



# Digital Payments

STEP BY STEP INSTRUCTIONS FOR VARIOUS MODES OF PAYMENT:

Cards, USSD, AEPS, UPI, Wallets

Bank Cards

# Getting a Bank Card

---

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

# Types of Cards & Usage

---

## PREPAID CARDS

---

Pre-loaded from your bank account

---

Safe to use, limited amount of transaction

---

Can be recharged like mobile recharge

## DEBIT CARDS

---

Linked to your bank account

---

Used to pay at shops, ATMs, wallets, microATMs, online shopping

# Point of Sale (POS) & Card steps

---

BANKS ISSUE VARIOUS  
CARDS FOR THEIR  
ACCOUNT HOLDERS

---

Prepaid Cards

---

Debit cards

---

Credit Cards

USE YOUR CARD TO SHOP  
ANYWHERE

---

At any PoS

---

At ATM

---

Online shopping

PREPAID CARD CAN BE  
ISSUED BY ANY BANK  
FROM ACCOUNT OR CASH

(FOLLOWING BENEFITS)

---

Pre-loaded card

---

Equivalent to cash

---

Can be recharged several times

---

Can be used at any PoS, ATM



# Unstructured Supplementary Service Data (USSD) based Mobile Banking

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

# Required for Activation

---

1

ACCOUNT IN A BANK

2

ANY MOBILE PHONE ON  
GSM NETWORK

Can be used for payments upto Rs 5000 per day per customer

# Registration

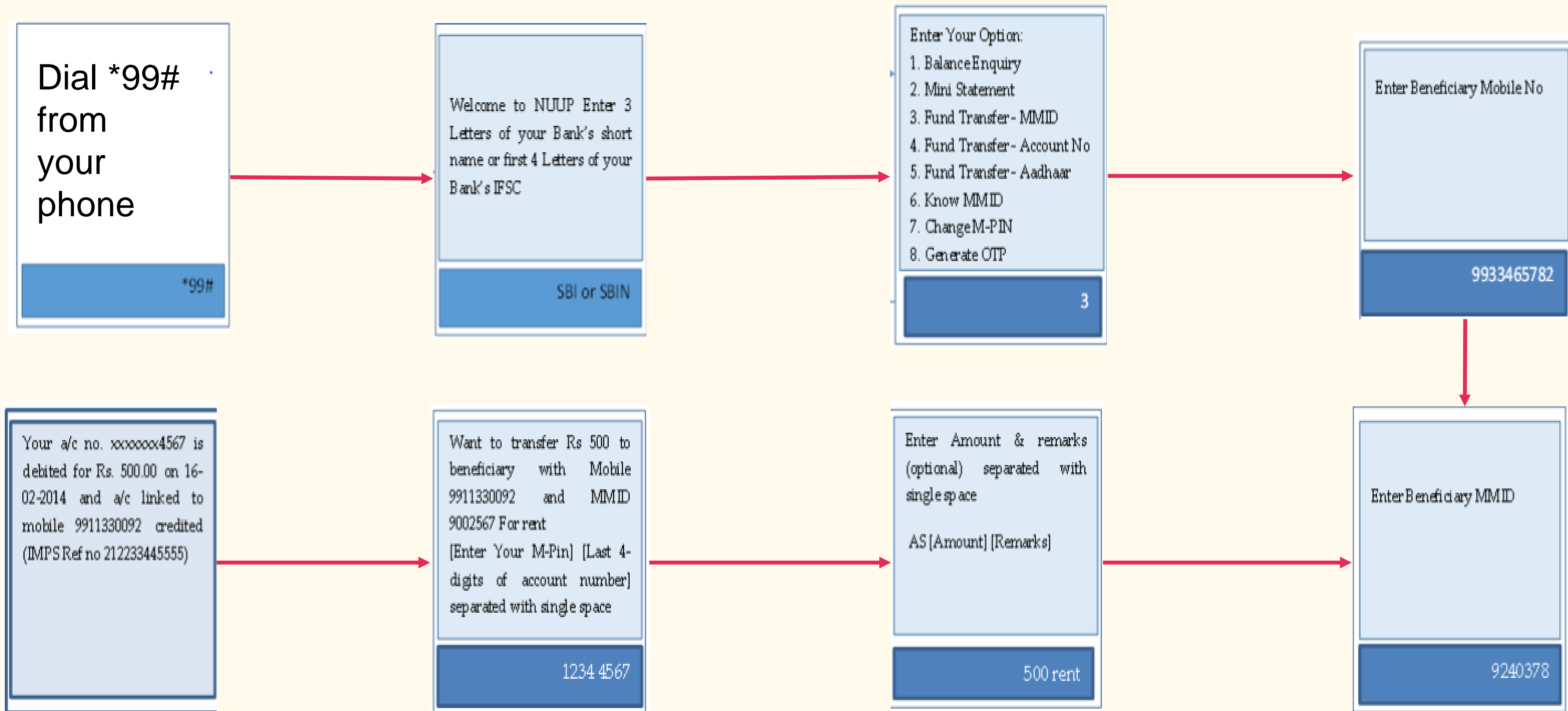
---

- 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)

---

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

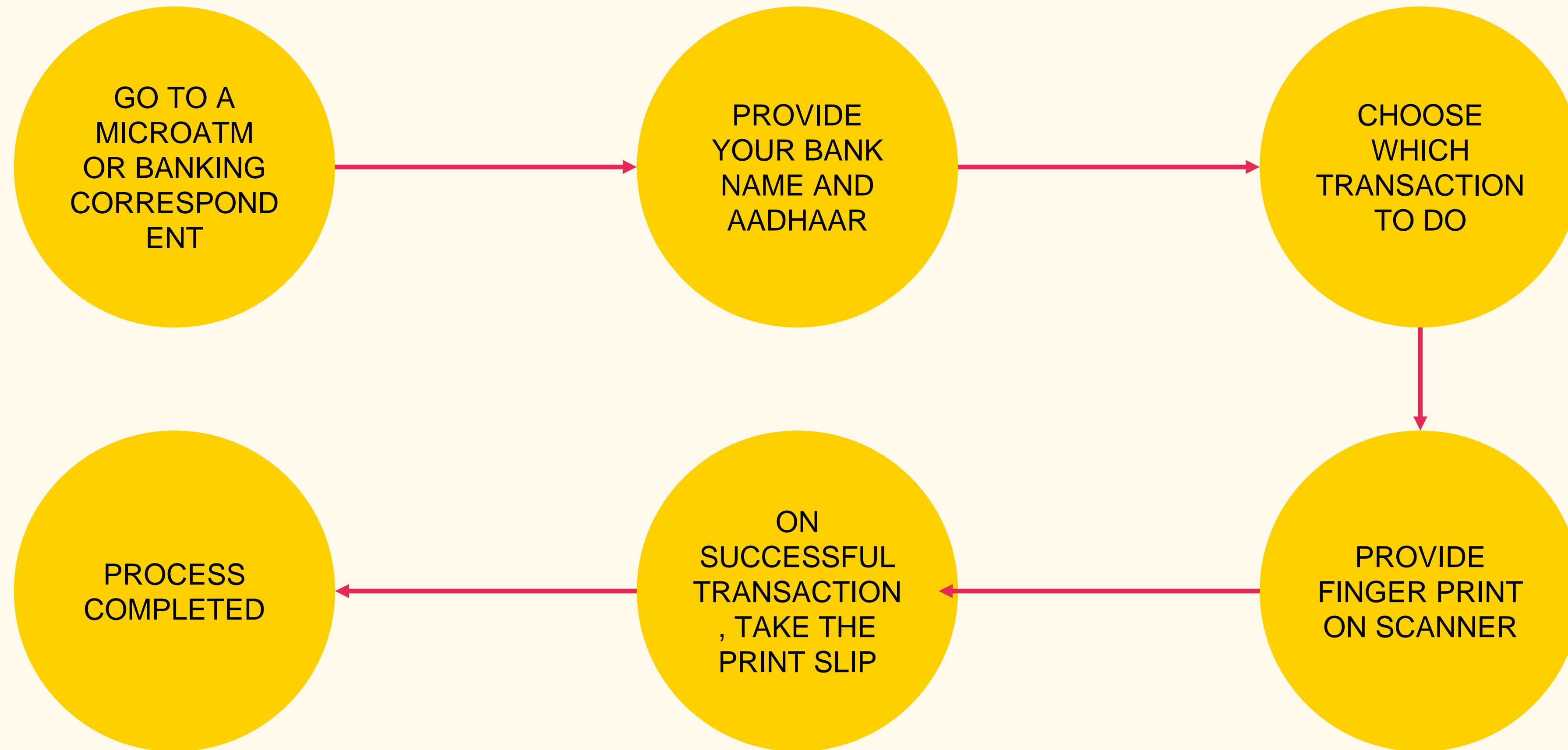
Only Aadhaar needed

## Aadhaar enabled Services

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

# Key Steps for AEPS Transaction

---



# Aadhaar Enabled Payment System Steps

---

Seed your account with your Aadhaar number at bank or with the help of banking correspondent

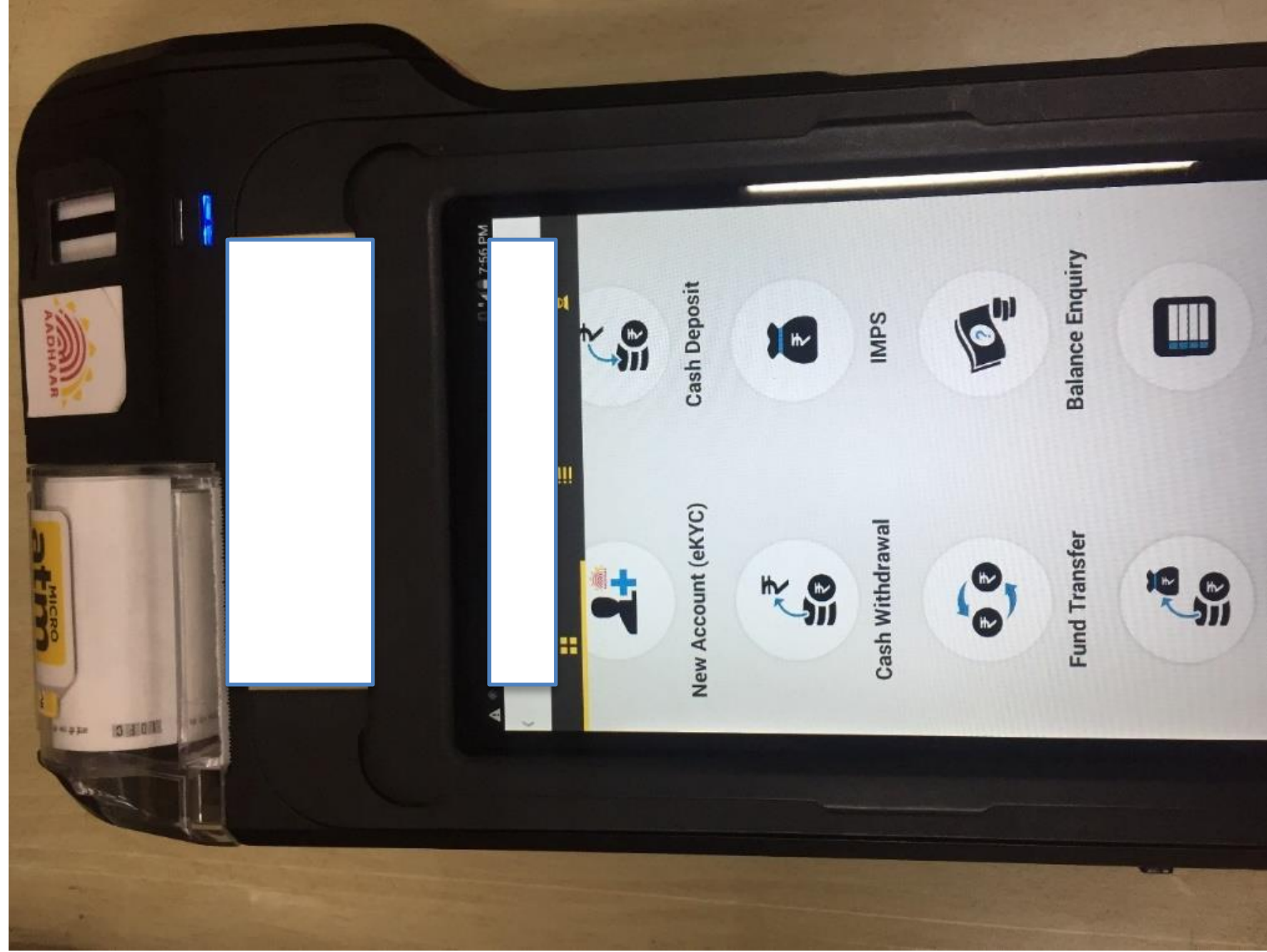
Now you can do many transactions at any AEPS point without any pin or password (AEPS points – Micro ATMs)

You can do

- Account balance
- Aadhaar to Aadhaar fund transfer
- Cash withdrawal
- Cash deposit
- Purchase at Fair Price Shops with AEPS

# MicroATM Transaction

---



[ UPI ]

# Requirements for registration on UPI

---

## REQUIREMENTS

---

Smartphone with internet facility

---

Bank Account details (only for registration)

## AVAILABLE APPS (28 BANK APPS)

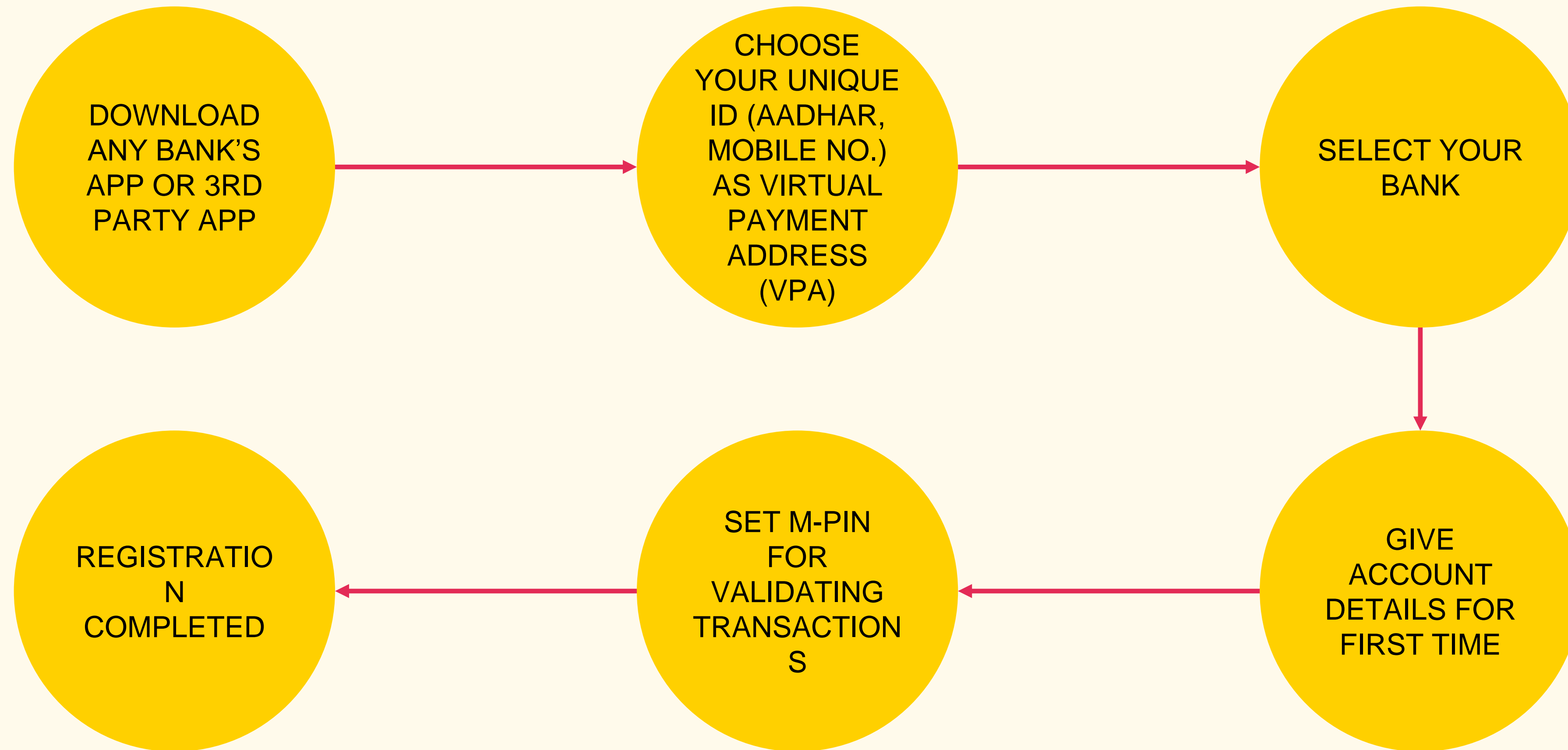
---

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

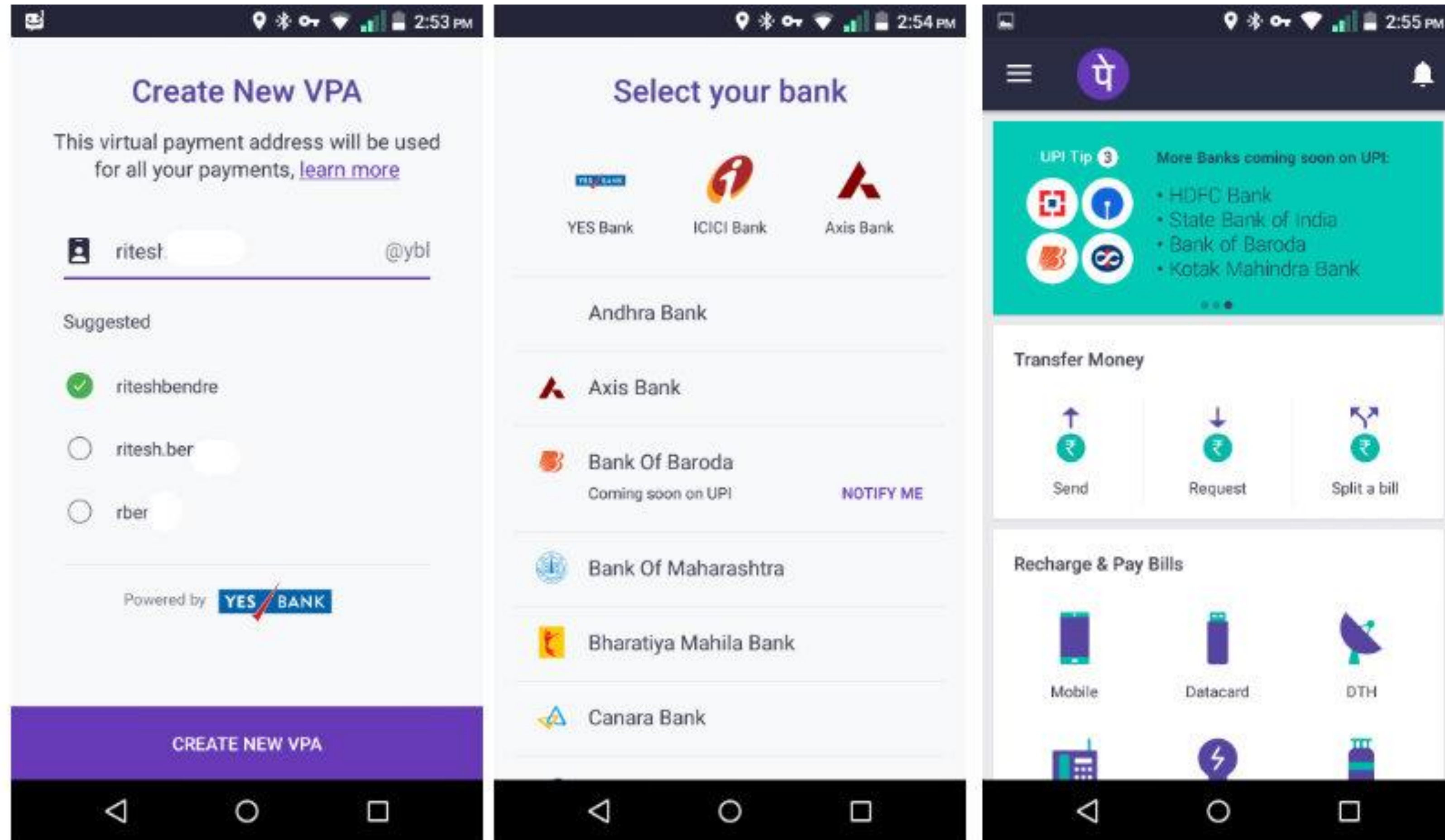


# UPI Registration Process

---

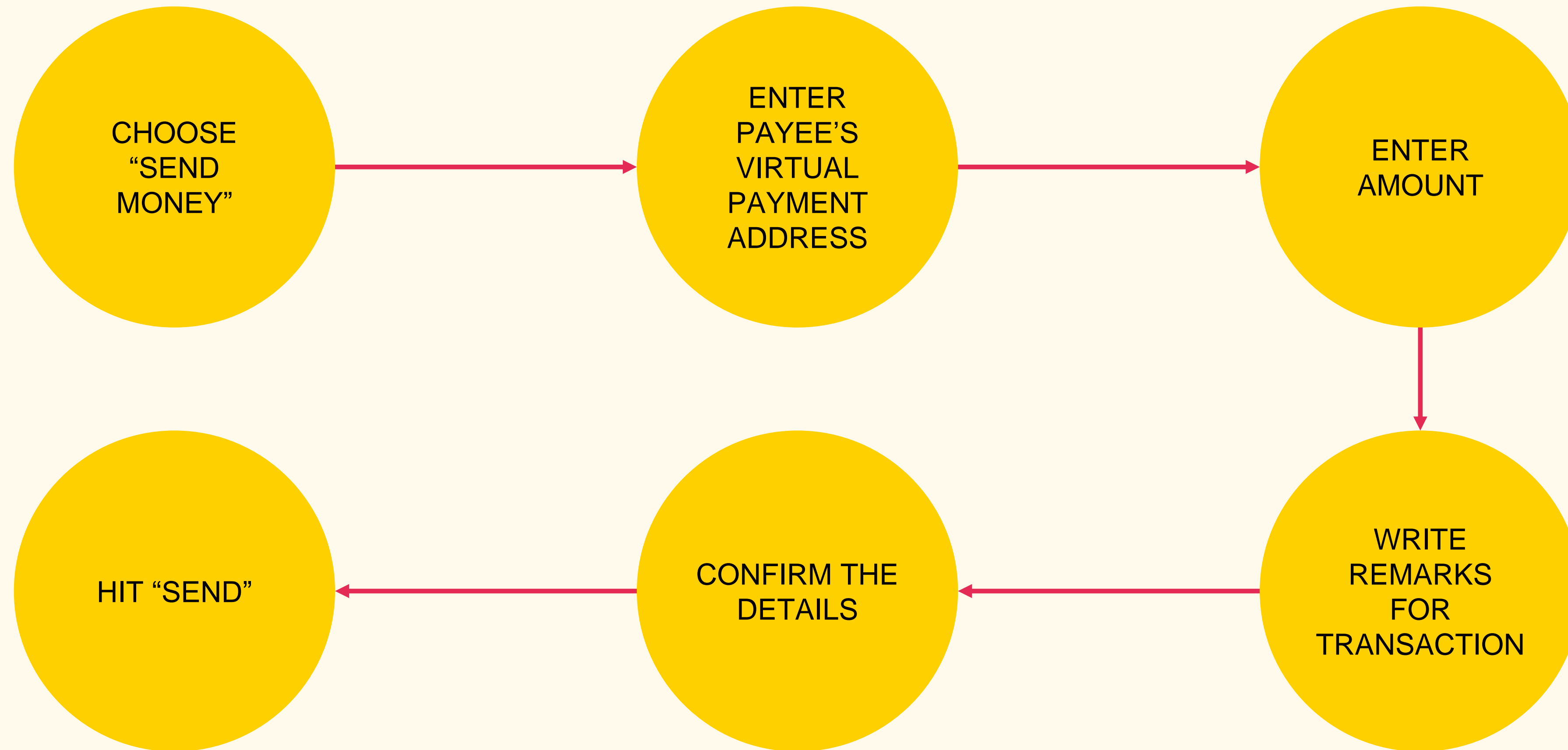


# Registering on UPI

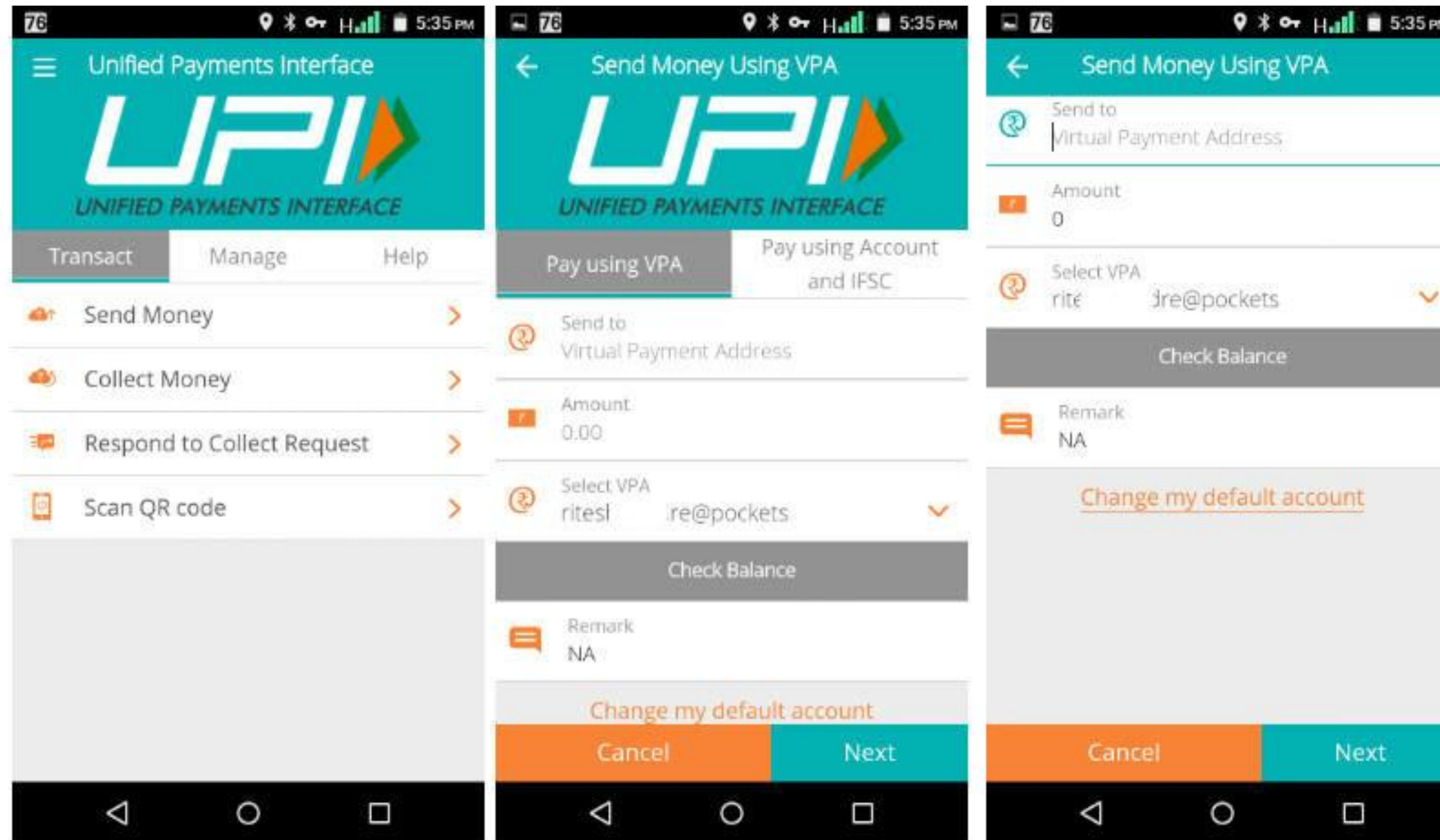


# Sending Money on UPI

---

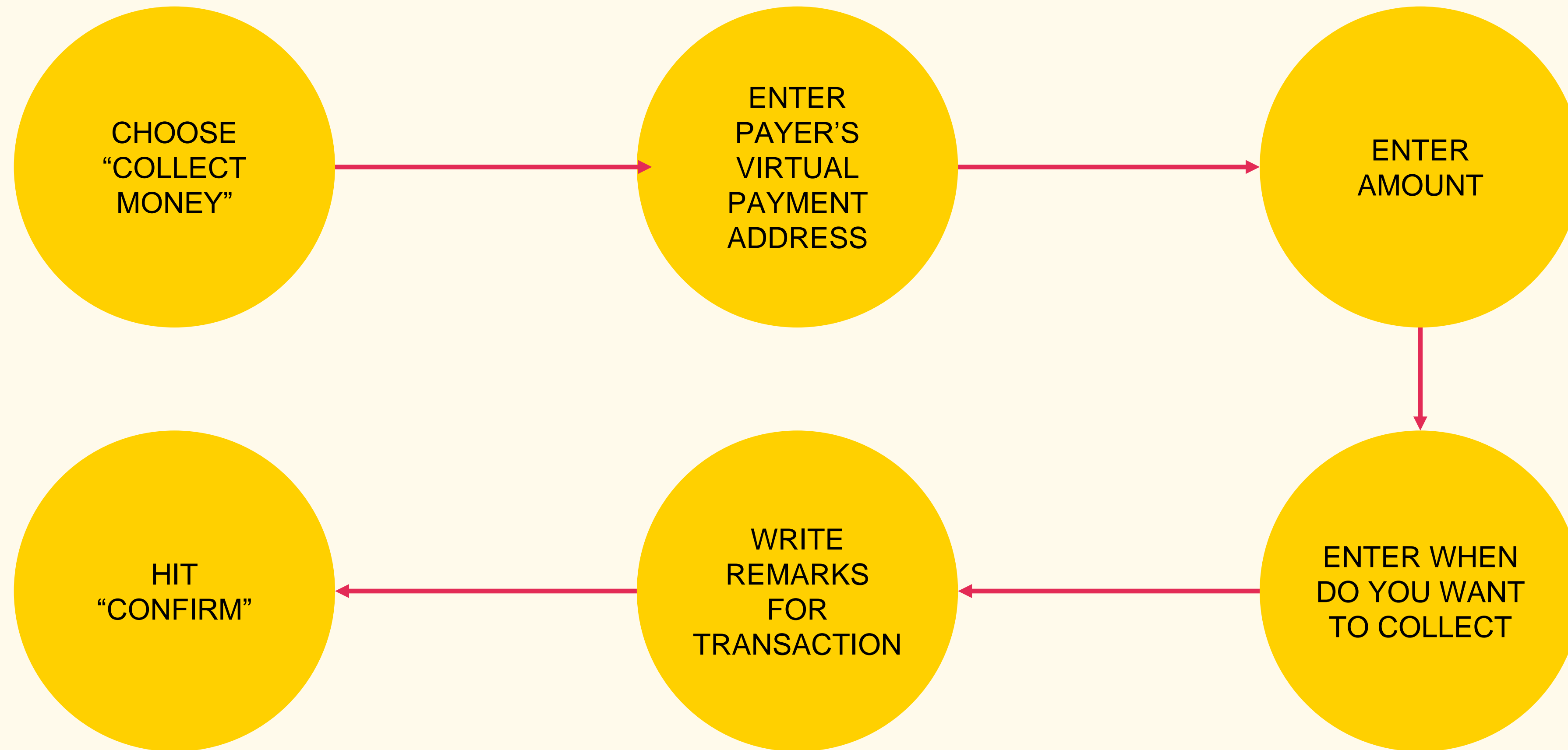


# Sending Money

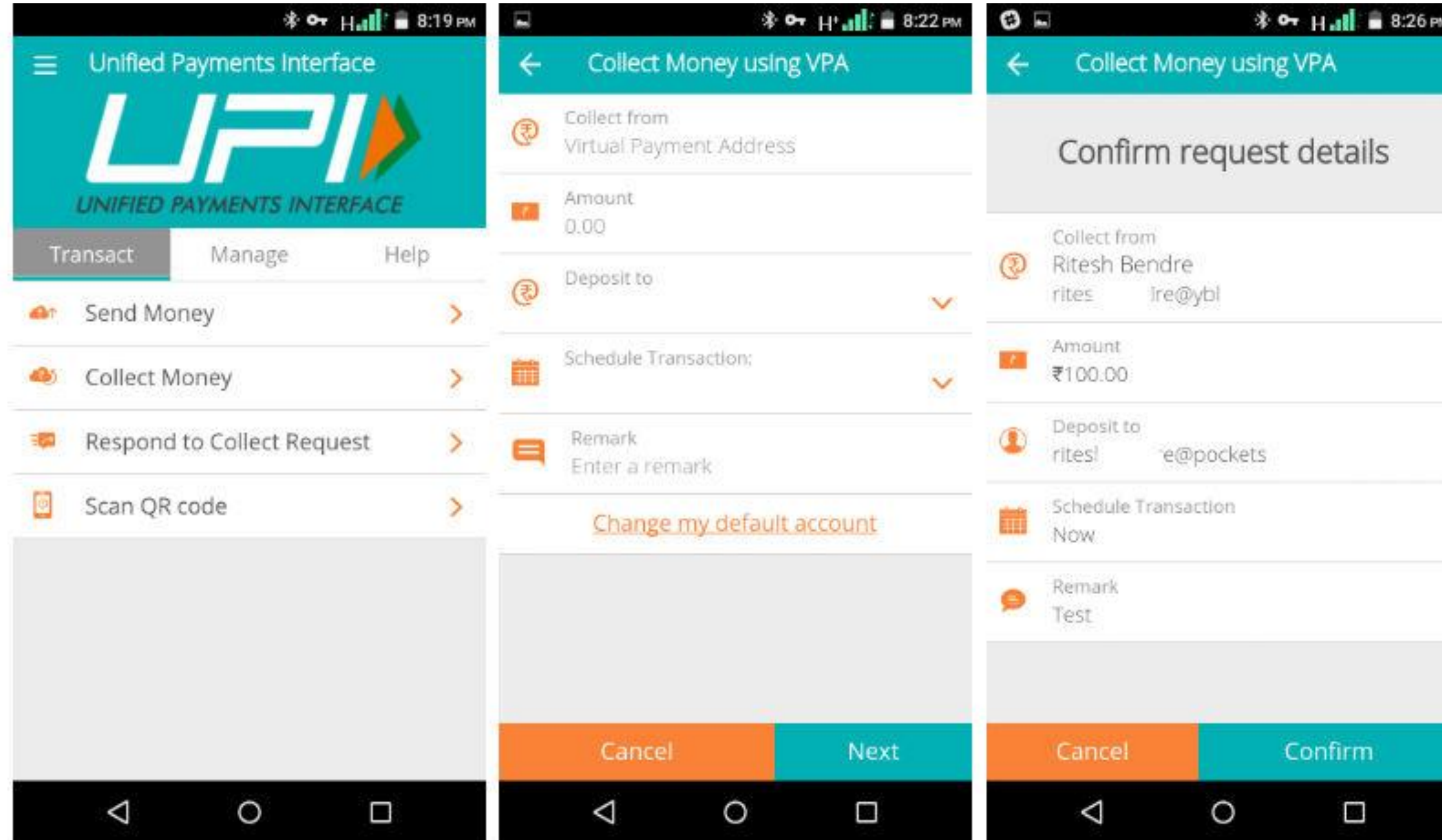


# Collecting Money (raise a demand) on UPI

---



# Collecting Money



Wallets

# What are e-wallets?

---

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.

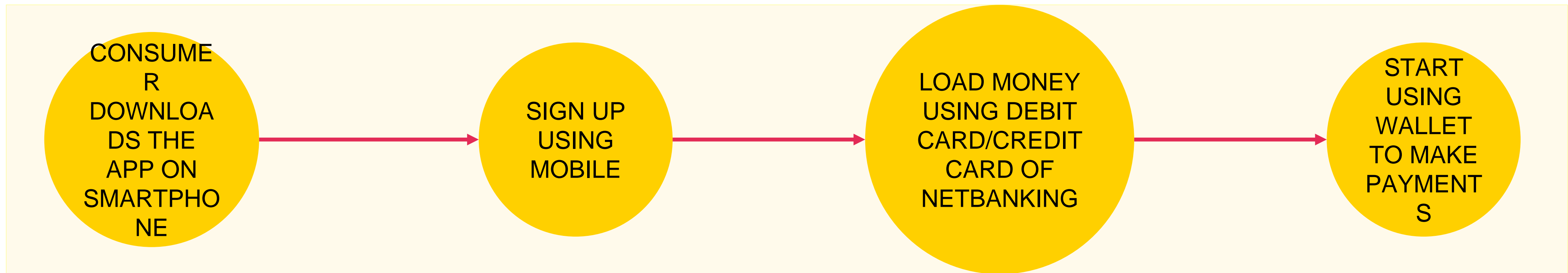
Most banks have their e-wallets and some private companies



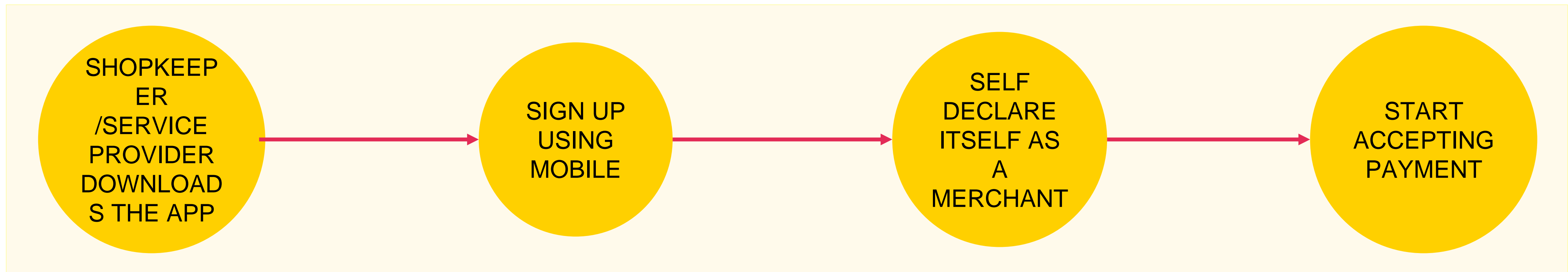
# Using Wallets

---

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

---



PHYSICAL POS

---

Physical Card Swiping – PTSN  
with landline / GPRS enabled



MPOS

---

Phone connected with external  
POS device through jack /  
Bluetooth



V-POS

---

Virtual E-payment Gateway

# Physical PoS

---

**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

---

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

---

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