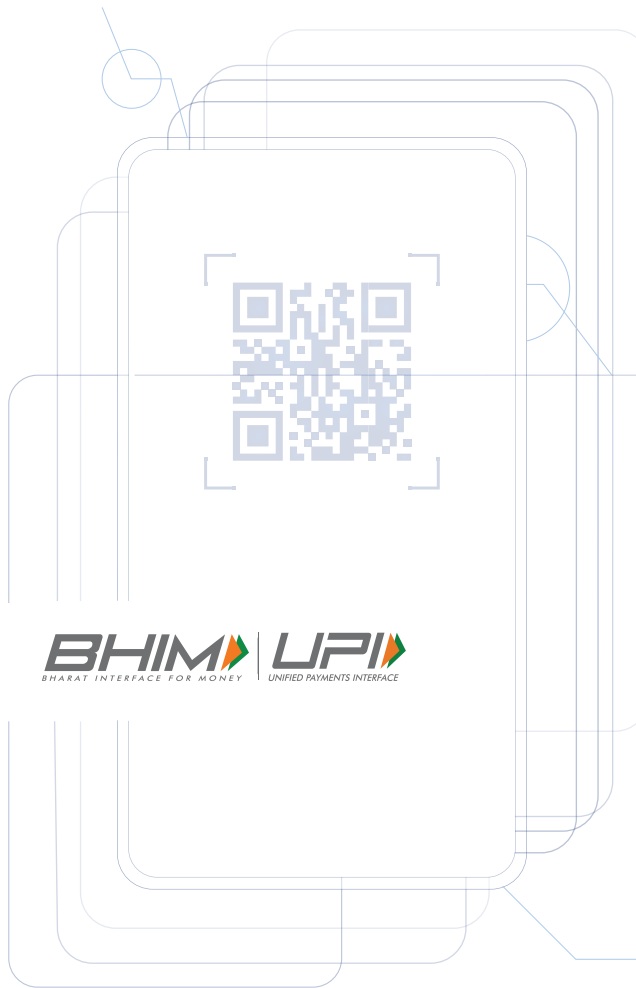


BHIM UPI

Merchant Acceptance Guide

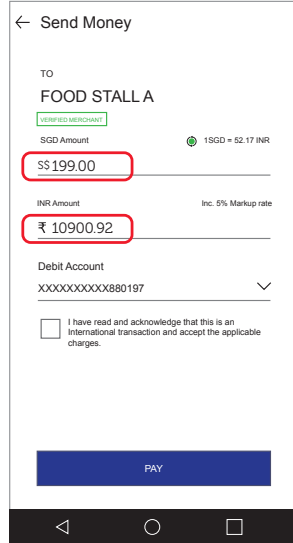


BHIM Pay via Terminal

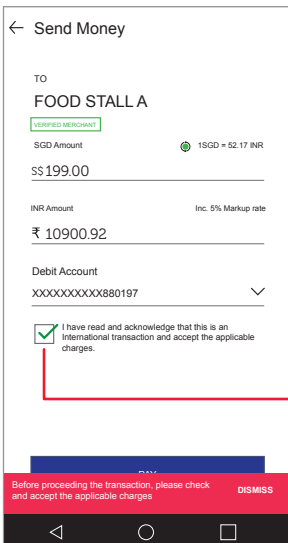
Consumer Flow - Payment



Step 1
Scan NETS
QR on
terminal

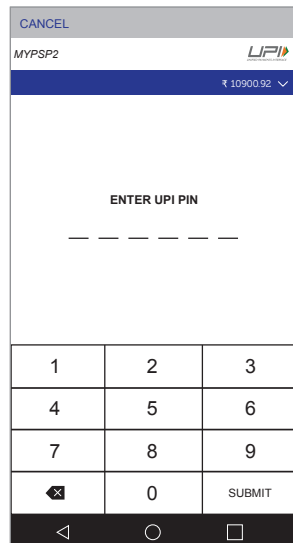


Step 2
Payment
amount will
be shown in
SGD & INR



Step 3
Select check
box and click
'Pay' to
proceed with
payment

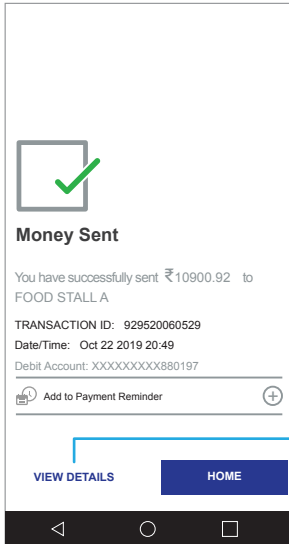
Unable to proceed
without checking
box



Step 4
Customer
to enter
UPI PIN

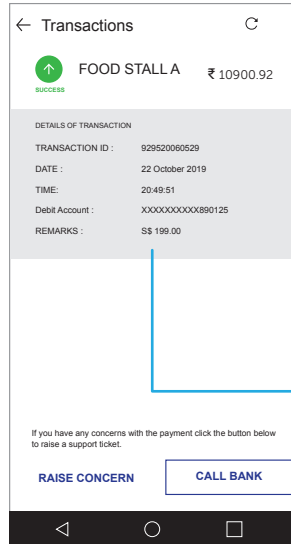
BHIM Pay via Terminal

Consumer Flow - Payment



Step 5
Payment successful message

Click to view transaction details



Step 6
Customer may show transaction details to merchants

Merchants are advised to check the terminal approval as validation of successful payment

Merchant Flow



For successful transactions

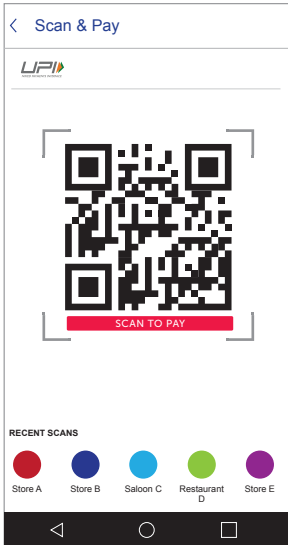
1. Approval message on terminal will be displayed
2. Receipt (in SGD) will be printed
3. Merchant should always deem the response notification from the terminal as the final transaction response

NOTE:

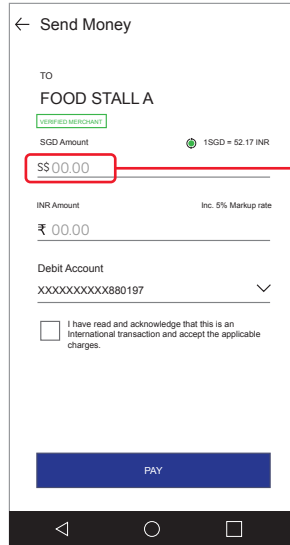
If the customer's app displays a successful payment message but the terminal does not, we recommend merchants to not render the goods and services. Advise the customer to complete the transaction via other means.

BHIM Pay via SGQR

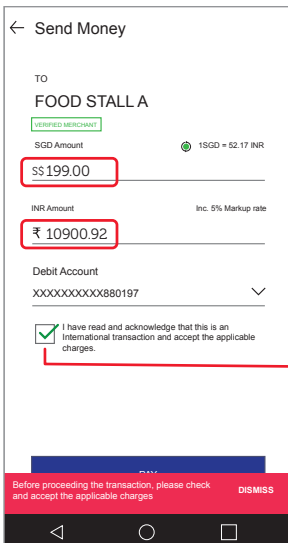
Consumer Flow - Payment



Step 1
Scan SGQR



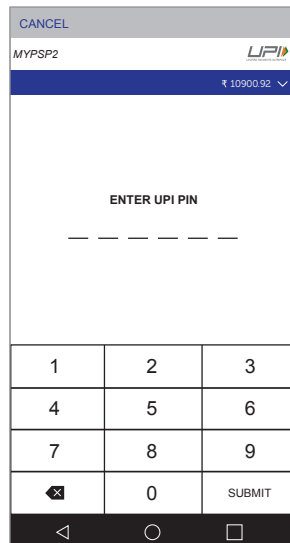
Step 2
Customer to enter the amount in SGD



Step 3
Payment in SGD is converted to INR

NOTE:
Unable to proceed without checking box

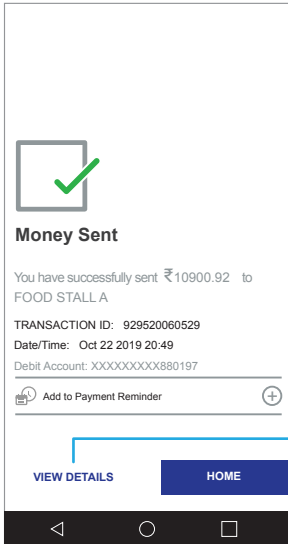
Select check box and click 'Pay' to proceed with payment



Step 4
Customer to enter UPI PIN

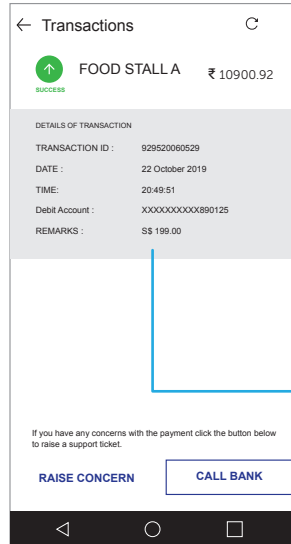
BHIM Pay via SGQR

Consumer Flow - Payment



Step 5
Payment successful message

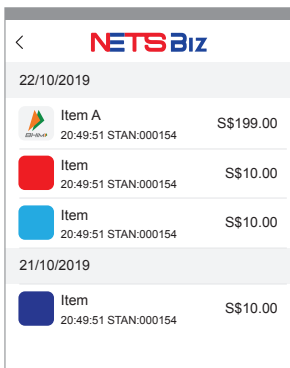
Click to view transaction details



Step 6
Customer may show transaction details to merchants

Merchants are advised to check the **NETSBiz** notification as validation of successful payment

Merchant Flow



1. If the transaction is successful, you will receive a notification via the **NETSBiz** app
2. Please proceed to render goods and services only upon receiving a success notification. If the **NETSBiz** app does not display a success notification while the consumer app does, please close and reopen the **NETSBiz** app to confirm
3. The app can also be used to view your daily sales totals and transaction history for transactions initiated via the SGQR sticker
4. Refer to the **NETSBiz** guide for more information

Merchants will be liable for transaction discrepancies that result from failure to validate receipt of funds via the NETSBiz app. If transaction was unsuccessful, you can advise the customer to complete the transaction via other means. If funds were deducted from the customer's app but you did not received notification, please advise the customer to initiate a refund process with BHIM directly.

Settlement / Reporting mConnect

Funds will be credited to your bank account in SGD within one business day for transactions made before 10.30pm [T+1].

For a consolidated view of your transactions, log in to mConnect. Transactions records for **BHIM** can be identified as follows:

Via NETS QR on Terminal

RID	TID	Amount	Trn Date	Cutover Date	Cash back Amount	Merchant Fee	Ref No	Batch No	SOF	Channel	Status	Product Type
11136001200	36001201	1.00	2019-01-18 10:38:17	2019-02-18	0.00	-	-	-	BHIM	TERMINAL	NORMAL	QR PURCHASE

The transacted amount will be displayed and settled in SGD

Via SGQR Sticker

RID	TID	Amount	Trn Date	Cutover Date	Cash back Amount	Merchant Fee	Ref No	Batch No	SOF	Channel	Status	Product Type
11136001200	36001201	1.00	2019-01-18 10:38:17	2019-02-18	0.00	-	-	-	BHIM	STATIC QR	NORMAL	QR PURCHASE

The transacted amount will be displayed and settled in SGD

To find out more, please refer to the full list of FAQs on our website



To request for training, please contact us at merchantraining@nets.com.sg

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