





## **BHIM UPI Process**

## How to Create UPI ID on BHIM APP

BHIM is unique payment solution which can be used without internet as well!!

You can dial \*99# from any phone and avail the same features of BHIM on your mobile screen. You can also register for BHIM using \*99#

Download and Install BHIM app from Google Play store or Apple App store

Select your preferred language

Select SIM which has mobile number that is registered with your bank

Login by setting a 4 digit application password

Select and link your desired bank account

Set your UPI PIN by providing last 6 digits and expiry date of debit card. Debit card is mandatory, in case you do not have one please contact your bank

In case of multiple Bank Accounts linked to the same Mobile; User has to select Primary Account - through which he will make IPO Application

UPI ID will be 9\*\*\*\*\*\*\*\*0UPI (user's mobile no.@UPI so if mobile no. is 93\*\*\*\*\*60 - UPI id will be 93\*\*\*\*\*60@UPI)

You have to mention the above UPI Id onto IPO Application