



**NKGSB Bank**  
**NKGSB Co-op. Bank Ltd.**  
(Multi-State Scheduled Bank)



**NKGSB CO-OP BANK LTD**  
**INFORMATION TECHNOLOGY DEPARTMENT**

**USER MANUAL ON**  
**UPI Registration and Transactions**

**Version 1.0**

## PhonePe is considered as the sample UPI application to explain the UPI registration and transaction flow.

The **PhonePe** application is available on Google Play Store and Apple store for Android & iPhone respectively.

Android Phone from Google Play store link -

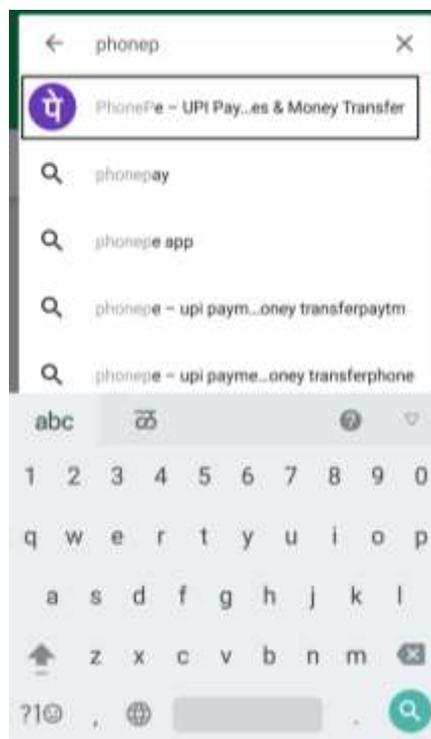
<https://play.google.com/store/apps/details?id=com.phonepe.app>

iPhone from Apple App Store link -

<https://itunes.apple.com/in/app/phonepe-indias-payments-app/id1170055821?mt=8>

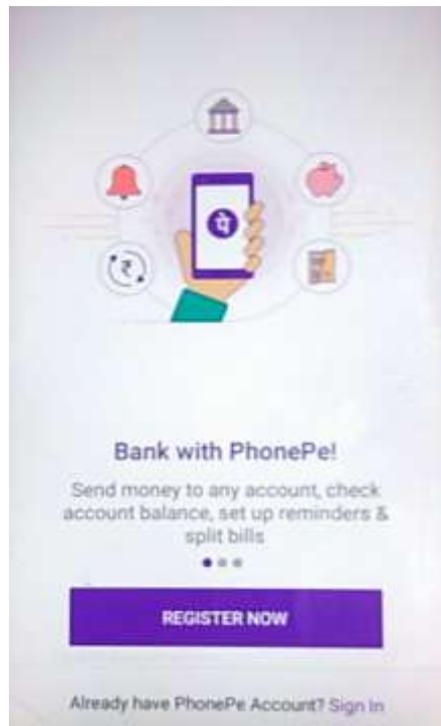
### Step 1 - Download "PhonePe"

Download PhonePe Application from Google Play Store or Apple store



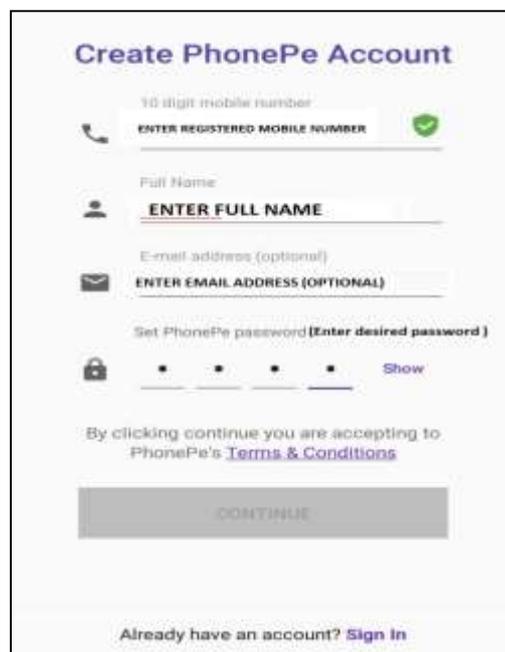
## Step 2 - "Register Now on PhonPe"

Once Application is downloaded, tap on "Open". Tap on "Register now" on the Welcome screen



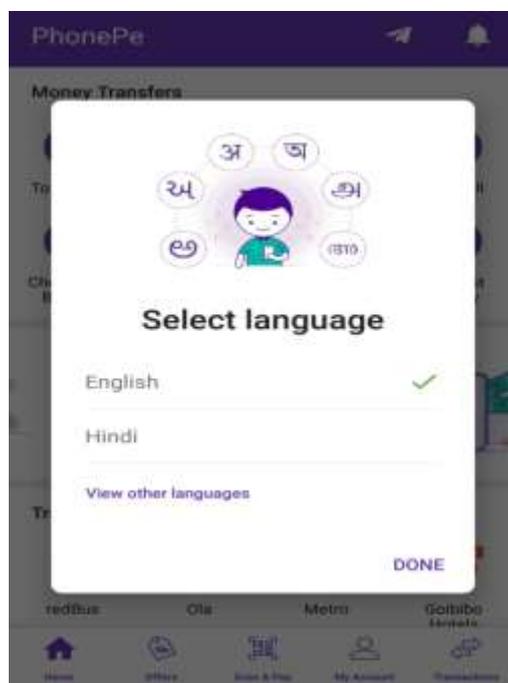
## Step 3 - "Create PhonePe account"

After tapping on Register now, "Create PhonePe account" screen will open. Details as requested on screen are to be filled in and a "Passcode" i.e. application password specific to that particular PSP is to be set. This is a safety measure opted by the PSPs however not common in all PSPs'

The image shows the "Create PhonePe Account" form. The title is "Create PhonePe Account". Below the title, there are four input fields: 1. "10 digit mobile number" with a phone icon and a green checkmark, labeled "ENTER REGISTERED MOBILE NUMBER". 2. "Full Name" with a person icon, labeled "ENTER FULL NAME". 3. "E-mail address (optional)" with an envelope icon, labeled "ENTER EMAIL ADDRESS (OPTIONAL)". 4. "Set PhonePe password (Enter desired password)" with a lock icon and a "Show" link, containing four dots. Below the form, there is a line of text: "By clicking continue you are accepting to PhonePe's [Terms & Conditions](#)". At the bottom of the form is a grey button labeled "CONTINUE". At the very bottom of the screen, it says "Already have an account? [Sign In](#)".

#### Step 4 - Language selection

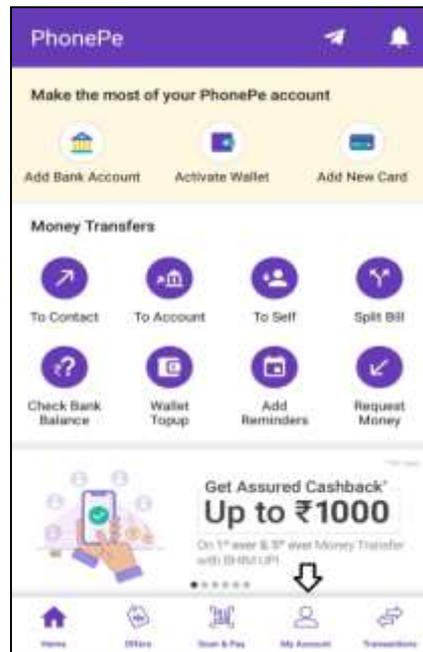
Application will open pop up window wherein user has to select the preferred “Language” in which he wish to operate on PSP. Tap on “Done” once the language selection is done.



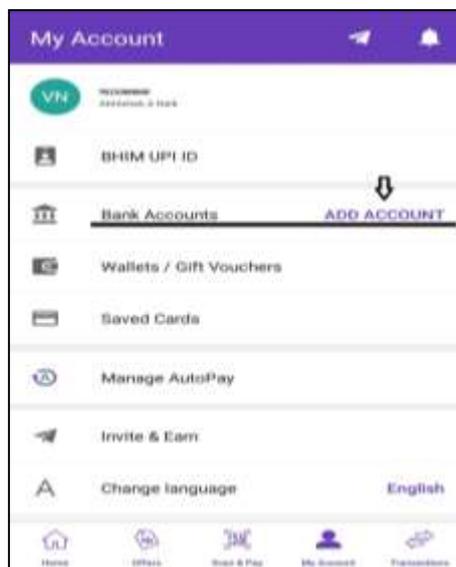
PhonePe Home Page will be shown now. You are done with the PSP registration process now. The next step is to add your bank account to use this PSP for financial/non-financial transactions.

## How to link a Bank Account?

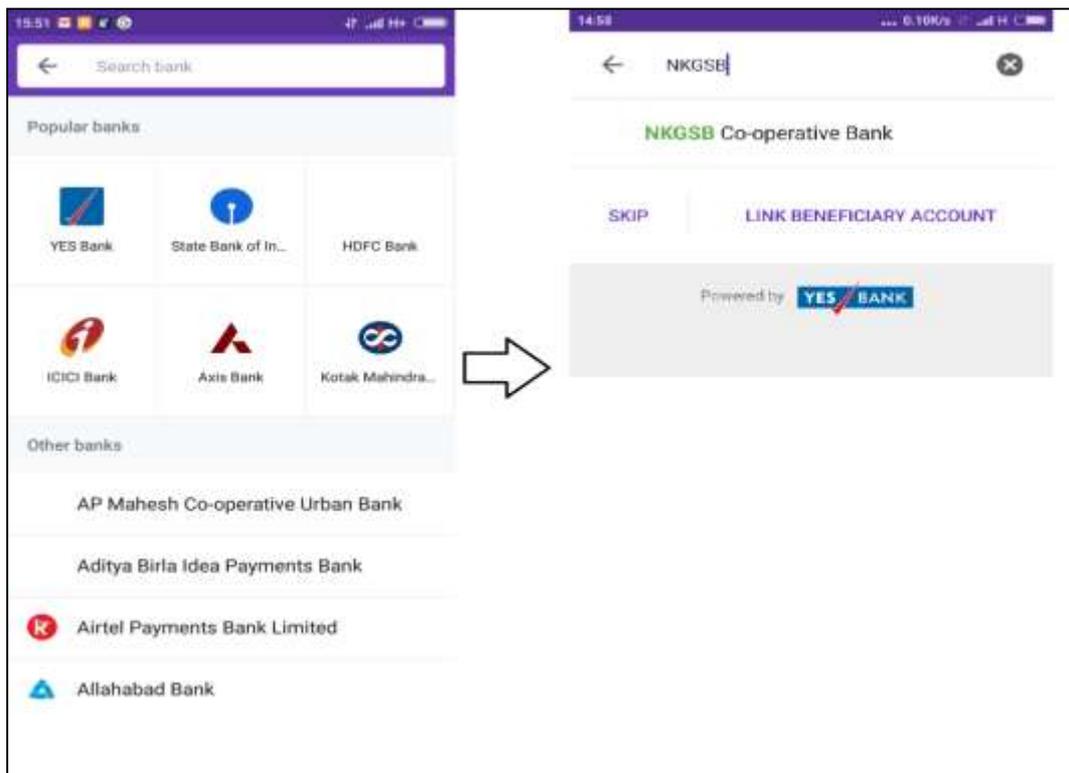
- Tap on “My Account” option available on the scroll bar of the home screen



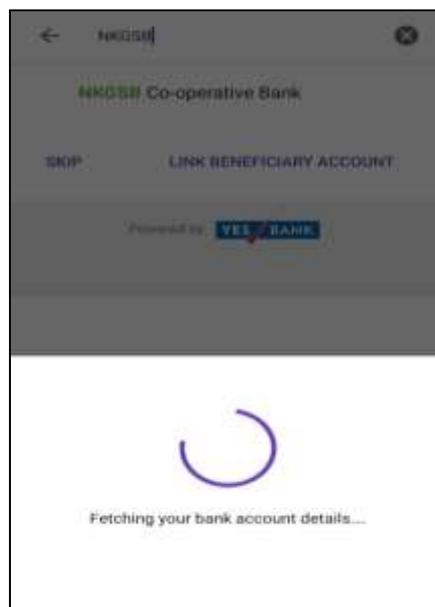
- Tap on “Bank Accounts” option.



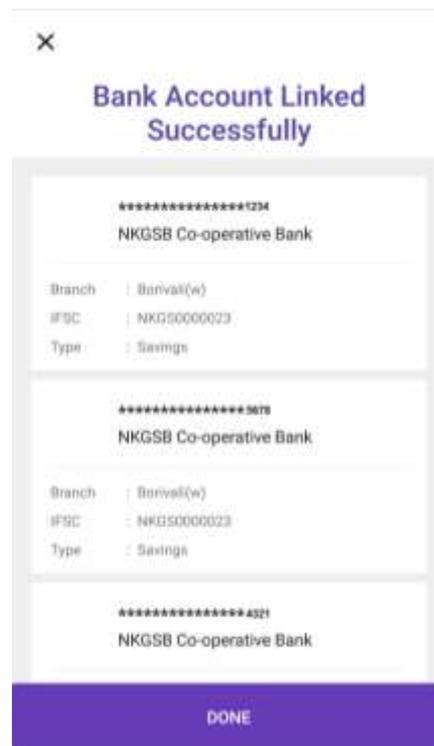
- You will be taken to “List of Banks”. List of Banks which are available on that PSP will be displayed on your screen now.
- Enter “NKGSB” in “Search bank”. NKGSB Co-Operative Bank will be shown on the screen. Tap on bank name.



- Within few seconds, your accounts which are allowed to perform UPI transactions will be displayed on the screen



- While your accounts are fetched on PSP, you will receive an SMS on your registered mobile number mentioning that you have initiated the process of adding NKGSB Bank account in UPI App.
- Once the accounts are fetched, account details such as last four digits of your account number, your bank name, the account branch, IFSC of that branch & Type of Account Savings/Current will be shown on the screen.
- Tap on “Done” Button to continue else tap on “X” to cancel.

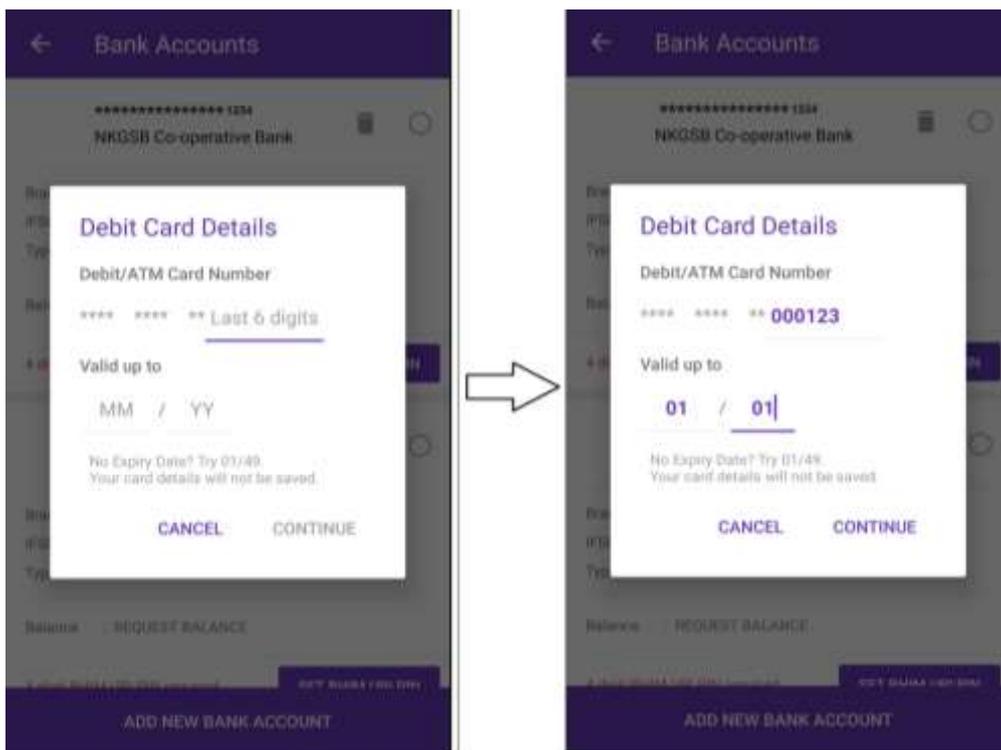


### UPI PIN

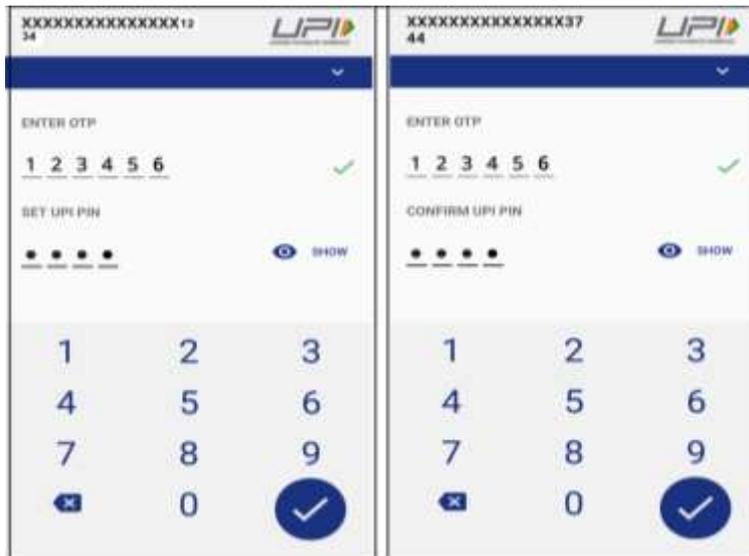
- UPI PIN is alike your Debit Card PIN which will be required each & every time you perform UPI transaction.
- Hence, once the account fetch is done, you will have to set the UPI PIN. You may keep same UPI PIN for all the accounts which are fetched or different UPI PIN for each account.
- To set UPI PIN, Tap on “Set BHIM UPI PIN” which available for each account which is fetched on your screen, tap on “X” to cancel the session.



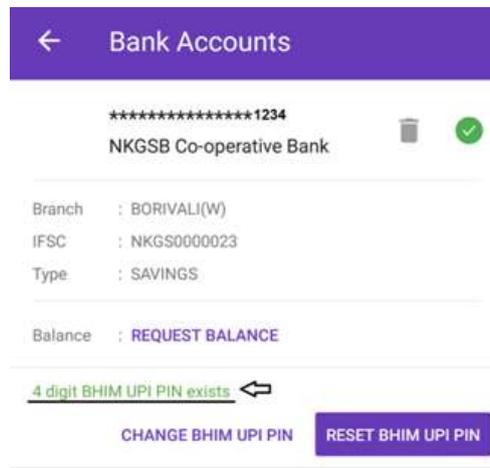
- For security reasons, bank has kept a Debit Card validation to set the UPI PIN. The debit card credentials such as last 6 digits of your debit card linked to your mobile number, the card expiry date MM/YY (valid up to) as mentioned on the card plastic, are to be entered by the user. Once done, tap on "Continue".



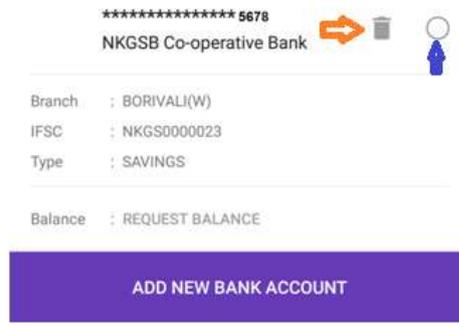
- You will receive an SMS on your registered mobile number containing OTP. This OTP is needed to authenticate the user
- Enter the OTP if not auto-populated and then set your UPI PIN. Tap on " ✓ "
- You will be requested to "Confirm UPI PIN". Re-enter the UPI PIN entered previously. Tap on " ✓ "



- Once the UPI PIN is set successfully, you will be taken to account list screen and the message will be shown in green as “BHIM UPI PIN exists” under the account number for which you have set the UPI PIN.
- You will also be able to see that the “Set UPI PIN” is changed to “Reset BHIM UPI PIN”



- To carry out UPI transactions, you will be required to choose the primary account i.e. though you have 4 accounts which are fetched, debit/credit for UPI transaction will happen in this primary account only.
- To mark the account as primary, click on the empty circle shown on the right side of the account. If you click on the trash bin, the account will be deleted from PSP



Now, you are ready to transact using UPI option.

### Transactions using UPI

- You will be able to use your VPA for transaction purpose:-

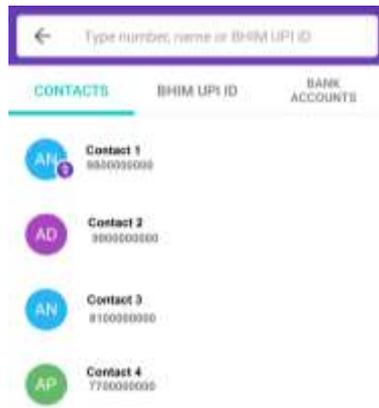
Send funds:- You will be able to send/pay funds using “Contact” or “BHIM UPI ID” or “Bank Accounts” options.

- I. Using “Contact”: - If you have the mobile number of the beneficiary in your contact list then you will be able to send funds using “Contact” option. The only condition is that UPI of the beneficiary should be available on this number.

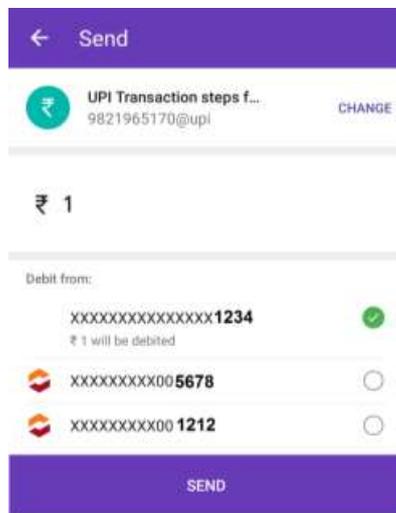
- i. Tap on “Contact”



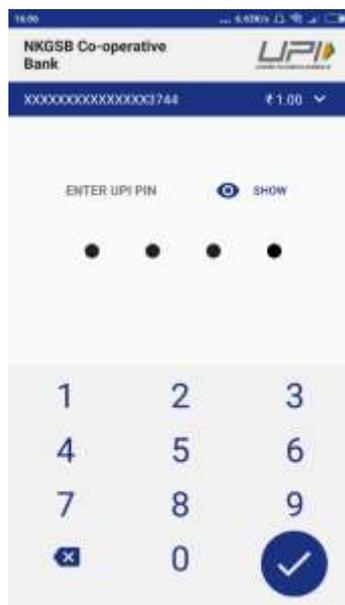
- ii. List of mobile numbers which are there on UPI will be displayed by default

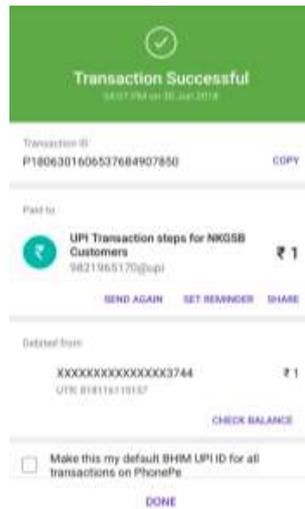


- iii. Tap on the contact to which you wish to send funds. Enter the amount you wish to send and select the account through which you wish to send funds. Once done, tap on “SEND”.



- iv. You will have to enter the UPI PIN to authenticate the transaction

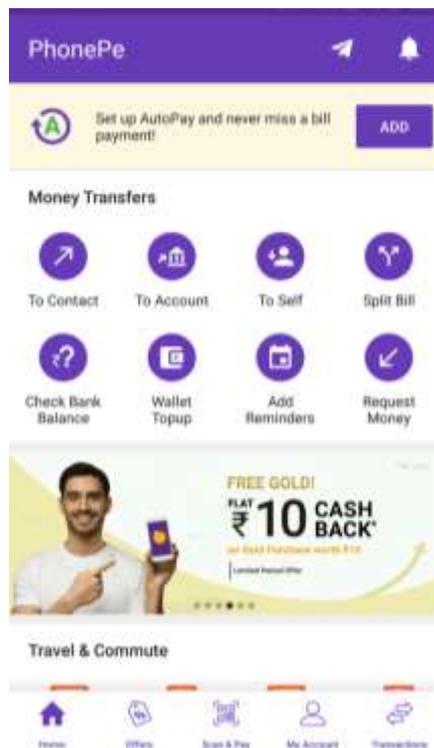




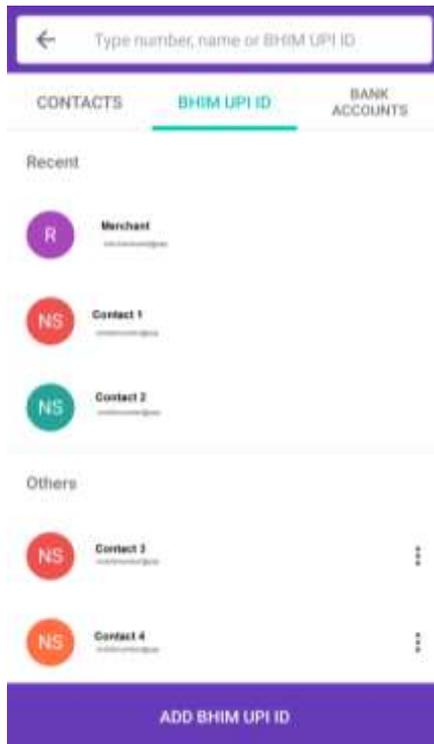
You will receive SMS from Bank as well as PSP confirming transaction details.

- II. Using “BHIM UPI ID”:- If you know the VPA/BHIM UPI ID of the beneficiary, you will be able to send funds using “BHIM UPI ID” option by adding it in your list of BHIM UPI ID

- v. Tap on “Contact”



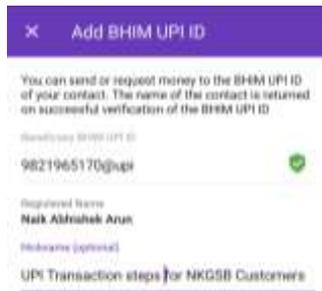
- vi. Tap on “BHIM UPI ID”. Tap on “Add BHIM UPI ID” to add the BHIM UPI ID.



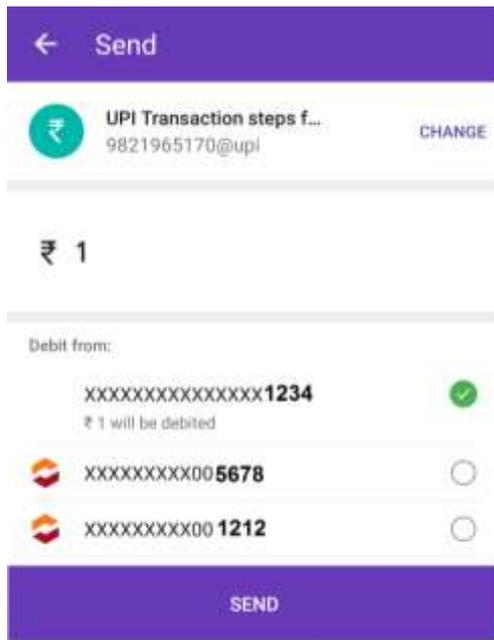
vii. Enter the UPI ID and tap on “Verify”.



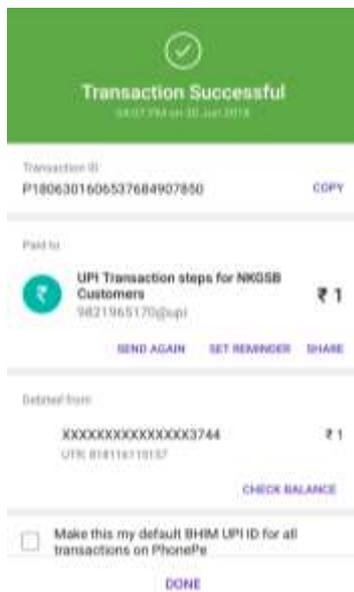
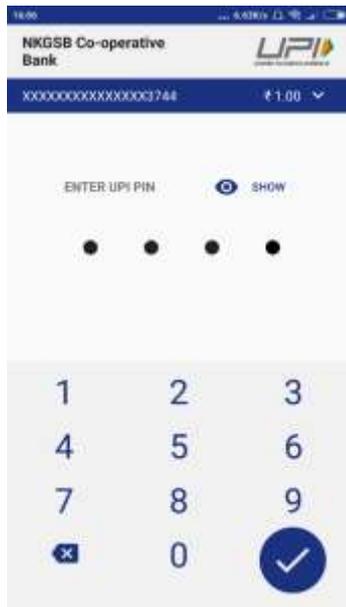
viii. Account details linked to that BHIM UPI ID will be displayed on the screen. Tap on “Confirm” if you wish to add that BHIM UPI ID



- ix. Once done, you will be able to send funds using “BHIM UPI ID” option. Enter the amount you wish to send and select the account through which you wish to send funds. Once done, tap on “SEND”.



- x. You will have to enter the UPI PIN to authenticate the transaction



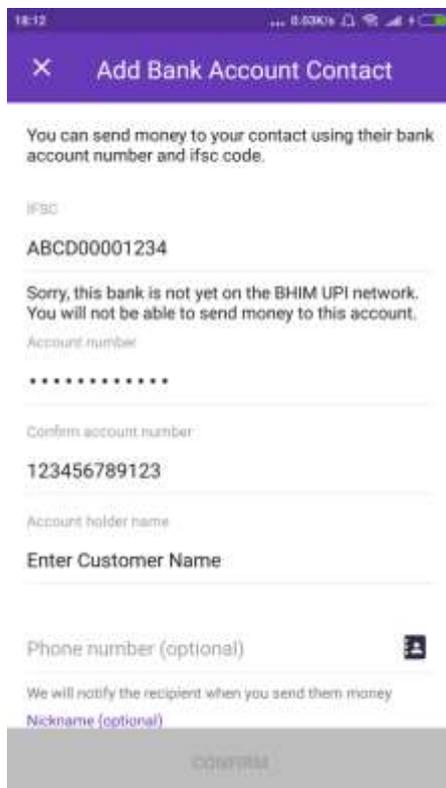
You will receive SMS from Bank as well as PSP confirming transaction details.

### III. Using Bank account no. & IFSC

i. Tap on “Bank Accounts”.

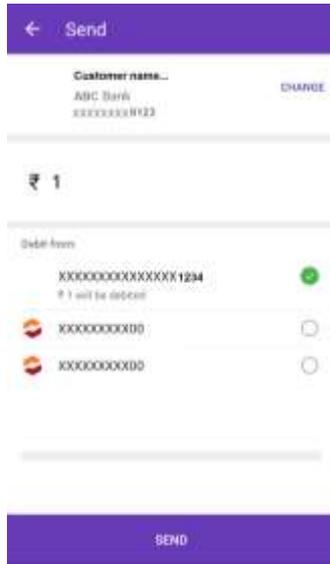


ii. You will be requested to Add Bank account details such as complete Account number, IFSC Code and Account Name, to send funds using “Bank Accounts” option.

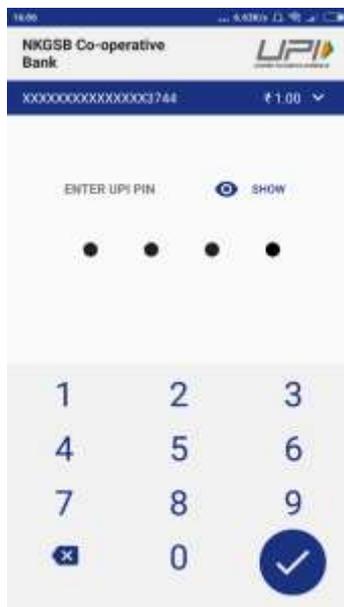


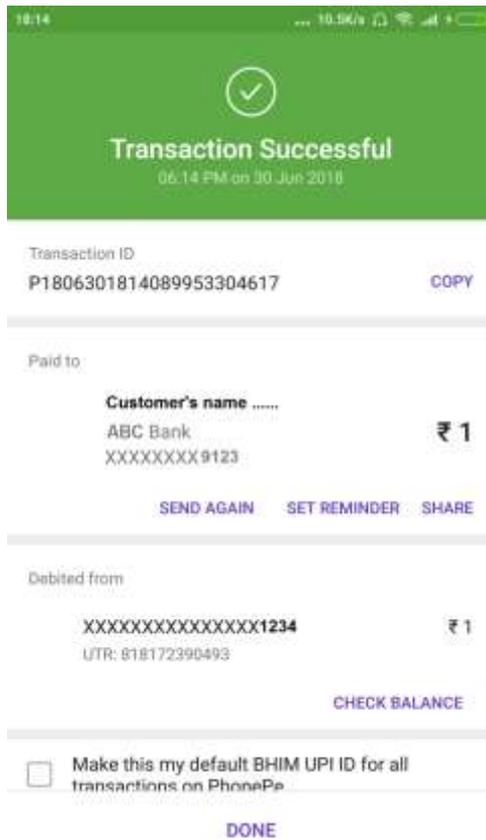
- iii. Tap on “Confirm” once the details are entered and found correct. Now you are ready to send funds using “Bank Account” option.

Enter the amount you wish to send and select the account through which you wish to send funds. Once done, tap on “SEND”.



- iv. You will have to enter the UPI PIN to authenticate the transaction



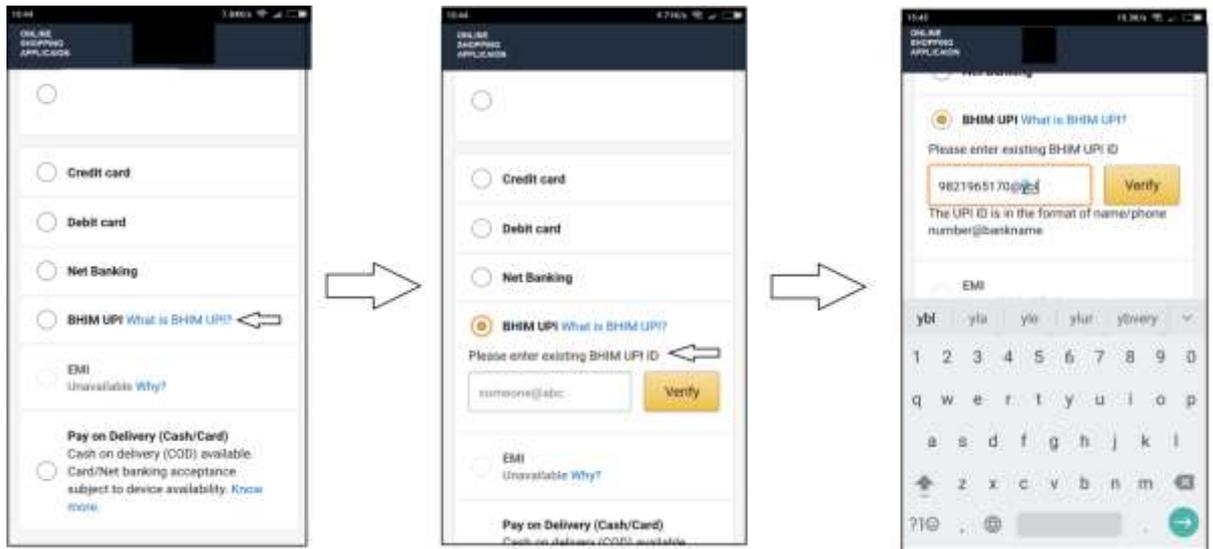


You will receive SMS from Bank as well as PSP confirming transaction details.

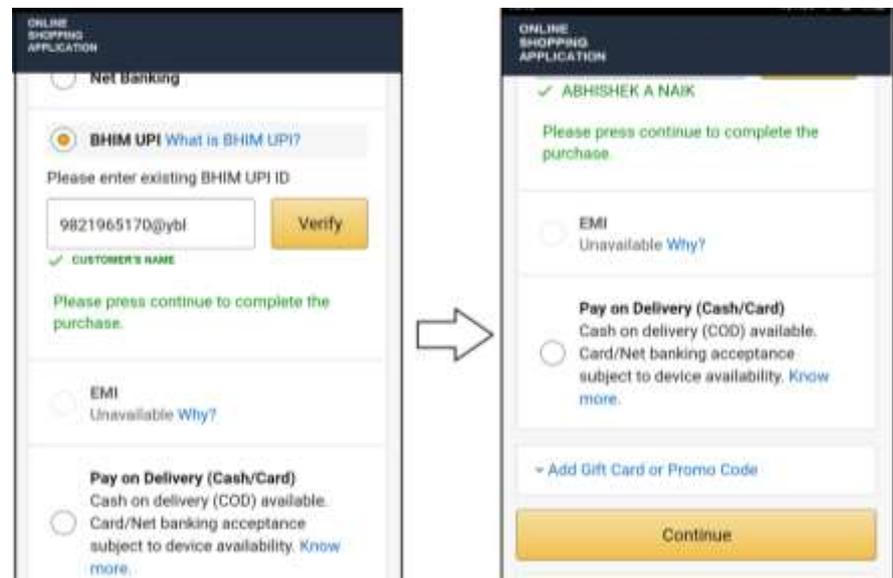
Use UPI for Merchant payments:-

- At the time of making a payment for your online purchase, choose the payment option as “UPI”

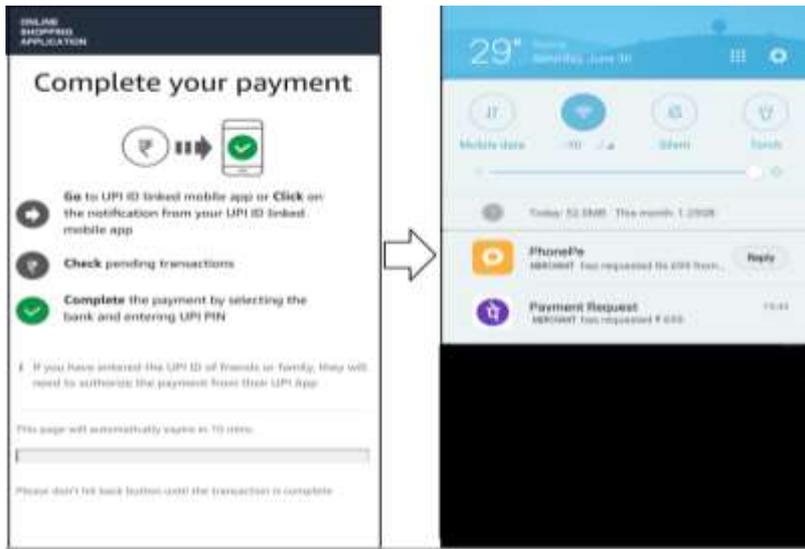




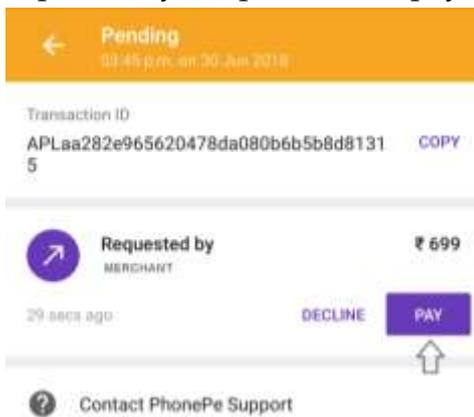
- Enter UPI ID and tap on “Verify”. Account details mapped to the entered VPA will be displayed on the screen



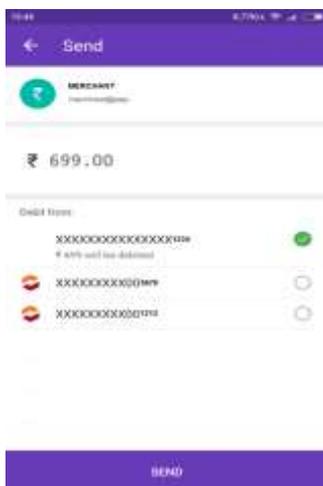
- If you tap on “Continue” tab, the Merchant Application will send a Collect Request to PSP application of which VPA ID was entered
- A Collect request will get populated in Notification area of Mobile device



- Tap on “Application Notification”, you will be directed to the Payment Request page wherein you can Accept or Reject the Merchant Payment request
- Tap on “Pay” to proceed for payment



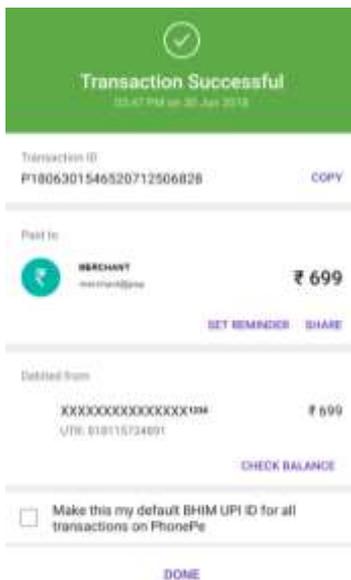
- Select the account from which you wish to initiate the UPI debit and tap on “Send”



- You will have to enter the UPI PIN to authenticate the transaction



- You will receive SMS from Bank as well as PSP confirming transaction details.



- Merchant confirmation Post successful transaction on PSP

