
Manual for Unified Payments Interface (UPI)



Introduction:

Shinhan Bank India is proud to introduce Unified Payments Interface (UPI), a game-changing digital payment solution that simplifies the way you send and receive money. UPI enables instant, secure, and seamless financial transactions 24/7, directly from your smartphone. With this new feature, you can transfer funds, pay bills, and make purchases at your convenience, all in a matter of seconds. UPI's ease of use and advanced security features make it the perfect solution for managing your day-to-day financial needs effortlessly. Experience the future of banking with UPI today!

Unified Payments Interface (UPI) is to enhance your digital banking experience. With UPI, you can now enjoy seamless, instant, and secure transactions right from your smartphone. Popular UPI apps include Google Pay, PhonePE, Paytm, BHIM and various banking apps. It is one of the most significant advancements push towards a cashless economy.

Below are the key features of UPI:

1. **Instant Transfers** : Transfer funds between bank accounts in real-time, 24/7, including on weekends and holidays.
2. **Easy Bill Payments** : Pay utility bills, mobile recharges, and more directly from your UPI-enabled bank account.

3. **Secure Transactions** : UPI uses advanced encryption and two-factor authentication for a high level of security in every transaction.
4. **Multiple Bank Accounts** : Link multiple bank accounts to a single UPI app, allowing you to manage all your financial needs from one place.
5. **Quick Merchant Payments** : Pay for goods and services at merchants, both online and offline, by scanning UPI QR codes.
6. **Virtual Payment Address (VPA)** : Use a unique VPA (such as username@bank) instead of sharing your sensitive bank details for payments.
7. **Request Money** : Easily request money from others by generating a payment request through UPI.
8. **No Need for Bank Details** : Send or receive money without sharing your account number or IFSC code, making transactions faster and safer.

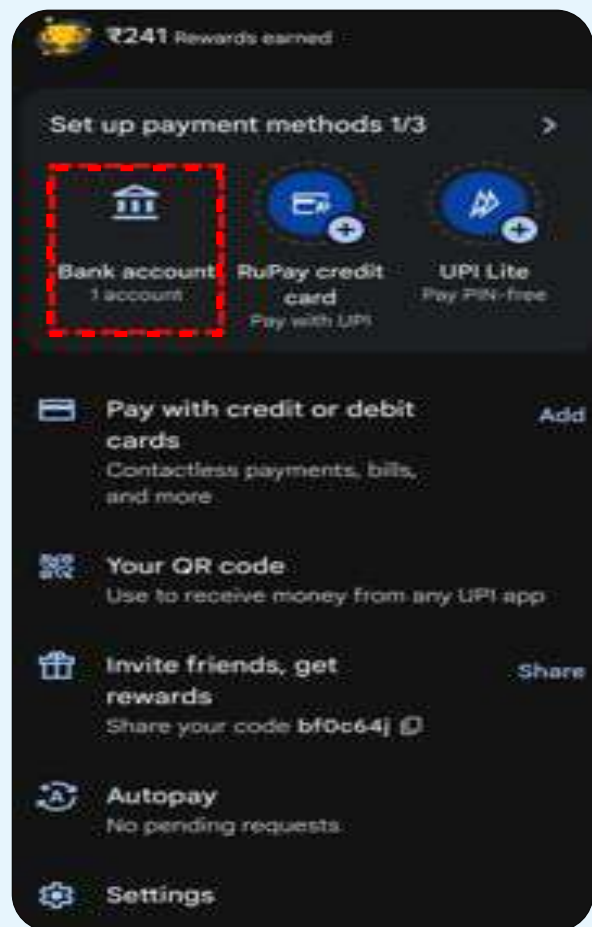
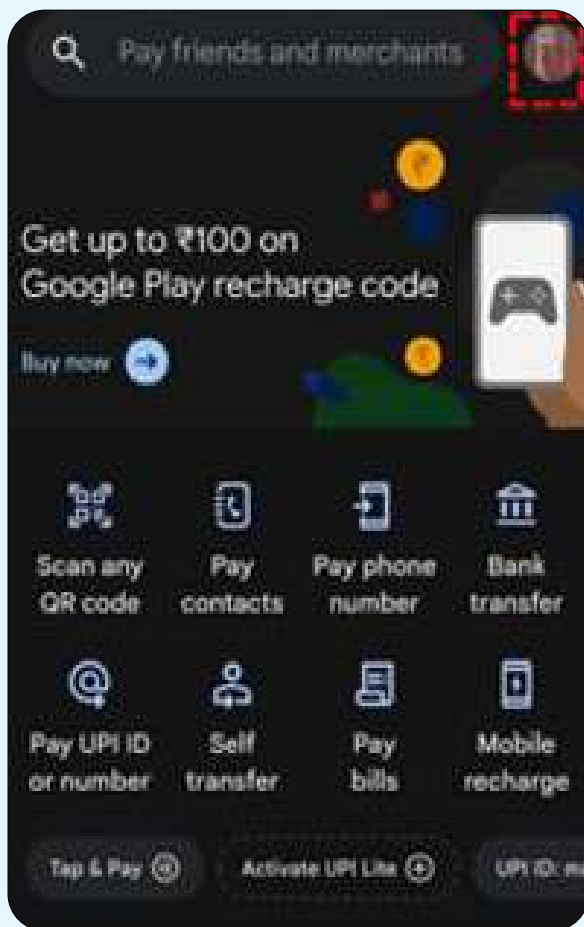
Start using UPI today for a simpler, faster, and more secure way to manage your payments and transfers.

The very user friendly UPI manual is designed which will help you to process the transactions smoothly through various apps.

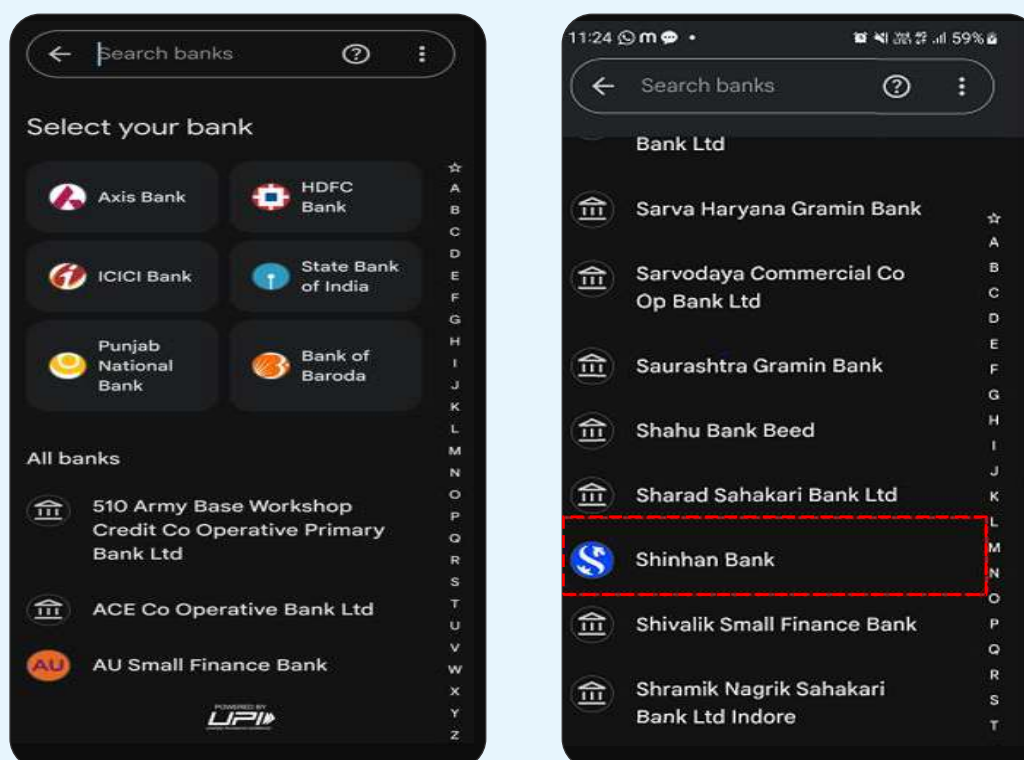
Steps to Add Bank Account in Google Pay

Step 1: On your mobile device, open the Google Pay app

Step 2 : At the top right, tap Profile Picture and then Add bank account



Step 3: Select your bank from the list.



Step 4: From the list of accounts, select the account you want to add.

- The bank account associated with your phone number are automatically retrieved. You don't need to manually enter your bank account number or IFSC Code.

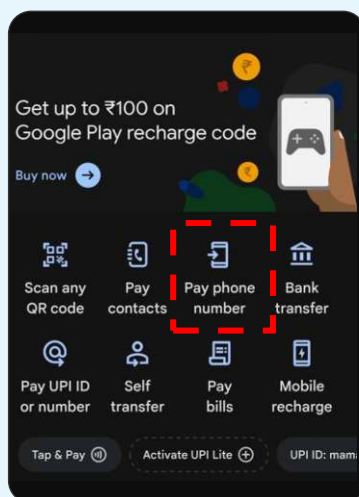
Step 5 : To verify your account, add your debit card details such as the last 6 digits of the card and the expiry date.

Step 6. Next you'll need to create a UPI Pin. To create To create a UPI PIN, follow the instructions.

- If you have an existing UPI PIN: You'll be asked to enter it.
- If you don't have an existing UPI PIN: Follow the instructions on the screen to create a new UPI PIN.
- If you don't remember your PIN: Tap Forgot PIN and follow the instructions.

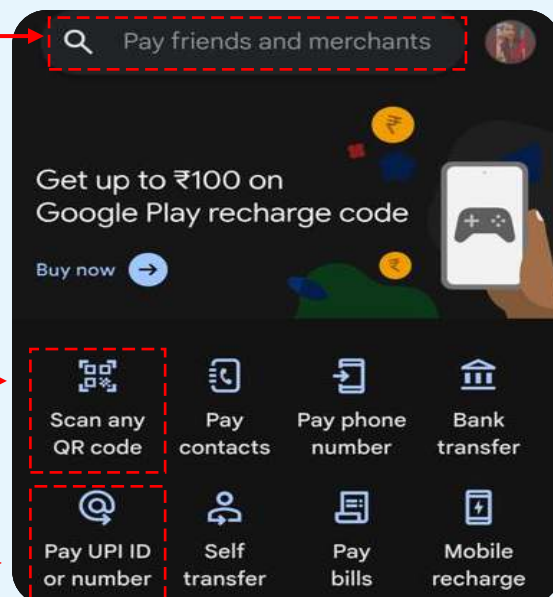
Sending Payments through Gpay (Google Pay):

- Tap “Pay phone number” or select the contact you want to pay from the home screen.

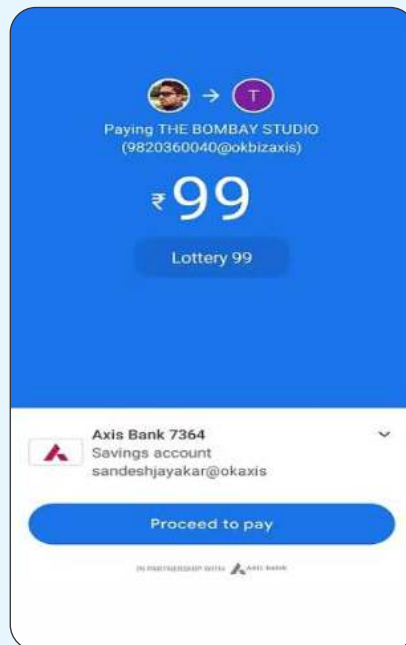


- If the recipient isn't saved, you can:

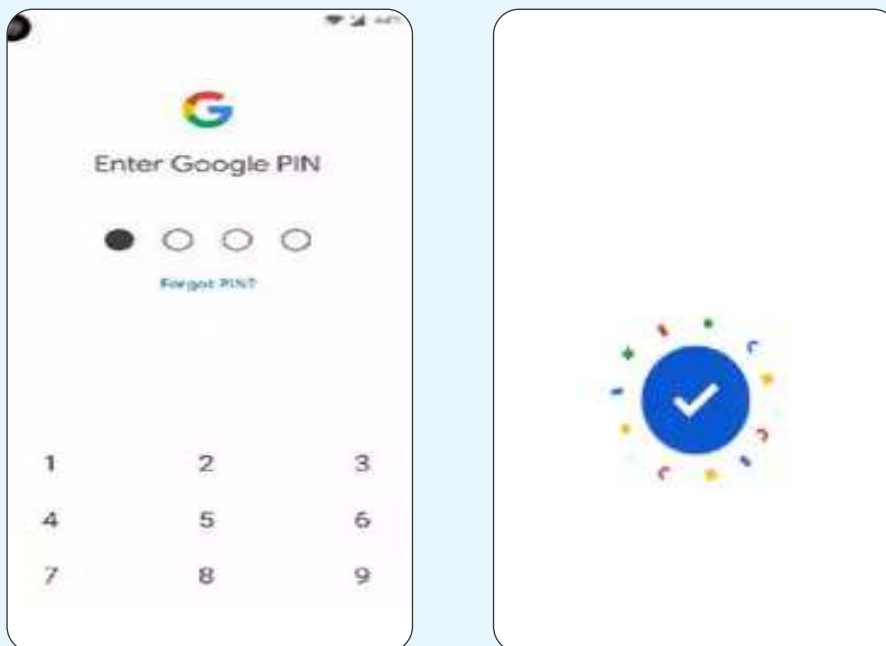
- ☐ Search for their mobile number linked to UPI
- ☐ Scan their QR code using the camera icon
- ☐ Enter their UPI ID manually



- Enter the amount you wish to send.
Add a note (optional) to describe the purpose of the payment.
Tap "Proceed" or "Pay".



- Enter your UPI PIN to authorize the transaction



- Once the payment is processed you'll receive a confirmation in the app and via SMS



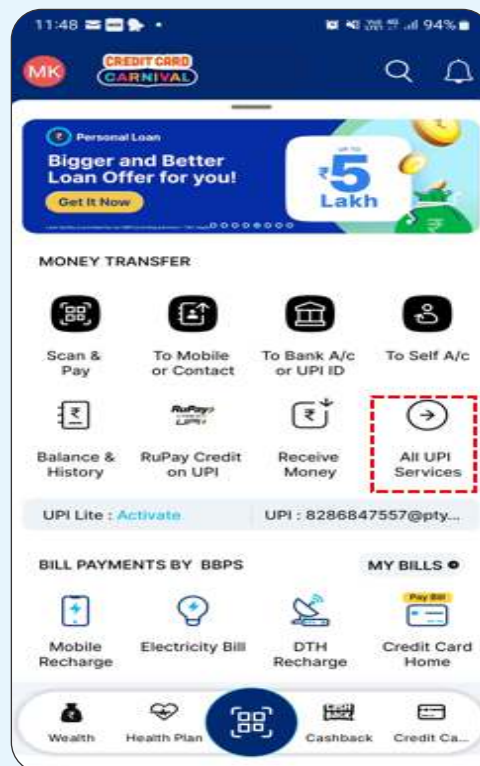
How to add Bank Account in Paytm



In the Screen you will see “All UPI Services” click on the same.

Step 1: On your mobile device, open the Paytm app

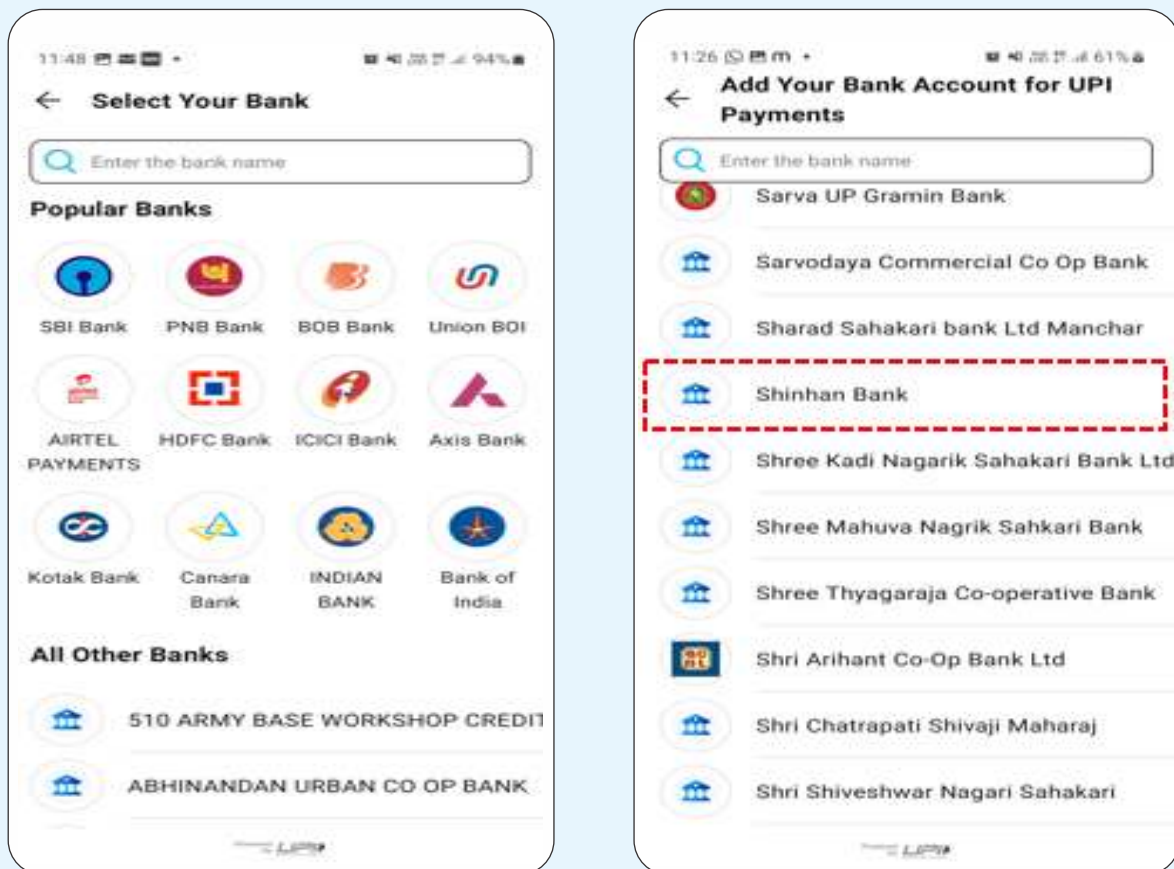
Step 2:



Step 3: Select Add Bank Account



Step 4: Select your bank from the list.



Your account will be added automatically if your phone number is linked.

How to add Bank Account in PhonePe **PhonePe**

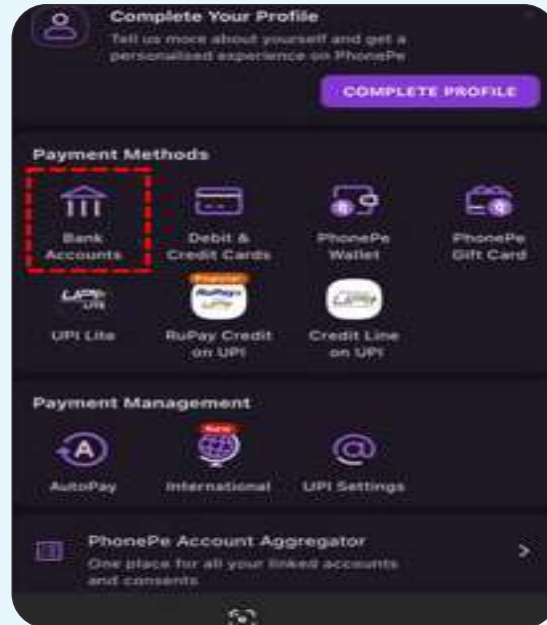
Step 1: Open the PhonePe App and click on the profile icon present on the top left corner of the app's home screen.



Step 2: Under the Payment method click on Bank Accounts

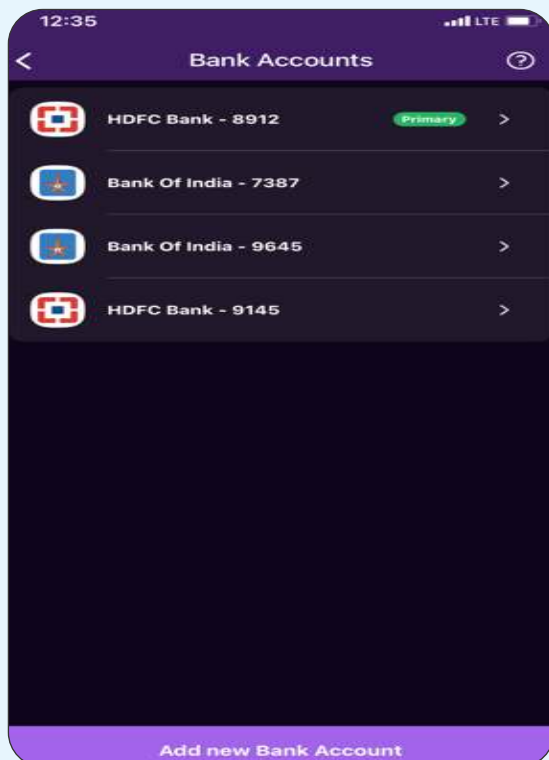
How to add Bank Account in Amazon pay

Step 1: Open the AmazonPay App and click on amazon pay UPI present

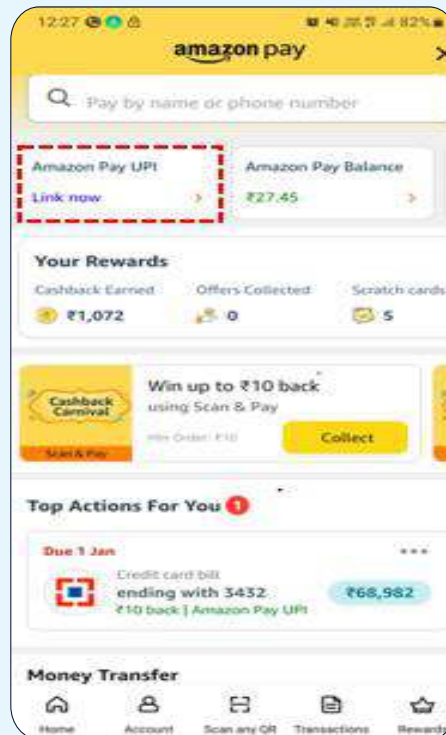


Step 3: Click on Add Bank Account button available at the bottom.

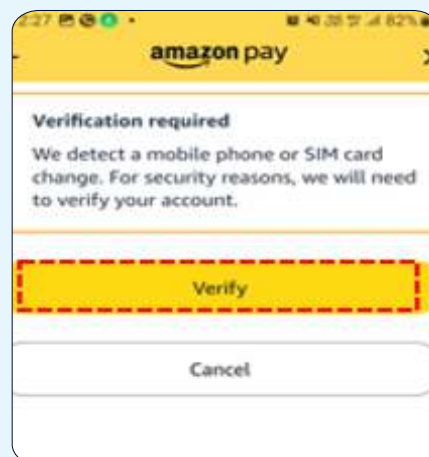
Step 4: Choose your bank from options available.



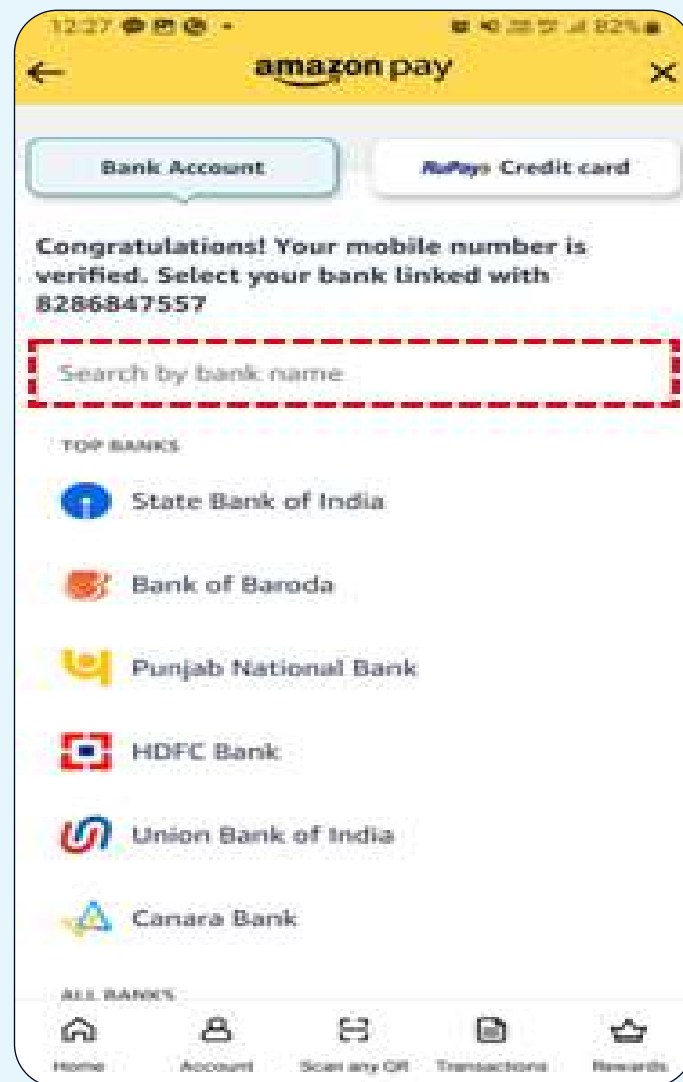
on the top left corner of the app's home screen.



Step 2: Then Click on Verify



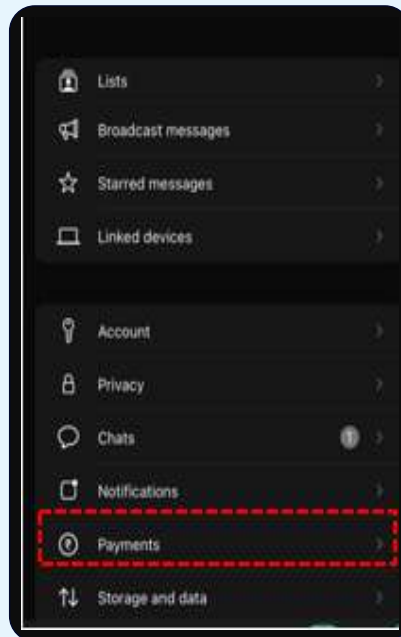
Step 3: Select the bank from the options available.



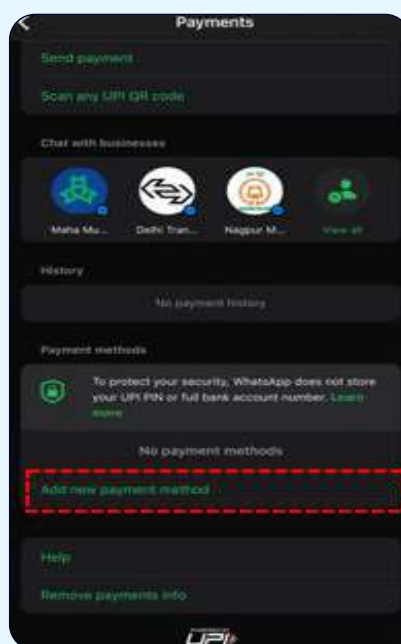
How to add Bank Account in WhatsApp

Step 1: Open WhatsApp, Click on the 3 dots on right hand side.

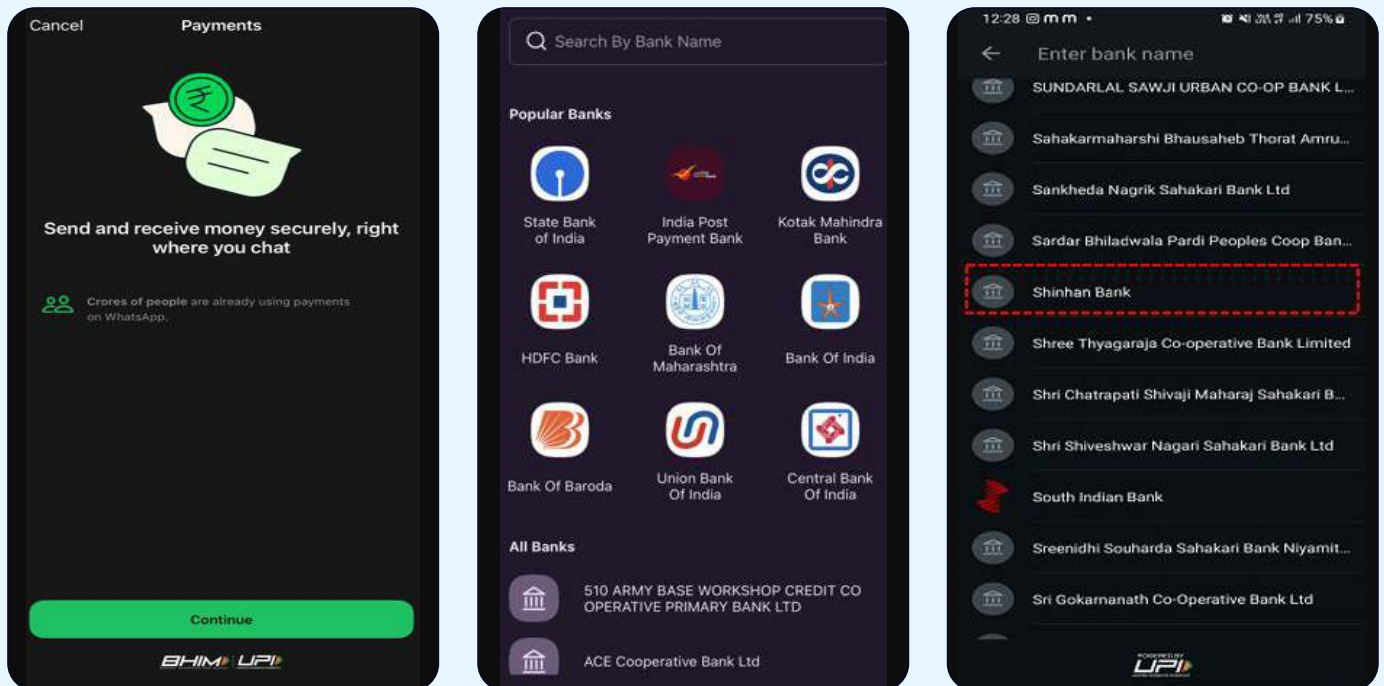
Step 2: Then Click on Payments



Step 3: Click on Add new payment method then click on continue

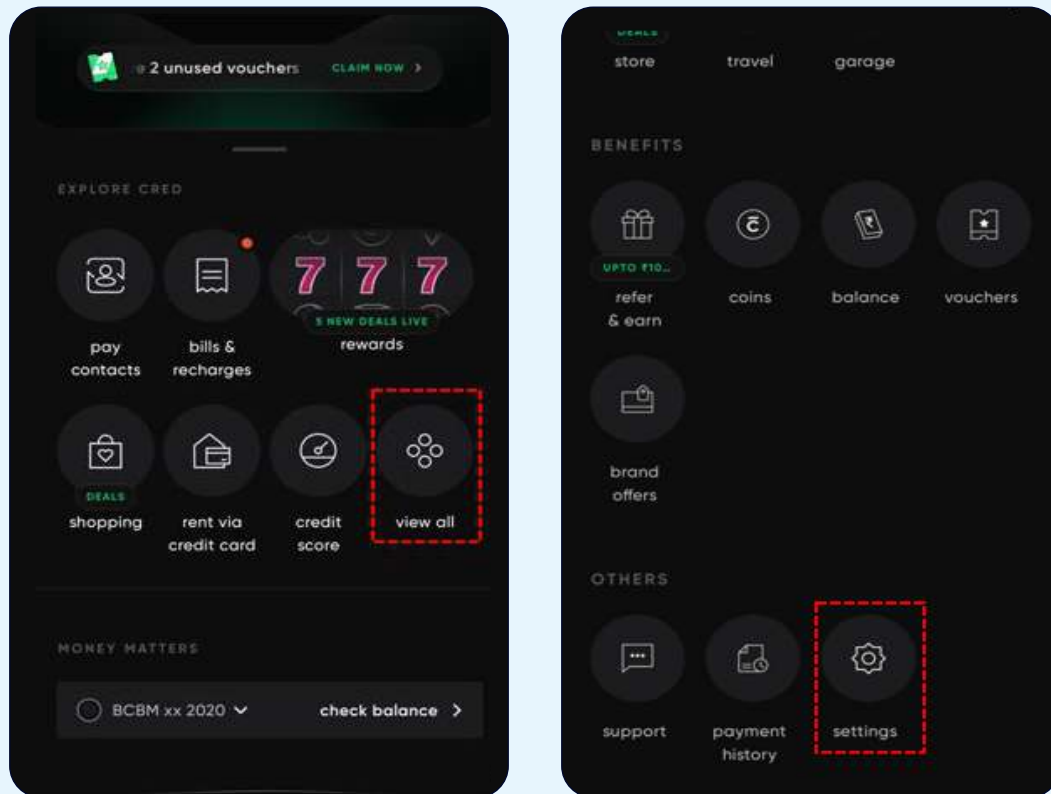


Step 4: Select the bank from the options available

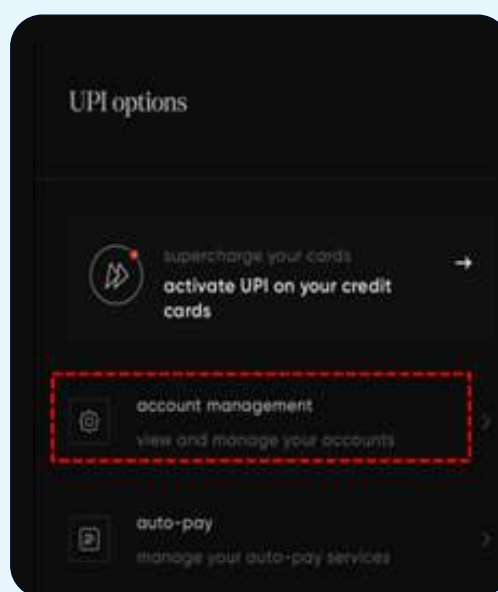


How to add Bank Account in CRED **CRED**

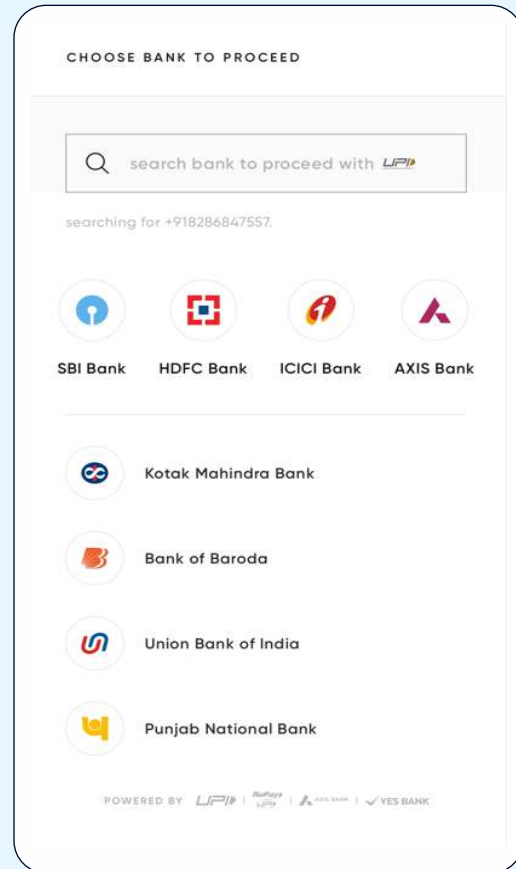
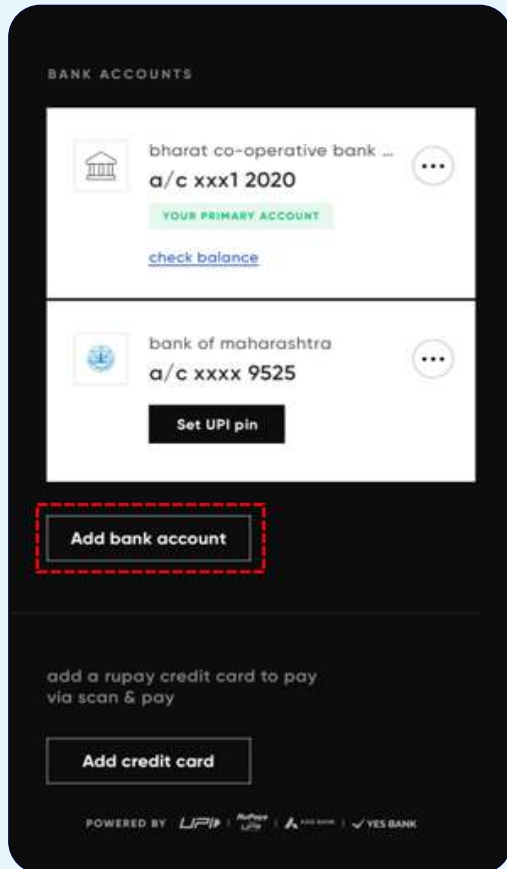
Step 1: Go to View All then go to "Settings" or "Rewards" section.



Step 2: Click on Account Management



Step 3: Enter your UPI ID or account details (account number and IFSC Code)



Step

4: Verify your account through OTP or a small transfer

Step 5: Once verified the account will be linked.

END