

Frequently Asked Questions (FAQ's)-BHIM CSB Pay

1. What is **BHIM CSB Pay**?

BHIM CSB Pay, an Unified Payments Interface (UPI) allows all account holders to send and receive money using your smartphones with a single identifier, i.e, virtual payments address – without entering any bank account information. Therefore, customers do not need to know the payee's or payer's IFSC code, bank account details, etc.

2. What is **Virtual Payment Address (VPA)**?

A virtual Payment address or VPA is a unique identifier which can be linked to your bank account. Using BHIM CSB Pay, all one needs is a virtual address instead of account number and IFSC for making payments.

3. What are the advantages of using BHIM CSB Pay?

- BHIM CSB Pay works on 24X7, even on holidays.
- Customers can transfer funds easily by just providing the virtual payment address of the beneficiary. Also, no requirement for registering beneficiary

4. How can I create Virtual Payment Address using BHIM CSB Pay?

Just Download the BHIM CSB Pay App from the Google Play store, complete one-time registration process & create your virtual payment address (for instance frank@csbpay). You can also delete/update the virtual payment address under the menu 'Update/delete virtual payment address'.

5. Is BHIM CSB Pay available in all Mobile platforms?

As of now BHIM CSB Pay is available only in Android platform. Windows & i-OS will be launched soon.

6. Are there any **charges** to download BHIM CSB Pay?

Catholic Syrian Bank offers BHIM CSB Pay free of charge. You can download and use this application as and when you need. Your mobile operator may levy charges for GPRS/SMS used.

7. Can other bank customers use BHIM CSB Pay?

Yes. BHIM CSB Pay can be used by both CSB as well as non-CSB Customers. You can link up to 5 bank accounts of any bank to the VPA.

8. How do I link my other bank accounts in BHIM CSB Pay mobile applications?

Log into BHIM CSB Pay app, Click on Pay/Collect/Manage accounts->Click on plus symbol displayed in blue color at the bottom of the page (+) & add your Bank Account. On selecting this option, all participant banks in UPI will be listed and user has the privilege to select any bank account. Based on the mobile number registered, system will automatically identify and display the account(s) of the bank where user's mobile number has been linked.

9.Can anyone access my BHIM CSB Pay App?

BHIM CSB Pay is unique to a user. It requires a 4 Digit login PIN for access. Please do not share your Login PIN with anyone else.

10.What are the functional features of BHIM CSB Pay App?

BHIM CSB Pay has the following features that will allow you to transact easily & conveniently.

- Payment(Fund transfer either using Account Number + IFSC, Mobile Number+ MMID, Aadhaar Number ,virtual payment address)
- Collect request/Authorization
- Balance Enquiry
- Update/Delete virtual payment address/Delete Account
- Transaction/Authorization Status
- Scan & Pay(using QR Code)

11.Can I Deregister/uninstall BHIM CSB Pay App & re-use it again?

Yes. You can reregister BHIM CSB Pay once again after downloading from the play store. You can deregister the app using “Deregister” Menu on the right-hand side of the login page

12.What are the steps to register BHIM CSB Pay App?



Step 1: Download BHIM CSB Pay App from Google play store .See this logo

Step 2: The application will automatically read the active SIMs available and user will have an option to choose from, if multiple SIMs are available. Please note that the user should choose the mobile number registered with the bank

Step 3: On choosing SIM, application will send an SMS for verification and then proceeds for registration

Step 4: User will be prompted to set 4 digits Login PIN to login to the application and the user has to set his own 4 digit login PIN

Step 5: User will be prompted to set Profile and will be able to proceed further

13. I have successfully registered for BHIM CSB Pay. How can I send money using Virtual Payment address (VPA)?

Once you have registered for BHIM CSB Pay and want to send or request money, you will have to follow the one time process of linking your bank account followed by creating 4-Digit MPIN by clicking on Set M-

Banking/UPI Credentials menu. For creation of MPIN, you need to enter the last 6 digits of your Debit Card number followed by expiry month and year (MMYY) and an One-Time-Password (OTP). Post authentication, you will be asked to set a unique MPIN for your account

To transfer money using VPA, click on Pay/Collect/Manage accounts->Payment ->Enter beneficiaries Virtual Payment address manually (xyz@sib) or select from the beneficiary list ->Enter the amount you want to transfer and authorize the transaction using the MPIN .Your amount is transferred.

To ask for money, click on Pay/Manage/Collect accounts->Collection->Enter the payee's virtual ID->Enter the amount you would like to request & your collect request is completed. Payer will receive the notification of your 'collect request' which can be approved by entering the MPIN. Payer can also reject the collect request.

14. How can I add Beneficiary in BHIM CSB Pay App?

It's easy. Just Click on Add beneficiary Menu in the App. Beneficiary addition is possible using the below transfer types :-

1. Virtual Address (VPA)
2. Account – IFSC
3. Aadhaar Number
4. Mobile Number+ MMID

After activating the beneficiaries, added beneficiary can be picked easily in Pay/Collect/Manage Funds Screen and funds transferred instantaneously.

15. How to **activate a Beneficiary** after it has been added?

Once you have added beneficiary in the BHM CSB Pay app, you have to activate the beneficiary by clicking on activate button in the beneficiary screen. Just turn the button towards your right side for activation. However, in case of sending money using Virtual Payment Address, you can send directly by entering the VPA of the beneficiary without having to activate at the same.

16. What if my phone disconnects /switches off during a transaction?

You can once again connect to BHIM CSB Pay App and click on transaction status Menu to check if the transaction has been executed before initiating another transaction.

17. What if I change my handset?

If you change your handset, you will need to:

Download the BHIM CSB Pay again, re-register yourself & start using

18. What if I lose my phone?

If you lose your phone, the m-PIN is required to authorize all transactions which will not be known to any third person and hence they will not be able to use the BHIM CSB Pay app. In addition, please contact our customer support at your bank in the event you lose your phone or mail to customercare@csb.co.in to block the BHIM App

19. Can I use my BHIM CSB Pay App when I am on national roaming?

Yes, as long as you have GPRS activated on your mobile number, subject to availability of the network, you can access BHIM CSB Pay anywhere in the country. You may be charged special roaming rates for using GPRS.

20. Can I add more than one (bank) account in BHIM CSB Pay App?

Yes, You can add more than 1 bank account in BHIM CSB Pay App. All accounts that has your mobile number linked to the account with different banks will be displayed. You can add both Catholic Syrian Bank and Non Catholic Syrian Bank Accounts to Send and request money.

21. I have selected the Bank name to link with BHIM CSB Pay App but it does not find my bank A/C

In such a case, please ensure that the mobile number linked to your bank account is same as the one verified in any BHIM CSB Pay App. If it is not the same, your bank accounts will not be fetched by the UPI platform.

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

In case of Virtual ID transaction, the beneficiary needs to have a Virtual ID and in turn be registered with UPI but in case of Account + IFSC or Mobile Number + MMID or Aadhaar number, the beneficiary need not be registered for UPI.

23. What is the maximum transaction limit for transferring funds using BHIM CSB Pay?

The maximum transaction limit per transaction/per user/day for in BHIM CSB Pay is Rs.1,00,000 (One lakh)

24. I have not created my M-PIN. Can I still transfer money using BHIM CSB Pay?

No. You cannot send money without setting an MPIN for a particular bank account. During payment you will be promoted to enter your M-Pin & authorize the transaction.

25. What happens if I forget my M-Pin?

In case you forget the BHIM CSB Pay M-pin, you need to re-generate a new pin using your Debit Card details (the last six digits of their debit card & expiry date)

26. What are the timings for initiating and receiving BHIM CSB Pay transactions?

BHIM CSB Pay App services are available **24 hours of the day**, all days of the week, throughout the year.

27. I have done a transaction in BHIM CSB Pay, the amount has been debited but the transaction is not successful? Whom to contact or how to resolve the issue?

In case this does not happen, you can raise a complaint in the BHIM CSB Pay App by clicking on Transaction Status menu->Raise Query option. You can choose the required option out of the 4 provided(Complaint/Assistance/suggestion/others).Alternatively you can call out CSB Phone Banking number 18002669090-from India (Toll Free)/ +91 0422 6612300 From abroad-ISD Charges applicable.

28. How much time does it take for the money to get credited into the beneficiary account?

For successful transactions, funds get credited into the beneficiary's account instantaneously

29. Is there any option to check all my previous transactions in BHIM CSB Pay App?

You can see your previous transactions under the menu 'Transaction Status' available on the login page of the BHIM CSB Pay App.

30. I do not have a virtual payment address of the beneficiary. Can I still use BHIM CSB Pay to send money?

Yes, you can transfer money using other option like account number and IFSC of the beneficiary or using Mobile Number & MMID or using Aadhaar Number

31. After sending a Collect Request, how do I come to know that the remitter has authorized the transaction?

As soon as the transaction has been authorized by the payer, you will get a notification on your BHIM CSB Pay App. Alternatively, if you have received a collect request from your friend, you can click on Authorization Status menu in the App to check the list of transactions that are pending to be authorized. You can either Accept or reject the request.

32. Will I be able to use BHIM CSB Pay after I change my sim or mobile?

In case of change in sim/mobile/application of the PSP, customer would require to re-register themselves for BHIM CSB Pay App.