



PASCHIM BANGA GRAMIN BANK

Presents





India moved a step closer towards becoming a cashless economy with the launch of Unified Payment Interface (UPI). With this new payment method, your smartphones will soon double up as virtual debit cards and you'll be able to send or receive money instantly.

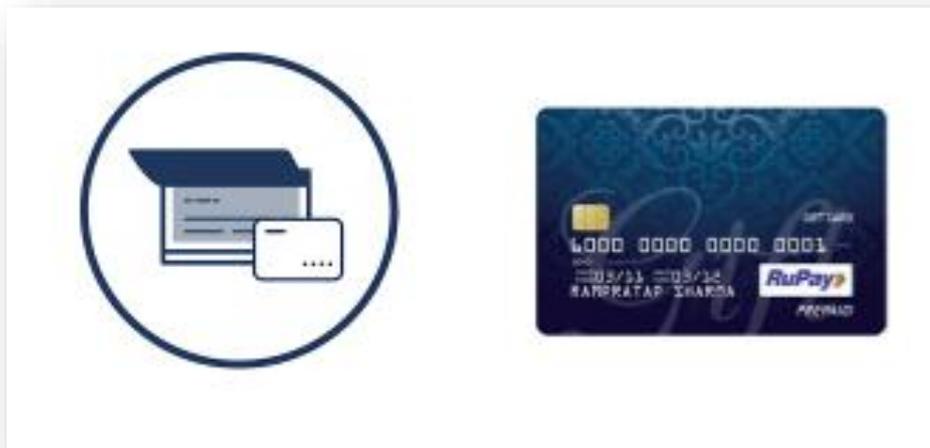
Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.

Unified Payments Interface is a real time interbank payment. Any UPI client app (Paytm, PhonePay etc) may be used (except BHIM) and multiple bank account may be linked to single app. Money can be sent or requested with following methods.

- **Virtual Payment Address (VPA):** Send or request money from/to bank account mapped using VPA.
- **Mobile number:** Send or request money from/to bank account mapped using mobile number.
- **Account number&IFSC:** Send money to bank account.
- **QR code:** Send money by QR code which has enclosed VPA, Account number and IFSC or Mobile number.

WHO CAN USE PBGB UPI SERVICES?

1. Any PBGB Customer having a SB Account and an Operational RuPay Card linked to his/her Account can use UPI Services for Paschim Banga Gramin Bank.



2. Along with that the User would require a Smartphone with Android Version 8.0 or above.
3. The Mobile Number used while registering to the UPI App should be the same which has been seeded to the Bank Account.

LIMITS IN UPI (DAILY / WEEKLY)

1. Remitter Transaction Per Transaction Limit: **Rs. 50,000.00** (Rupees Fifty Thousand Only).
2. Remitter Transaction Per Day Limit: **Rs. 2,00,000.00** (Rupees Two Lacs Only).
3. Remitter Transaction Per Month Limit: **Rs. 20,00,000.00** (Rupees Twenty Lacs Only).

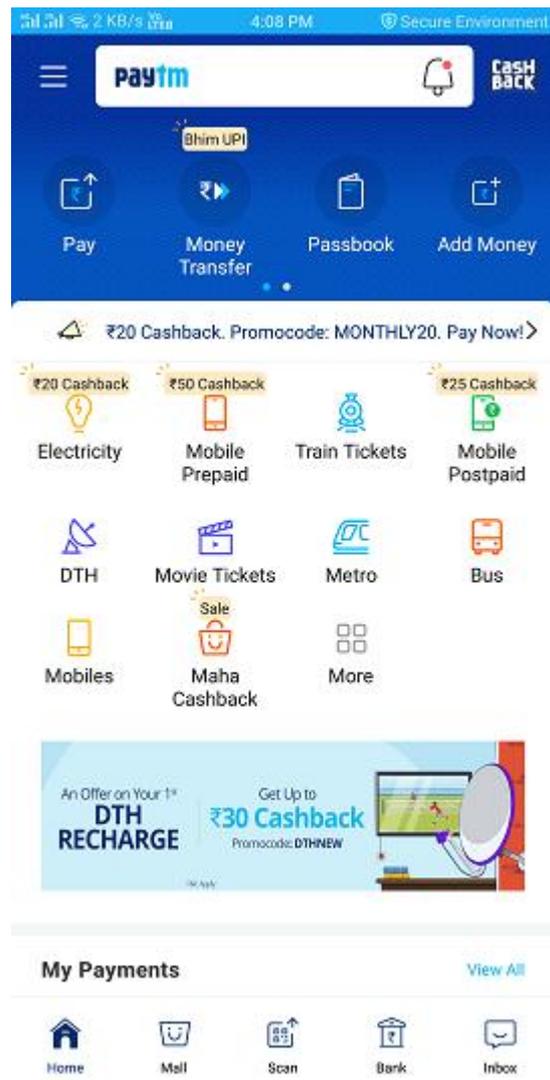
HOW TO USE PBGB UPI SERVICES USING ANY UPI SUPPORTED APP

Though PBGB UPI is supported by a wide Array of Apps listed later on, however for demonstration purpose we will use the Paytm App.

Launch Paytm App in your Smartphone. This will bring you to the Home Screen of the App as shown in **Fig 1** & **Fig 2**.



Fig1: Paytm Splash Screen



→ **Fig 2:** Paytm Home Screen

Click on the three dots on the top left corner of the screen and navigate to “**My Profile**” page followed by tap on the “**Saved Payment Details & Settings**” as shown in **Fig 3 & Fig 4**.

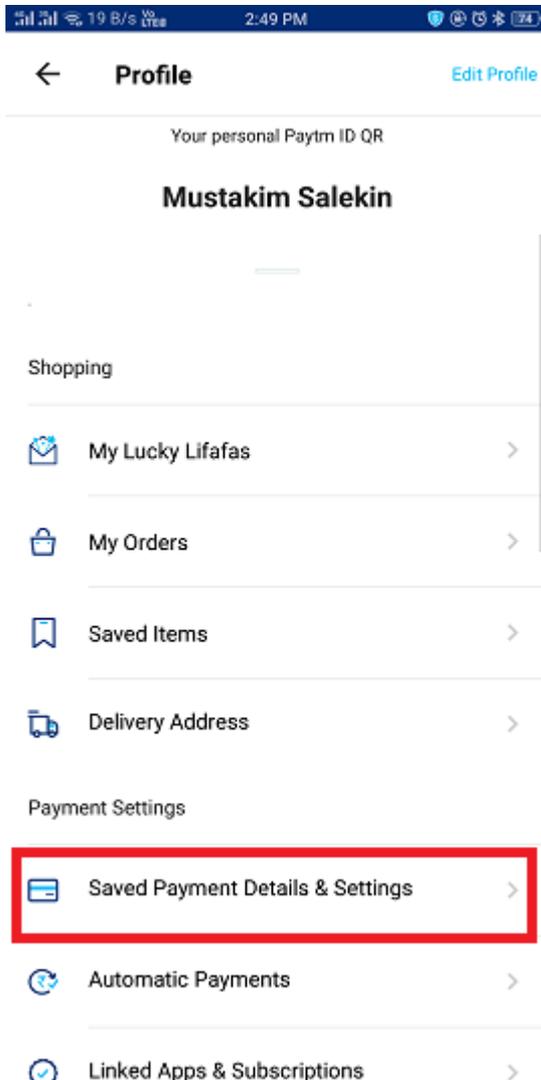


Fig 3: My Profile Page

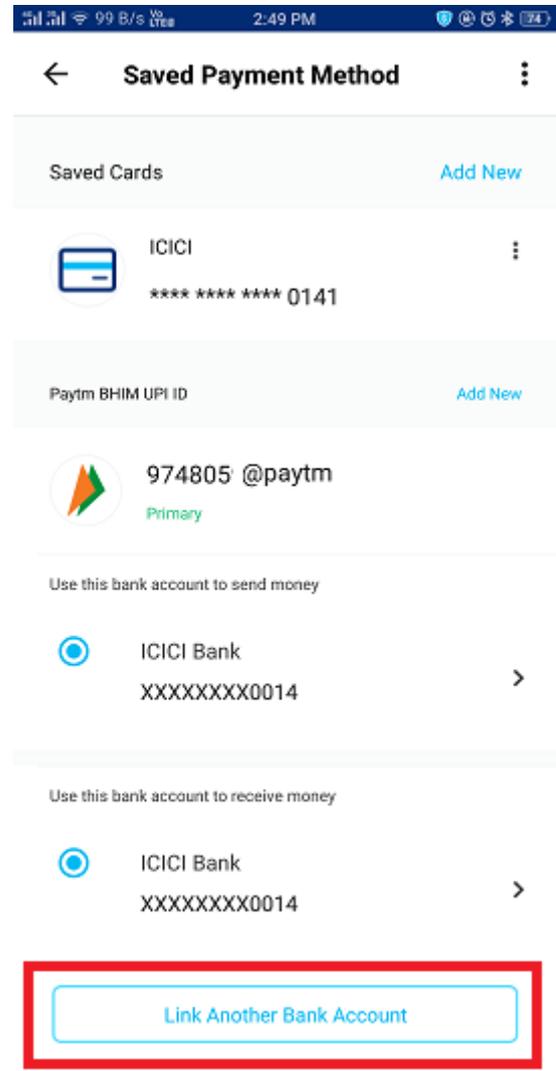


Fig 4: Saved Payment Method

A list of UPI Supported Bank will appear. Search for “**Paschim Banga Gramin Bank**” and select your Bank as shown in **Fig 5** & **Fig 6**.

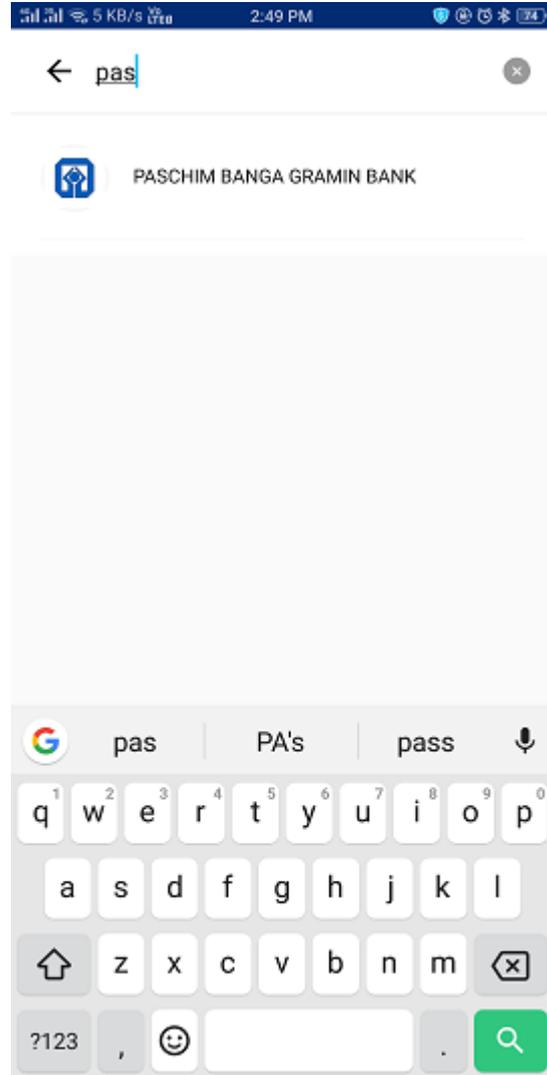
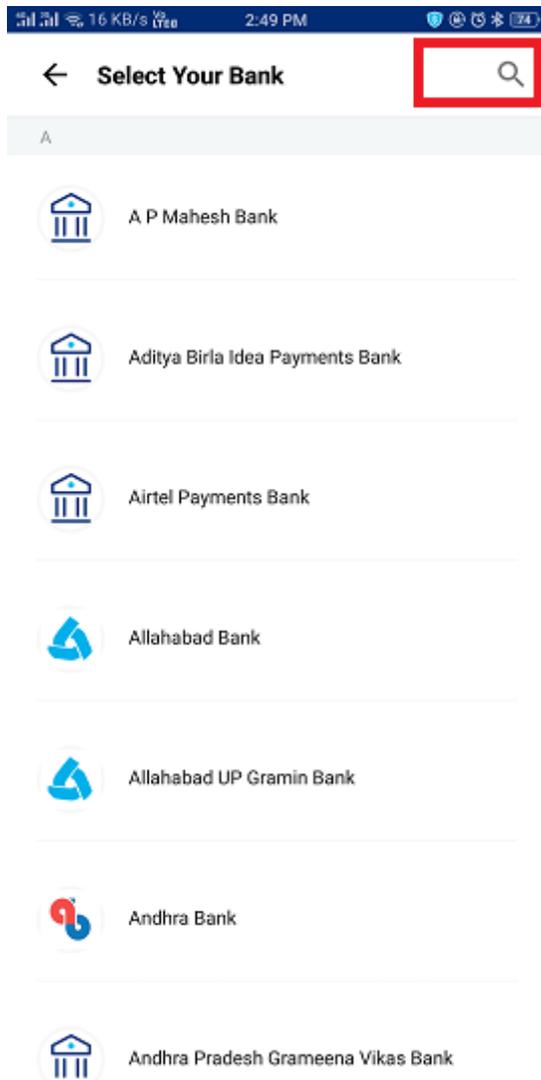


Fig 5: UPI Supported Bank List →

Fig 6: Select Paschim Banga Gramin Bank

Your Account Associated with Paschim Banga Gramin Bank will be fetched by the System, followed by which you need to tap on “**Forgot UPI Pin**” as shown in **Fig 7 & Fig 8**. Please note, skipping this Step will not allow you to execute UPI transactions.

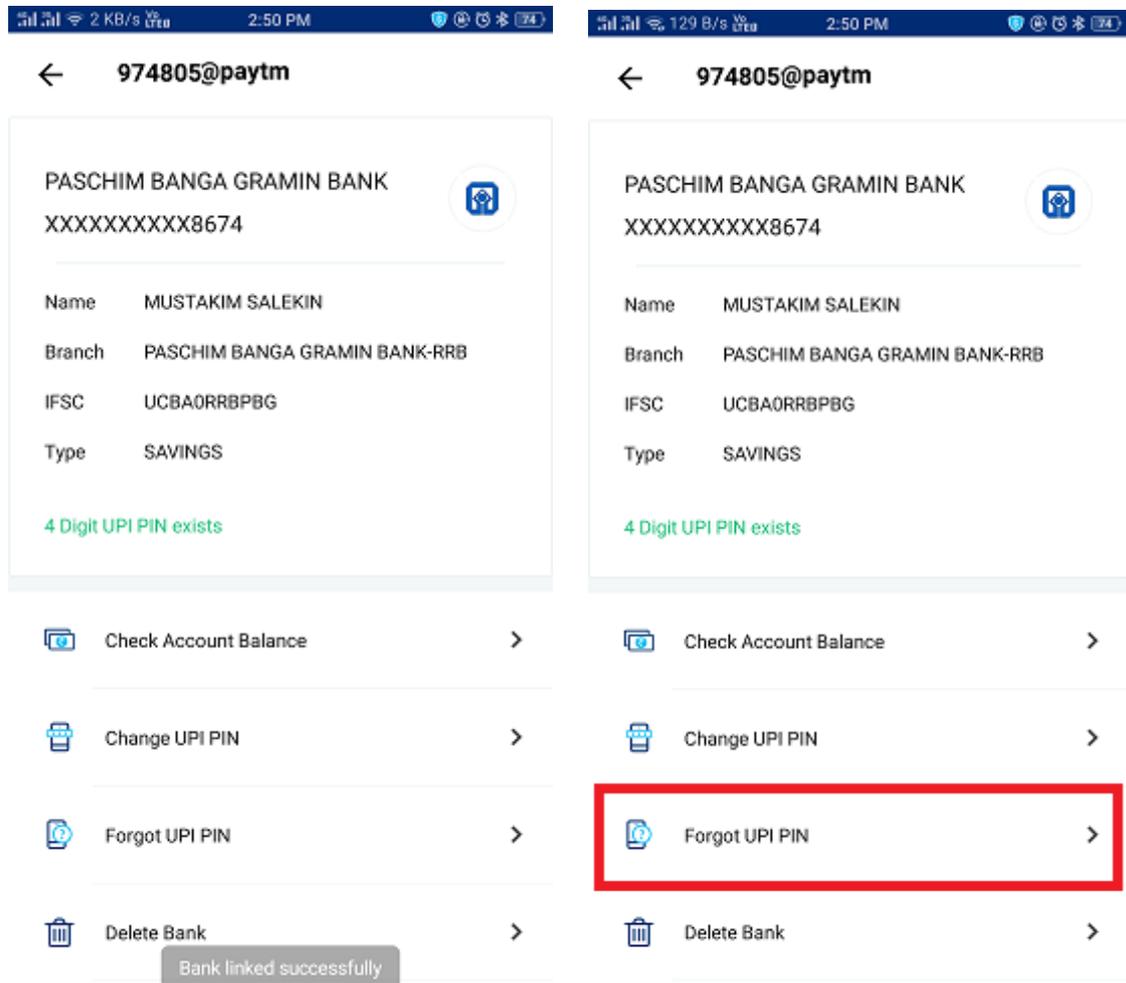


Fig 7: Bank Addition Successful



Fig 8: Tap Forgot UPI PIN

You will be redirected to a Page where you need to enter **last 6 digits** of your RuPay Card associated with your PBGB Account along with Month and Year of Expiry of the Card in **MM YY** format, followed by which an One Time Password (OTP) will be delivered to your handset. Enter the OTP and set a desired 4 digit UPI Pin, which will be required later on to execute UPI Transactions. Following **Fig 9** & **Fig 10** shows how.

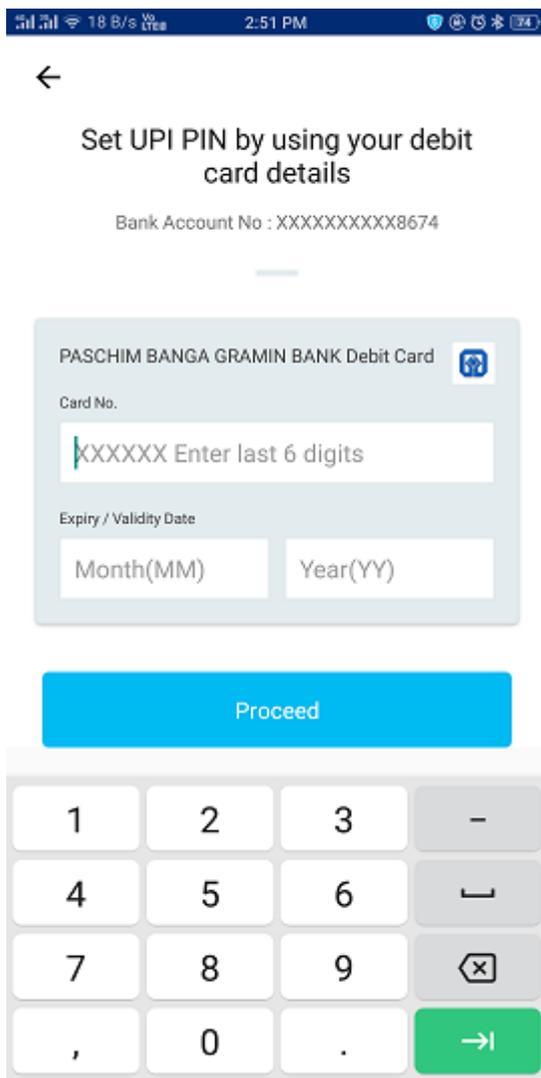
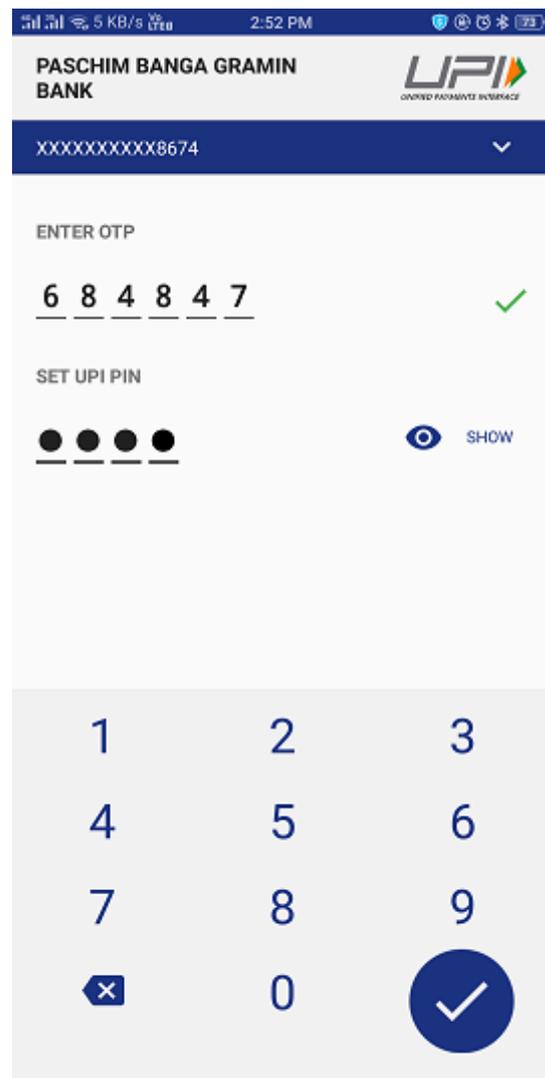


Fig 9: Enter Card Details



→ **Fig 10:** Enter OTP and set UPI PIN

To Send Money to other Account using PBGB UPI, Come Back to the Home Screen and tap **“Money Transfer”** and select a person who you want to send money using **Phone Number / Bank Account No / UPI ID** s shown in **Fig 11 & Fig 12**. In this case Bank Account of the beneficiary is selected.

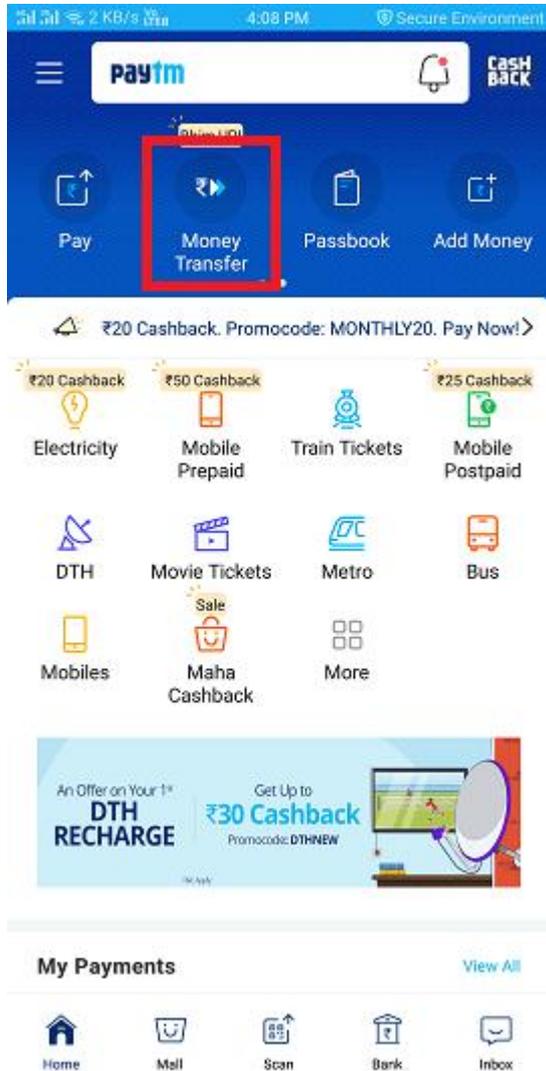


Fig 11: Tap on Money Transfer

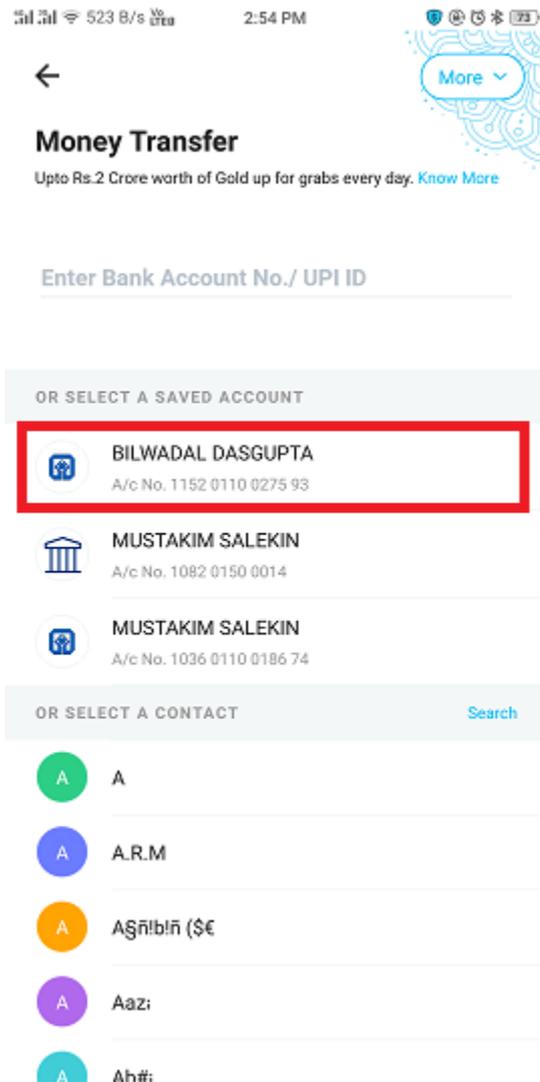


Fig 12: Select Account

Enter Desired Amount to send and Tap on “**Proceed**” followed by which a confirmation window will open. Tap on “**Confirm Money Transfer**”. Reference images shown in **Fig 13** & **Fig 14**.

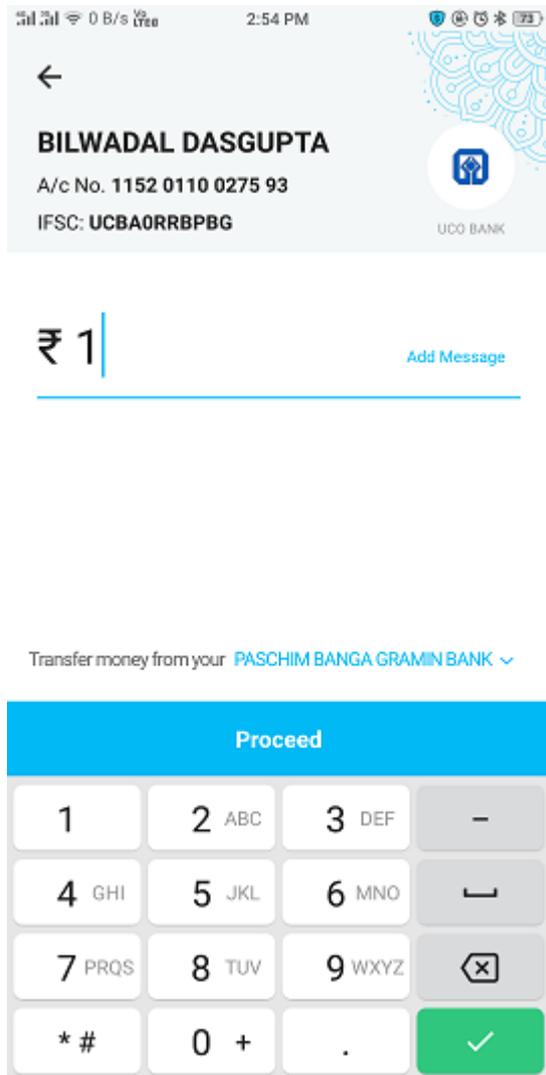
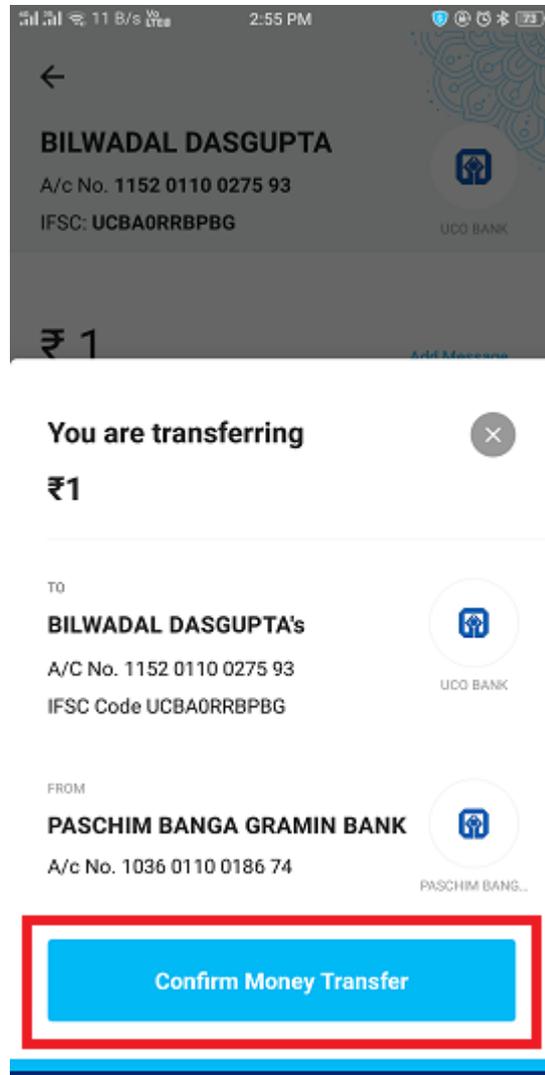


Fig 13: Enter Amount Confirm



→ **Fig 14:** Review Details and

It will take around couple of seconds to process the Payment request followed by which a confirmation message will be shown on the screen as depicted by **Fig 15 & Fig 16**.

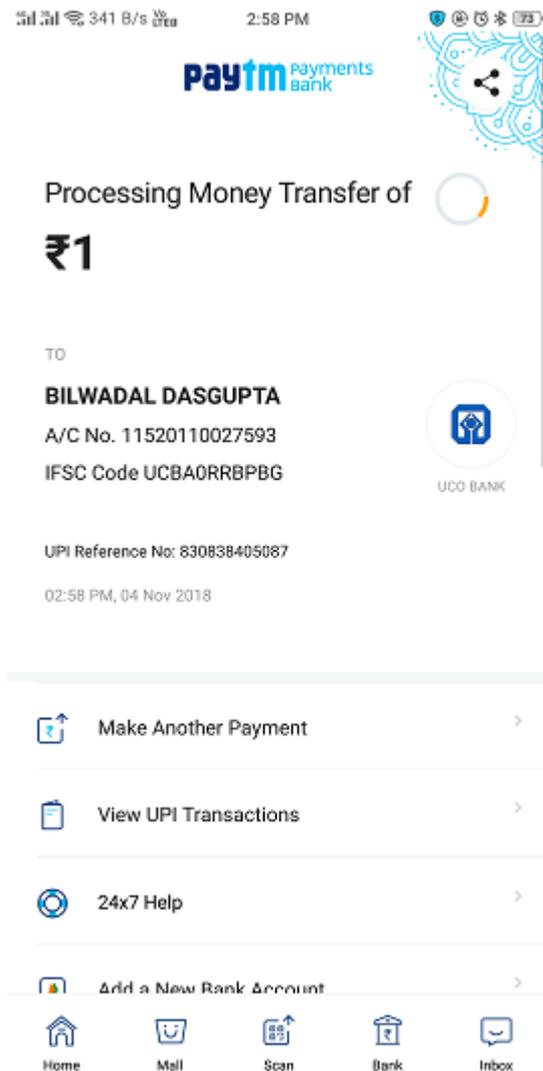
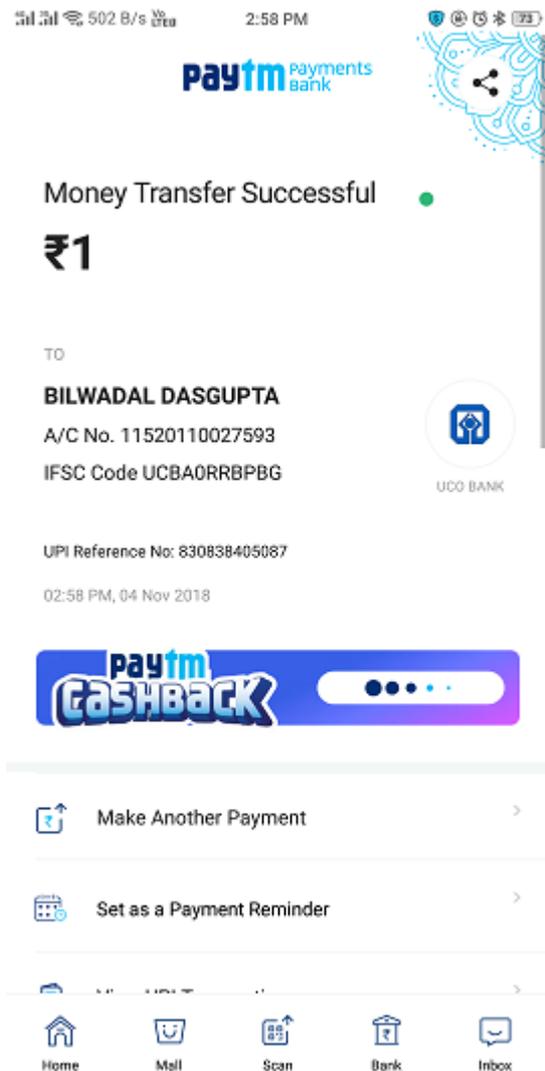


Fig 15: Processing Payment



→ **Fig 16:** Transaction Successful

Showing another example on how to send money using **UPI ID, without knowing the Bank Account No and IFSC** of the receiver. Shown below in **Fig 17 & Fig 18**.

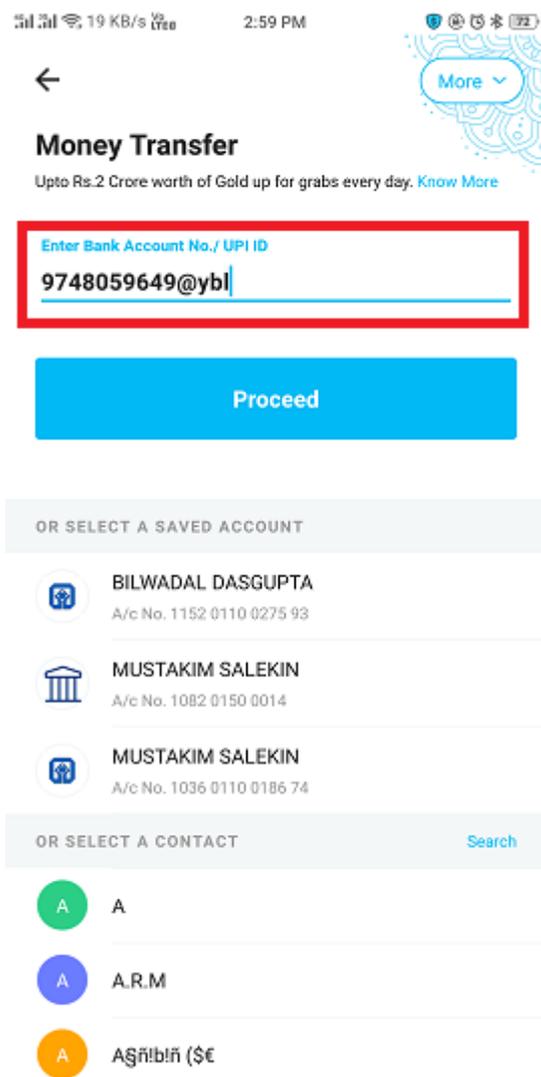
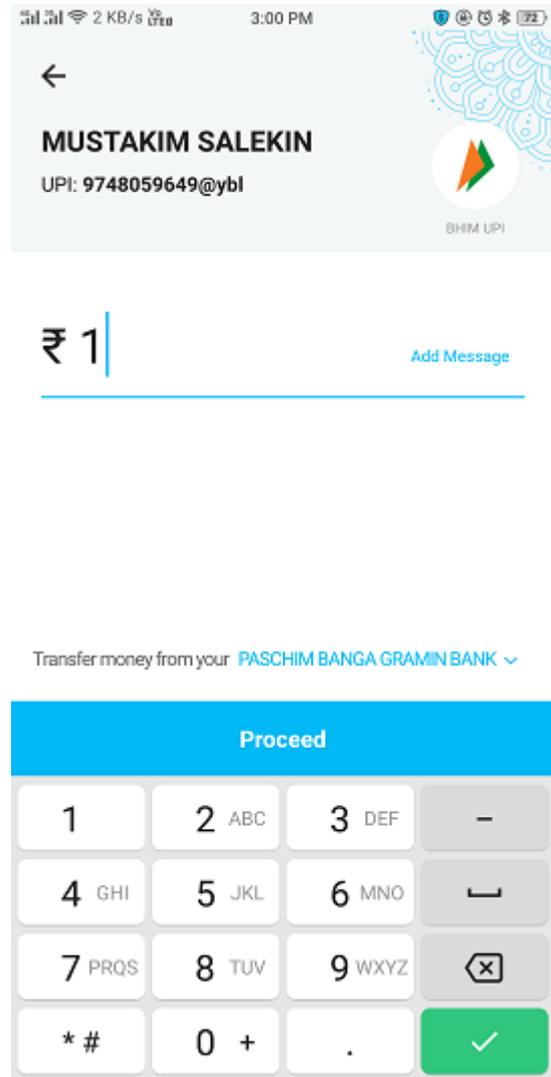


Fig 17: Sending Money using UPI ID



→ **Fig 18:** Choosing Amount

Sending Money using UPI ID and the Payment is successful. Shown below with Fig 19 & Fig 20.

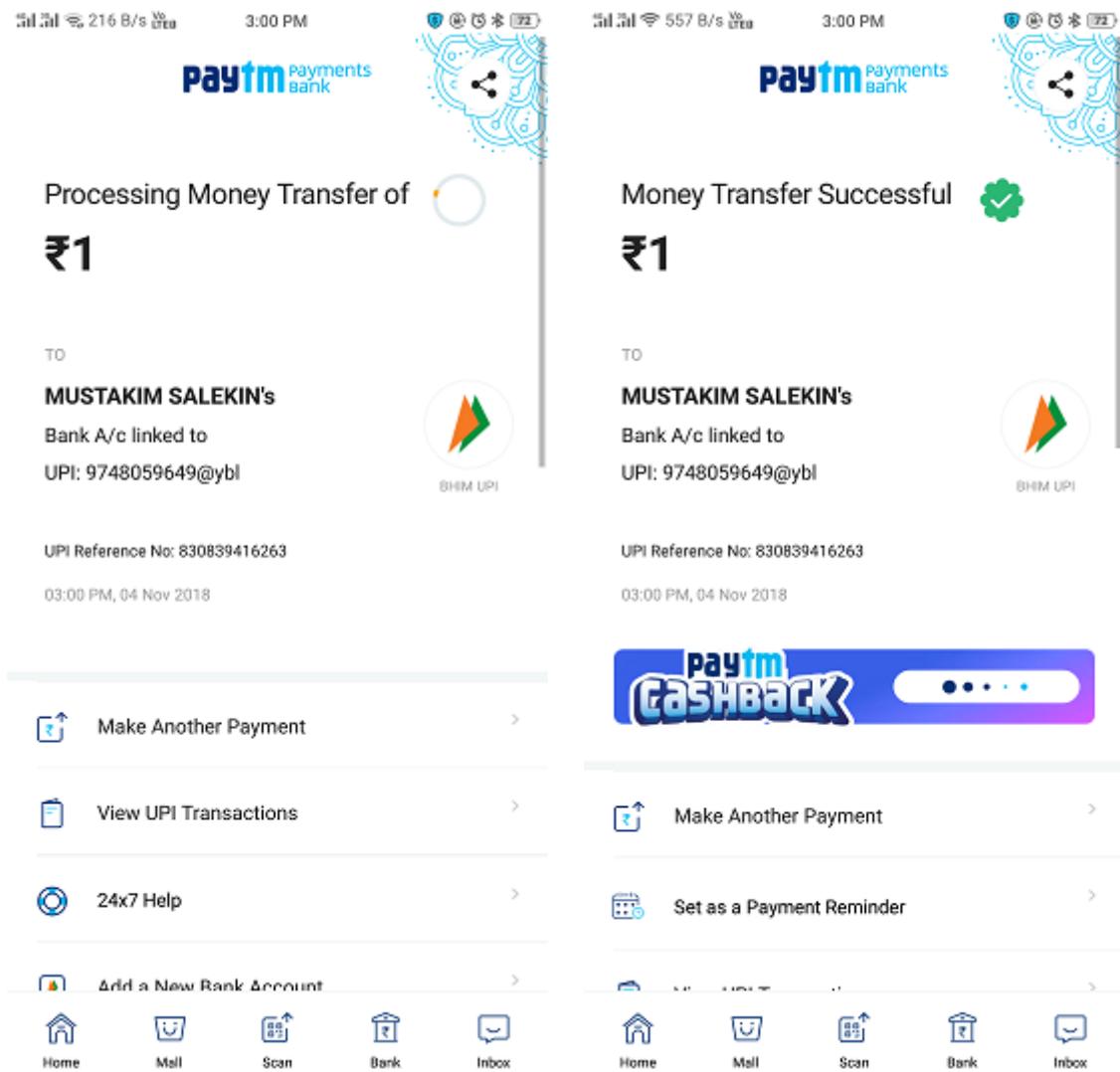


Fig 19: Processing Payment using UPI ID → **Fig 20:** Transaction Successful.

You can also check your Bank Account Balance using PBGB UPI Services. On the Bank Account Page tap on the “**Check Balance**” option against your desired Bank Account followed by your UPI Pin for that Account as shown in **Fig 21 & Fig 22**.

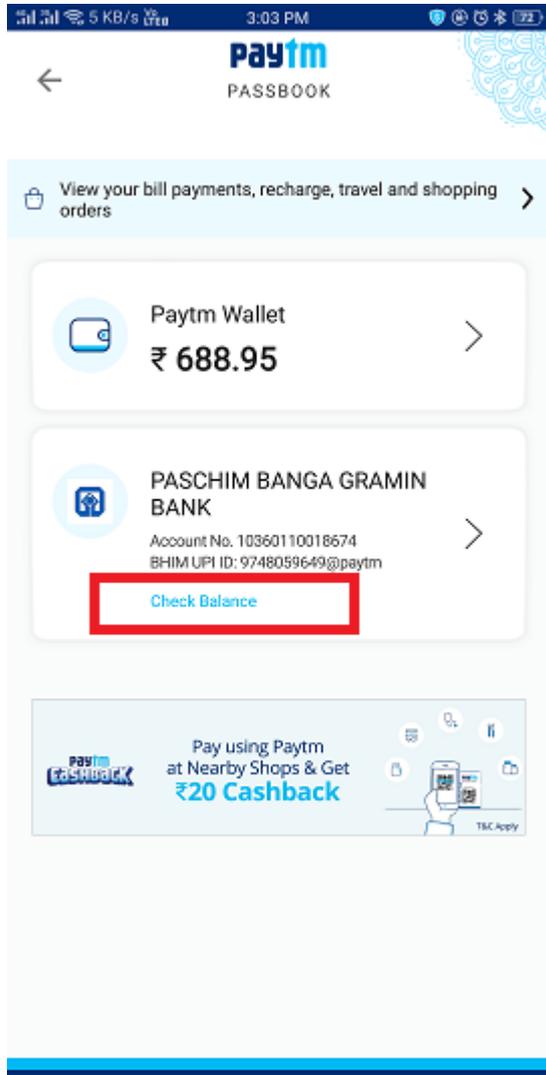


Fig 21: Tap Check Balance

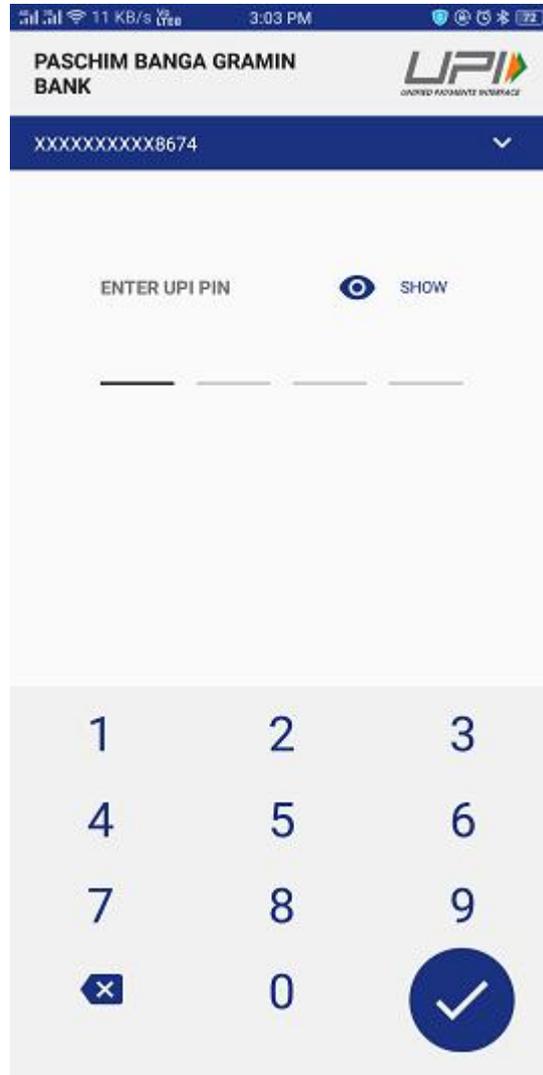


Fig 22: Enter UPI Pin

After entering correct UPI Pin associated with the respective Account your current Balance will be displayed in real time basis, shown below in **Fig 23** & **Fig 24**.

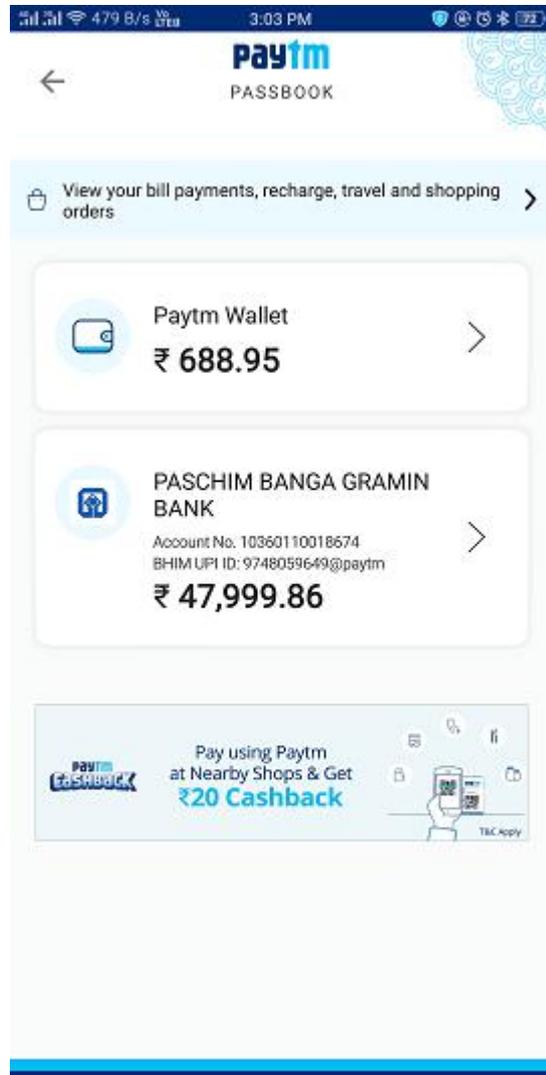
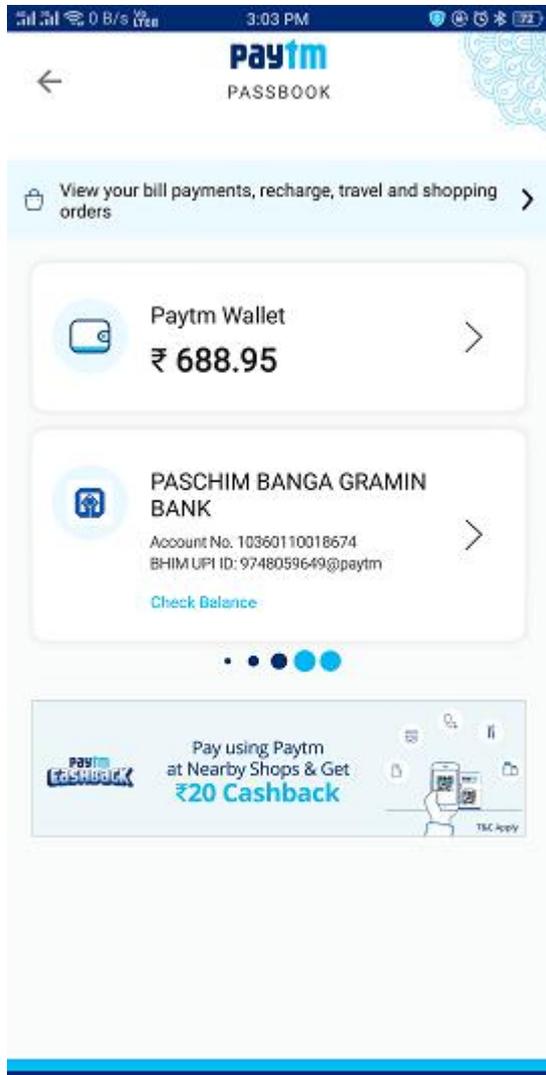


Fig 23: Processing Balance Enquiry

→ **Fig 24:** Account Balance Displayed.

HOW TO ADD MONEY TO PAYTM WALLET DEBITING PBGB ACCOUNT

Come back to the Home Screen and tap “**Add Money**” and select amount as shown below in **Fig 25** & **Fig 26**.



Fig 25: Tap Add Money

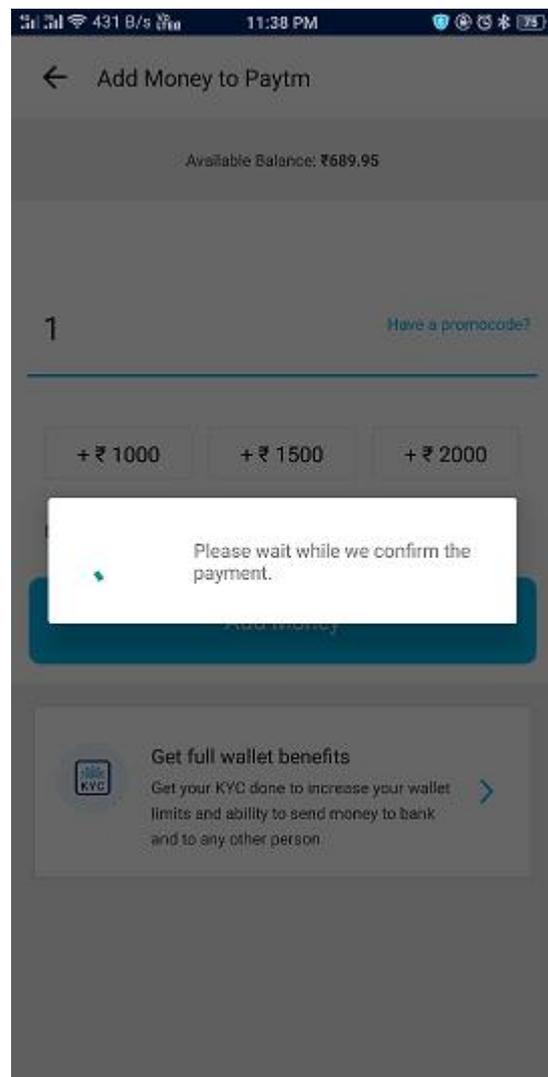


Fig 26: Enter Amount

Select Account from which you want to debit the amount and tap “**Pay Now**” followed by which Enter your UPI Pin set for the respective Account as shown in **Fig 27** & **Fig 28**.

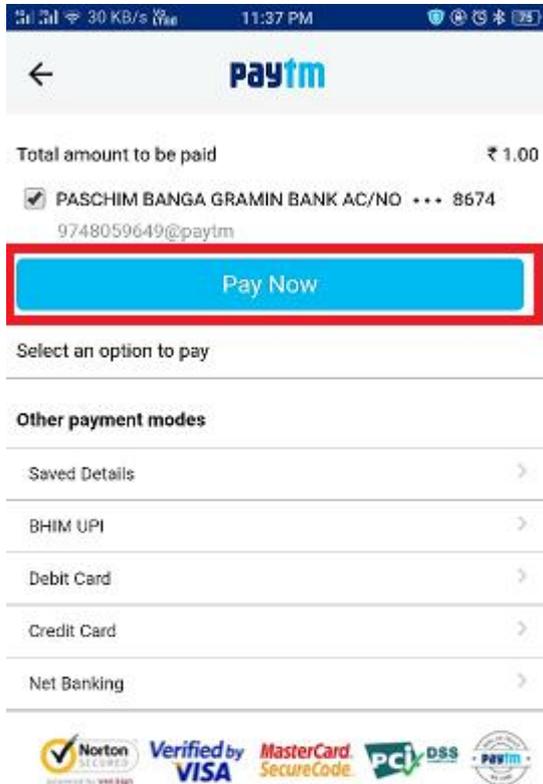


Fig 27: Tap Pay Now

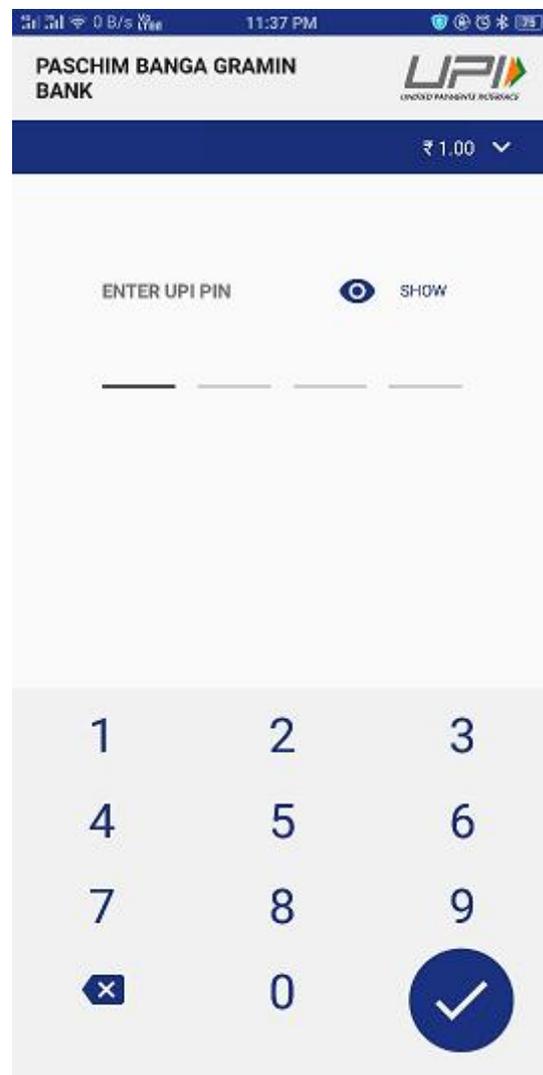


Fig 28: Enter UPI Pin

After few seconds of processing, the money will be added to your Paytm wallet as shown in **Fig 29**.

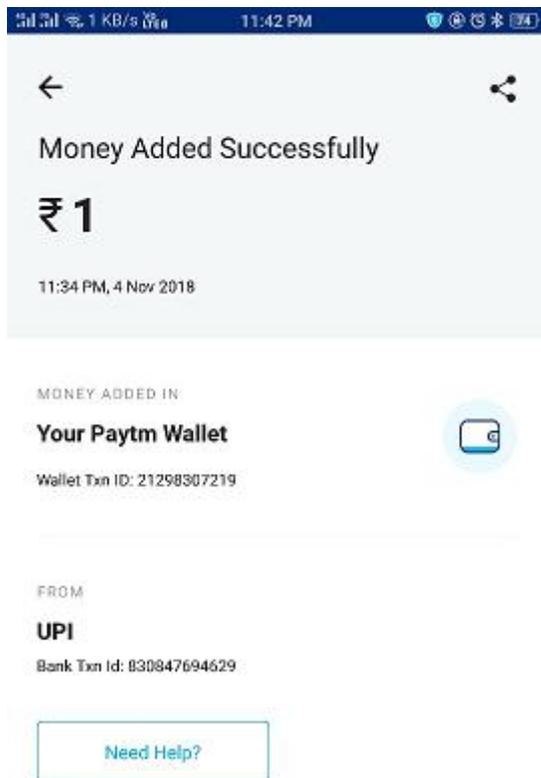


Fig 29: Money Added Successfully.

The above illustrations are shown to familiarize the PBGB UPI Services in Paytm App depicting how to send money to other accounts using Account Number / UPI ID, adding money to Wallet etc. Similarly PBGB UPI Services may also be used to receive money to PBGB Account from other Bank's Account.

The above illustrations were made using Paytm App, however other supported UPI Apps which may be used to execute PBGB UPI transactions from or to our Bank as shown in the **Fig 30** below.

The following Apps are available at:



Phone Pay



Paytm



GOOGLE Pay / Tez



MobiKwik



Uber



Chillr



Airtel Payments Bank



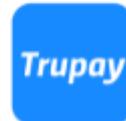
SBI Pay



Axis Pay



UCO UPI



Trupay



Indian Bank UPI

(UPI - FREQUENTLY ASKED QUESTIONS)



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.

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. Please do not share your UPI-PIN with anyone.

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

The transaction will fail if you enter the wrong UPI pin.

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.

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 UPI app. Enter your UPI-PIN here and your payment will be complete. As easy as this!

Do money transfers happen on UPI only during banking hours?

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

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 UPI App screen and receive an SMS from your Bank. In some cases due to operator issues it can take longer time.

How can I view my transaction history?

Go to Home Screen ->Transaction History, to view all your past and pending transactions.

How is UPI different from IMPS?

UPI is providing additional benefits to IMPS in the following ways:

1. Simplifies Merchant Payments
2. Single APP for money transfer
3. Single click two factor authentication

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 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 UPI ID/Account + IFSC.

Does customer need to have a bank account or this can be linked to a card or wallet?

No, customer cannot link a wallet to UPI, only bank accounts can be added.

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.

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.

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, you can contact Bank.

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

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

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 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).

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.

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?

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

What if I change my handset?

If you change your handset, you will need to:

1. Download the PSP app again
2. Register through mobile verification
3. Your VPA will be auto saved

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.

What if I lose my phone?

If you lose your phone, the UPI-PIN is required to authorize all transactions which will not be known to any third person and hence they will not be able to use the UPI app.

My UPI transaction has failed but my bank account has been debited.

In case of failures money will be refunded back to your account. Sometimes this takes longer than intended. If you do not receive the refund within 1 hour, please contact Bank.

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.

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.

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

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

Bill Payments

The Bills & Utility Payments are also enabled in various UPI supported Apps along with BHIM. This service may be used to pay a wide range of Bills and Utility Items as follows:

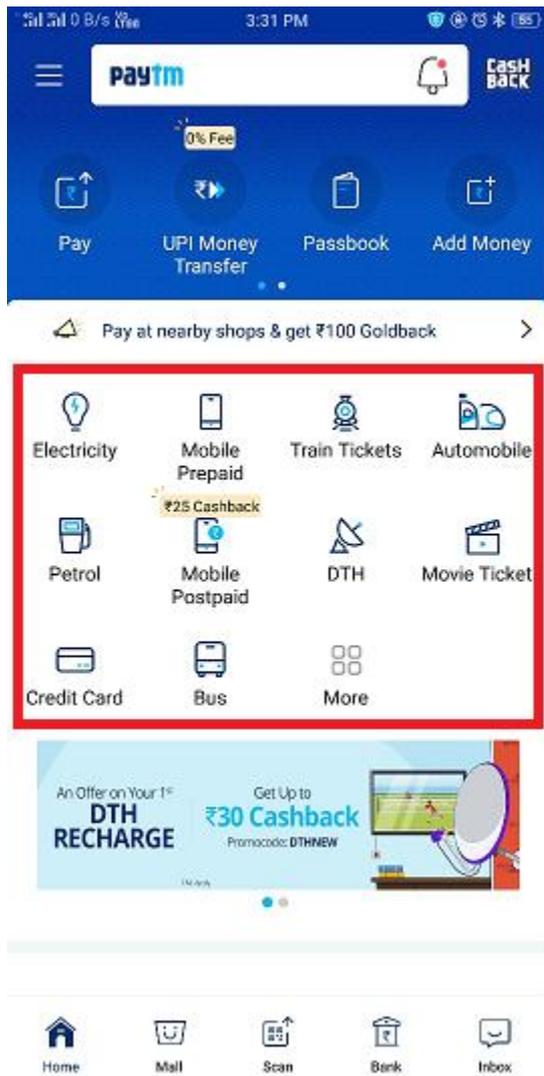


Fig 1: BHIM and Bills & Utility payment through PBGB UPI.



Fig 2: To Download BHIM App, go to Google Play Store and search for “BHIM”. PBGB Customers now can use UPI to pay their Bills and Utility Recharges as depicted below.

Following are few supported PSPs supporting the same. Tap on the appropriate Utility and follow the instructions in the Screen.



Paytm

Fig 5: Paytm App Supporting Bills & Utilities (with PBGB UPI)

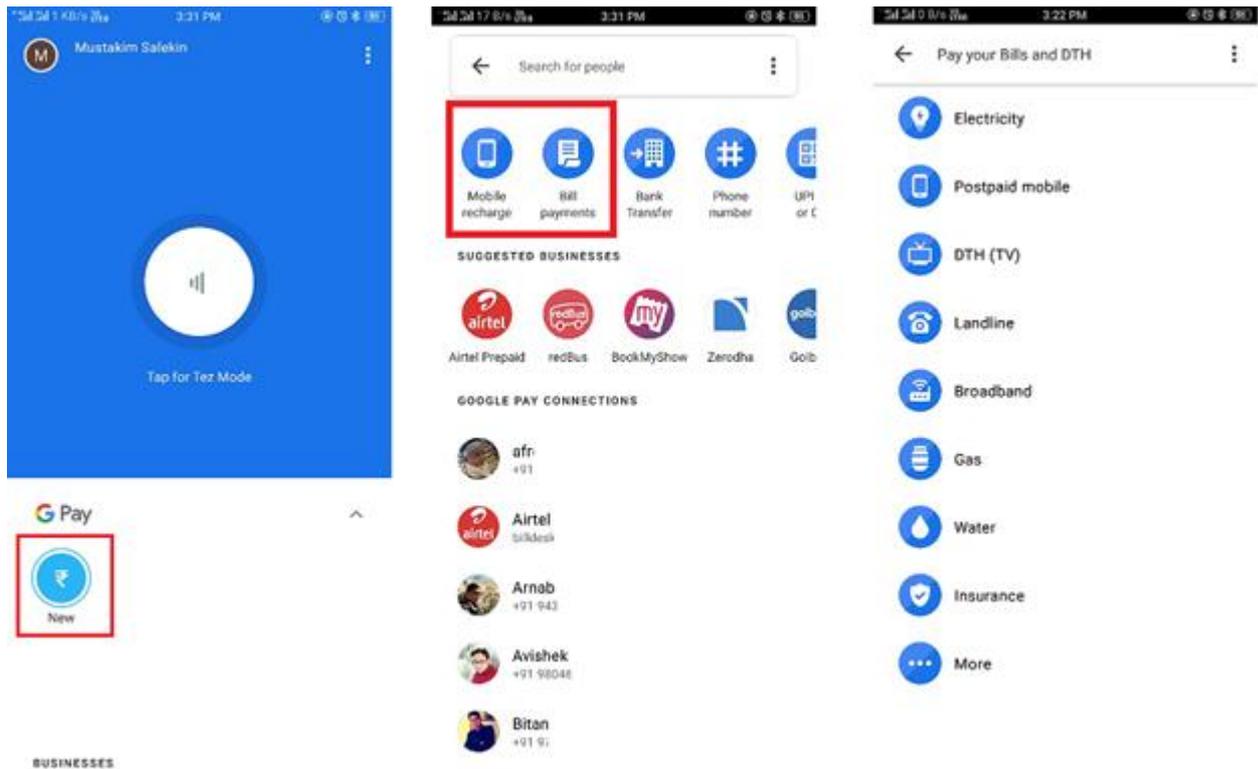


Fig 6: Google Pay (Tez) App Supporting Bills & Utilities (with PBGB UPI)

Payment of Bills and Utilities may be done by following the instructions in the screen after selecting appropriate Utility Options. While selecting Payment source, select PBGB Bank Ac and enter your UPI Pin. A confirmation message will follow confirming the transaction completion.

Following is an example of Prepaid Mobile Recharge using Google Pay (Tez):
Screenshot

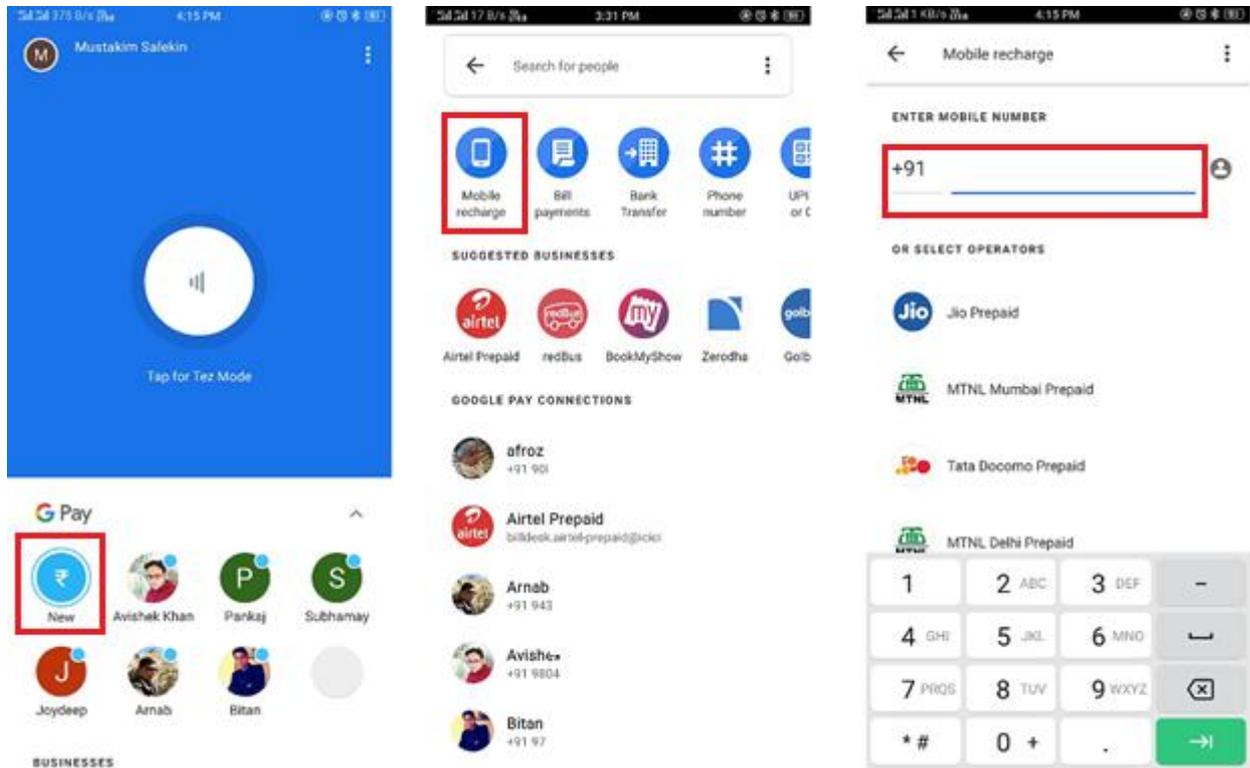


Fig 7: In Google Pay Tap on New → Mobile Recharge

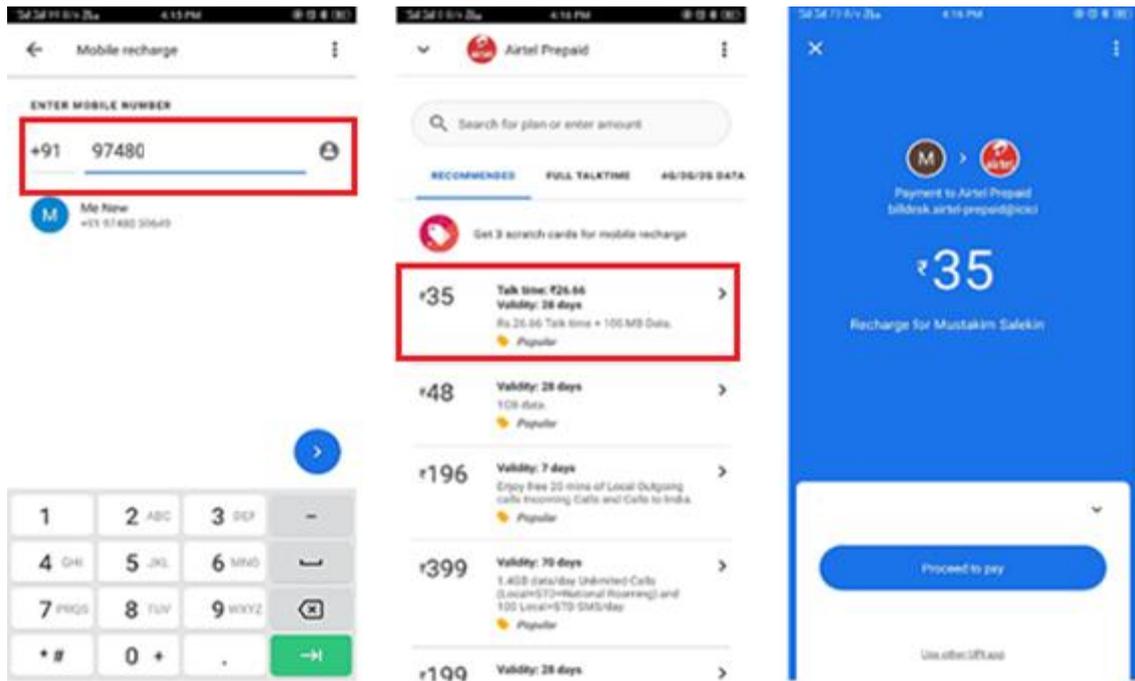


Fig 8: Enter Mobile number and Select Recharge Amount

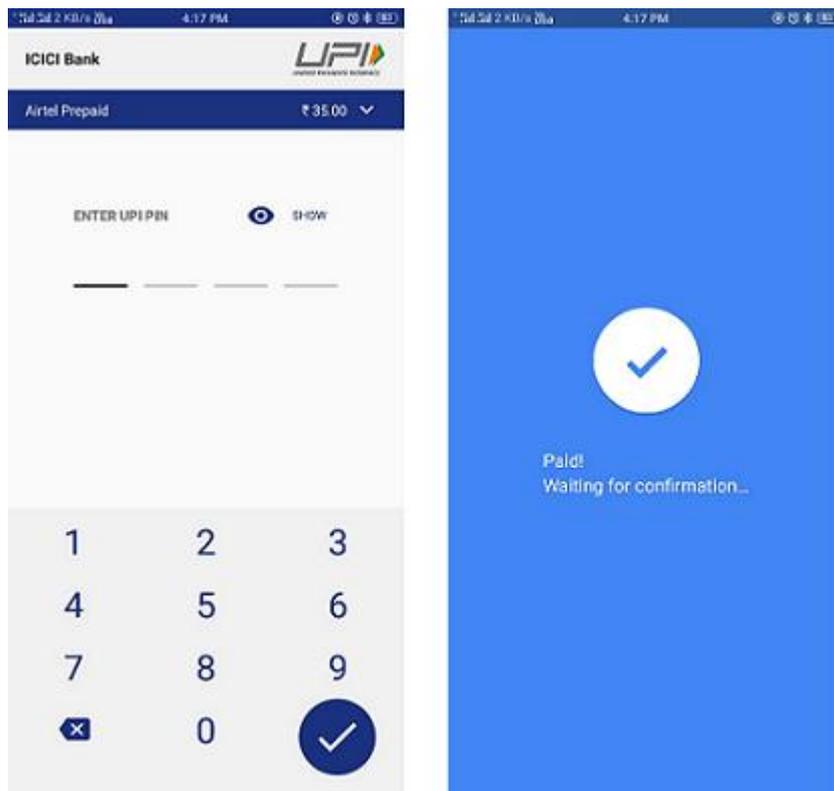


Fig 9: Enter UPI Pin and Transaction is Complete

The following are the supported UPI Apps which may be used to execute PBGB UPI transactions as well as Bills & Utility Payments from or to our Bank as shown in the **Fig 10** below.



NUUP *99#

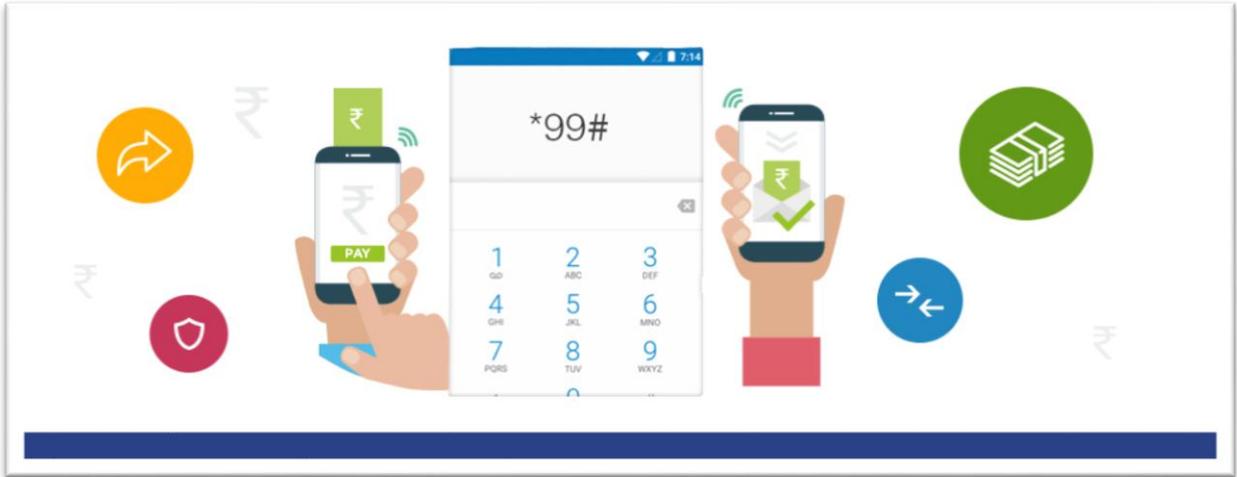
*99#, a USSD based mobile banking service of NPCI was initially launched in November 2012. The service had limited reach and only two TSPs were offering this service i.e. MTNL & BSNL. Understanding the importance of mobile banking in financial inclusion in general and of *99# in particular, various regulatory/trade bodies came together to ensure on boarding of all TSPs on *99# (USSD 1.0). With the wider ecosystem (11 TSPs), *99# was dedicated to the nation by Hon'ble Prime minister on 28th August 2014, as part of Pradhan Manti Jan Dhan Yojna.

Currently, following Financial, Non-financial and Value Added Services (VAS) are offered through *99# service.

Financial Services	Sending Money using Mobile No
	Sending Money using UPI ID
	Sending Money using Aadhaar No.
	Sending Money using Account No. + IFSC
	Requesting Money using UPI ID / Mobile No.
Non-Financial Services	Account Balance
	Set UPI PIN
	Change UPI PIN
	Last 5 transactions
Value Added Services(*99*99#)	Aadhaar linking Status
	PMJDY A/C Overdraft Status

Features of *99# Service

- Uses USSD as the access channel that works across all GSM handsets (smartphone or otherwise)making it reach the last mile user
- Supports menu-based applications that is easy to maneuver for the users
- Does not require data connectivity (works on signaling channel) that makes it high availability service
- Round the clock availability (works even on holidays)
- Accessible through a common code *99# across all GSM Operators and mobile handsets
- Additional channel for using BHIM app and key catalyst for financial inclusion



STEPS to use *99#

Step 1



Step 2



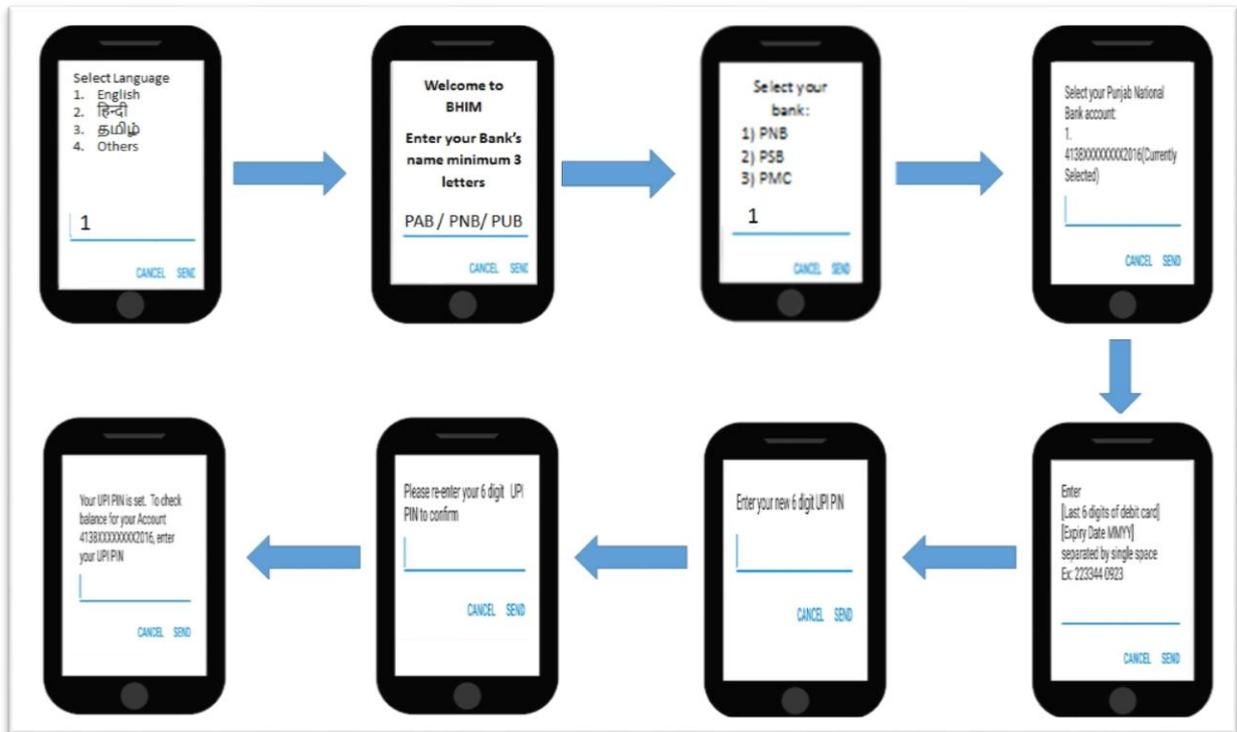
Step 3



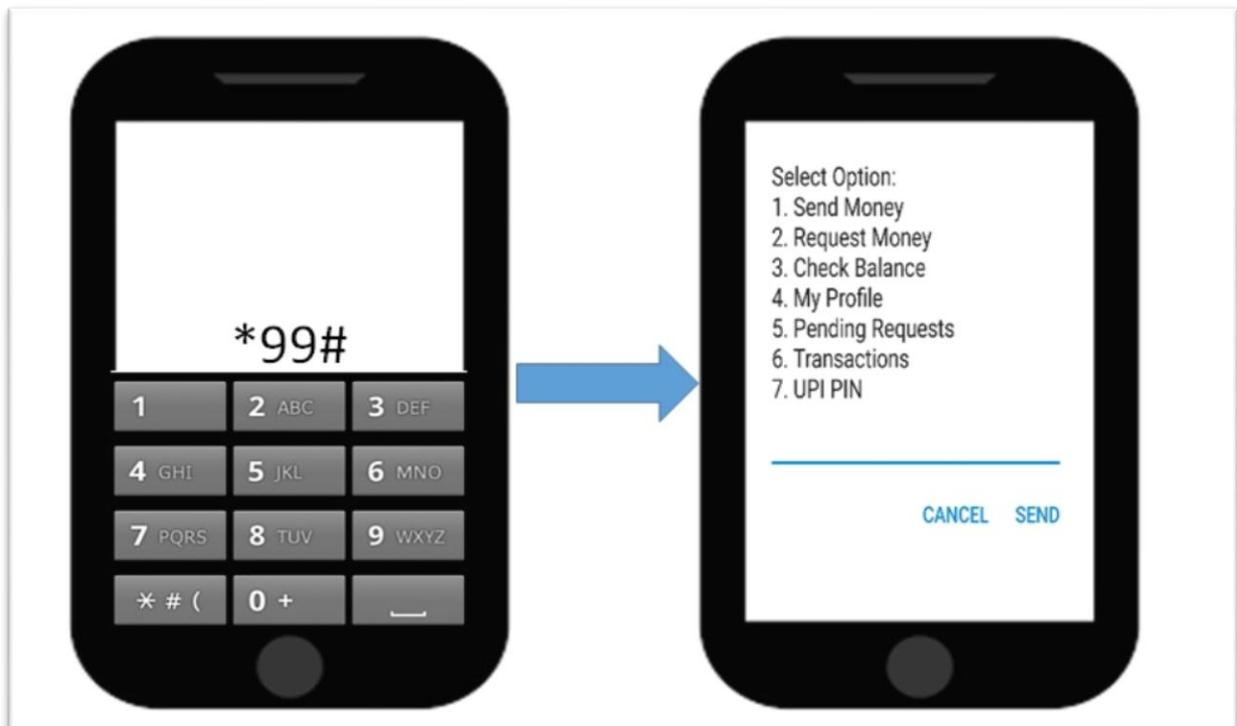


Steps to get started with *99#

Onboarding Flow:



Regular User:



*99# FAQs



What are the various services available under *99#?

Services available are as follows:

- Send Money – Using this option, customer can send money to any customer using various options provided.
- Request Money – Using this option, customer can collect money by entering UPI ID or Mobile No. of a UPI registered customer.
- Check Balance – Using this option, customer can check his/her account balance
- My Profile – Using this option, customer can perform transactions such as knowing his/her UPI details, changing language, managing UPI ID's and beneficiaries
- Pending Transaction – Using this option, customer can check pending UPI requests (if any)
- Transaction – Using this option, customer can know about the last 5 transactions performed on UPI
- UPI PIN – Using this option, customer can set/change his/her UPI PIN

Does the customer need to register his/her mobile number to avail *99# service?

Yes, Customer should have mobile number with his/her bank system for using *99#

How many Banks and TSPs are currently offering *99# service?

The list of Banks and TSPs offering *99# service is available under the link <https://192.168.63.147/99-live-members> on NPCI website.

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.

What are the timings for initiating and receiving funds using *99# service?

Fund transfer request can be initiated 24*7 (round the clock) using the *99# service including on holidays. Similarly, funds remitted using the *99# service can be received by the beneficiary 24*7 (round the clock).

Whether *99# service is available both on GSM and CDMA handsets?

The service works across all GSM service providers and handsets. The service is currently not available for CDMA phones.

What kind of issues are faced by the customer in using *99# service?

While doing transactions on *99#, customers may face following issues:

- Handset Compatibility Issue: Though USSD based transactions works across all GSM handsets; however, owing to various reasons, sometimes few handsets do not support USSD service. Though, the numbers of such handset models is few; still users are requested to check if their handset supports the USSD service (in case they are facing problems while performing transaction).

- Technical Error or Declined Request: Transaction not getting completed due to network/connectivity issues at TSPs or Banks end.
- Wrong User Inputs: Transaction will get declined if the user enters wrong information like IFS Code, Account number, MPIN etc.

What are new services on *99#?

New *99# is providing additional benefits to users in the following ways:

- Provides for a Collect functionality
- Generates default UPI ID(MobileNo@upi) to receive funds
- Can transfer funds using Mobile No. or UPI ID
- Language selection and editing option
- Single code *99# to send and receive money
- Saving beneficiary details for future use

Do I need Internet/App to use *99#?

No, user just need to dial *99# from any GSM phone

I do not have a smart phone but old simple phone, Can I still use *99# ?

Yes this service can be availed on any type of phone

Can I see/use *99# in my language?

Yes, *99# is currently available in Hindi & English (is available in all major 13 languages) you can select a default language on the 1st time registration on *99#. Language can also be changed from the option provided in the menu screen.

Are there any charges for *99# service?

Yes. TSPs charge the customer for using *99# service. Please contact your Telecom Service Provider to know the exact charges for using *99# service. However, TRAI (Telecom Regulatory Authority of India) has set a maximum ceiling of Rs. 0.50 / transaction for using the *99# service.

Does a customer need to register before remitting funds using *99#?

Yes, a customer needs to create a UPI Pin by dialing *99# or using bank's UPI App or BHIM APP

Does the customer need to register a beneficiary before transferring funds through *99#? What details of beneficiary will be required?

No, registration of Beneficiary is not required for transferring funds through *99# as the fund would be transferred on the basis of UPI ID/ Account+ IFSC / Mobile No.

Option to save beneficiary after successful transaction is provided to the user.

Does customer need to have a bank account or this can be linked to a card or wallet?

Customer needs to have a bank account and a debit card, this facility is not available on wallets

Can I use more than one UPI Mobile APPS and *99# on the same mobile if they are linked to different bank accounts?

Yes, one can use more than one UPI application and *99# on the same mobile and link both same as well as different accounts.

Does the beneficiary also have to register for *99# for receiving funds?

In case of UPI ID transaction, the beneficiary needs to have a UPI ID which can be generated by registering on *99#, BHIM APP or from any other Bank UPI APP, but in case of Account + IFSC or Aadhaar number, the beneficiary need not be registered for *99#, BHIM APP or from any other Bank UPI APP.

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

Yes, Post using *99# or BHIM a default UPI ID MobileNo@UPI will be generated. Which can be linked to the bank which is selected.

What are the different services for transferring funds using *99#?

The different services offered for transferring funds using *99# are:

- Transfer through UPI ID
- Account Number + IFSC
- Mobile Number
- Aadhaar Number

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

*99# works on UPI which provides real time reversals for technical declines and amount would be transferred back to the payer account immediately

Can I put a stop payment request for funds transferred by *99#?

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

Where do I register a complaint with reference to the *99# transaction?

You can also raise your grievance related to *99# on BHIM APP or on your issuing bank. You can also check status of your BHIM or *99# transactions on *99#.

What is the limit of fund transfer using *99#?

At present, the upper limit on *99# is Rs. 5000 per transaction.

If I change my bank on *99# will I be required to register again or I can carry the same virtual address?

In case of change in bank on *99#, a person needs to re-register for the bank and the default UPI ID (MobileNo@UPI) will be mapped to corresponding account

What happens if I forget my pin?

In case someone forgets the UPI Pin, he/she needs to re-generate new PIN from *99# / BHIM / Bank's UPI APP.

Will I be able to use *99# after I change my Mobile No or Handset?

In case of change in Mobile No. you have to provide your new mobile number to your bank to be linked with your corresponding account.

In case of change in Handset you will be still able to use *99# from your registered mobile no.

Will I be able to use *99# across all Telecom Service Providers?

Yes, *99# is available on all telecom service providers.

How to approve on a collect request?

If a beneficiary has initiated a collect request transaction, Payer will be sent an SMS notifying him to dial *99# to accept / reject the requested money.

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

In any transaction through *99#, UPI Pin would be required which needs to be fed through the mobile at the time of any transaction making it safe and secured.