SBI Unified Payment Interface App
SBI Pay, the Unified Payment Interface of SBI

An interoperable mobile based payment solution **facilitating instant payments** (Push, Pull and merchant transactions) and providing a **single interface** (mobile/web) with superior customer experience.

SBI Pay, the UPI App launched on 23.11.2016

- **1st phase** - Peer to Peer (P2P)
- **2nd phase** – Person to Merchant (P2M)
- Currently enabled only on Android platform
Unified Payment Interface (UPI) features

- **Cash to ‘Less Cash’** – Online shopping, paying utility bills, OTC, barcode based payments, donations, school fees, etc.

- **Multiple modes of Payments** - Payments initiated using Aadhaar, Virtual Address, Account Number and IFSC, Mobile Number and MMID.

- **Secure channel**- 1-click 2-factor authentication, Device fingerprinting, Biometric Authentication

- **Low cost Acquiring infrastructure** – Acquiring infrastructure (Mobile) low cost, Easy and Universal

- **Instant payments** - Advanced version of NPCI’s IMPS, a 24*7*365 funds transfer service

- **Ease of Use** – Customer can freely share email/mobile no./virtual address for transaction.
Unified Payments Interface

- Push and Pull Payments
- Virtual Address (‘Username@PSPName’)  
- Transfer using Single identifier like Aadhaar No
- Banks – (Payment Service Provider) will provide App to customers of any bank
- One App for all transaction needs
- Single Click 2FA
Transaction Types

Financial Transactions

• Pay Request (Fund Transfer)
• Collect Request (Fund Transfer)
• Merchant Payments

Non-Financial Transactions

• Mobile Banking Registration*
• Generate One Time Password (OTP)
• Set / Change PIN
• Check Transaction Status
Customer registration on SBI Pay

Step 1
• Download PSP App and create Profile

Step 2
• Add Bank Account/s

Step 3
• Register for Mobile banking, if not already registered / Generate PIN for Transactions
Pay/Collect Transaction Flow

1. Acquiring Channel (Mobile App/E-Com)
2. SBI Bank (Payer PSP)
3. RBL Bank (Payee PSP)
4. ICICI Bank (Beneficiary Bank)
5. Axis Bank (Remitter Bank)
6. UPI

Flow Details:
- Step 1: Acquiring Channel (Mobile App/E-Com)
- Step 2: SBI Bank (Payer PSP)
- Step 3: RBL Bank (Payee PSP)
- Step 4: ICICI Bank (Beneficiary Bank)
- Step 5: Axis Bank (Remitter Bank)
- Step 6: UPI
- Step 7: ICICI Bank (Beneficiary Bank)
- Step 8: SBI Bank (Payer PSP)
- Step 9: UPI
- Step 10: Acquiring Channel (Mobile App/E-Com)
SBI Pay – Merchant enablement in 2\textsuperscript{nd} phase

**Application**
- Stand alone Application (Including existing bank App)
- Augmented Service (UBER-PayTm)
- Complex Augmented Service (Zomato-Uber-PayTm)

**Web**
- E-Commerce
  - Online Payment (Collect initiated on Web using VPA)
  - **UPI on Delivery** (Proximity Push/Pull)

**In-Store**
- Retail Chains
- Service Stops (Restaurants, Saloon, workshops)
- Mom & Pop Stores
  - *Pre-Authorized Low Value Transactions*
Thank you
SBI Pay screenshots
SBI PAY - REGISTRATION
SBI PAY - REGISTRATION
SBI PAY - REGISTRATION

UPI Registration
Account Holder Name
Ms. ROSHNA A
Virtual Address
roshna@sbi
Select Account
XXX5823 - SBIN0006240
XXX2462 - SBIN0003303

REGISTER

Set Password
Congratulations! Your UPI registration is successful. Please wait while verifying your details...

OK

Secret Question
In what city or town did your mother and father meet?

Answer

SET APP PASSWORD
SBI PAY - REGISTRATION
SBI PAY – MENU OPTION

- Send and Receive Money
- Without Sharing Any Additional Bank Information
- Pay
- Approve
- Collect
- Account Management
- My UPI Transactions
- Dispute Status
- Profile Management
  - Update Profile
  - Change Password
  - FAQ
  - UPI De-register
- Balance Enquiry
- Logout
SBI PAY – MENU OPTION

View Profile

Mobile Number
919967120462

Virtual Address
rinish@sbi

Name
Roshna A

Email
rinish.ameeth@sbi.co.in

Change Password

Old Password (6-Digits)

New Password (6-Digits)

Confirm New Password

FAQ

1. How is UPI different from IMPS?

2. Does a customer need to register before remitting funds using UPI? What details of beneficiary will be required?

3. Does the customer need to register a beneficiary before transferring funds through UPI?

4. Does customer need to have a bank account or this can be linked to a card or wallet?

5. Can I use more than one UPI application on the same mobile if they are linked to different bank accounts?

6. Does the beneficiary also have to register for UPI for receiving funds?

7. What happens if my mobile phone is lost?
SBI PAY – BALANCE ENQUIRY

Balance Enquiry

Mobile Number
919967120462

Virtual Address
roshi@sbi

Select Account

SUBMIT

STATE BANK OF INDIA

Please enter the requested information

Note: Balance Enquiry
Ref: URL: https://www.sbi.co.in
Account No.: XXXXXX6423

Balance Info

Account No.: XXXXXX5823
IFSC: SBIN0006240
Account Name: Ms. ROSHNA A
Available Balance: Cr 9641.04 INR

BACK
SBI PAY – PAY TO VPA
SBI PAY – COLLECT FROM VPA
SBI PAY – OTHER MENU

Account Management
- Select Account
- Add Account
- Set MPIN
- Change MPIN
- Set Preferred
- Remove Account

Transaction History
- Transaction Ref. No.: 632714001091
  COLLECT FAILED
  ₹1.00
  Nov 22, 2016 2:09:03 PM
- Transaction Ref. No.: 632714001088
  PAY FAILED
  ₹1.00
  Nov 22, 2016 1:44:00 PM
- Transaction Ref. No.: 632714001087
  PAY PENDING
  ₹1.00
  Nov 22, 2016 1:43:19 PM
  Payee: VPA: 31577332463@sbin0003303
  Remarks: Test
  Raise Dispute
- Transaction Ref. No.: 632714001132
  PAY SUCCESS
  ₹1.00
  Nov 23, 2016 10:42:49 AM