NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

FAQ's on BHIM

What exactly is BHIM?

BHIM is a UPI based payment interface which allows real time fund transfer using a single identity like your mobile number or name.

What is UPI?

The easiest way to think of UPI is that it is a payment method to transfer money between 2 parties. It is similar to NEFT or RTGS transfers in that way.

Is BHIM available for all handsets and Operating Systems?

BHIM can be used currently on all handsets with iOS & Android OS version 4 and above

In how many languages is BHIM available?

Currently it is available in 12 languages, i.e., Hindi, English, Tamil, Telugu, Malayalam, Bengali, Odia, Kannada, Punjabi, Assamese, Marathi and Gujarati.

What is VPA?

A Virtual Payment Address (VPA) 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.

Can I use BHIM outside India?

Currently, you can use BHIM only in India.

What are the charges to use BHIM?

NPCI does not charge any user for transacting on BHIM. Kindly get in touch with your bank to ask for their charges.

Does BHIM run without internet?

No, you need a stable internet connecting to run the application.

How do I use BHIM if my bank is not live on UPI?

BHIM is interconnected with every bank through the UPI ecosystem. Hence, you will not be able to link your account on BHIM application.

Installation and Registration

Who can use BHIM?

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

How does BHIM verify my mobile number and what is the process?

After you install and run the app, it will ask for language selection. After selecting the language, the application will send a SMS to verify and register the mobile number. If this step is successful, you will see a screen which will display registration successful. A default VPA "mobile number@upi" will be created.

How do I create my VPA?

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

What is VPA?

A Virtual Payment Address (VPA) 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.

What if I get Device Binding Failed?

Device binding failure occurs due to the following reasons:

1. App is unable to send SMS
2. Network connection is poor

In case the above issues are not applicable, kindly upgrade the app to latest version from Play store/App Store and try again. Please make sure you are not using a Jio sim card as it does not send outbound text messages.

UPI Pin Setting

What is UPI PIN?

UPI PIN is a four or six digit number that is set by the customers on BHIM after the registration process. UPI PIN is used for authenticating all transactions done on UPI platform (BHIM or *99# or UPI apps)

What happens after registration?

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

I cannot see my bank in the list. What now?

Your bank is not registered with UPI, hence it is not on the list. Our team is working towards getting all banks on UPI.

I can see my bank, but I cannot see my Account number. What Now?

Due to some technical reason, your account details cannot be obtained by the app. Please make sure you are using the same mobile number which is linked with your bank account. If still facing the same issue kindly get in touch with the bank.

How do I set my UPI pin?

After you select your bank account, you will be promoted to set your UPI pin for the first time. You need to input the last 6 digits of your debit card along with the expiry date.

If you are a SBI Maestro card user, you need not enter the expiry date in BHIM App**

I have already set a pin on another app with a bank account. Can I use the same pin on BHIM?

While setting the UPI pin there a SYNC option at the bottom of the transaction screen. If you click that, the pin you have set on the other app will be set on BHIM.

I am unable to set my UPI pin. What now?

Due to some technical reason, your UPI pin cannot be set. Kindly get in touch with the bank.

Sending Money

What methods are available on BHIM for sending money?

BHIM users can send money by using one of the following details of the beneficiary.

1. VPA (Registered on UPI)
2. Mobile No. (Registered on UPI)
3. Aadhaar Number (Should be linked to a bank account)

Is there a limit to the amount of money that can be sent using BHIM?

A user can send upto Rs 10,000 per transaction and a maximum of Rs 20,000 per day for one bank account.

This limit is available per bank account linked on BHIM.

How do I switch the default VPA?

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

How many VPAs can be added to BHIM?

BHIM 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.

I have multiple accounts linked to the same mobile number which accounts can I use for sending 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 changing the bank.

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

Let's say you have two accounts i.e SBI and ICICI. You want to transfer money from SBI to ICICI. You will select SBI 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 ICICI account and you will be able to transact.

What is required for paying by using Aadhaar number?

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

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 BHIM, the money gets credited to the account where the Aadhaar number was linked the latest (chronological order).

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"

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 upload a QR saved on your phone as an image.

How do I generate my QR code?

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

Receiving Money

What is Request?

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

Is there a limit on the amount of money that can be received using BHIM?

No, there is no limit on the amount of money that can be received using BHIM.

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.

Where can I check money requests that have been made to me?

You can go to transaction screen of BHIM and check the status of money requests.

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

Pending transactions can be viewed in the transaction section of BHIM. 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.

Failed and Pending Transactions

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

The transaction has failed due to a system error. The money is in the pool account of the remitting bank (your bank). Your transaction ID is your reference ID, which you can take up with your bank.

To report a failed transaction, click on report issues and mention the details. The amount should be reversed to you in T+3 days.

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

The transaction has failed due to a system error. The money is in the pool account of the beneficiary bank. Your transaction ID is your reference ID, which you can take up with your bank.

To report a pending transaction, click on report issues and mention the details on the transaction page on the app. The amount will be received by the payee in T+3 days.

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.

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

You can contact on contact@npci.org.in or get in touch with your bank.

My Beneficiaries

What is my beneficiaries?

My Beneficiaries is a feature added which helps users to organize their payer contacts. It contains the list of payers to whom a transaction was initiated.

How do I save a beneficiary?

When performing a transaction, click the button "Save for future" to save the contact. You can view the same in your added beneficiary.

How do I delete a saved contact from My Beneficiary?

When you click on any contact in my beneficiary, it gets highlighted with two options i.e. "Send Money" and "Delete". Click on delete to remove the beneficiary from the list.

How do I unblock a user?

Click on the three dots on the top right of the My Beneficiary page and go to blocked contacts. Click on the contact and select the option to unblock the same.