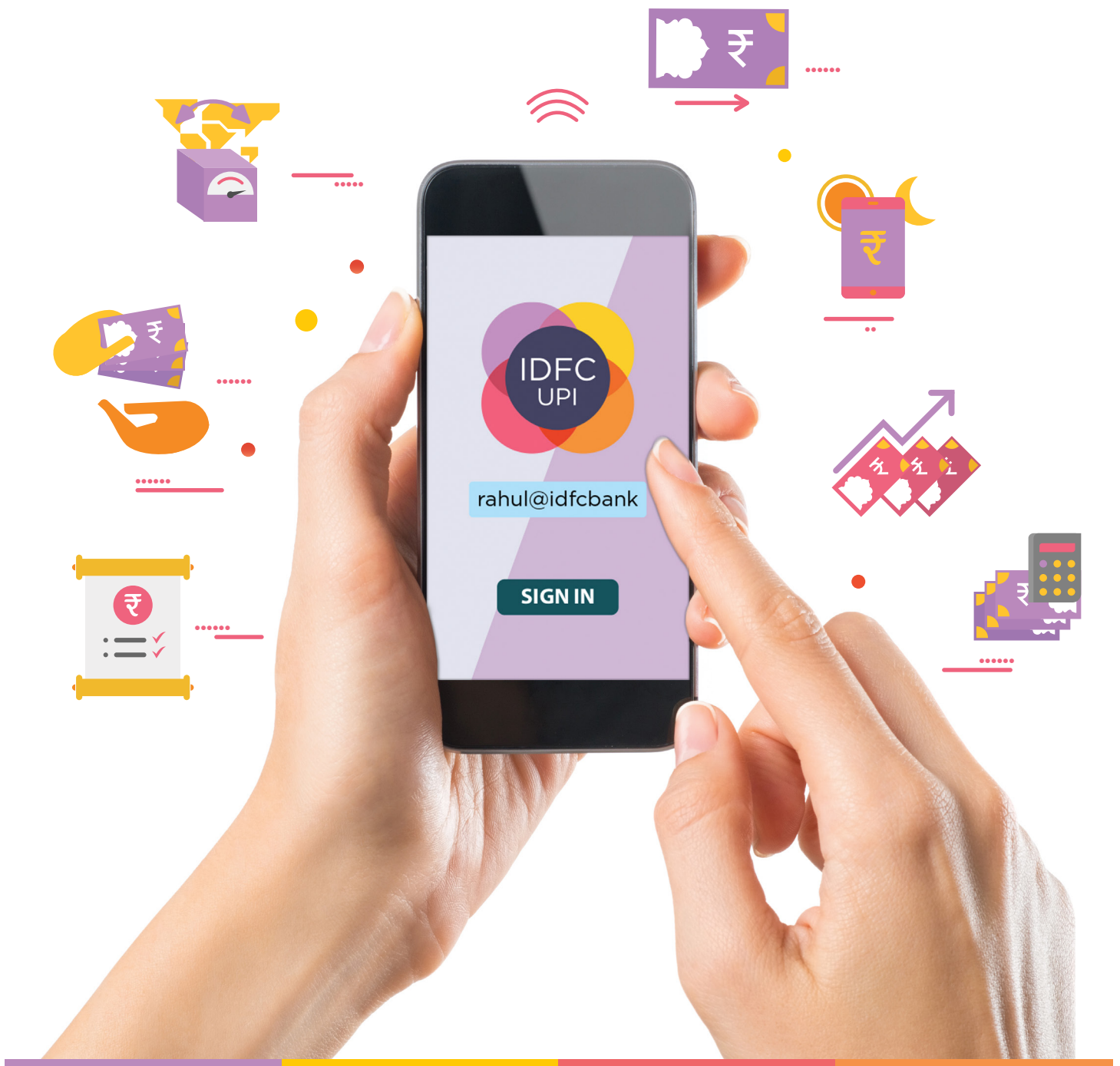


# DIGITAL PAYMENTS NOW MADE SMARTER, FASTER AND SAFER.

Want to transact easily & quickly? Get the IDFC Bank UPI App today.



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# WHAT IS UPI?

Unified Payments Interface (UPI) is a payment system that allows bank account holders to transact through multiple bank accounts via a single mobile app without the need to enter their bank account information or their netbanking login credentials.



## Privacy

Your personal details such as your mobile and account numbers stay hidden. Send and request funds by revealing no more than your Virtual Payment Address (VPA). It is as simple as remembering your email address.

\*\*\*\*

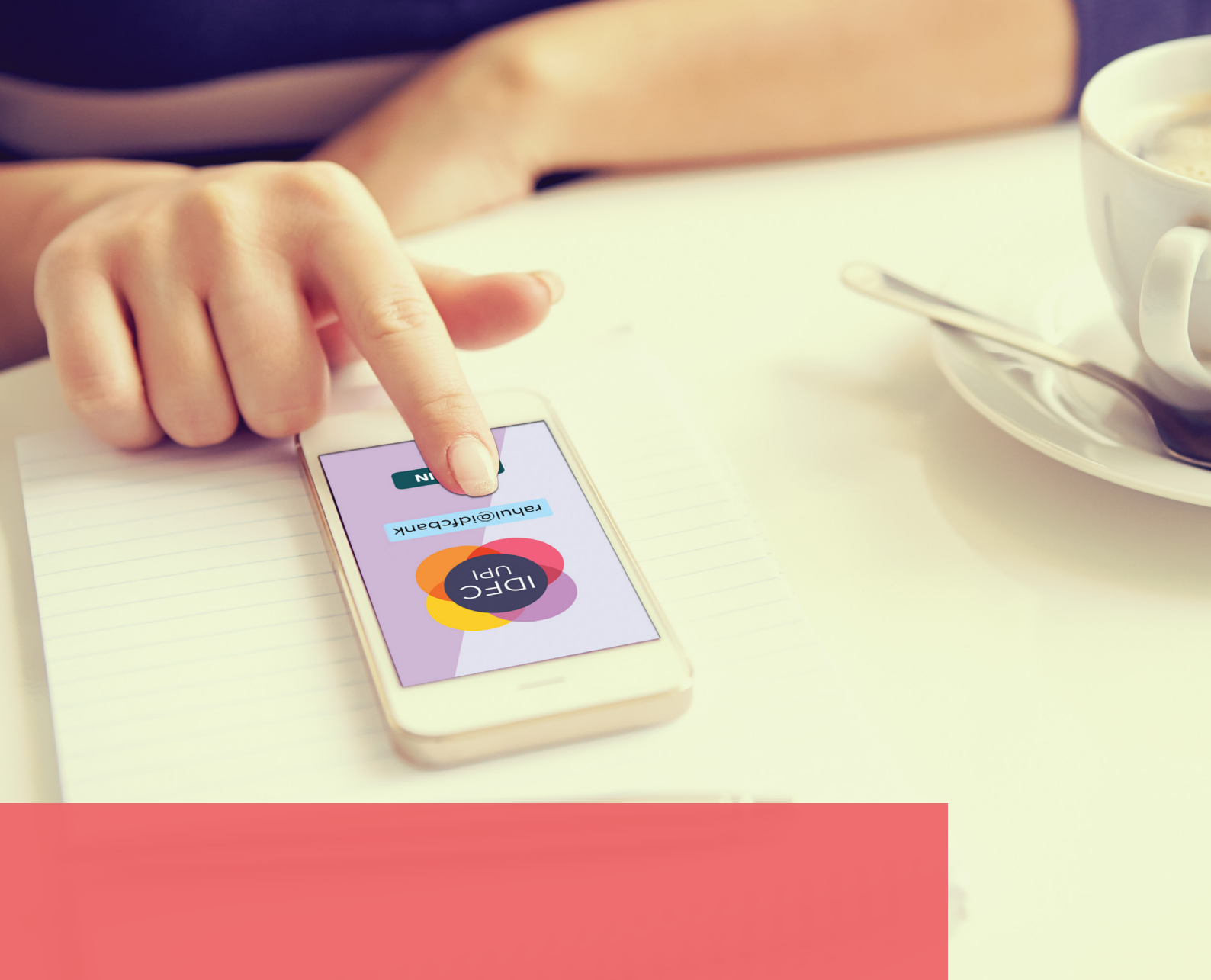
## One Click Authentication

The 4-digit PIN is all you need to authorize any transaction. Bid farewell to the OTPs, the expiry dates and the passwords!



## Available 24\*7\*365

You can literally transact any time of the day, all year round. Plus, guess what! All these transactions are instant and free of charge!



## HOW TO GET STARTED WITH UPI?

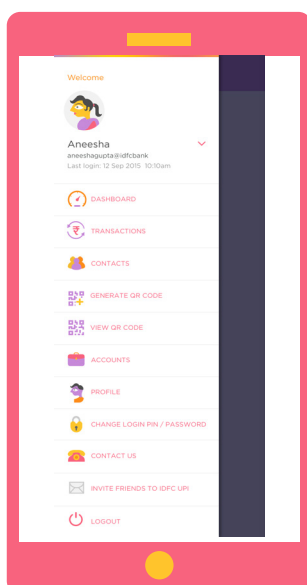
To start using UPI to accept payments digitally and instantly, you simply need to:

- Step 1** Download the UPI App from the Play Store or App Store
- Step 2** Register and link any of your existing bank accounts to it
- Step 3** Start using the IDFC Bank UPI App to facilitate your business growth

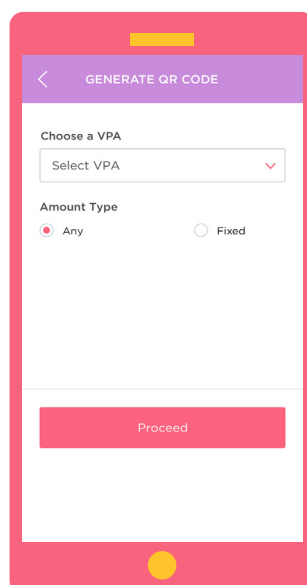
# HOW TO USE THE UPI APP?

First, create a Virtual Payment Address (VPA), which will act as your financial address. Link this VPA to the bank account(s) you will be transacting with. You can also generate a QR code to accept payments using UPI. Here's how:

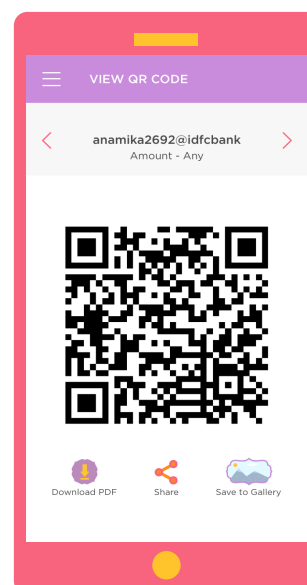
- Step 1** Select 'My QR code' from the menu on the left
- Step 2** Your UPI QR code is instantly generated and is ready for use
- Step 3** Download, print and display it at a prominent location in your store to accept payments



Create your Virtual Payment Address (VPA) e.g. yourname@idfcbank



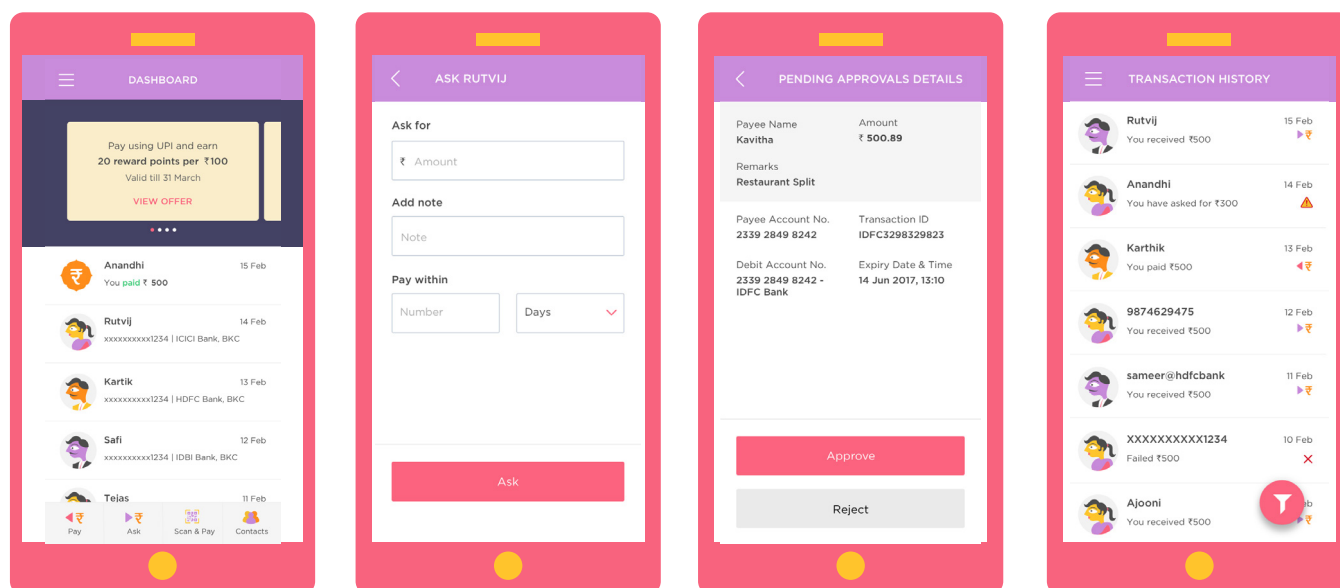
Select a login PIN to secure your UPI application



Enter your UPI App and proceed to transact

You can also initiate a 'Collect Payment' request to your business partners, set a time limit for payments, send reminders and ensure all your collections are done well in time.

## HOW CAN YOU INITIATE A 'COLLECT PAYMENT' REQUEST FROM YOUR UPI APP?

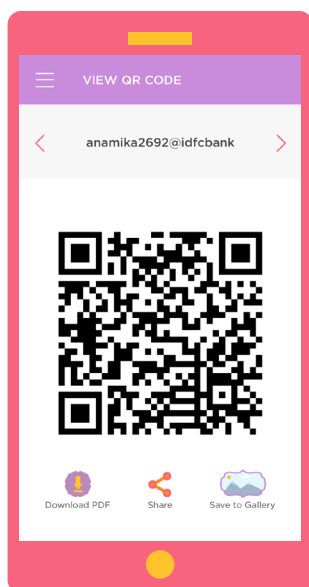


- Step 1** Click on the 'ASK' tab at the bottom of the screen
- Step 2** Enter the Virtual Payment Address (VPA) of the payer, followed by the amount and submit the request
- Step 3** Once the payer authorizes the request, money will be instantly credited to your linked bank account
- Step 4** Further, you can set a time limit for your payer to authorize your collection request or send reminders through the app to facilitate quick payments

Your customers can use the 'Scan and Pay' feature on their UPI or BHIM App to make payments to you by just scanning your QR code.

## HOW CAN YOUR CUSTOMERS USE THE '**SCAN AND PAY**' FEATURE TO MAKE PAYMENTS TO YOU?

Your customers can use any UPI or BHIM App to make payments to you. Request them to follow the below steps:



- Step 1** Open the UPI or BHIM app on their mobile and select the 'Scan and Pay' feature
- Step 2** Scan your business' QR code using their cell phone camera
- Step 3** Your payment details are instantly captured and your customers can authorize the transaction using their UPI mPIN
- Step 4** Payment will get instantly credited to your bank account
- Step 5** Both, you and your customers will receive an instant notification via SMS and on the app, once the transaction is completed





## IS YOUR BUSINESS ELIGIBLE FOR UPI?

Instant UPI registration is available for all of the following merchant categories:

- **Individuals, Merchants and Sole Proprietors**

- o Store owners
- o Restaurants
- o Milk/Newspaper vendors

- **Self-Employed Professionals**

- o Doctors
- o Fitness experts
- o Architects

- **Service Providers**

- o Taxi drivers
- o Laundries
- o Newspaper/milk distributors for housing societies
- o Household service providers like house-servants, nannies & cooks

We also provide the following solutions for other merchant categories:

- UPI Web Collect and Pay - for ecommerce merchants
- UPI PoS Solutions - for partnership firms
- UPI SDK - for mobile app payments



The Bank of Now



IDFC BANK

Got queries? Have them answered by our bankers on call.  
Write to us on **banker@idfcbank.com** or  
call us anytime on **1800 210 0622**.

