



Referral Bonus Scheme for Individuals

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VERSION: Final

REFERRAL BONUS SCHEME FOR INDIVIDUALS

1.1. Overview

Referral schemes are widely used to promote adoption of a new facility that is launched in the market, including mobile applications, and have proved effective.

The scheme scope is only for BHIM users. As of now, the scheme duration is 6 months from the launch date of the scheme, and can be renewed based on government directions.

NPCI takes the role of implementing agency since the BHIM platform is owned and operated by NPCI. NPCI uses its transaction data to identify the eligibility and compute the cashback.

1.2. Objective of the scheme

- Increase number of users downloading/installing and registering for BHIM;
- Increase in number of transacting via BHIM

1.3. Definitions

- **“Referrer”**: means a person (existing user of BHIM) who refers BHIM to a new user - Has to be BHIM user
- **“Referee”/ “New User”**: means a first time user of BHIM - Has to be BHIM user
- **“Referral code”**: means the mobile number of the referrer
- **“Valid financial transactions”**: Money transfer from one bank account to another bank account of amount greater than or equal to Re. 1 and less than or equal to Rs 10,000 using BHIM
- **“Valid Referral Mobile Number”** 10 digit mobile number of referrer issued in India who is already an existing BHIM user and have performed at least one successful transaction
- **“Valid Receiver”** - Can be any UPI valid user or a merchant including BHIM user/merchant

1.4. Reference Bonus Scheme for individuals:

The scheme is intended to incentivize an existing user of BHIM to bring new users on the BHIM platform and encourage the new user to do transaction using BHIM with other users or by referring new users on BHIM. Hence, the bonus will be paid to both the referrer and the new user of BHIM (referee) and the referral will be considered successful only after 3 successful financial transactions (to any valid UPI user - “valid receiver”) performed by the referee.

The Scheme will proceed as follows:

1. An existing BHIM user (Referrer) to refer BHIM application to new user (Referee)
2. New BHIM user (Referee) initiates access to BHIM app or by dialing *99# from his/her mobile number registered with bank and complete on-boarding process on BHIM i.e. downloading, registering and fetching the bank account

3. New BHIM user (Referee) completes his/her first eligible financial transaction with any unique user
4. To establish the referral relationship between referrer and referee -
 - a. Referee needs to enter the referral code (mobile number) of the referrer at the time doing the first financial transaction with any unique user (to any valid UPI user including BHIM - “valid receiver”)
 - b. The referral code field (as an option) will appear on the transaction page and will be visible only to the new BHIM user (referee) at the time of their first financial transaction process
 - c. In case of *99#, the referee will choose the option of entering the referral code (as an option) at the time of on-boarding
 - d. System shall validate that if the referrer mobile number is valid BHIM registered
5. On completion of minimum 3 unique successful transactions totaling to Rs. 50 to any 3 unique users (either P2P or P2M), the referrer and the referee will be notified about the bonus amount via notification in BHIM app. In this the referrer and referee has to be on BHIM user, however he can perform financial transaction with any valid UPI user / merchant.
6. The bonus will be credited to the bank accounts of the referrer and the referee after meeting the eligibility criteria (as stated below)
7. The bonus will be paid as follows:

Referral Bonus Cashback amount	Total Amount (in Rs.) per BHIM user
- New BHIM user (Referee) (per person)	25
- Referrer (per person)	10
Total referral bonus amount	35

1.5. Eligibility Criteria

- A. Referral relationship to establish -
 - a. Referee needs to do first financial successful transaction with the any unique user
 - b. Referee needs to provide the 10 digit mobile number (already registered and active on BHIM) of the referrer as referral code at the time of doing the first financial transaction.

In case, referee fails to enter the referral code at the time of doing the transaction, the referral relationship will not be established and it will not be considered as part of receiving bonus amount
- B. Qualification to earn Referral bonus amount -
 - a. Referee (who successfully entered a referral code) has to complete minimum 3 successful financial transactions to 3 unique users (to any valid UPI user - “valid receiver”) during the scheme period using BHIM app
 - b. The referee and referrer has to be BHIM User
 - c. The total transactions value should be equal to or more than Rs. 50

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- d. Referrer can be a part of the unique user who is receiving the funds
- e. The minimum transaction value should be Rs.1

C. Other criteria:

- Only valid approved transactions from BHIM app or *99# will be considered for the scheme
- The “referrer” and the “first time user” should use the BHIM app or *99# to make transactions
- Both “send” and “request” transactions with any valid UPI user / merchant will be considered as valid transactions
- Value of transactions should be between (and including) Rs. 1 to Rs. 10,000
- The maximum referral amount that a referrer can earn is Rs 25,000 per month
- “Unique BHIM users”: A user will be categorized as unique user only if his/her mobile no. bank account are unique to any other BHIM user. Below table showcases all the cases but not limited for identification of unique users. NPCI will determine in our sole discretion whether the customer is a unique user

Mobile No.	Bank Account	Category
Unique	Unique	New User
Unique	Same	Existing User
Same	Unique	Existing User
Same	Same	Existing User