transaction from the app will be displayed on the screen

Collect money on BHIM application:

1. Using Virtual Payment Address (VPA), follow the below mentioned steps:

1. Open the BHIM app and enter the app login and passcode

2. Select Receive Money Option and initiates a request transaction

3. Enters Virtual Payment Address (VPA) to collect money

4. Click on Verify to check the name of payer

5. Payer Name will be shown to the screen

6. If the Payer Name is correct, enter the amount and remarks

7. It will display the Request Confirmation message

8. You will be notified once Payer accepts the request for money

2. Using Mobile number, follow the below mentioned steps:

1. Open the BHIM app and enter the app login and passcode

2. Select Receive Money Option and initiate a request transaction

3. Enter Mobile number to collect money

4. Click on Verify to check the name of payer

5. Payer Name will be shown to the screen

6. If the Payer Name is correct, enter the amount and remarks

7. It will display the Request Confirmation message

8. You will be notified once Payer accepts the request for money

3. **Using generated QR code (Dynamic), follow the below mentioned steps:**

    1. Open the BHIM app and enter the app login and passcode
    2. Choose the option to generate the QR code present at the top right corner on the home page
    3. Generate the QR code and share the same QR code for requesting Money or ask Payer to scan the QR code from his own BHIM app

My Profile:

- In My Profile section, customer has an already available QR generated with the primary UPI handle which can be directly shared or scanned from the application
- There can be 2 Virtual Payment Address (VPA)s displayed on the screen.
  For e.g. 9619729349@upi, pareshmashete@upi
- The customer can choose his desired Virtual Payment Address (VPA) as the default or Primary Virtual Payment Address (VPA)

Reset/Change UPI PIN on BHIM application:

- Choose Bank account option
- Select on Reset UPIN
- For setting UPIN, customer enters the last six digits and the expiry date of the card
- Bank OTP is requested and auto detected within the app.
- Enter new UPIN

- Reconfirm new UPIN
- Message will be displayed on UPIN registration

Frequently Asked Questions (FAQs)

1. What is BHIM app?

Bharat Interface for Money (BHIM) is a mobile application that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI) with Saraswat Bank. You can easily make bank to bank payments instantly and collect money using Mobile Number or Virtual Payment address. It can be used on Android & iOS mobile handsets.

2. What is the Full form of BHIM?

BHIM refers to Bharat Interface for Money.

3. How fast is a transaction over BHIM app?

Instant transfer. All payments over BHIM app are linked to your Saraswat bank account and transaction can be completed within few seconds.

4. There are any charges for using BHIM app?

No, BHIM app is completely free. However, downloading BHIM app from app store may charge you for utilization of internet data pack.

5. Is BHIM app available on all the Mobile Operating System (OS)?

Currently, BHIM app is available for Android and iOS mobiles.

6. How to begin with BHIM app?

You need a smartphone with an active internet data pack. Also, it is mandatory that you should register your mobile number linked to your accounts with Saraswat Bank.

7. To use BHIM app, do I need to register for Saraswat Bank Mobile Banking?

No, it is not necessary to register for Mobile Banking facility with Saraswat Bank. Your mobile number should be registered with Saraswat Bank.

8. Do I need to be a customer of a Saraswat Bank to use BHIM?

Yes, it is necessary that to use Saraswat Bank UPI services, you should be a customer of Saraswat Bank & your mobile number should be registered with Saraswat Bank to use the facilities of UPI platform on BHIM app.

9. How do I set the UPIN for my bank account from BHIM?

You can set your UPIN by going to Main Menu -> Bank Accounts -> Set UPIN for the selected account. You will be prompted to enter the last 6 digits of your Debit/ATM card along with the expiry date. Further, you will receive an OTP on your registered mobile number which you have to enter and set your UPIN. Note: UPIN is not the same as MPIN provided by your bank for mobile banking.

10. What is an UPIN?

UPIN (UPI Personal Identification Number) is a 4-digit code which you have to set during first time registration. While initiating a transaction, you have to enter UPIN to authenticate the same.

11. Is there any difference between UPIN & MPIN?

Yes, your UPIN is to authenticate the transaction in BHIM app, whereas your MPIN is used to login into Saraswat Mobile Banking application.

12. Can I use my Saraswat Mobile Banking MPIN for BHIM app?

No, MPIN is strictly used to login into Saraswat Mobile banking app only. To login into BHIM app, you need to set your UPIN separately.

13. Is there any precaution I have to take for using my UPIN?

Yes, do not ever share your UPIN with anyone and keep it confidential. Saraswat Bank never ask for your any PIN & login related information.

14. Can I link multiple bank accounts with BHIM?

Currently, BHIM supports linking of one Bank at a time. At the time of account set-up, you can link your preferred bank account as the default account. Several bank accounts can be linked to the same virtual address. In case you want to link another bank account, you can go to Main menu, choose Bank Accounts and select your default account. Any money that is transferred to you using your mobile number or payment address will be credited into your default account.

15. My mobile number with BHIM and the one registered with Saraswat bank account must be the same?

Yes, it is mandatory that your mobile number linked to your account should be registered with Saraswat bank to use the facility of BHIM app.

16. Is it necessary to provide my Saraswat Bank account details to BHIM app while registration process?

At the time of registration, you need to provide the Debit card details & your registered mobile number with Saraswat Bank. The app will automatically fetch your linked accounts from Saraswat Bank.

17. Can I send money to a friend who is not present on BHIM?

Yes. Payment can be made via (IFSC, Account number) or (MMID, Mobile number) if the person is not registered on BHIM.

18. What types of transactions can I do using BHIM?

Through BHIM you can make following type of transaction:

- Request or Send Money via Payment Address
- Send Money to Aadhaar Number
- Request or Send Money to Mobile number
- Send Money through MMID, Mobile No.
- Send Money through IFSC code, Account No.
- In addition, you can use the scan and pay option for Merchant payments.

19. How do I access a record of all my historical transactions?

Every transaction initiated from your Saraswat Bank account will be listed in the BHIM app. You can view all your past transactions in the 'Transaction History' section on the BHIM App.

20. What is the transaction limit on BHIM app?

Rs. 10000/- limit per transaction subject to Rs. 20000/- per account per day.

21. The collect request is not reaching the BHIM app. What do I do?

Ensure you have sufficient network connectivity. If you have entered your Payment Address at the merchant app, please re-check your Payment Address and re-try the transaction. Please check your pending transactions tab to check if the collect request has reached you.

22. How to raise complain on BHIM application?

On Home Page, choose Transaction option, select the declined transactions (highlighted in Red) & click on report issue or call bank.

23.   Customer's mobile number is registered with the Bank, still he/ she is not able to use the BHIM application?

If Customer's mobile number is registered for some other customer number including his relatives or otherwise, then such customer may not be able to use the BHIM application since UPI works on the principle of single mobile number for single Customer.