



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

NKGSB CO-OP BANK LTD
INFORMATION TECHNOLOGY DEPARTMENT

FREQUENTLY ASKED QUESTIONS ON UPI

Version 1.1

Frequently Asked Questions

1. What is Full Form of PSP?

Payment System Player

2. What is PSP app?

A PSP is a certified and trusted entity in the UPI ecosystem which acts on behalf of the bank. The PSP is actually a technology platform provider

3. What is UPI?

Unified Payment Interface is a safer, secure & innovative system for immediate money transfer through mobile device round the clock 24x7 and 365 days. It is similar to IMPS with added features

4. What can I do with PSP UPI App?

You can send & collect money to any person on UPI using virtual private address (VPA)

You can pay your Bill directly from any PSP (Electricity, Gas, Water, DTH and Telecom, Mobile Postpaid and landline)

You can scan a QR to make quick payments

You can check your transactions history on UPI

5. How & Where do I pay with PSP UPI App?

Pay to your friends & relatives directly through their UPI ID (VPA)

While shopping online, click on the "Pay by UPI" option

Scan UPI QR at merchant outlets

Pay Bills on the go with the Bill Pay feature on the app

6. How fast is a transaction over PSP UPI App?

Instant transfer. All payments over PSP UPI App are linked to your NKGSB bank account and transaction can be completed within few seconds

7. Are there any charges for using PSP?

Depends upon respective service provider. However, downloading any PSP app from app store may charge you for utilization of internet data pack

8. Is PSP UPI App available for all Handsets and Operating Systems?

Majority of PSP UPI Apps can be used on all handsets with iOS (version 8.1 & above) & Android OS (version 4.2 & above)

9. Is PSP UPI App available in multi-lingual?

Yes

10. How to begin with PSP UPI app?

You need a smartphone with an internet data pack. Also, it is mandatory that you should register your mobile number linked to your accounts with NKGSB bank with NKGSB debit card

11. To use UPI on any of the PSP, do I need to register for NKGSB Mobile Banking?

Yes. It is necessary to register for Mobile Banking facility with NKGSB Bank. Download and Install NKGSB QuickMobil app available on app store and get yourself registered online for NKGSB Mobile Banking. You can add NKGSB account on UPI application after a cooling period of 5 minutes from the mobile banking registration

12. Do I need to be a customer of NKGSB bank to use UPI?

Yes, it is necessary that to use NKGSB Bank UPI services, you should be a customer of NKGSB Bank & your mobile number should be registered with NKGSB bank to use the facilities of UPI from any PSP app

13. What is VPA?

A Virtual Payment Address is a unique identifier which you can use to send and receive money on UPI. Think of it as an email id which you can use to transfer money

14. Does PSP UPI App run without internet?

No

Installation and Registration

1. Who can use PSP UPI App for UPI transactions?

Any user having a smartphone and NKGSB bank account is eligible to use UPI. That being said, you need your mobile number registered with NKGSB bank and a debit card linked to that account. You can download the app from playstore or appstore

2. How does PSP verify my mobile number and what is the process?

After installing and running the app for the first time:

1. Select Language
2. App will ask permission to send SMS to verify.
3. Successful attempt will take you to Home page
4. If unsuccessful, after 45 seconds an OTP will be sent to you.
5. Once the PSP recognizes your mobile number and handset, your registration is complete

3. How do I create my VPA / UPI ID?

On successful registration, a default ID like mobilenum@upi will be created. You can add one more VPA by going in the profile section

4. What if I get Device Binding Failed?

Device binding failure occurs due to the following reasons:

6. App is unable to send SMS
7. Network connection is poor
8. Phone time and actual time is different
9. Telecomm service provider is unable to send registration SMS to PSP

5. I am a joint holder in a savings account, can I register for UPI on any PSP?

Yes, if you are a joint holder in any savings account & your mobile number is registered with the bank, you can register for UPI from any PSP

6. Can a Proprietorship firm, Partnership firm, Private ltd company or Public ltd company register for UPI?

No, only savings account or current account in personal name can register for UPI

7. I am getting error saying 'Could not fetch a/c - NKGSB Bank did not return any account for your mobile number +91xxxxxxxxx, why?

Ensure that your mobile number is registered to your own customer number which is linked to your savings account or current account in personal name. In any other case, you may not be able to use UPI

8. I am unable to link my overdraft account in UPI? Can an Overdraft account register for UPI?

You cannot link or register any overdraft account in UPI. Only savings account or current account in personal name can register for UPI

9. I have one savings account & one overdraft account linked to my customer number along with mobile number, I am unable to locate overdraft account in UPI?

Only savings account or current account in personal name can register for UPI. You can register your savings account though you cannot register an overdraft account in UPI

UPI PIN Setting

1. What is UPI PIN?

UPI PIN is a four or six digit number that is set by the customers on UPI after the registration process. UPI PIN is used for authenticating all transactions done on

2. What happens after registration?

Once your mobile is verified, you will have to select your bank account and set your UPI PIN

3. How do I set my UPI PIN?

You can set your UPI PIN by going to Main Menu -> Bank Accounts -> Set UPI PIN for the selected NKGSB account. You will be prompted to enter the last 6 digits of your Debit/ATM card along with the expiry date. Further, you will receive an OTP on your registered mobile number which you have to enter and set your UPI PIN.

Note: UPI PIN is not the same as MPIN provided by NKGSB bank for mobile banking

4. Is there any precaution I have to take for using my UPIN?

Yes, never share your UPI PIN with anyone and keep it confidential. NKGSB Bank will never ask for your UPI PIN & login related information

5. I have already set a PIN on another app with NKGSB bank account. Can I use the same PIN on PSP?

While setting the UPI PIN, there is a "SYNC" option at the bottom of the transaction screen. If you click that, the PIN you have set on the other PSP will be auto-synced for all PSPs'

6. I am unable to set my UPI PIN. What now?

Due to some technical reason, your UPI PIN cannot be set. Kindly contact NKGSB customer care centre on 18002671917 or write to customercare@nkgsb-bank.com

7. Can I link multiple bank accounts in UPI?

At the time of account set-up, you can link your preferred bank account as the default account. Several bank accounts can be linked to the same virtual address. In case you want to link another bank account, you can go to Main menu, choose Bank Accounts and select your default account. Any money that is transferred to you using your mobile number or payment address will be credited into your default account

8. My mobile number with PSP and the one registered with NKGSB bank account must be the same?

Yes, it is mandatory that your mobile number linked to your account should be registered with NKGSB bank to use UPI facility

Sending Money

1. What methods are available on PSP for sending money?

UPI users can send money by using one of the following details of the beneficiary from any PSP-

1. VPA (Registered on UPI)
2. Mobile Number (Registered on UPI)
3. Aadhaar Number (Should be linked to a bank account)
4. Account Number and IFS code

2. Can I send money to a friend who is not present on UPI?

Yes. Payment can be made via IFSC & Account number if the person is not registered on UPI

3. While sending money via UPI ID, the account holder name and UPI ID are different. Are they the same person?

When you enter a VPA and click on verify, the account holder's name (as mentioned in the bank's system) will be displayed. This is for you to cross check if the sender and the bank account to which you want to send money are the same. In case they appear different, please re confirm the VPA of the receiver. Money once sent using UPI cannot be reversed

4. How do I access a record of all my historical transactions?

Every transaction initiated from your NKGSB Bank account will be listed in the PSP. You can view all your past transactions in the 'Transaction History' section on the PSP app

5. Is there a limit to the amount of money that can be sent using UPI?

A user can send up to Rs.50,000 per transaction and a maximum of Rs.1,00,000 per day for one bank account. This limit is available per bank account linked on UPI. For any new linking of account in UPI PSP app, limit is set as Rs.5,000 for first 24 hours by NPCI for security reasons.

6. How do I switch the default VPA?

The default VPA is mymobilen@upi .You can change by going to the "My profile" section and selecting among the available VPAs

7. How many VPAs can be added to any PSP?

Most of the PSPs' allows you to use two VPA's. First one is the default VPA (mobile number@upi). The second one, you can create on "My Profile" page

8. I have multiple accounts linked to the same mobile number. Which accounts can I use for sending/receiving money?

The account which you have selected will be displayed on the top left with the bank's icon. That will be your default bank. You can change the bank account by going to "Bank Accounts" and clicking on the three dots menu option to change the bank

9. I have two bank accounts. Using one of them, I have registered on UPI. How can I send money from this account to the other?

Let's say you have two accounts i.e. NKGSB and ABC Bank. You want to transfer money from NKGSB to ABC Bank. You will select NKGSB as your default account linked to your VPA. To transfer money, click on send and then select the option to transfer money via Account Number + IFSC. Insert the details of your ABC Bank account and you will be able to transact. You may use "Self Account" option to transfer funds within your accounts if the PSP you are using provides this option

10. What is required for paying by using Aadhaar number?

The Aadhaar number should be linked to your Beneficiary's account number and the beneficiary bank should be enabled on UPI

11. If a person has Aadhaar number linked to multiple accounts, which account will the money get credited if I perform this transaction?

If someone links their Aadhaar number in two bank accounts and in the event you send them money via UPI, the money gets credited to the account where the Aadhaar number was linked the latest (chronological order)

12. Can I save the beneficiary details for later transactions?

Yes, you can save details. While sending money to a particular receiver you have to click on the option "Save for Future"

13. How to use Scan & Pay feature for sending money?

Scan & pay option is present in the Home page where you can click and the QR scanner opens up. Using this you can scan the QR code of the receiver and send him money. You can also use scan and pay on your passcode screen. You can also upload a QR saved on your phone as an image

14. How do I generate my QR code?

Once you register on UPI, a QR code and default VPA is created. You can check these details on the "My Profile" section of PSP

Receiving Money

15. What is Collect Request?

Using PSP, you can initiate a collect transaction for asking money from someone. You have to enter the amount and UPI ID. The user who will receive the request can pay or decline the collect request by authenticating it with the UPI PIN

16. How do I check collect requests made to me?

You can click on transactions menu and under the pending section, collect request made towards you will be displayed. You can approve or decline the same

17. Is there a per transaction limit on the amount of money that can be received using UPI?

At present, there is a limit of Rs 10,000 per collect request on any PSP

18. Is there any limit on receiving money via UPI?

There is no limit to the amount of money you can receive via UPI

19. What is Split bill feature?

Split bill allows you divide a bill between yourself and other users using UPI. Let's say you and your friends have used a product/service amounting to Rs 1,000. Using split bill feature, you can enter the total amount and that will get automatically split between the users (after entering their VPA). A collect request will be initiated and the payers need to approve the collect transaction

20. How to block unknown money requests?

You can do so by clicking on spam for the request and also by clicking the particular sender so that he can no longer send unwanted requests

21. Is there a time frame within which the money request has to be accepted?

Pending transactions can be viewed in the transaction section of PSP. The requests will be valid till the time the initiator has kept. If the request is not accepted within that set time, the request expires

22. If I uninstall PSP application from my mobile, can I still receive the funds?

Yes, even if you uninstall PSP application from your mobile handset, you can receive the funds on your registered VPA

Help & Support

23. I have sent money but the transaction failed and my account is debited. What should I do?

The transaction might have failed due to a system error. Your transaction ID is your reference ID, which you have to report to us. To report a failed transaction, click on report issue in the transaction page against the failed transaction and mention the details. The amount should be reversed to you in T+3 days. In case that does not happen, you can reach out to us by calling our Customer Care Centre on 18002671917 or by writing mail to customercare@nkgsb-bank.com. We apologise for the inconvenience

24. I performed a transaction but it is showing pending. What should I do?

The transaction might have failed due to a system error. Your transaction ID is your reference ID, which you have to report to us. To report a failed transaction, click on report issue in the transaction page against the failed transaction and mention the details. The amount should be reversed to you in T+3 days. In case that does not happen, you can reach out to us by calling our Customer Care Centre on 18002671917 or by writing mail to customercare@nkgsb-bank.com. We apologise for the inconvenience

25. Money sent to wrong receiver. Can I reverse the transaction?

A successful transaction cannot be reversed, unless the beneficiary refunds at his own end. You can try and raise a collect request (for VPA based transactions) and hope that the user will return the same. There is no guarantee that your amount will be reversed

26. Whom to contact in case of any issues with the app?

You can report any feedback/suggestion/complaint regarding your NKGSB Bank account operations on UPI [on customercare@nkgsb-bank.com](mailto:customercare@nkgsb-bank.com)

27.How do I delete a saved contact/UPI ID/Account + IFSC?

When you click on any listed contact/UPI ID/ Account + IFSC, it gets highlighted with two options i.e. “Send Money” and “Delete”. Click on delete to remove the beneficiary from the list

28.How do I unblock a user?

Click on the three dots on the top right of the added contact/UPI ID/ Account + IFSC and go to blocked contacts. Click on the contact and select the option to unblock the same.

Additional Feature

1. Transaction Filter & Download

Filter transactions on the basis of transaction status, duration, UPI ID etc.