

## **PhonePe is one among the sample UPI Application to explain the UPI registration and transaction flow.**

The PhonePe application is available on Google Play Store and Apple store for Android & iPhone respectively.

Android Phone from Google Play store link –

<https://play.google.com/store/apps/details?id=com.phonepe.app> iPhone from Apple App Store

link – <https://itunes.apple.com/in/app/phonepe-indias-paymentsapp/id1170055821?mt=8>

**Step 1: Open Phonepe application:** To start with the process, you have to open the phonePe application.

- If you have the app, then perfect. Just look for the Phonepe to open the application.
- In case you don't have, Install Phonepe App in Mobile then After installing, click on the Phonepe icon.

**Step 2: Enter your mobile number:** Your Phonepe account is linked to a mobile number, hence provide it.

- The first step towards opening your account is to enter your mobile number.
- By default the number starts with +91.
- Click on proceed

**Step 3: Enter OTP you received on your number:** To verify the number belongs to you, PhonePe will send an OTP to your number.

- Once you proceed with filling in your mobile number, PhonePe will send an OTP to the same number.
- You will receive the OTP through a text message within a minute.
- As you receive it, fill the 4 digit OTP in the box as shown below.
- The OTP strictly belongs to you, don't share it with anyone.

**Step 4: Create Phonepe Account:** Details as requested Full Name and Email ID are to be filled in and a “Passcode” i.e. application password specific to that particular PSP is to be set. This is a safety measure opted by the PSPs however not common in all PSPs’

## How to link JSCBL Account?

### Step 1: Add a bank account

While adding JSCBL account on Phonepe ensure that:

- The mobile number you've used to register on PhonePe is the same as the mobile number linked to your bank account.
- You've activated mobile banking services for the bank account you're trying to add. To activate mobile banking, you can call your bank's customer service.
- The mobile number has enough balance to send a verification SMS. You can check this by sending an SMS to any of your contacts to see if it successfully reaches them.
- You have a strong internet connection and mobile network.

Once you've checked the above,

1. Tap your profile picture on the PhonePe app Home screen.
2. Tap Add New Bank Account under the Payment Methods section and select **Janatha Seva Cooperative Bank Ltd** from the list.
3. For verification purposes, an SMS will be sent from your registered mobile number. Ensure you allow SMS permissions, when requested.

Note: Your **Janatha Seva Cooperative Bank Ltd** account will be automatically fetched by the UPI platform.

### Step 2: Set your UPI PIN

Once your **Janatha Seva Cooperative Bank Ltd** account is fetched, you must set your secret UPI PIN.

Note: If you already have a UPI PIN for this account, just tap Link.

To set your UPI PIN,

1. Tap your profile picture on the PhonePe app home screen..
2. Select the bank account under the Payment Methods section by scrolling to your right. You can also tap View all Payment Methods to view the bank accounts you've linked on PhonePe.

3. Tap Set UPI PIN for the account you have just added.
4. Enter your Debit/ATM card details for that account.
5. Enter the 4-digit OTP that you receive through SMS on your registered mobile number.
6. Enter the new 4 digit UPI PIN that you wish to set for the account.
7. Confirm the PIN by entering it again.
8. Tap Confirm.

- To carry out UPI transactions, you will be required to choose the primary account i.e. though you have 4 accounts which are fetched, debit/credit for UPI transaction will happen in this primary account only.

- To mark the account as primary, click on the empty circle shown on the right side of the account. If you click on the trash bin, the account will be deleted from PSP

### **Step 3 - Make a payment or send money to your friends and family**

Once you have added your **Janatha Seva Cooperative Bank Ltd** account and set your secret UPI PIN, you are all set to make your first UPI payment on PhonePe.

1. Tap To Mobile Number under the Transfer Money section in the PhonePe app
2. Search for a contact or enter a phone number in the Search number, name or UPI ID bar.
3. If you want to send money, you can type the amount that you wish to send and tap Pay.
4. Enter your secret UPI PIN to complete the payment.

If you just want to send a message, type the message and tap the arrow mark on the bar.

Note: If you want to send a number as a message, type the number and add a space before you tap the arrow mark to send it out.