



**NKGSB CO-OP BANK LTD**

**INFORMATION TECHNOLOGY DEPARTMENT**

**REGISTRATION AND TRANSACTION FLOW FOR**

**WHATSAPP PAY**

**Version 1.0**



Nowadays, almost all of us are using a very popular social media app “*WhatsApp*” seamlessly. On Friday, 6<sup>th</sup> November 2020, WhatsApp has announced the roll out of its payment services in India.

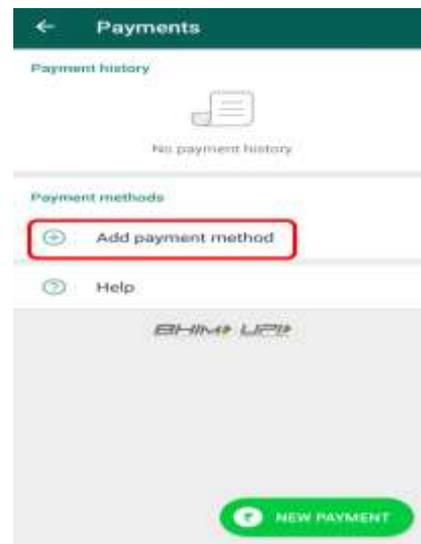
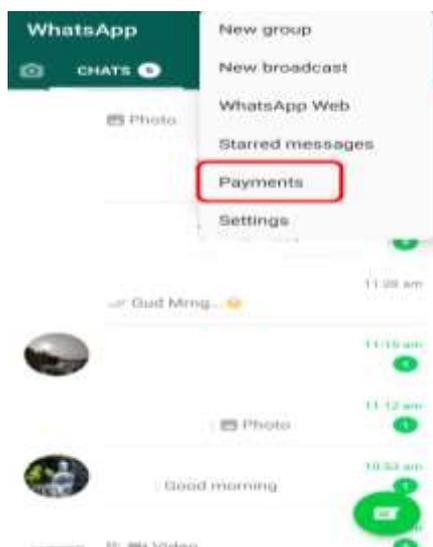
*WhatsApp Pay* has been designed in partnership with the National Payments Corporation of India or NPCI, and it is based on the Unified Payments Interface (UPI). *WhatsApp Pay* is an in-chat payment feature that allows users to make transactions via WhatsApp to their contact list. It is UPI-based payments service that allows you to both send and receive money.

To get started you need to be on the latest version of WhatsApp for **Android** or **iOS**. Your WhatsApp number should be the same number that's linked to your bank account too. If the mobile number is same, then you can proceed for the UPI registration with the help of this document as follows.

## UPI REGISTRATION ON “WhatsApp Pay”

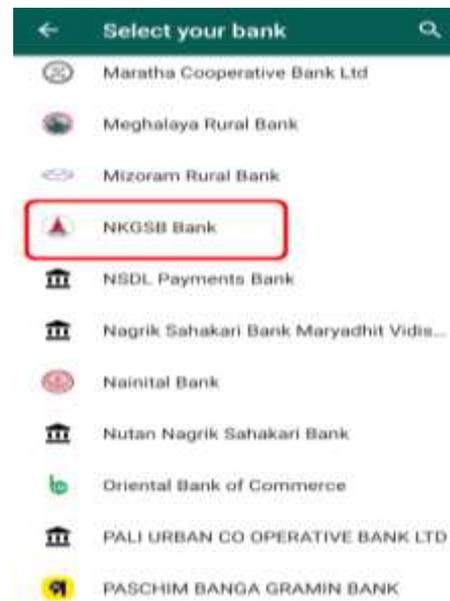
### Step 1

Open your WhatsApp application and go to more section on the top of the left side corner. Tap on “Payments” tab and then on “Add payment method” to proceed further as shown in below snaps.



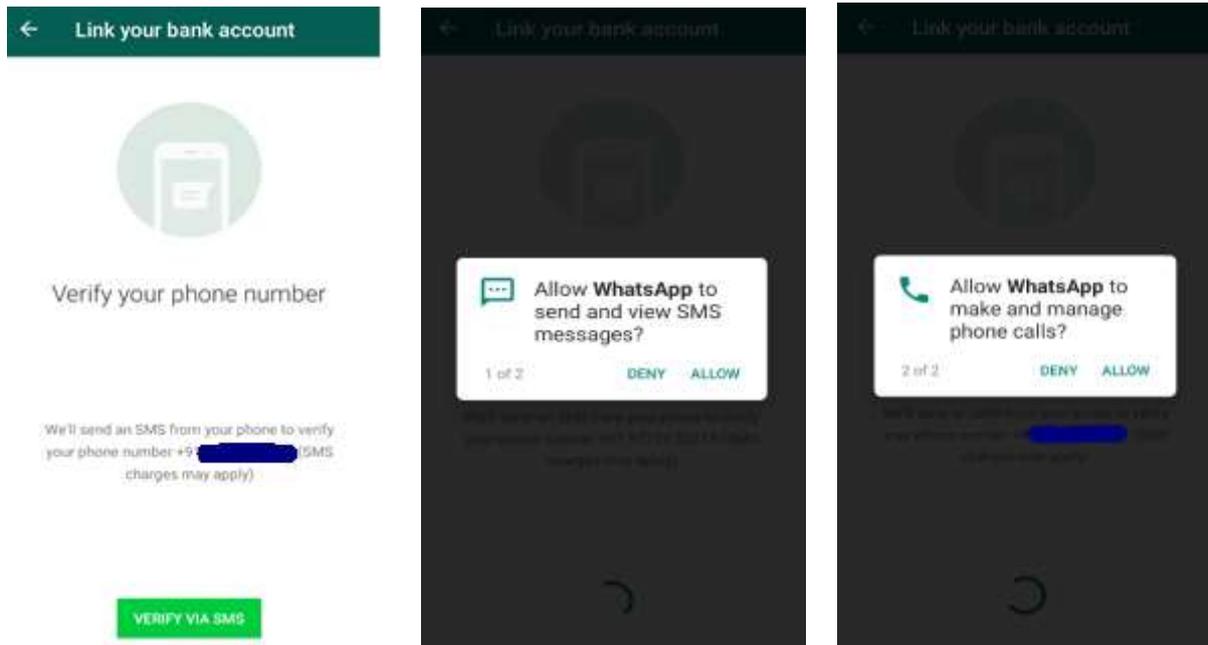
## Step 2

Click on “ACCEPT AND CONTINUE” on next page and then search or select “NKGSB Bank”.



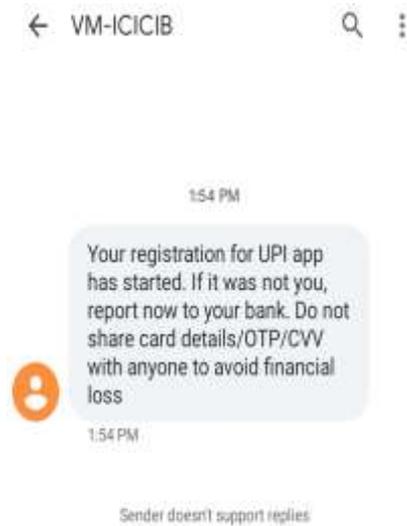
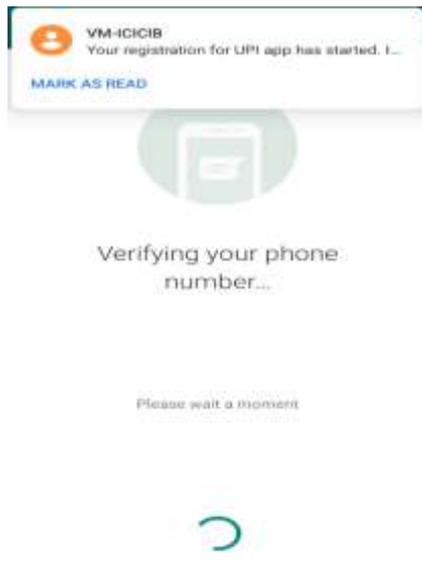
### Step 3

Once bank is selected, you need to verify your mobile number registered with bank, hence please tap on “VERIFY VIA SMS” and also gives permissions to app as follows.



#### Step 4

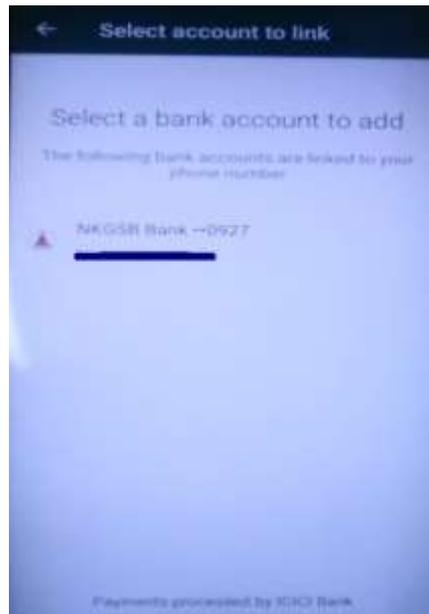
By allowing all the permissions, app will start mobile number verification and you will received one SMS of UPI registration from WhatsApp acquiring bank (e.g. ICICI Bank).



### Step 5

Once mobile device is successfully verified, accounts linked to the registered mobile number (with allowed mode of operations) will reflect on screen.

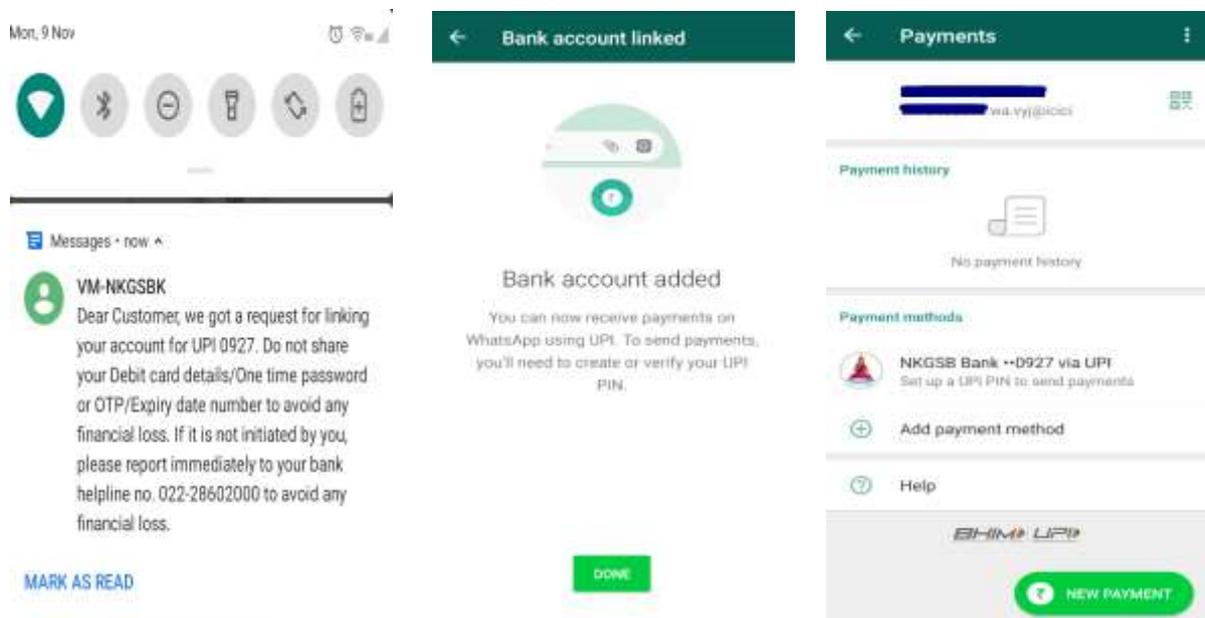
Select desired account in case you have multiple accounts.



## Step 6

As you select the account, bank will send a confirmation SMS on registered mobile number as follows and a confirmation as “Bank account added”.

Tap on “DONE” and you will be routed to the home page of payment where your UPI profile is created and you can see your UPI ID, along with QR code.

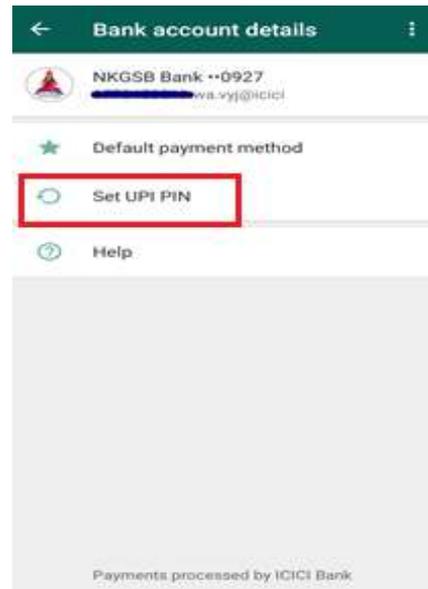
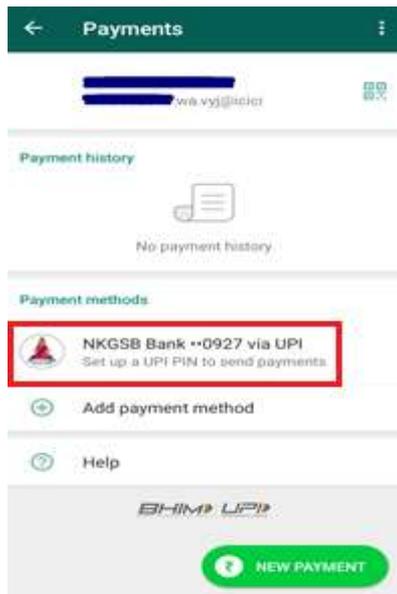


With this last step your UPI registration is done and your selected account is linked to the UPI for transaction.

Now it's time to create UPI PIN, because without PIN you can not make any transaction. So kindly proceed as follows.

## Step 7

On profile page, tap on account number to set UPI PIN and on next page tap on “SET UPI PIN”.



### Step 8

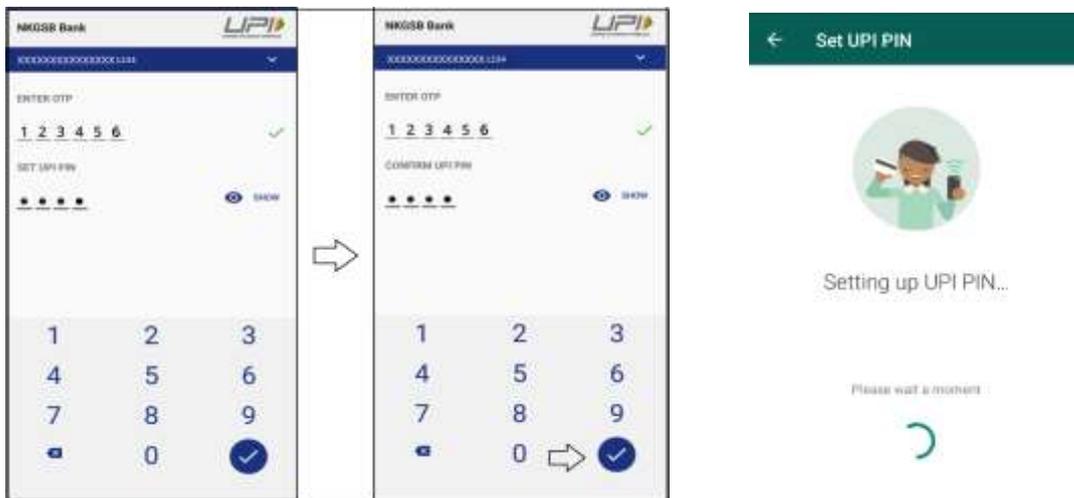
Now you will see Verify debit card page, click on “CONTINUE”. To Set UPI PIN, Customer must have NKGSB Debit Card linked to the registered mobile number. User has to enter last six digits of his/her NKGSB VISA / RUPAY Debit Card number along with the card Expiry month and year (in MM/YY format).



### Step 9

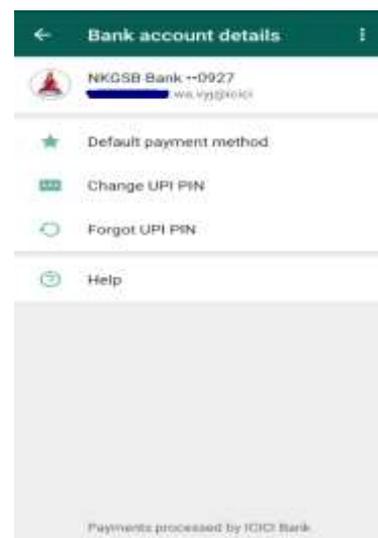
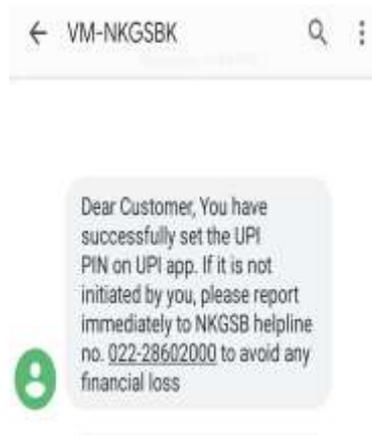
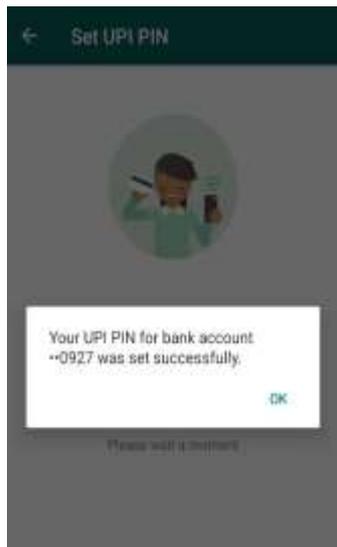
Once card validation is done successfully, you will receive OTP on registered mobile number from Bank.

So on next page enter that OTP and set 4 digit Unique UPI pin. On next screen confirm UPI pin means re-enter the same UPI PIN which was entered in first screen and tap on Tick Button to submit.



**SUCCESSFULL REGISTRATION...!!!**

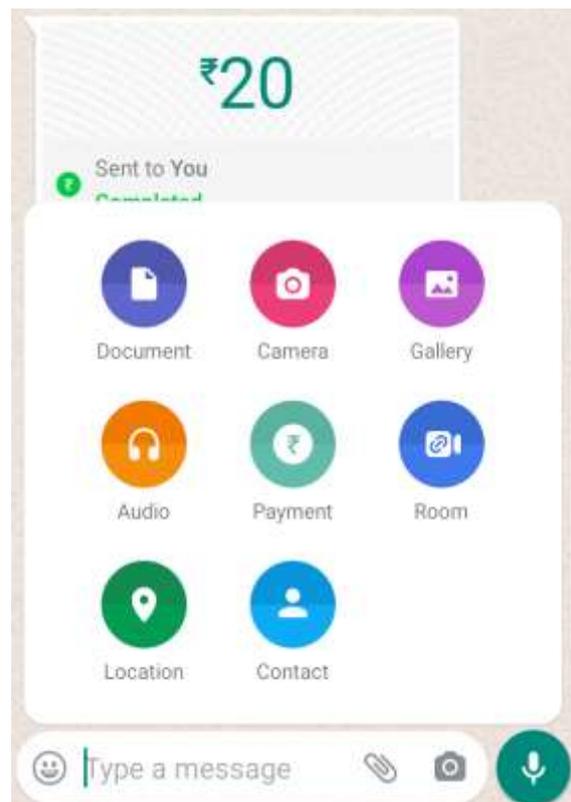
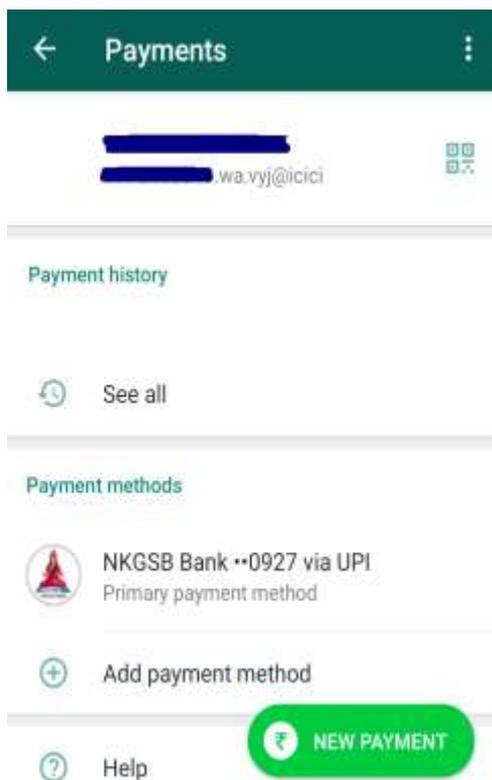
Once we go through all above 9 steps, UPI registration will be Successful. You will receive the UPI PIN Set confirmation on screen, on SMS and bank accounts page.



## How to make UPI Payments through WhatsApp Pay?

### Step 1

Open *WhatsApp* application and go to “Payments” section and tap on “NEW PAYMENT” or from chat section also you can simply make the payment to any of your contact. Tap on attachment from text section and then tap on “Payment”.



## Step 2

Then, enter the amount as per your desire and remarks if any. Tap on arrow to submit the transaction.



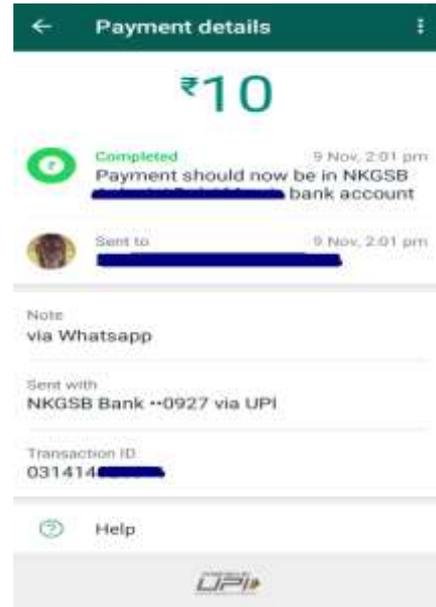
### Step 3

Now, on next screen tap on “ENTER UPI PIN” and then enter UPI PIN set by you to complete the transaction.

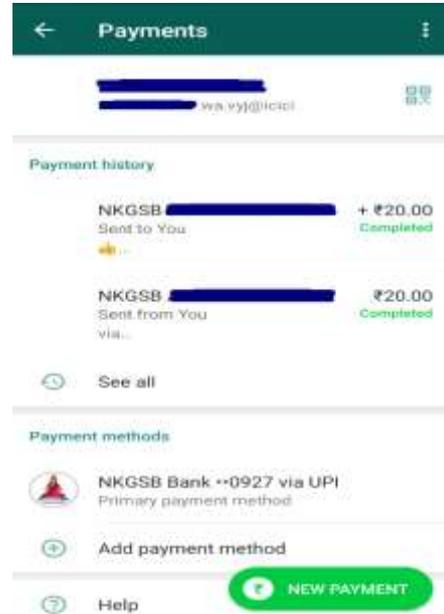


## Transaction Confirmation

After successful validation of UPI PIN, transaction will be processed further and you can see the transaction status and its details as follows.



You can check all your past transactions as payment history in “Payments” section.



*Thank You...!!*