RBL Bank Unified Payments Interface

- **Introduction**
  RBL Bank now offers UPI facility in "MoBank". This application has all the functionalities of Unified Payment Interface (UPI).

- **What is UPI?**
  "Unified Payment Interface" (UPI) enables all bank account holders to send and receive money from their smartphones without the need to enter bank account information or net banking userid/ password

- **Where can UPI be used?**
  UPI can be used to send and receive money from individuals or to pay directly to merchants.

- **How can I use UPI?**
  Users can instantly download a UPI app such as RBL MoBank (For RBL/Non RBL Bank customer) and create their own Virtual Payment Address (VPA) such as vikash@rbl to start using UPI.

- **What is a Virtual Payment Address (VPA)?**
  For using UPI, users need to create a Virtual Payment Address (VPA) of their choice and link it to any bank account. The VPA acts as their financial address and users need not remember beneficiary account number, IFSC codes or net banking user id/password for sending or receiving money.

- **Installing RBL MoBank**
  RBL Bank Customer can upgrade their MoBank Application to start using UPI Facility. Non RBL Bank Customers can simply search for RBL MoBank on Playstore and download the Application. Alternately users may visit app.rblbank.com from their mobile browser to install the app.

User Registration Steps

The user registration and sign-up involves:
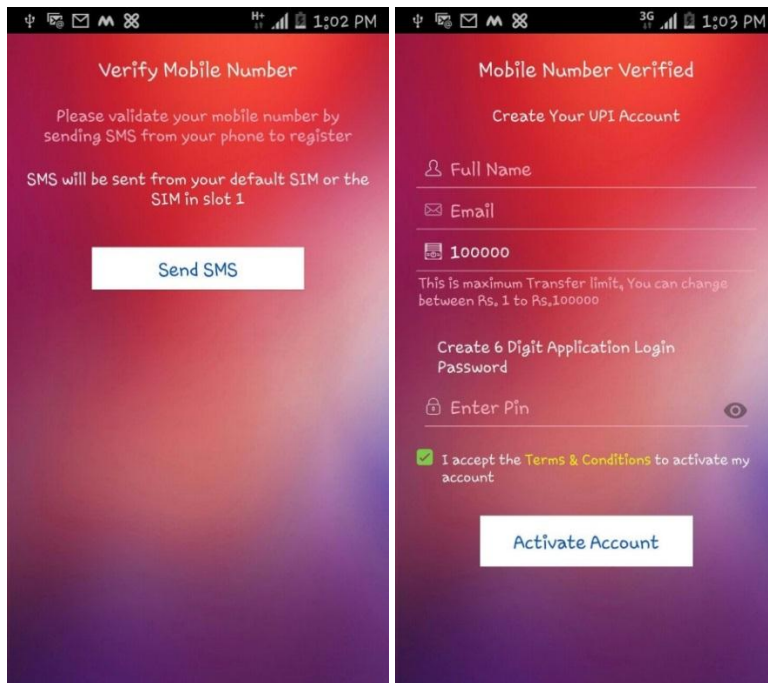
1. You need to validate the mobile number by sending an SMS. An auto SMS will be triggered on clicking the "Send SMS" button. Please ensure that the Mobile number is registered with the bank account(s) that needs to be linked. In case of dual SIM phones, SMS will be triggered from the default SIM or the SIM in slot 1
2. Once the mobile number is verified, you need to fill in the necessary details as required
3. Enter the PIN code you will be using to loin in to the UPI application
4. After checking the 'Terms and Conditions' box, Click on 'Activate account' button. Initially the Info-graphics is shown so that you can proceed to Add Bank Account immediately after successful user registration.
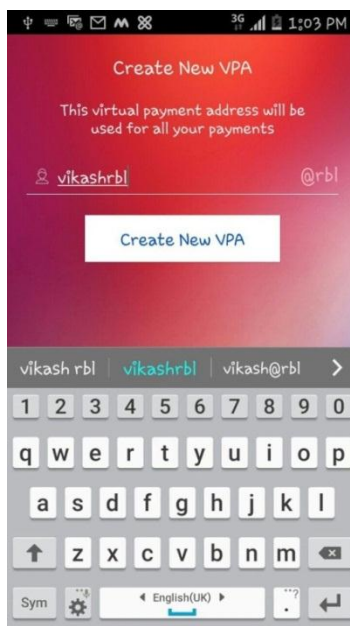
The user needs to create their VPA in the format "abc@rbl" where "abc" is the unique identifier for the user. "abc@rbl" becomes the users VPA.

The user needs to add a Bank account to the VPA. The detailed steps to add a Bank account is given in the **"Add/Manage Accounts"** section below

User Log In
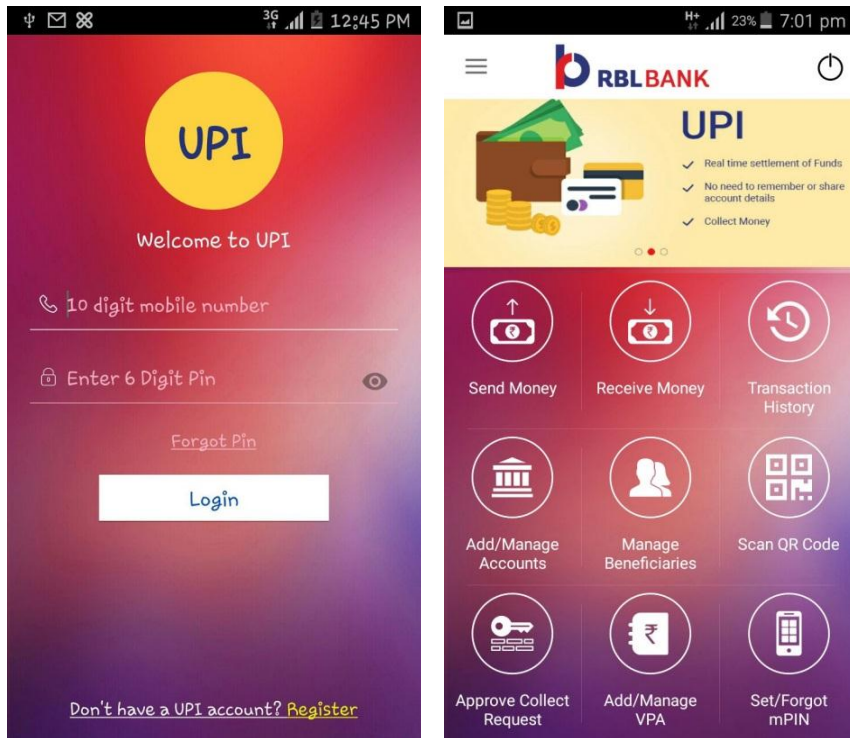
The login is through the 10 digit mobile number and the 6 digit PIN set during registration. In case the user forgot their PIN, they can use the "Forgot PIN" option on the login page to reset their PIN.

Once logged in you will get the RBL Home page following screen:

UPI Home Page

1. **Send Money**—Allows the user to send money to a VPA or an Account number/IFSC/Aadhar number
   The user selects the Payer VPA, Account to be debited, Transfer Mode (VPA/Account number/Aadhar/Select from Beneficiaries list), Enters the corresponding Payee details and the Amount and click "Submit" button
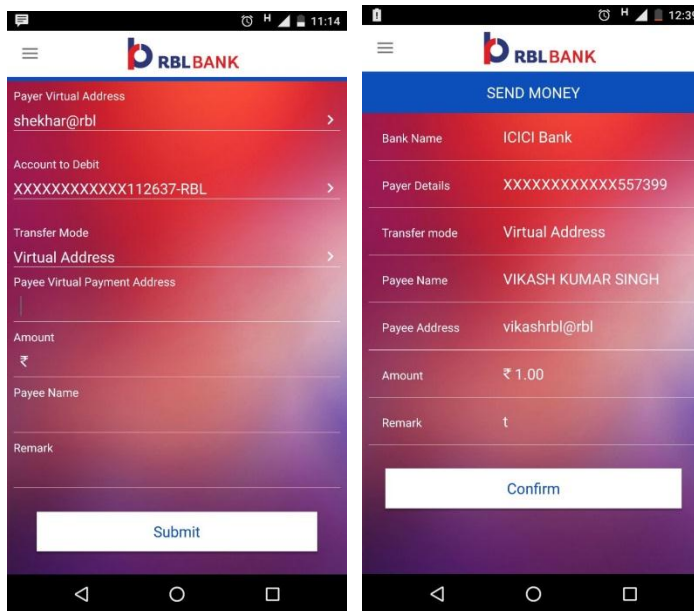
2. **Receive Money -** Allows the user to request money from a VPA
   The user selects the Payer VPA, Account to be credited, Payee VPA and Amount, the Expiry of the request click "Submit" button
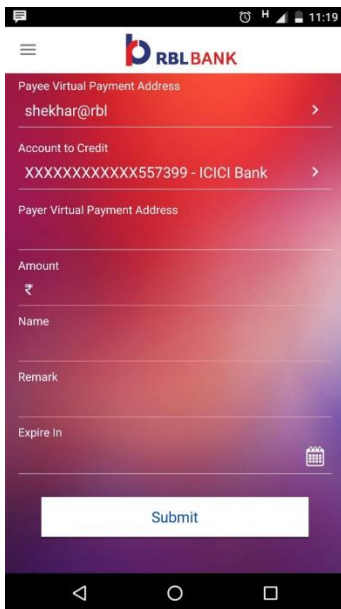

3. **Transaction History –** The user can view the entire transaction history on UPI. The page can be refreshed by pulling down and to raise a dispute on any transaction, please swipe left after clicking on a specific transaction

4. **Add/Manage accounts –** User can add and manage multiple Bank accounts
   To add a Bank account, user selects the corresponding Bank form the dropdown. All accounts linked to the registered mobile number will be automatically fetched by the app.
   The user selects the account number, enters the nick name and clicks on "Submit"

If the account is registered for mobile banking, the user is prompted whether to change the MPIN or not. In case the user does not wish to change the MPIN, the registration process is complete. In case the user wishes to change the MPIN, they need to enter the old MPIN and the new MPIN to complete the registration process

Users can also deleted linked accounts from this page. To delete an account click on the "Delete" icon on the left side of the corresponding account
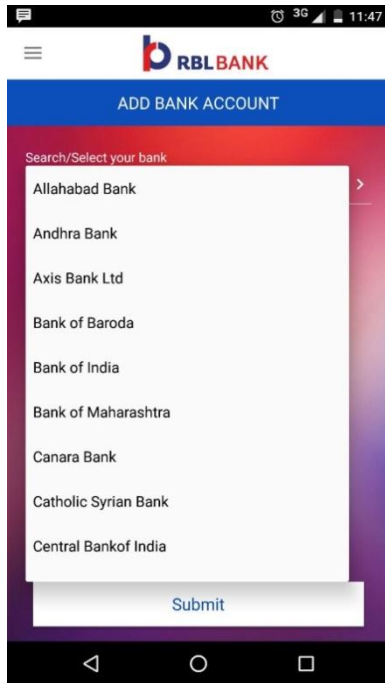
5. **Manage Beneficiaries** – User can add and manage beneficiaries using this option.
   User can add beneficiaries using Virtual address or Account No/IFSC Aadhar number
   For VPA, the user enters the VPA of the beneficiary and the Name of the beneficiary and clicks "Submit"
   For Account no/IFSC, the user enters the IFSC code, Account number and the Account holder name and clicks "Submit"
   For Aadhar, the user enters the Aadhar number and the beneficiary name an clicks "Submit"
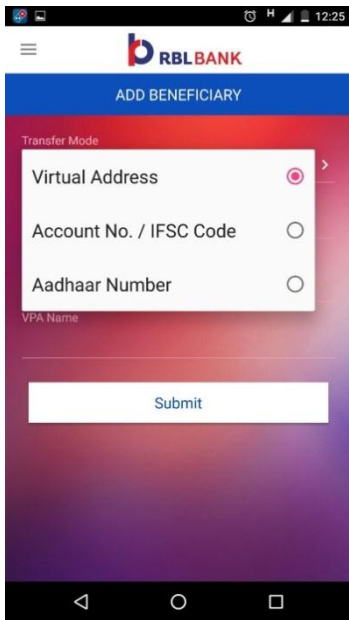
6. **Scan QR code** – If an user wishes to complete a transaction by scanning QR code, click on the icon to open up the device camera, scan the QR code and complete the payment

7. **Approve Collect request –** The users can approve/reject collect requests that has been raised
   The user clicks on the corresponding request, selects the account to pay from and authorize/ decline the request. User is asked to authenticate the transaction while authorizing using MPIN
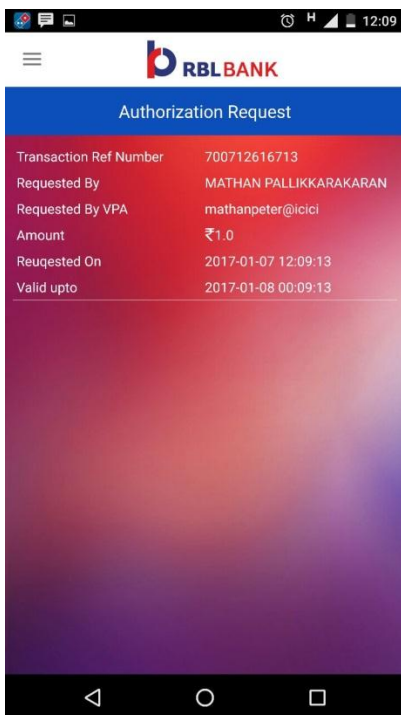
8. **Add/Manage VPA** - The user can add multiple VPA's. The user selects the Account, Enters the VPA name and the maximum pay limit and clicks on "Submit"
   User can also update the linked VPA's using this option

9. **Set/Forget MPIN –** The user can set the MPIN for linked accounts from this option. The user selects the account, enters the last 6 digits of the corresponding debit card and it's expiry and clicks on "Submit". User enters the OTP and the new MPIN for the account.
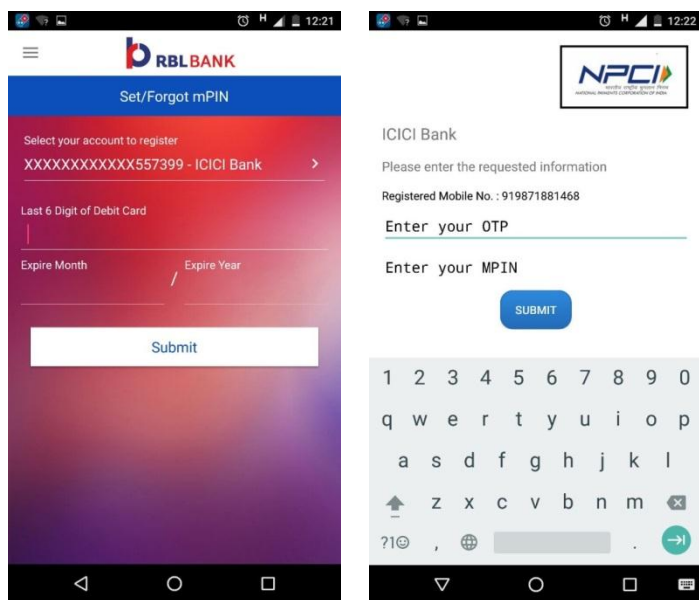
Quick Task Menus

The drop-down on the top-left corner of the screen shows the quick-task menu for performing various tasks without having to go through the menus. The drop-down on the top right corner of the mobile screen has options offers menus for making various types of transactions on the go

Apart from the options above, the quick menu has the following

- Deregister—Lets the user deregister from UP functionality
- Contact Us
- Feedback – Provide feedback through email

Abbreviations

UPI	Unified Payment Interface
PSP	Payment Service Provider
Payer	Remitter
Payee	Beneficiary
MPIN	Mobile Banking PIN

FAQ's

1. RBL UPI facility is available on which platforms?
   RBL UPI facility is currently available for Android smart phone users and can be downloaded through Playstore. For iOS it would be made available shortly.

2. Do I need to register for making transactions using UPI?
   Yes, you need to register one time for UPI on RBL MoBank application. The steps for registration in detail are given above .

3. I am not a customer of RBL Bank can I still use RBL MoBank UPI application?
   Yes, you can download RBL MoBank and use the UPI functionality even if you are not an RBL Customer. You can add all accounts maintained in other banks participating in UPI. However to use banking functionalities of MoBank, you need to be a registered RBL customer.

4. Are there any charges on UPI Transactions?
   As of now there are no charges on UPI Transactions charged to the customer.

5. How do I register in the RBL MoBank UPI facility?
   The detailed registration process is described above.

6. I am not able to add certain accounts to my VPA. Why is that?
   As of now, you can link only **Savings / Current accounts or Overdraft** accounts in UPI. The mode of operation should be Self, Either or Survivor , Anyone or Survivor. In case you have multiple Customer Identification ID's with the same Bank you may receive an error message while trying to link your accounts. Please check with your primary Bank for more details.

7. How to do transactions from RBL MoBank UPI?
   Detailed steps for Sending money and Collecting money via UPI has been given above.

8. Where I can see my past transactions?
   To see your past transactions click on "Transaction History"

9. I send money using "Send money" option and my account got debited. However the beneficiary has not received the money. What do I do?
   You need to raise a dispute on the transaction. In "Transaction History" select the particular transaction and swipe right. In the "Description" column you may detail out the issue and click on submit.

10. Someone had sent me money but it has not been credited in my account. What do I do?
    The payer needs to raise a dispute on the transaction. Ask the payer to raise a dispute through their PSP application.

11. How is UPI different from IMPS?
    UPI provides a set of additional benefits over IMPS such as:

- Provides for a P2P Pull functionality
- Simplifies Merchant Payments
- Single App for money transfer
- Single click two factor authentication

12. Does the customer need to register a beneficiary before transferring funds through UPI? What details of beneficiary will be required?
No, registration of Beneficiary is not required for transferring funds through UPI as the fund would be transferred on the basis of VPA/ Account +IFSC/Aadhaar no)

13. Does customer need to have a bank account or this can be linked to a card or wallet?
No, presently a customer cannot link a wallet to UPI, only bank accounts can be added.

14. Does the beneficiary also have to register for UPI for receiving funds?
In case of VPA transaction, the beneficiary needs to have a VPA and in turn be registered with UPI but in case of Account+IFSC & Aadhaar Number transfer, beneficiary need not be registered for UPI.

15. Can I link more than one bank account to the same virtual address?
Yes, several bank accounts can be linked to the same virtual address

16. What are the different channels for transferring funds using UPI?
The different channels for transferring funds using UPI are:
- VPA
- Account Number + IFSC
- Aadhaar no

17. What is the limit of fund transfer using UPI?
At present, the upper limit per UPI transaction is Rs. 1 Lakh.

18. What happens if I forget my pin?
In case you forget the MPIN, they need to re-generate new PIN.

19. Will I be able to use UPI after I change my SIM or mobile?
In case of you change your Mobile Number /Handset, you would be required re-register for UPI.

20. In case my mobile is used by another person, will there be any security breach?
Any UPI transaction needs to be authenticated using MPIN which is known only to you hence makes the platform safe and secure.