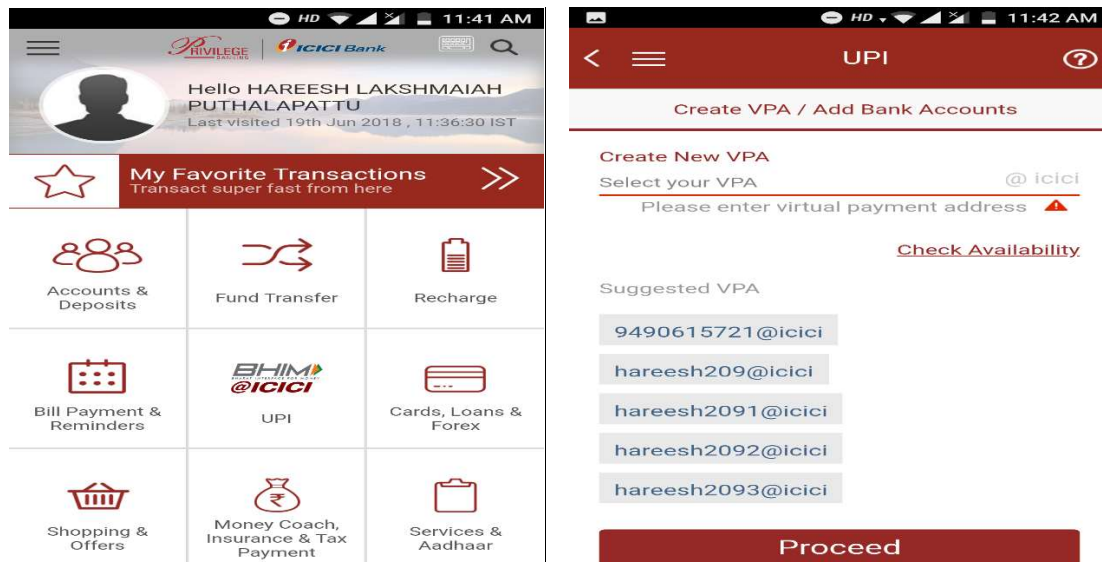


Steps for creating UPI ID:

UPI ID, also called as Virtual Payment Address (VPA), can be created either in any of the UPI enabled Bank APP or Bharat Interface for Money (BHIM) APP.

UPI ID creation and making payment in UPI enabled Bank APP:

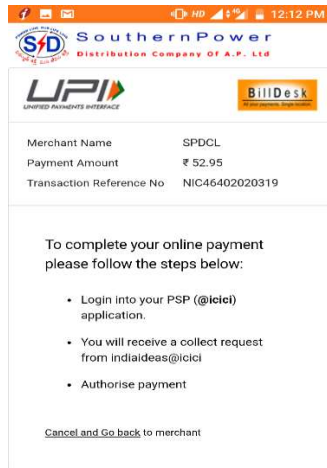
1. UPI enabled Bank APP to be installed and should be available in the mobile device of the consumer.
2. For ICICI account holders, consumers has to download and install the ICICI iMobile APP. Similarly consumers having account in any other bank should download the relevant UPI enabled Bank APP.
3. For ICICI account holders, for creating UPI ID consumer has to click on the UPI link on the home page of ICICI iMobile APP.
4. For ICICI account holders, consumer has to click on 'Create VPA' link within 'My profile' section on the ICICI iMobile APP.



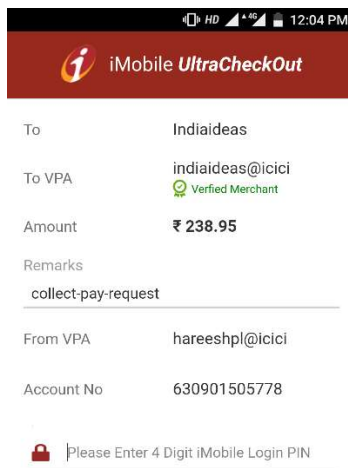
5. Generic format of the UPI ID created using UPI enabled Bank APP is **name@BankName** or **mobile@BankName**.
6. For UPI payments, consumer has to select 'UPI' option either in APSPDCL website (or) APSPDCL Mobile APP and the Payment Gateway provider prompts for the UPI ID.



7. Consumer enters UPI ID and proceeds for the payment.



8) Based on the UPI ID entered, notification will be sent to the UPI enabled Bank APP which is already installed and available in the mobile of the consumer.



9) Consumer has to confirm the payment by clicking on the 'Accept' button in the Bank APP.

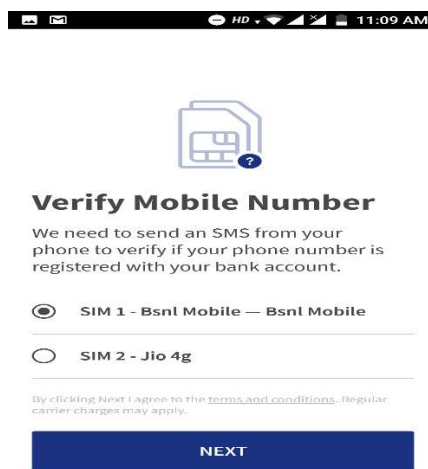
10) Payment Gateway provider receives the response from the Bank APP and forwards the same to APSPDCL Website or APSPDCL Mobile APP for payment confirmation

UPI ID creation and making payment in BHIM APP:

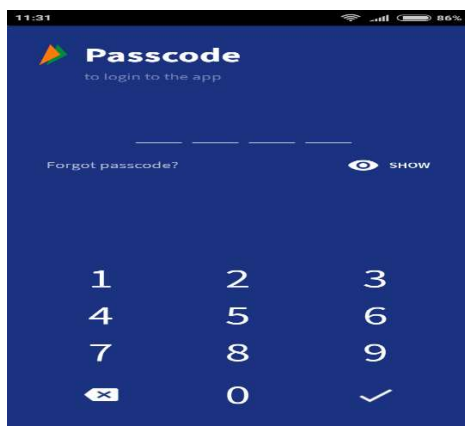
1. Android users can download and install BHIM APP from the Google play store using 'BHIM' keyword.



2. The APP is not available for iOS users yet.
3. After installing BHIM APP, consumer has to choose the preferred language. BHIM APP prompts consumer to verify the phone number. Consumer has to click on 'Next' button and should wait till the verification process is completed.

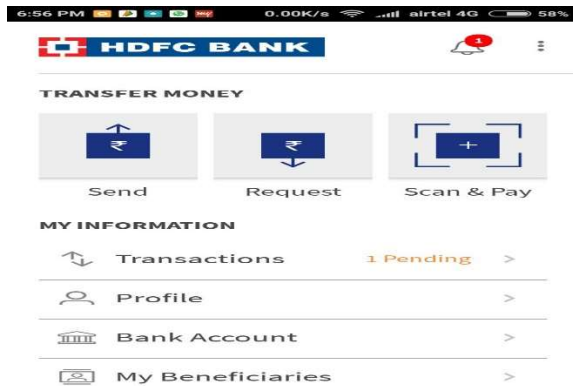


4. Once the verification is completed, consumer has to input a four digit passcode in BHIM APP.

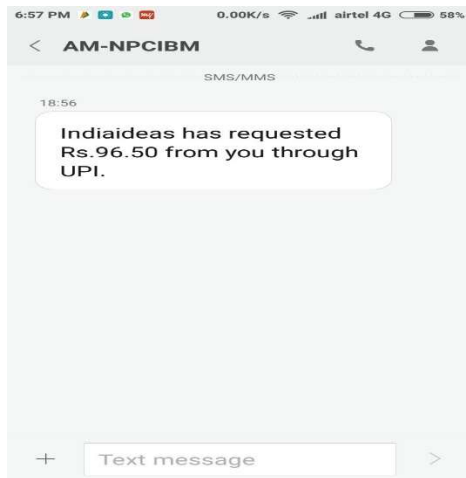


5. After a passcode is set, BHIM APP prompts consumer to select name of the bank. Once the bank is selected, BHIM APP automatically picks the account details of the consumer using phone number. Consumer has to select the bank account for creating UPI ID, which will be used later for all transactions.
6. Generic format of the UPI ID created using BHIM APP is **name@UPI** or **mobileNumber@UPI**.

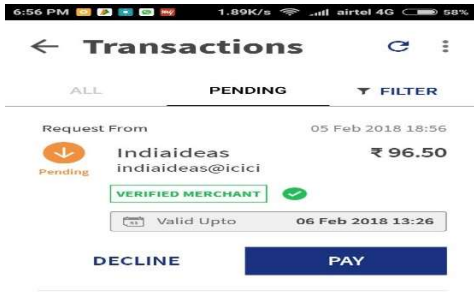
- Once the consumer enters valid BHIM UPI ID with in APSPDCL website or APSPDCL APP, transaction collect request will be sent to the BHIM APP available in the mobile device of the consumer.



- Also an alert message about the transaction will be sent to the mobile of the consumer.



- Consumer has to confirm the payment by clicking on the 'PAY' button in the BHIM APP.



- 10) Payment Gateway provider receives the response from the BHIM APP and forwards the same to APSPDCL Website or APSPDCL Mobile APP for payment confirmation