



DIGITAL PAYMENT

STEP BY STEP INSTRUCTION
FOR VARIOUS MODE OF PAYMENT

Card USSD AEPS UPI Wallets







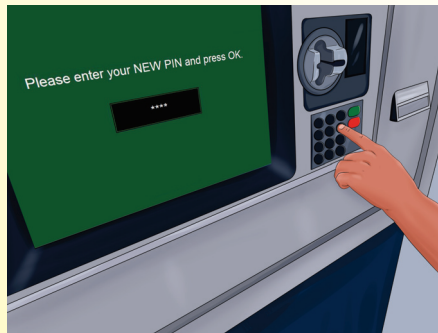
BANK CARD

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

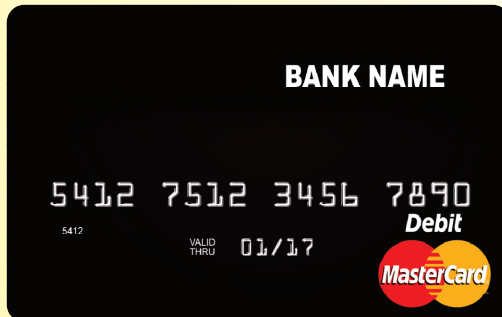
- At your Bank's ATM by even balance checking
- At your bank branch by any transaction

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

**Bank 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)**

Prepaid Cards

At any PoS

Pre-loaded card

Debit Cards

At ATM

Equivalent to Cash

Credit Cards

Online Shopping

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

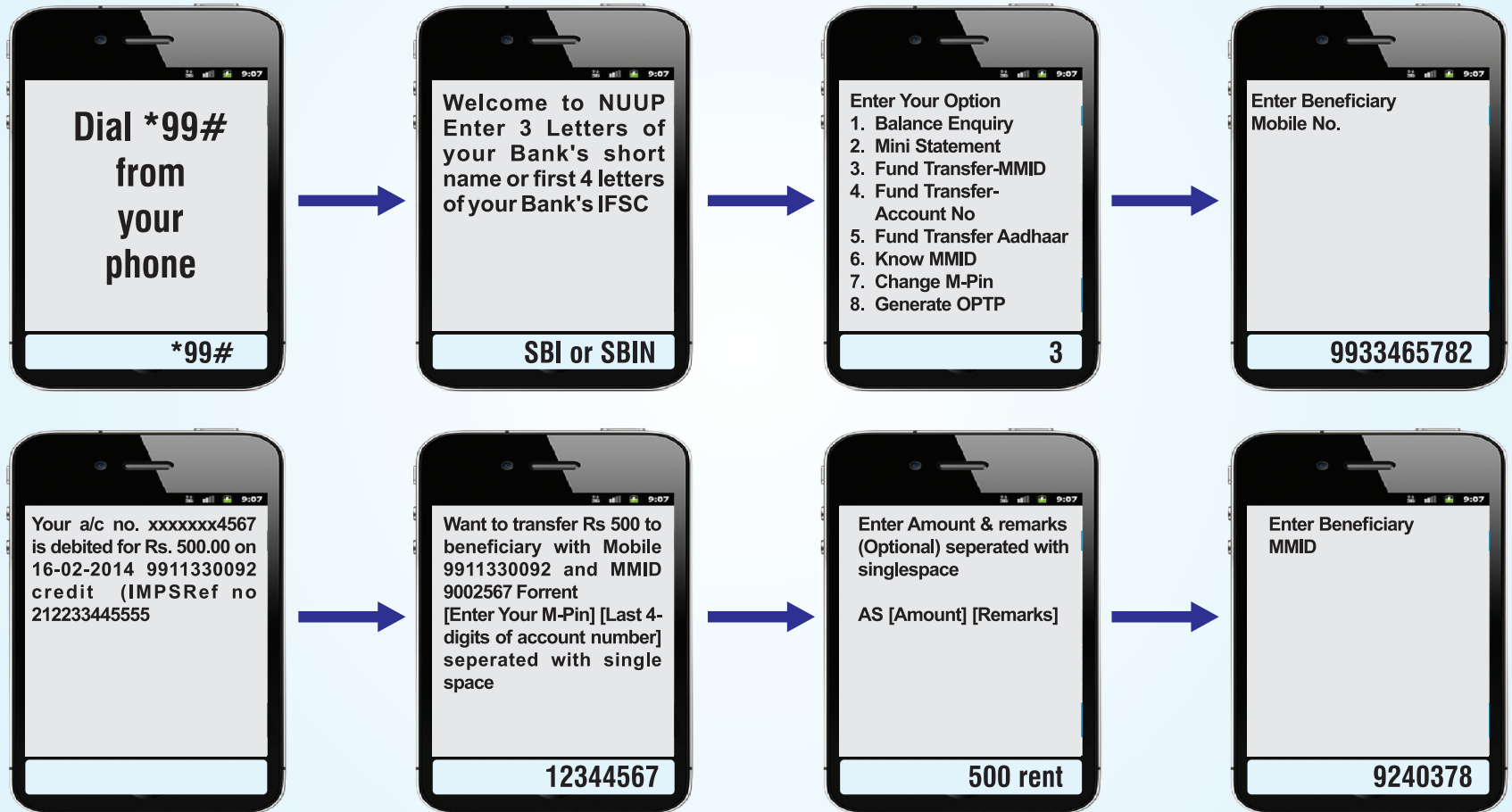
You will get your Mobile Money Identifier (MMID) and Mobile PIN (MPIN) upon registration

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)

1

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

2

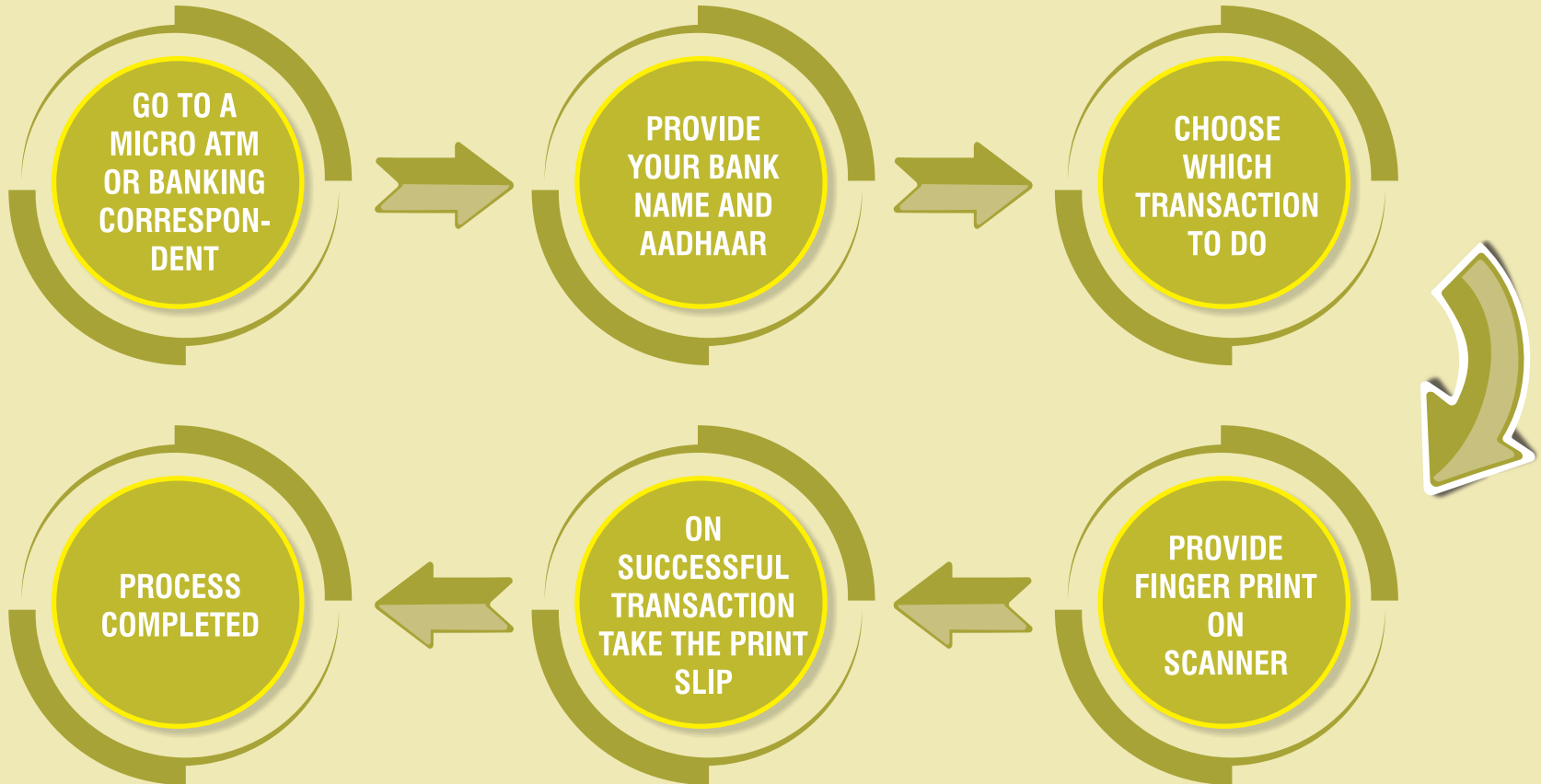
Only Aadhar needed



Aadhar enabled Services

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

Key Steps for AEPS Transaction



Aadhaar Enabled Payment System (AEPS)

1

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

2

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

You can do

- Account balance
- Aadhar to Aadhar fund transfer
- Cash withdrawal
- Cash deposit
- Purchase at Fari Price Shops with AEPS



MicroATM Transaction

UPI



Requirements for registration on UPI

REQUIREMENTS

Smartphone with
Internet Facility

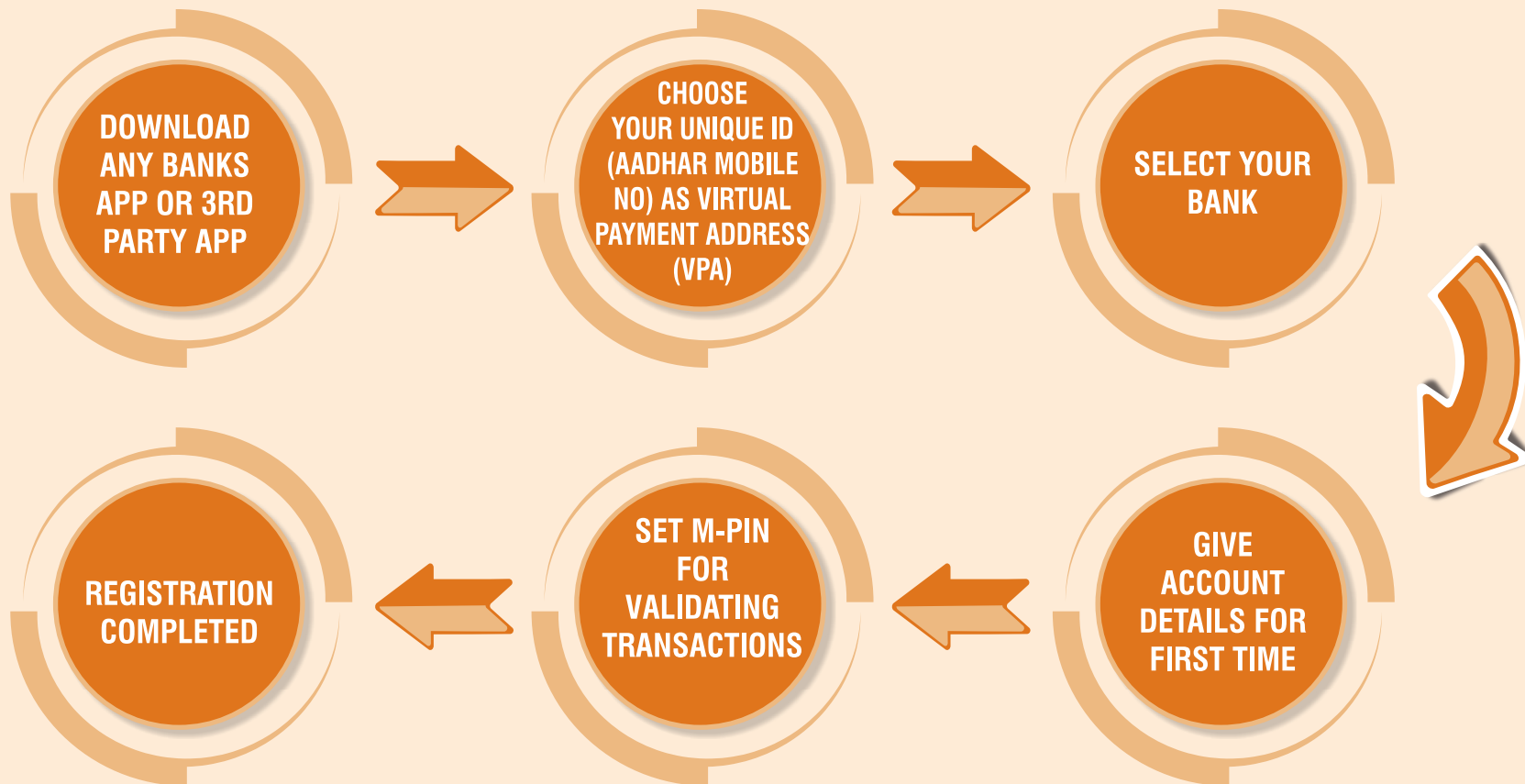
Bank Account Details
(Only for registration)

AVAILABLE APPS (28 BANK APPS)

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

Create New VPA

This virtual payment address will be used for all your payments, [learn more](#)

 ritesh.  @ybl

Suggested

☒ riteshbendre

☐ ritesh.ber

☐ rber

Powered by 

CREATE NEW VPA

Select your bank

 YES Bank

 ICICI Bank

 Axis Bank

Andhra Bank

 Axis Bank

 Bank Of Baroda
Coming soon on UPI [NOTIFY ME](#)

 Bank Of Maharashtra

 Bharatiya Mahila Bank

 Canara Bank



UPI Tip  More Banks coming soon on UPI:

- HDFC Bank
- State Bank of India
- Bank of Baroda
- Kotak Mahindra Bank

Transfer Money

 Send

 Request

 Split a bill

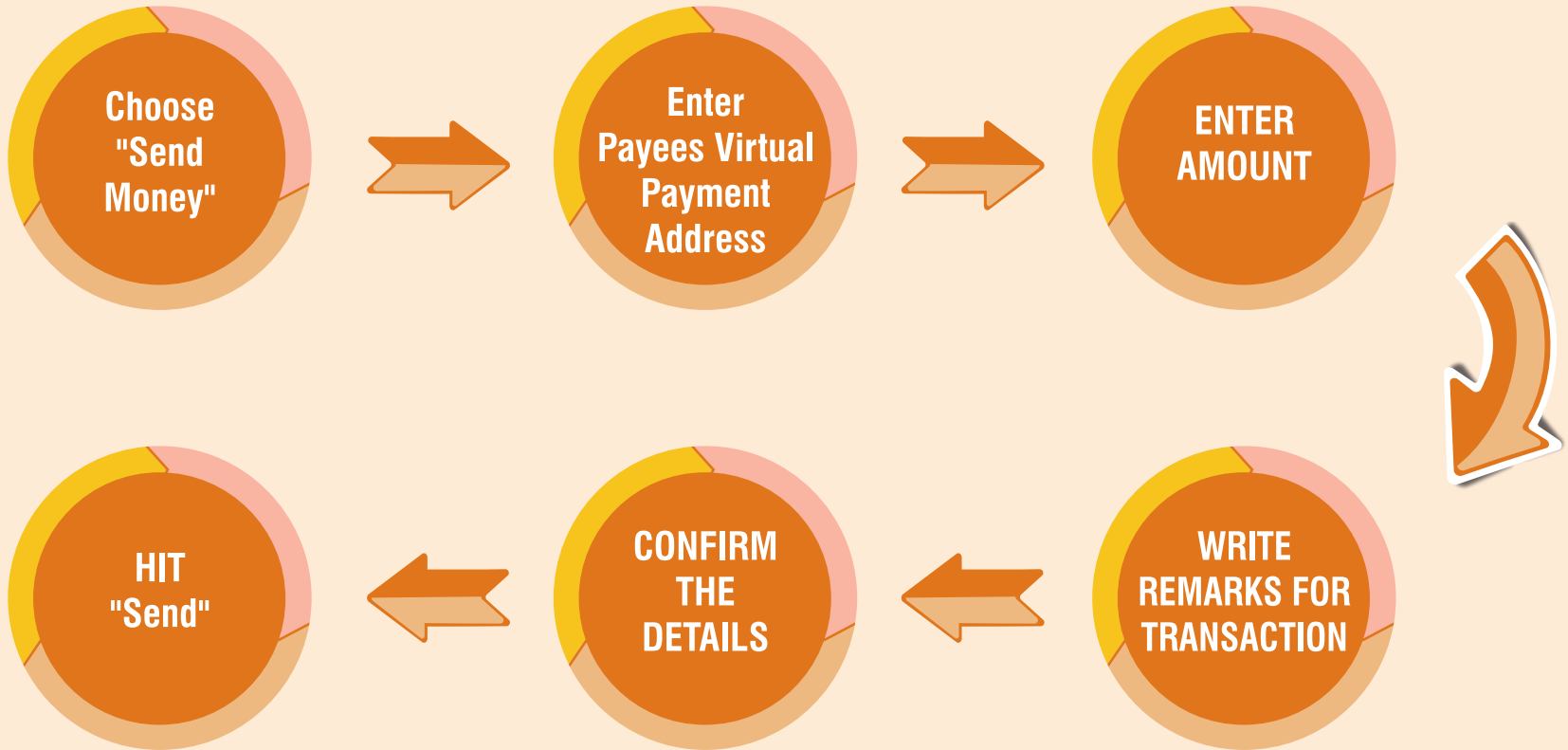
Recharge & Pay Bills

 Mobile

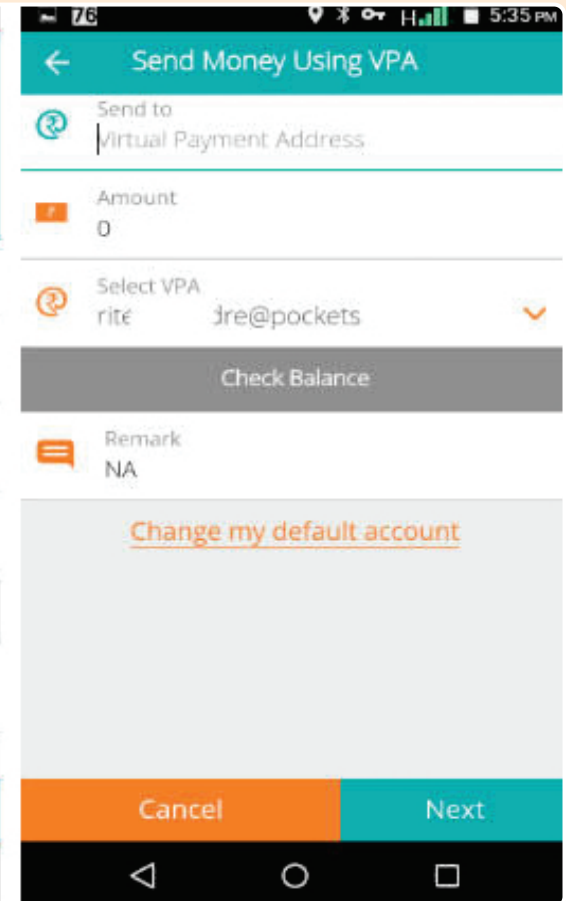
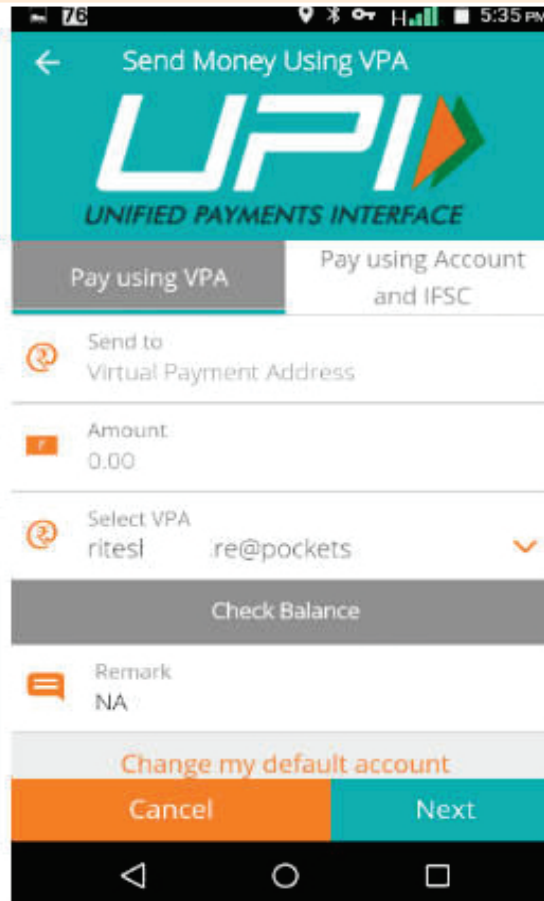
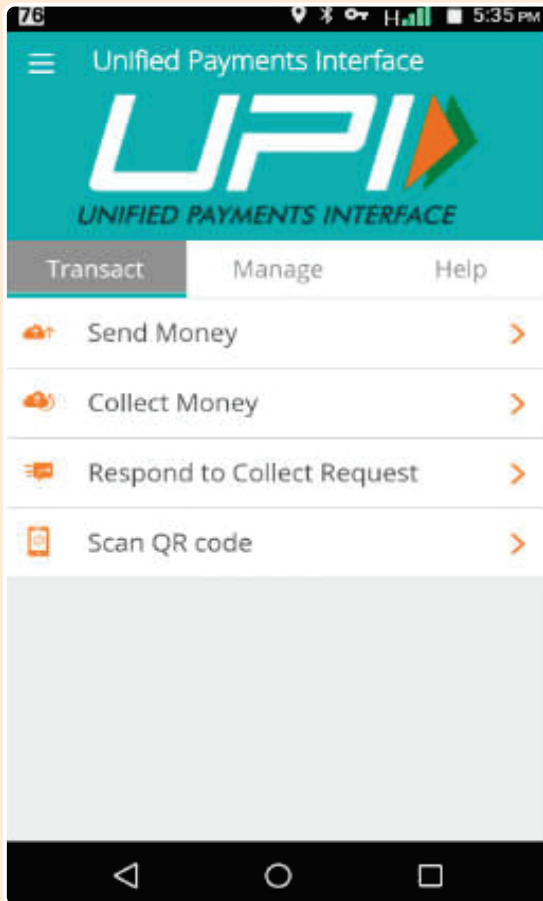
 Datacard

 DTH

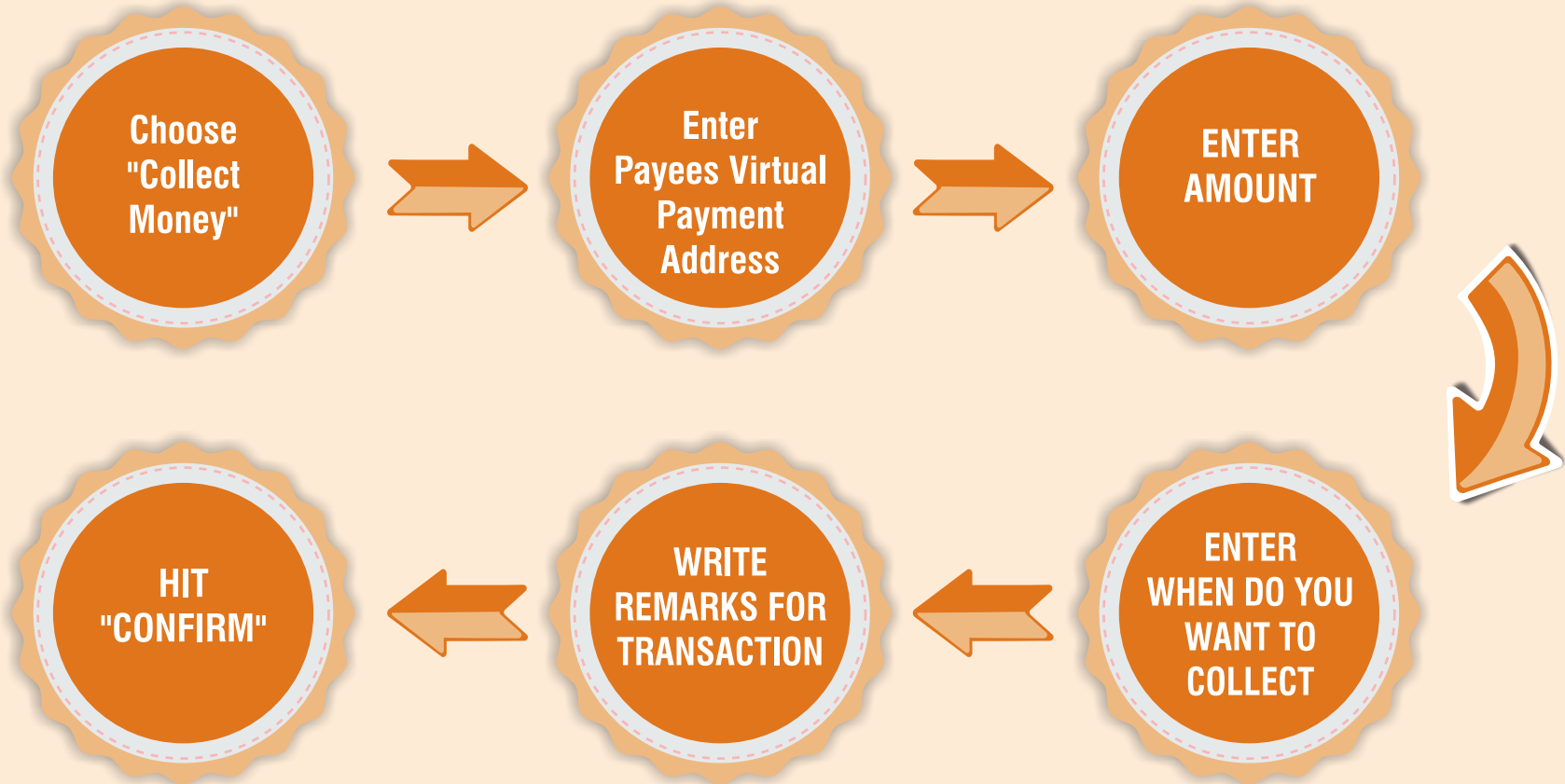
Sending Money on UPI



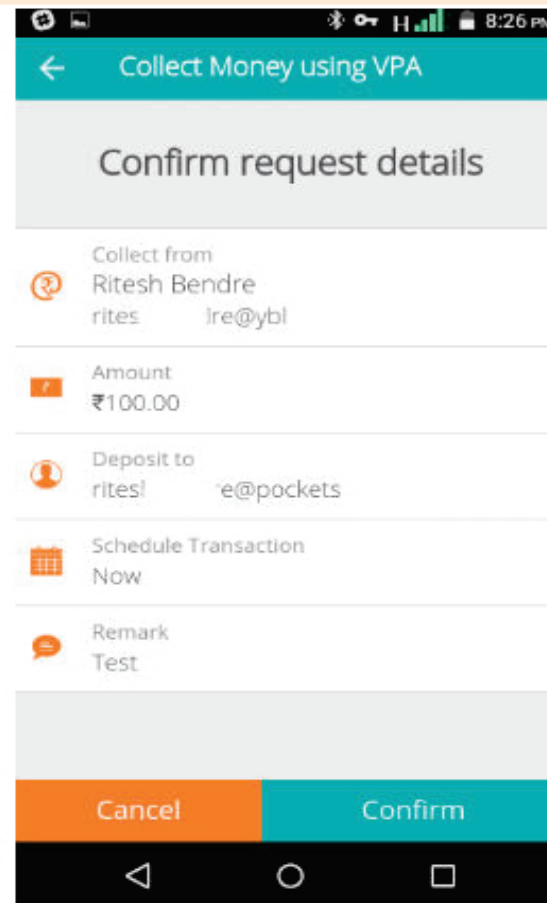
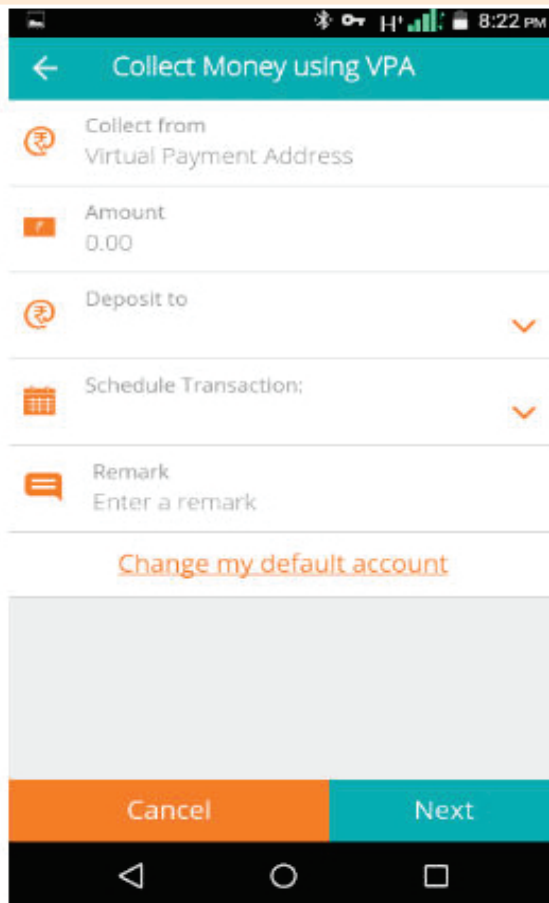
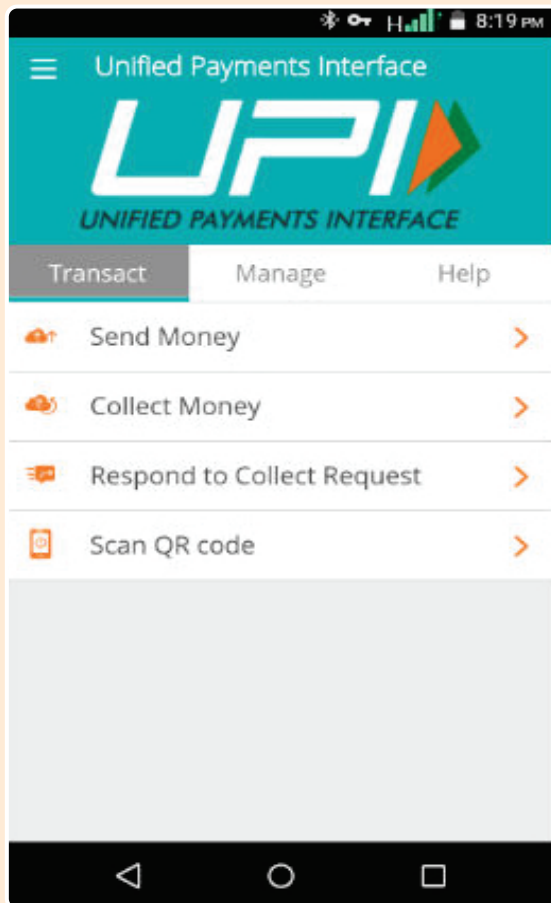
Sending Money



Collecting Money (Raise a Demand) on UPI



Collecting Money





 ewallet

What are e-wallets?



Electronic pre-paid payment system,
mobile-first

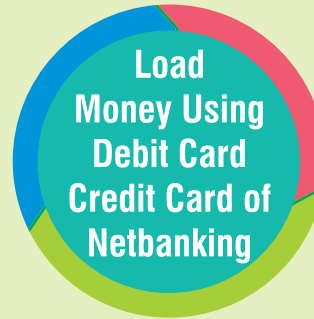
Used in purchasing items on-line with a
computer or a smartphone at a store.

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 Limit : 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



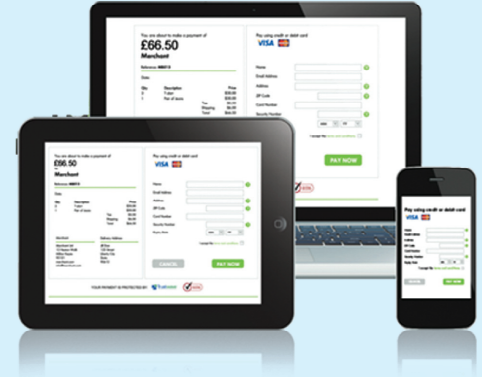
Physical POS

Physical Card Swiping-PTSN
with Landline/GPRS enabled



MPOS

Phone connected with external
POS device through jack/Bluetooth



V-POS

Virtual E-Payment Gateway

Instillation 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)
 - Stop & establishment registration certificate
 - VAT certificate
 - Sales Tax
- Proof of address
- Photo identity proof of Proprietor / partner
- Financial detail
 - Bank statement
 - income tax return

5

Acceptance of MDR by Merchant

6

Executing Merchant establishment Agreement

Mobile PoS



Note : mSwipe is used an example if MPOS here

V-PoS

- 1 No Pos machine required
- 2 QR code for payment to bank account of merchant
- 2 Complete privacy of merchant bank account



Most 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 AMT, ensure no one is looking over Your Shoulders



No Cash!



Go Digital

