



## SBI Unified Payment Interface App

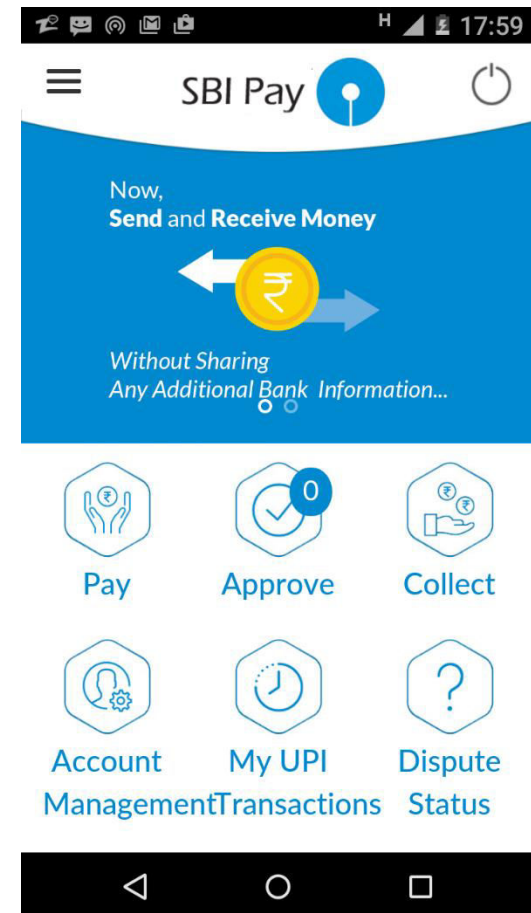


# SBI Pay, the Unified Payment Interface of SBI

*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

- 1<sup>st</sup> phase - Peer to Peer (P2P)
- 2<sup>nd</sup> 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

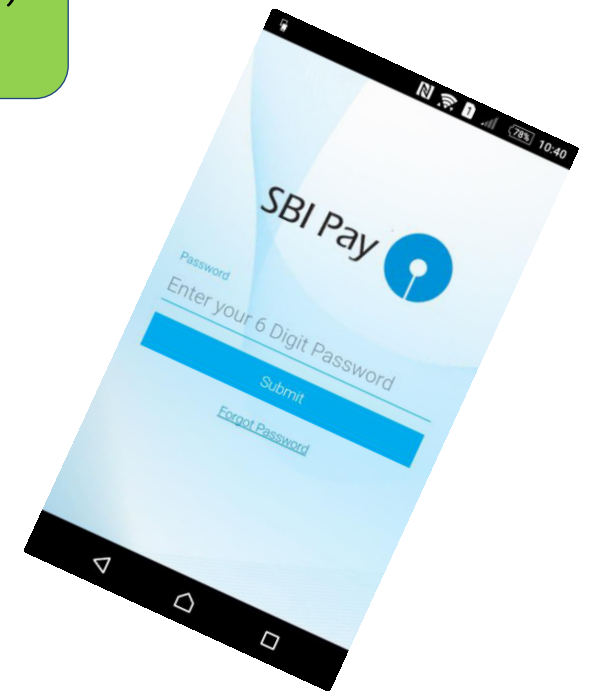
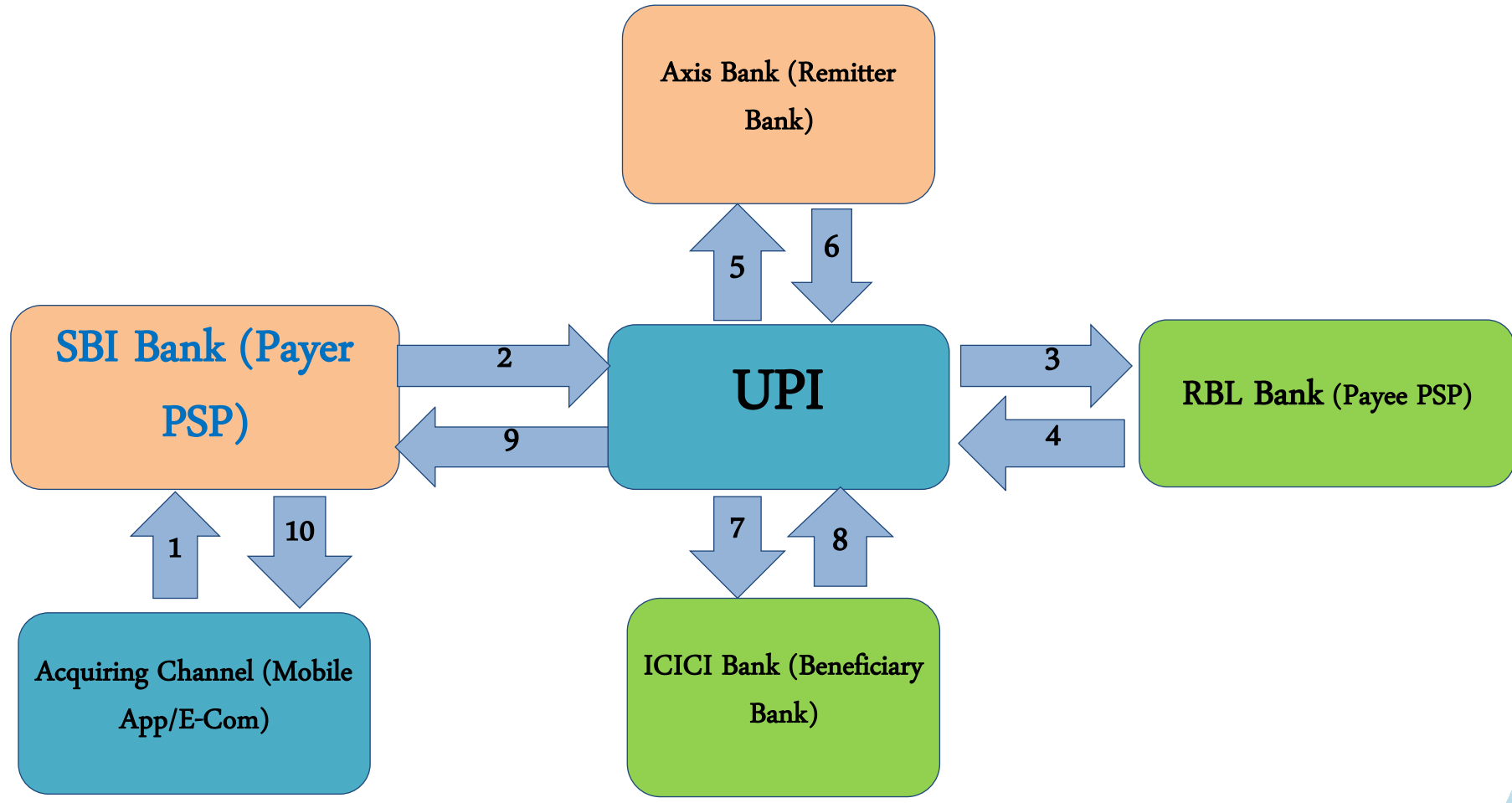
## Step 2

- Add Bank Account/s

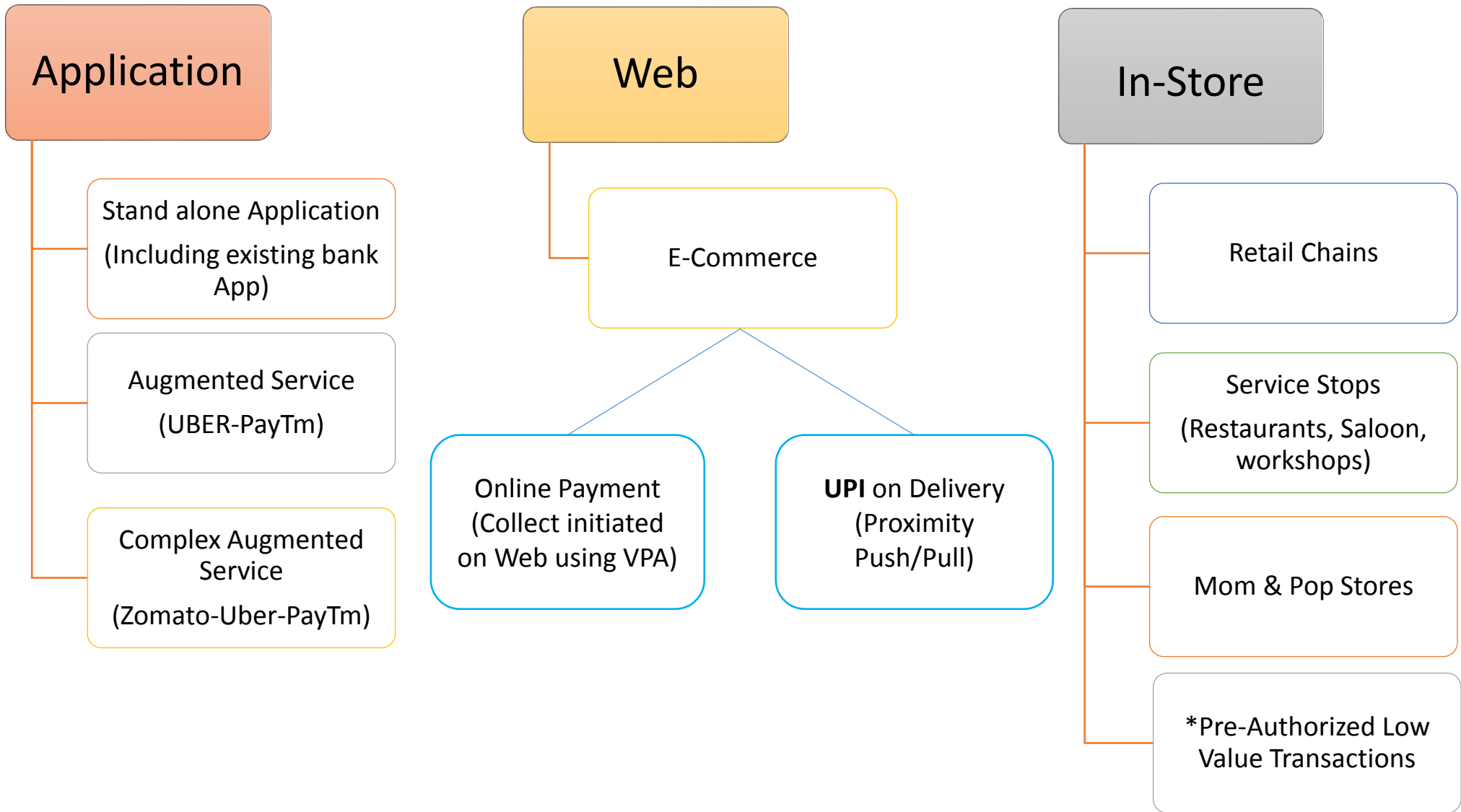
## Step 3

- Register for Mobile banking, if not already registered / Generate PIN for Transactions

# Pay/Collect Transaction Flow



# SBI Pay – Merchant enablement in 2<sup>nd</sup> phase

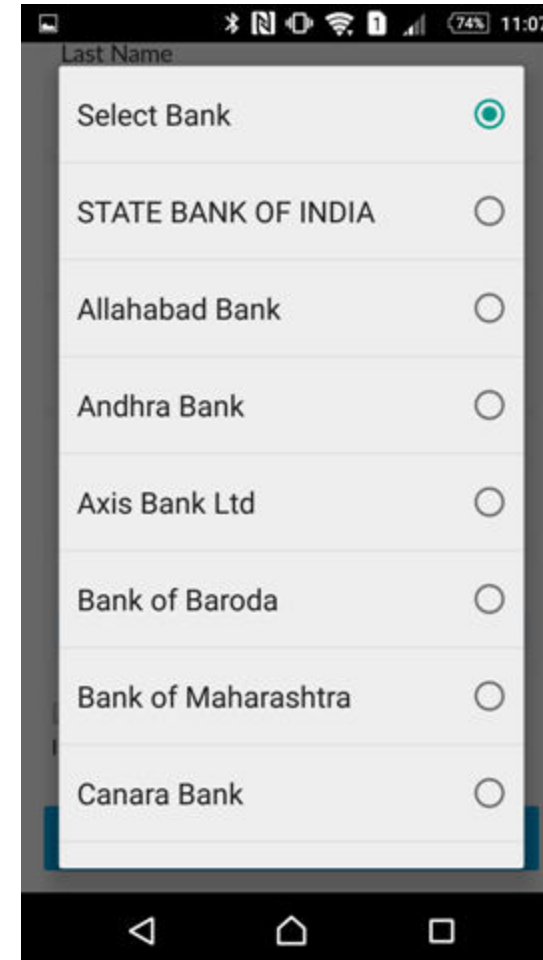
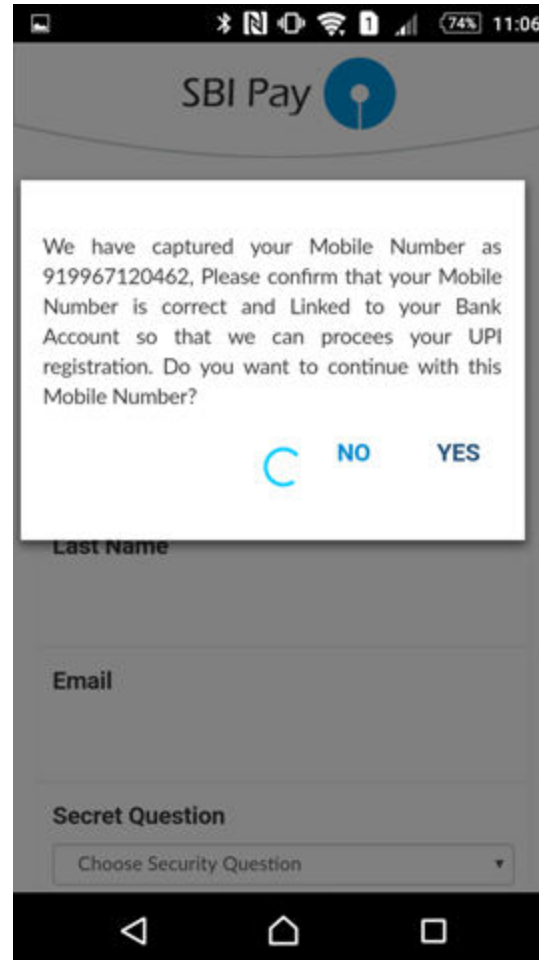
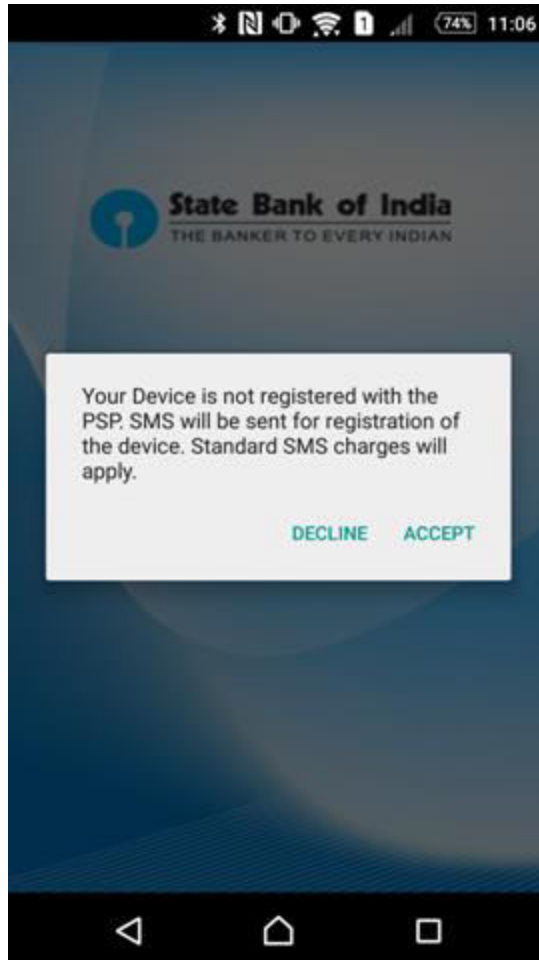




**Thank you**

# SBI Pay screenshots

# SBI PAY - REGISTRATION



# SBI PAY - REGISTRATION

SBI Pay

## UPI Registration

Virtual Address

roshna @sbi

First Name

Roshna

Last Name

A

Email

roshna.ameeth@gmail.com

Secret Question

In what city or town did your mother and fath

Last Name

A

Email

roshna.ameeth@gmail.com

Secret Question

In what city or town did your mother and fath

Answer

.....

Select Bank

STATE BANK OF INDIA

I Agree to all the terms and conditions.

NEXT

Last Name

A

Email

roshna.ameeth@gmail.com

Secret Question

In what city or town did your mother and fath

Answer

.....|

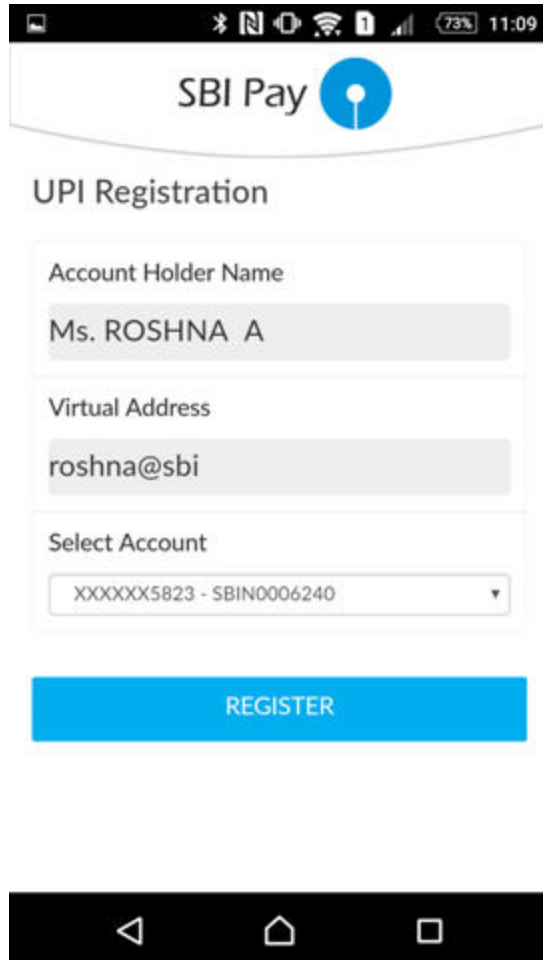
Select Bank

STATE BANK OF INDIA

I Agree to all the terms and conditions.

NEXT

# SBI PAY - REGISTRATION



SBI Pay

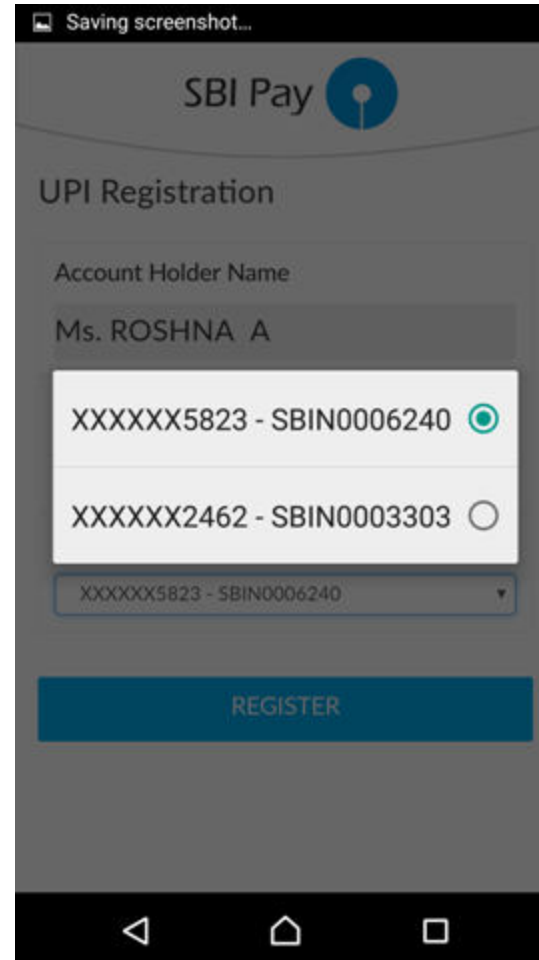
### UPI Registration

Account Holder Name  
Ms. ROSHNA A

Virtual Address  
roshna@sbi

Select Account  
XXXXXX5823 - SBIN0006240

REGISTER



SBI Pay

### UPI Registration

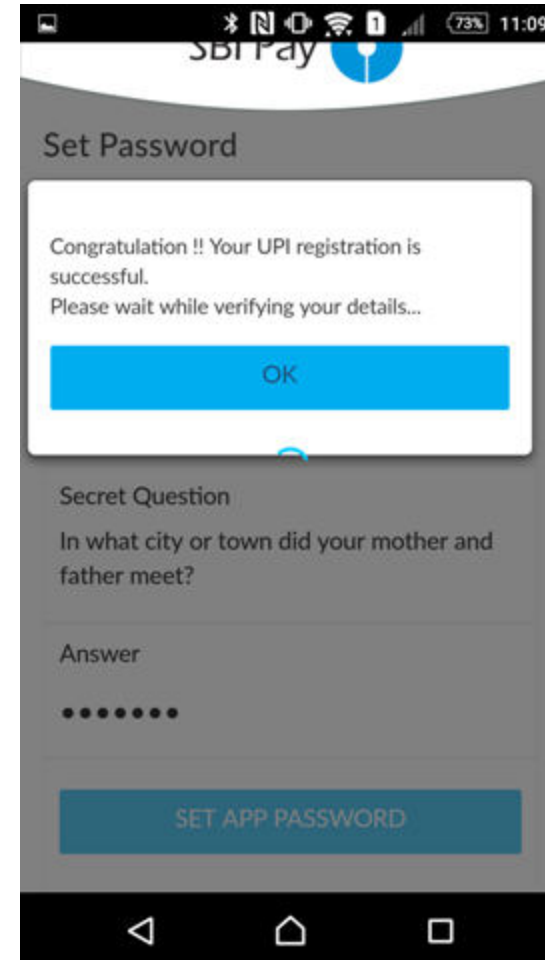
Account Holder Name  
Ms. ROSHNA A

XXXXXX5823 - SBIN0006240

XXXXXX2462 - SBIN0003303

XXXXXX5823 - SBIN0006240

REGISTER



SBI Pay

### Set Password

Congratulation !! Your UPI registration is successful.  
Please wait while verifying your details...

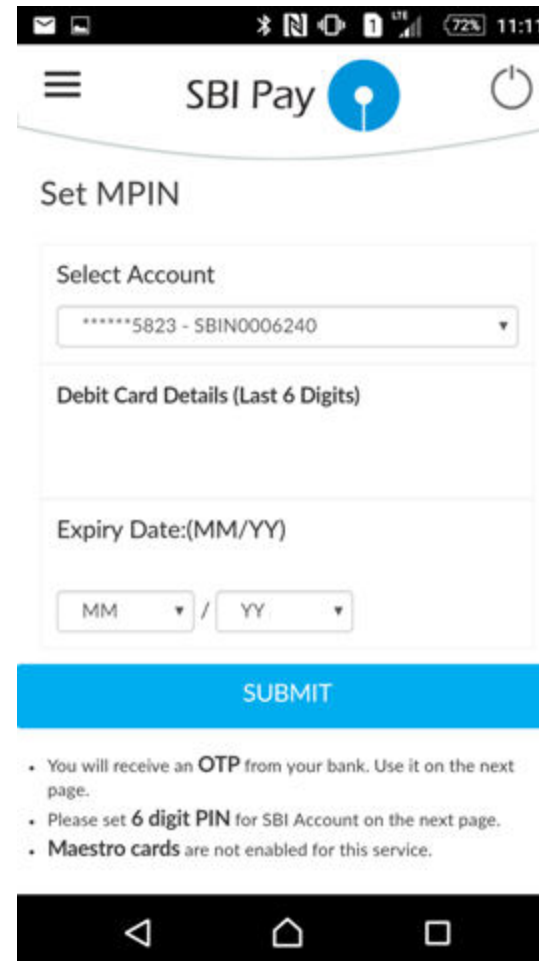
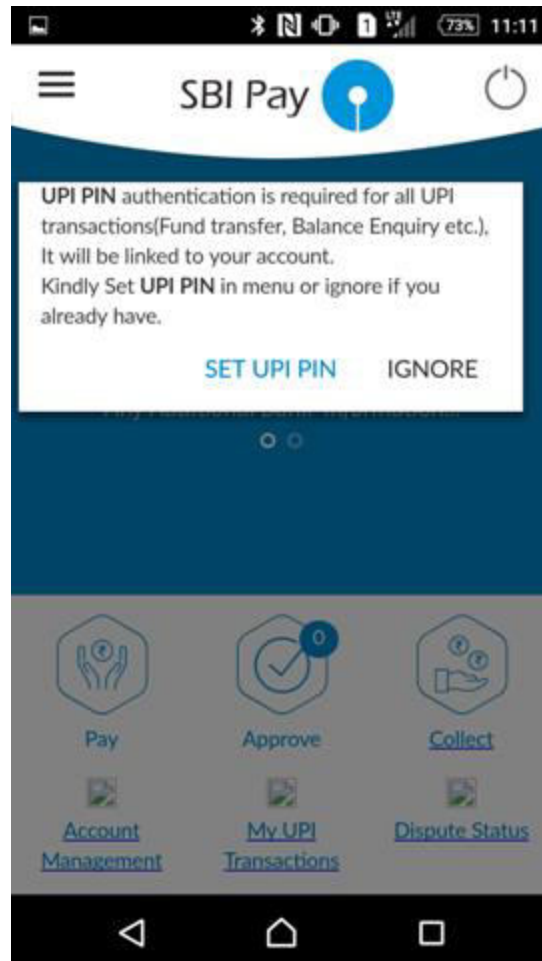
OK

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

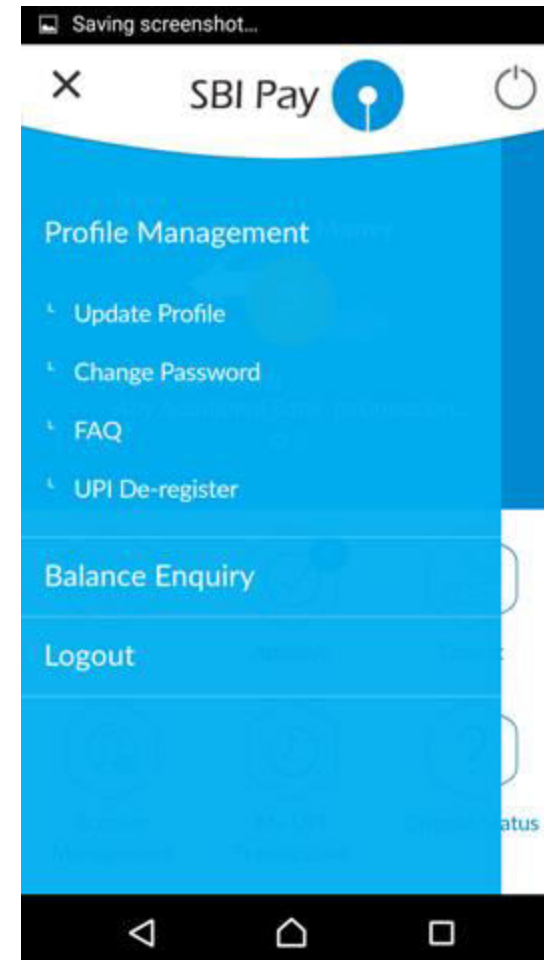
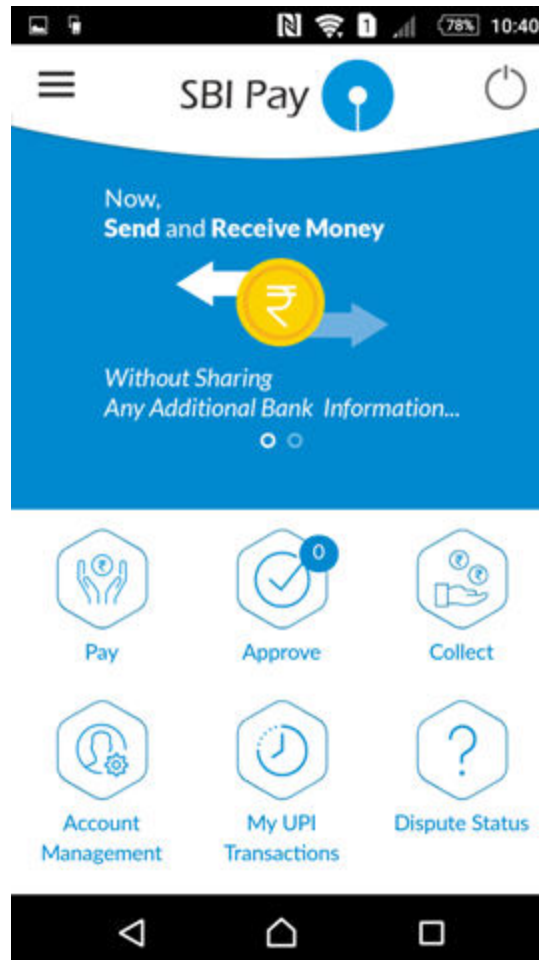
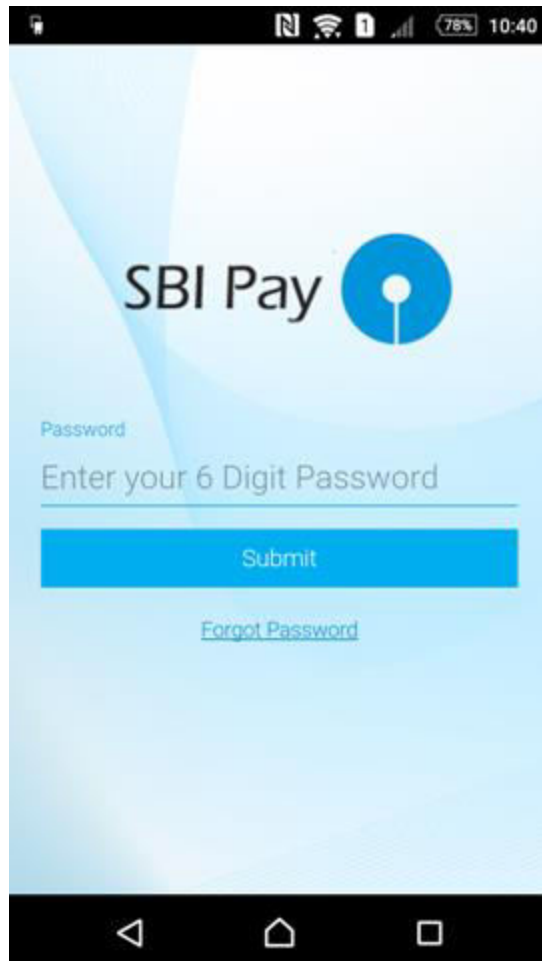
Answer  
.....

SET APP PASSWORD

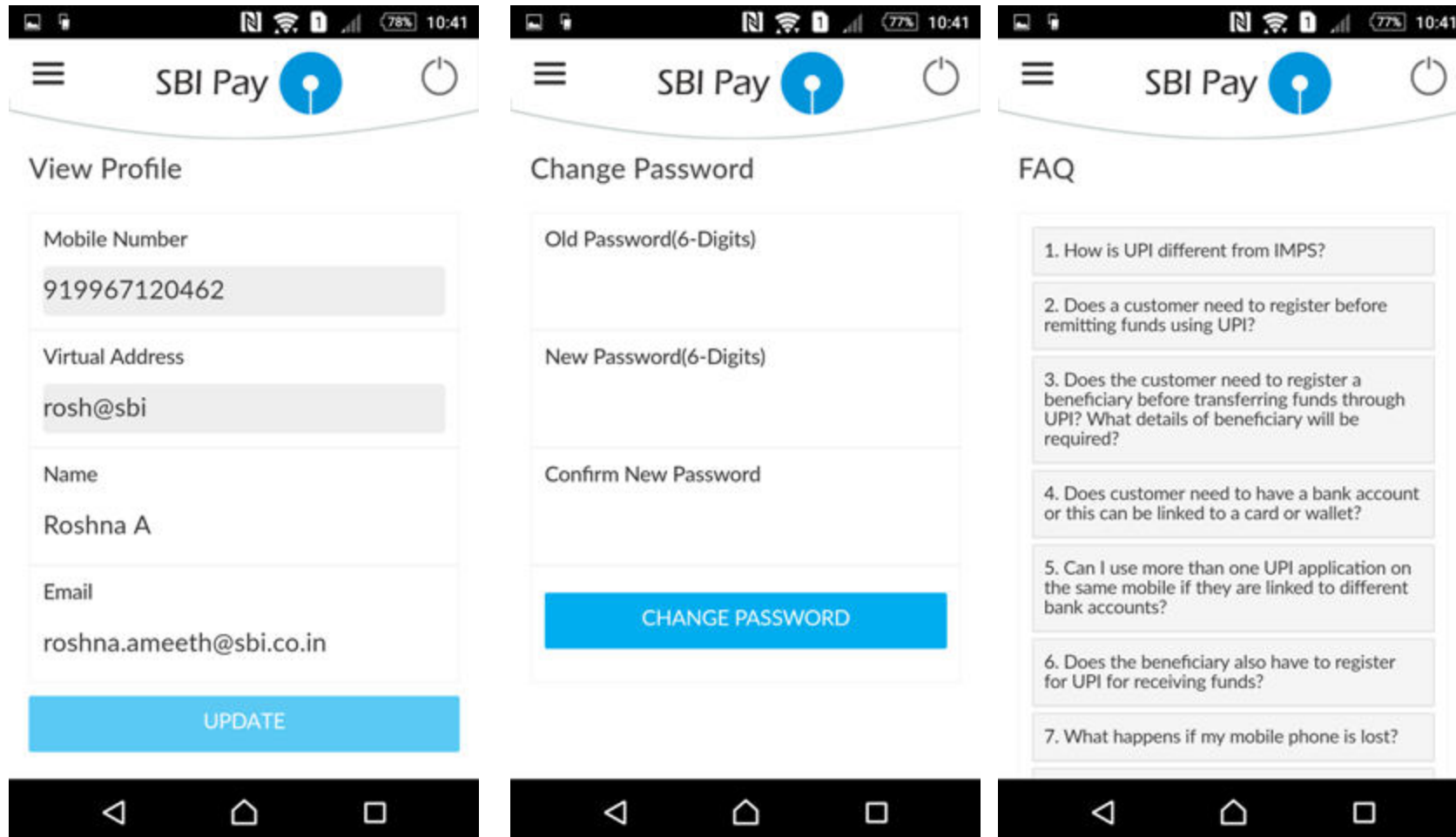
# SBI PAY - REGISTRATION



# SBI PAY – MENU OPTION



# SBI PAY – MENU OPTION





# SBI PAY – BALANCE ENQUIRY

SBI Pay

### Balance Enquiry


Mobile Number  
919967120462

Virtual Address  
rosh@sbi

Select Account  
\*\*\*\*\*5823 - SBIN0006240

SUBMIT

SBI Pay



STATE BANK OF INDIA


Please enter the requested information

Note : Balance Enquiry  
Ref Url : <https://www.sbi.co.in>  
Account No. : XXXXXX5823  
\*\*\*\*\*

SUBMIT

SBI Pay

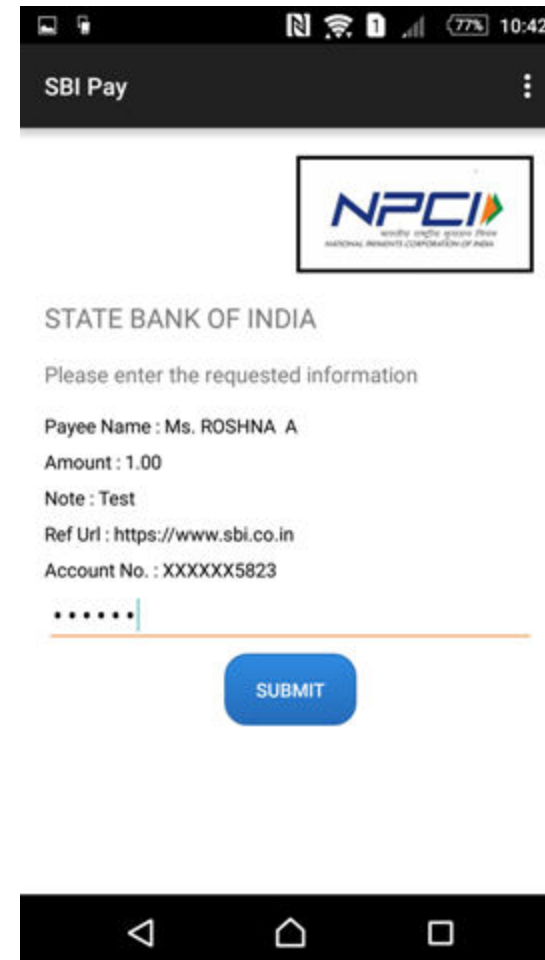
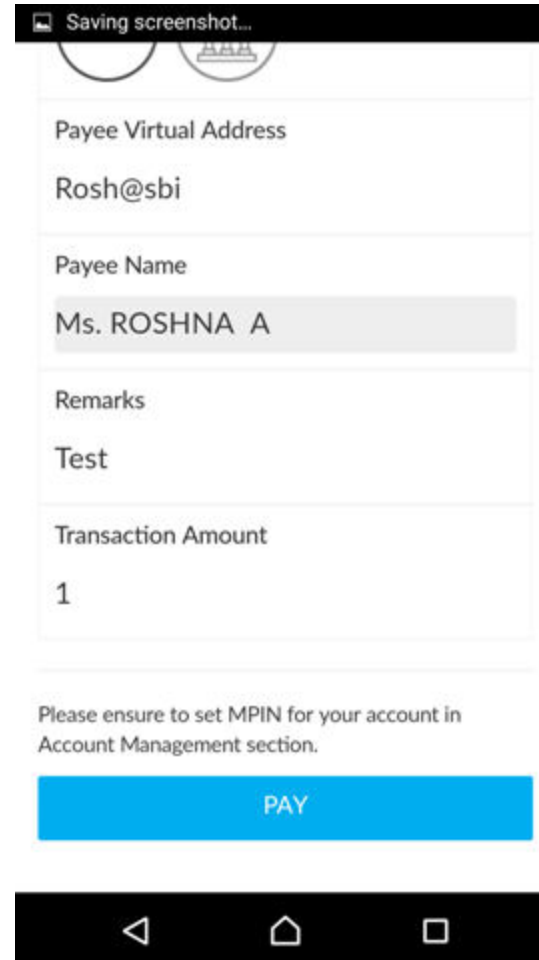
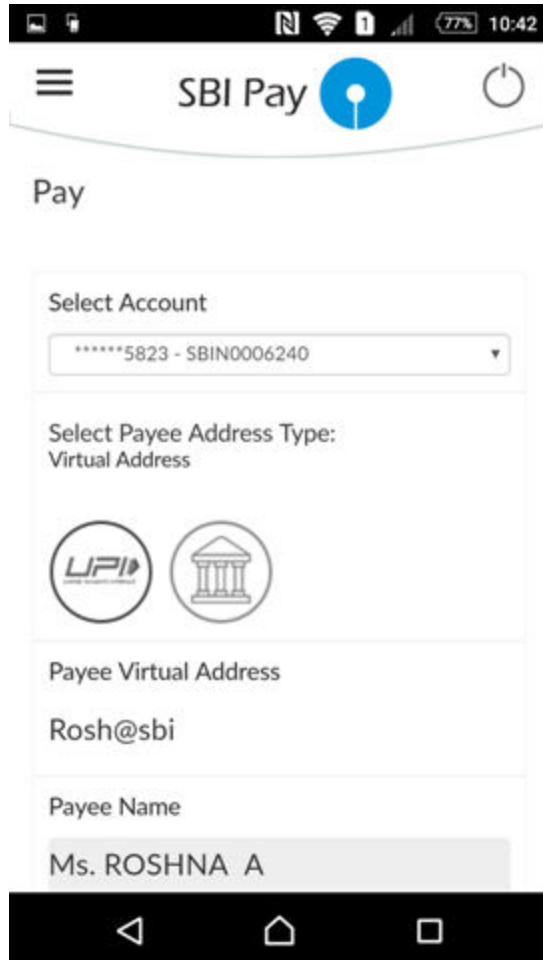
### Balance Info



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

### Collect

Payer Virtual Address  
Rosh@sbi

Payer Name  
Ms. ROSHNA A

Remarks  
Test


Transaction Amount  
1

Expiry Days  Expiry Mins

Dear SBI UPI User, you have received Collect

SBI Pay

### Payment Info

  
Your collect request initiated successfully, waiting for approval.

Cust Ref. No. : 632810001133

Trans. Ref. No : 131094

From: rosh@sbi

To : rosh@sbi

Collect Amount : 1.0

Date and Time: Nov 23, 2016 10:43:45 AM

[BACK](#)

SBI Pay

### Collect Request

Request From:  
rosh@sbi - Roshna A

Cust Ref. No:  
632810001133

Validity:1440 mins

Expiry Time:  
24/Nov/2016 10:43 AM

₹ 1.00

[Collect](#)

[More](#)

Select Account  
\*\*\*\*\*4309 - ALLA0211909

[APPROVE](#)

# SBI PAY – OTHER MENU

