How can I Download the BHIM App?

The BHIM app can be installed on both Android and Apple phones. If you want to download the app on your Android phone, then go to the google play store. If you are an iPhone user then download the app from the Apple App Store

How to Log in to BHIM UPI?

The following are the steps that you need to follow to do the BHIM UPI login:

1. Open the BHIM app, & choose a language.

2. Mention your registered mobile number.

3. Set a 4-digit password.

4. Now, link your bank account.

5. Set up your UPI PIN by entering your debit card's last 6 digits.

6. After setting the PIN, your account will be created.

How to Set the Passcode on the BHIM App?

- Here are the steps in setting up the passcode on the BHIM app:

- You need to set a passcode that will serve as the PIN to use the BHIM app. Set the 4-digit PIN and confirm your PIN input.

- After entering the PIN, you will be automatically logged-into the BHIM app

- Now you can view the app dashboard.

Steps to Add your Bank Accounts

- To send and receive the money, you need to add your bank account to link it to the BHIM app.

- Select your bank from the list provided.

- After choosing the bank, select the account that you want to link.

- Also, you can change your linked bank account in the future by following the above-mentioned steps.

Steps to Create a UPI ID or a VPA?

After completing the registration on the BHIM app, a default UPI ID or VPA will be allocated to users. If you want to add another VPA then go to the profile section.

How to SEND money using the BHIM App via UPI

1. Follow the 3 steps to send money using the BHIM app:

2. Log into the BHIM app and then click on the 'Send' option.

3. Select the VPA of the payee/beneficiary, mention the amount, remarks, and proceed with payment.

4. Enter your UPI PIN to authenticate and send money.

How to RECEIVE money using the BHIM App?

Follow the 3 steps to Receive money using the BHIM app:

1. Log into the BHIM app and then click on the 'Receive' option.

2. Select the VPA of the person from whom you want to receive money along with the amount and click 'submit'.

3. A notification will be sent to the remitter and that request can be either accepted or rejected by the remitter.

Set UPI PIN

- The final step of authenticating the payment is setting up your UPI PIN. The UPI PIN is similar to MPIN which is used in other UPI-based apps.

- Here are the steps to set up your UPI PIN:

- Click the menu option of the BHIM app and go to Bank Accounts.

- Choose 'Set UPI PIN for your linked bank account.

- In the case of an already created UPI Pin, the BHIM app will notify the status. In case you haven't, you are required to offer the last 6 digits of your debit card with its expiry date.

- After providing debit card details, you will get an SMS with the OTP for authenticating the UPI reset request.

- In case you wish to change the UPI PIN, then you need to enter the existing PIN once and enter the new PIN twice.

How to Use the BHIM UPI app to pay bills at a Store?

The BHIM app has a QR code which is similar to other mobile wallets available in the country. Any BHIM app user can develop a unique QR code on their mobile phone to accept payment. Currently, there are two types of QR Code options available.

QR Code for Specific Transaction

Under the OR code for specific transactions, the QR Code can be easily developed on the BHIM UPI app to request a particular amount from another BHIM user. If you wish to make a payment, then you can directly scan the unique code to see the amount. There is no need for a sender to put in the amount payable as the information regarding the amount will be encrypted and also included in the QR code.

QR Code linked to Specific Account

You can create your unique QR code for receiving payments to the account linked with the app. Other payment app users can scan the unique code and then enter the payable amount. Then the person transfers the money to your account.

What is the BHIM App Customer Care?

1. In case you face any issues with the BHIM app, you can reach out to the BHIM Toll-Free number 18001201740 to resolve queries or complaints.

2. You can file complaints using the BHIM UPI app:

Select the 'raise a complaint' option where you will find transaction history.

Select the transaction for which you like to raise a complaint.

After selecting the transaction, you will see 2 options, one is the 'raise concern', and the other is the 'call the bank' option.

Video Link for instruction

Hindi

https://www.youtube.com/watch?v=_eVFknJEWyY&t=3s

English

https://www.youtube.com/watch?v=cIUJOIH0x4c

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