

Frequently Asked Questions

1. What is UPI?

Unified Payments Interface (UPI) is an instant payment system which is safer, secure & innovative system for immediate money transfer through mobile device round the clock 24x7 and 365 days. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

2. What is an UPI-PIN?

UPI-PIN (UPI Personal Identification Number) is a 4-6 digit pass code you create/set during first time registration with this App. You have to enter this UPI-PIN to authorize all bank transactions.

3. What is the advantage of UPI Funds transfer over other fund transfer mechanisms?

The service is instant and available 24X7, even on public/bank holidays. Customers can transfer funds in simple steps by providing the virtual payment address of the beneficiary. Also, there is no pre - registration required for the beneficiary.

4. What is PSP app?

A Payment System Player is a trusted entity in the UPI ecosystem which acts on behalf of the bank. PSPs are authorized entities that must comply with NPCI's guidelines and are responsible for ensuring seamless and secure UPI transactions for their customers. Some examples of PSPs are PhonePe, Google Pay, and Paytm.

5. How fast is a transaction over PSP UPI App?

Instant transfer. All payments over PSP UPI App are linked to your JSCBL bank account and transaction can be completed within few seconds.

6. What all features can a JSCBL account holder can avail through PSP UPI App?

Pay to your friends & relatives directly through their UPI ID (VPA) While shopping online, click on the "Pay by UPI" option Scan UPI QR at merchant outlets Pay Bills on the go with the Bill Pay feature on the app, You can scan a QR to make quick payments You can check your transactions history on UPI

7. Is PSP UPI App available for all Handsets and Operating Systems?
Majority of PSP UPI Apps can be used on all handsets with iOS (version 8.1 & above) & Android OS (version 4.2 & above)
8. Is PSP UPI App available in multi-lingual?
Yes
9. To use UPI on any of the PSP, do I need to register for JSCBL Mobile Banking?
Yes. It is necessary to register for Mobile Banking facility with JSCBL Bank.
10. Do I need to be a customer of JSCBL bank to use UPI?
Yes, it is necessary that to use JSCBL Bank UPI services, you should be a customer of JSCBL Bank & your mobile number should be registered with JSCBL bank to use the facilities of UPI from any PSP app.
11. How to begin with PSP UPI app?
It is mandatory that you should register your mobile number linked to your accounts with JSCBL bank with JSCBL debit card, And also you need a smartphone with an internet data pack.