Frequently Asked Questions

What is UPI?
UPI stands for Unified Payments Interface which is an instant real-time payment system developed by National Payment Corporation of India (NPCI), an RBI regulated entity. UPI allows one to instantly transfer money between any two bank account on a Mobile Platform. Wallet Account cannot be linked to UPI.

What is BHIM ABPB?
BHIM ABPB is a UPI Mobile based Application. It is an immediate money transfer platform available round the clock 24*7 and 365 days. Transfers on BHIM ABPB are based on a unique VPA (Virtual Payment Address) which is like an email ID for your money (e.g. abc@birla). Using the BHIM ABPB Application (App), you can transfer money instantly with just 1 click to any VPA (@birla or other). You only need to enter your UPI Pin. Not only this, you can also request money from another VPA.

What is VPA?
VPA stands for 'Virtual Payment Address'. It is your personalised ID (e.g. abc@birla) linked to any bank account of your choice. You can share VPAs with anyone using a UPI app and start transferring money instantly.

Is UPI Safe?
UPI has been built by NPCI (National Payments Corporation of India). Only banks have been authorized to use UPI as a payment mechanism over secure servers making it completely safe. Like any other payment method, UPI requires two factor authentication but it is achieved in an unique way with just one click i.e., UPI Payments.

Can I share my VPA?
Yes, you can share it freely with everyone.

What money transfer options are available on BHIM ABPB?
Money transfer through BHIM ABPI UPI can be undertaken by any of the following methods
(a) using the receiver's VPA
(b) UPI / Bharat Quick Response (QR) Code (c)using account number and IFSC code.

Naturally the VPA route is recommended.

Why is BHIM ABPB not a wallet? Why should I use it?
BHIM ABPB is a 100% flexible transfer system that allows you to transfer money instantly between any two bank accounts. There is no need to load, block and lose interest on your money.

Is money transfer over BHIM ABPB fast?
Yes, the money transfer is instant!

Do money transfers happen outside banking hours?
Yes - 24/7, 365 days of the year.

Is BHIM ABPB compatible with every mobile Operating System (OS)?

BHIM ABPB app is compatible with all android operating systems – version 4.4 and above.

What happens if I enter wrong UPI-PIN during a transaction?
The transaction fails and you will have to re-initiate the same in order to send money.

Can I put a stop payment request for funds transferred by UPI?
No, you cannot. UPI is an instant money transfer system and once initiated, it cannot be stopped.

What is the timeline for a collect request to expire?
The expiry timeline for a collect request is set by the payee. It can be set anywhere between 1 minute to 45 days. If not set, the default is 30 minutes.

Using BHIM ABPB UPI

Is it easy to start using BHIM ABPB?
Super easy! Just 3 steps
1. Download the BHIM ABPB UPI Application from Google Playstore
2. Verify your SIM
3. Link your bank account and you are good to go.

Why do I need the same mobile number that is linked to my bank?
Your device and mobile number are hard-binded as first factor of authentication. You can use BHIM ABPB only then. If your given mobile number is different from the mobile number registered with your bank account, BHIM ABPB will not work.

Do I have to be ABPB Account Holder to use BHIM ABPB?
No you do not. Most major banks are already live on UPI and you can link any bank account of your choice.

Is there no charge or fee for transferring money from BHIM ABPB?
That is right. We do not charge you any fee.

Can I link multiple bank accounts with BHIM ABPB?
Of course you can! Go to the main menu – Manage bank accounts – Add bank account. You can also select one account as the default account for transferring.

Can I change my Default Account?
Yes, you can. Simply Click on the relevant check box to select the desired account

How do I send money?
It is as simple as chatting!
1. Just tap on any VPA contact, enter the amount & UPI Pin (please refer UPI PIN section) – it is done. All these happen over a chat-type interface. You can also add VPAs to the BHIM ABPB contact list & start transacting with them. This can be done in two ways:
    a) You can click on "Add VPA" below an existing contact's name, enter their VPA & save OR

b) You can add a new contact with their VPA by clicking on the top middle icon in the Contacts tab

2. Click on the QR Code. Scan and Pay

3. Click on the "+" icon at the bottom of the App. Pay either through VPA or Bank Account and IFSC How do I request money?

It is as simple as chatting! Just tap on any VPA contact, enter the amount and hit 'request'. You may click on the "+" icon (bottom right) in the Transactions tab, enter the VPA, the amount and hit 'request'.

The payer needs to authorize this request using the UPI / Mobile Banking PIN.

Do I need to enable mobile banking on my bank account to use BHIM ABPB?
No you do not. You however, will need to have your mobile number linked to your bank account. Please contact your bank if your mobile number is not yet linked.

So you don't need my bank account details?
Your bank sends us whatever detail is required. Details are masked and sent over a secure network.

What is the limit of fund transfer using my BHIM APBP Application?
At present, the upper limit per UPI transaction is INR 1 Lakh per bank account per day. However, each bank has set it is own limit. You may check the same with your respective bank.

How can I view the transaction history or status of my transaction?
You can see the status of your transaction history on the Home screen.

UPI Pin

What is a UPI Pin?
UPI Pin stands for 'Unified Payment Interface Personal Identification Number'. It is like an ATM/MPin and you can use this PIN to authorize all debit transactions from this UPI app. If you have set this PIN for your account with some other UPI app, you can use the same UPI PIN in this app too. Depending on the bank, it maybe 4 or 6 digits.

Is the UPI Pin different from MPin?
MPIN is the mobile banking app PIN which most of the banks offer to the customer. Your UPI PIN may be same or different depending on your bank. In case of ABPB, your UPI PIN and MPIN is same.

How do I set the UPI Pin from BHIM ABPB?
It's easy. Just go to Manage bank accounts - Set UPI Pin and complete the process. You enter your debit card details, get an OTP from your bank & can set your Pin.

Note: APBP Account holder can use the same PIN used for his Mobile Banking, Shopping Card / IVR etc.,

How do I change my UPI Pin?
It's easy. Just go to Manage bank accounts - Change UPI Pin and follow the next steps.

Note: APBP Account holder can change the PIN through ABPB Mobile Banking Only.

Forgot my UPI Pin, help!
It's easy. Just go to Manage bank accounts – Forgot and complete the process. You enter your debit card details, get an OTP from your bank & can reset your Pin.
Note: APBP Account holder can change / reset the PIN through ABPB Mobile Banking Only,

<u>Security</u>

Do you store my UPI Pin?
Never. You enter your UPI Pin on a secure NPCI page(network) which cannot even be seen & stored by the BHIM ABPB Application. That is the reason why the PIN is entered on a different white & blue page. All transfers are then done over secure bank networks and fully encrypted channels.

Why don't you ask for CVV/OTP etc.?
That's the best part. Your UPI Pin and your phone are all that's needed. Which also means that no one can enter your UPI Pin on a different phone and transfer.

What if I lose my phone?
Don't worry, nobody can transfer without knowing your UPI Pin.
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.

How are you getting all my bank account information?
This feature is integrated into the UPI platform (built by NPCI - an RBI regulated entity). Details are requested directly from the concerned bank and sent over a secure network.

Will you ever auto deduct payments from my account?
Never.

What if I change my mobile carrier?
If your number has not changed, nothing changes.

What if I change my handset?
If you change your handset, you need to re-install BHIM ABPB Application. This will verify your number with the new device and your account will be restored. Once this is done, it will no longer work on the old handset.

Can I continue using my BHIM ABPB Application if my mobile number changes?
Not immediately. First update the new number with your bank and then re-install BHIM ABPB Application to start using it. However, you will get a new UPI VPA handle using which you can start a fresh.

Troubleshooting

Why did my transaction fail?
Several reasons can cause this – incorrect UPI Pin, connectivity issues (bank, NPCI, ABPB BHIM) or no internet. You can always raise a complaint using the UPI app.

Is my account debited in case of a failed transaction?
Not always though it may happen sometimes. In those cases, raise a complaint with us by tapping the flag symbol shown next to the failed transaction and your debited amount will be refunded/credited within a time frame of 72 working hours. In most cases, however, the debit is automatically & instantly reversed into your account. The customer is requested to check this when payment fails.

My transfer is successful but why has the receiver not got the credit?
It may be possible that the receiver has got the credit but not the notification. If not, then you can raise a complaint with us by tapping the flag symbol shown next to the failed transaction. The issue will be resolved in 3 calendar days with the involved banks.

I have made a merchant payment but not received the goods. What do I do?
You can raise a complaint with us by tapping the flag symbol shown next to the transaction. The issue will be resolved in 15 calendar days with the merchant's bank. Of course if the merchant agrees, you can request back the amount immediately.

Why am I unable to link my bank account?
Usually for the below reasons:

- Your mobile number is not linked to your bank account
- You are not the primary holder for that bank account.
- Your unique customer id is shared among several accounts in that bank
- Some network connectivity issue. Please try again.

Why is my Bank not on BHIM ABPB?
Your Bank may not be live on UPI yet. Please call your Bank customer service to know more.

Complaints

How can I raise a complaint?
Very simple. Just click on the flag icon to raise the complaint. This flag icon can be found beside the failed transaction and on the bottom left side of a successful transaction. Your complaint will be registered with our customer care and resolved within 3 working days.

How can I contact the customer care?
You can send us your query on vcare4u@adityabirla.bank or call us on 1800 209 2265. We will be happy to help you!

New VPA creation

How do I create a new UPI VPA?
You can add multiple VPAs by going on your profile page. A new VPA created has to have minimum 7 characters. You cannot create a VPA which has only digits.

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How & Where Do I Pay with BHIM ABPB?
Pay to your friends or relatives directly through their UPI ID/VPA Handle.
While shopping online, click on the "Pay by UPI/BHIM" option Scan UPI QR/
Bharat QR at merchant outlets.

Is BHIM APBP a WALLET?
BHIM ABPB is not a wallet. It is a payments application which allows users to make instant bank transfers.

In How Many Languages is BHIM ABPB Available?
The BHIM ABPB is available only in English

Can I Use BHIM ABPB outside India?
You can if you do not change your SIM card and have internet access.

I Can See my Bank in the list, but I cannot see my Account details on linking. What Now?
Your Bank does not permit your account to be listed on UPI. Please check with your bank what the issue is. Meanwhile, you can try linking another account.

Money Sent to Wrong Receiver. Can I Reverse the Transaction?
NPCI is acting as platform for processing transaction. It is an instant transfer; hence we request you to check beneficiary details before transacting. A successful transaction cannot be reversed, unless the beneficiary refunds at his own end.