

My Mobile...My Bank...My Wallet

Transactions without Cash It's Possible!



UPI

*It is as easy as sending a message from your phone!
Every bank has its own mobile app – so it's now possible to transact on your smart phones*

- Register your mobile number in the Bank or ATM
- Download the UPI app on your mobile
- Make your unique ID
- Set your UPI pin

✔ You can now transact from anywhere!



Cards, POS

Make basic payments at most places with your prepaid, debit or credit card

- Swipe your card
- Put in your pin
- Get a receipt

✔ It's done!
You can even transact with your card online!



USSD

*It is as easy as checking your prepaid balance from your phone!
It is possible to transact even on normal mobile phones*

- Link your mobile number to your bank account
- Dial *99# from your phone
- Fill in the first 3 letters of your bank against Short Name OR first 4 letters of IFSC
- Choose "Fund Transfer-MMID" option
- Enter the payee's mobile number and MMID
- Enter the amount and your MPIN, leave a space and enter the last 4 digits of your account number

✔ You have just transferred your money!

e-Wallet

*It is as easy as sending photos through your phone!
With Mobile or Computer:*

- Download a wallet like SBI Buddy
- Register with your mobile number
- Link this with your debit or credit card or through net banking

✔ Your phone is now your Wallet!



Aadhaar Enabled Payment System

Why rely on your bank, when you can bank on Aadhaar! Aadhaar-Enabled Payment System – Now link your Aadhaar card with your bank account . You can then carry out:

- Funds Transfer, Balance Enquiry, Cash Deposit or Withdrawal, Inter-bank transactions

✔ You can avail of this service at stores too



“ If all of us start transacting through online and mobile banking, it will be our great contribution towards eradicating corruption and black money from our country ”

- Narendra Modi



NITI Aayog
GOVERNMENT OF INDIA

मेरा मोबाइल... मेरा बैंक... मेरा बटुवा...

बिना कैश के भुगतान मुमकिन है



यूपीआई

फोन से मैसेज भेजने जितना सरल

हर बैंक का अपना मोबाइल एप है,
जिसके जरिये स्मार्ट फोन से पैसे का लेन देन मुमकिन है

- अपना मोबाइल नंबर बैंक में या एटीएम में **रजिस्टर कीजिये**,
- मोबाइल में यूपीआई एप **डाउनलोड कीजिये**,
- उसमें अपना **यूनिक आई.डी. बनाईये**,
- यूपीआई **पिन सेट कीजिये**,
- ✓ अब आप कहीं से भी पैसे का लेन देन कर सकते हैं



कार्ड्स, पीओएस

ज्यादातर जगहों पर आप डेबिट या क्रेडिट कार्ड के
जरिये भी पेमेन्ट्स कर सकते हैं

कार्ड स्वाईप करिये पासवर्ड डालिये

कार्ड से ऑनलाईन भुगतान भी कर सकते हैं

यू.एस.एस.डी

प्रीपेड बैलेन्स चैक करने जितना सरल

साधारण फीचर फोन से भी पैसे का लेने देन मुमकिन है

- अपना मोबाइल नंबर अपने **बैंक खाते से जोड़ें**
- अपने फोन में ***99#** डायल करें
- अपने बैंक के **शोर्ट नेम के पहले 3 अक्षर** या फिर
IFSC के पहले 4 अक्षर डालें
- अब "Fund Transfer -MMID" का **विकल्प चुनें**
- जिसे भुगतान करना है उसका **मोबाइल नंबर और MMID डालें**
- रकम और अपना **MPIN डालें**,
- स्पेस छोड़कर खाता नंबर के **आखरी 4 नंबर डालें**
- ✓ बस, हो गया आपका पैसा ट्रांसफर

आधार एनेबल्ड पेमेन्ट सिस्टम

सिर्फ बैंक पर आधार क्यों, जब आधार ही बैंक है...

अपने आधार कार्ड को लिंक कीजिये बैंक अकाउन्ट के
साथ और आप कर सकते हैं

फंड ट्रांसफर बैलेन्स पूछताछ

कैश जमा करना या निकालना

इंटर बैंक ट्रांसेक्शन्स

- ✓ दुकान में भी इस सुविधा का उपयोग किया जा सकता है

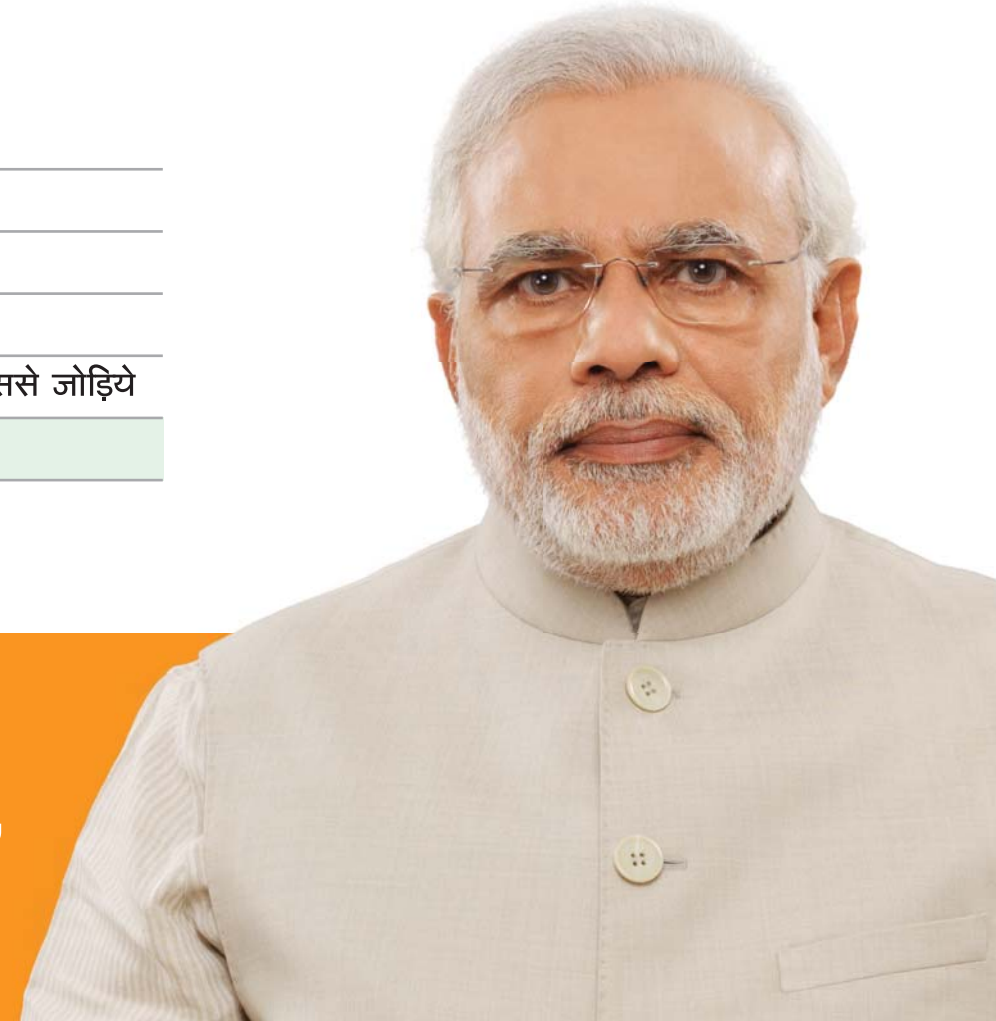


प्रीपेड वॉलेट

फोन से फोटो भेजते हैं उतना सरल

वॉलेट मतलब इ-बटुवा, जिससे पैसे का लेन देन मुमकिन है

- मोबाइल में या कम्प्यूटर में
- एस बी आई बडी जैसा वॉलेट डाउनलोड करिये
- मोबाइल नंबर डालके रजिस्ट्रेशन करिये,
- अपने डेबिट या क्रेडिट कार्ड या फिर नेट बैंकिंग को इससे जोड़िये
- ✓ और बन गया आपका फोन, आपका बटुवा



“ऑनलाईन और मोबाइल बैंकिंग के द्वारा लेन-देन की शुरुआत कर दें तो ये भ्रष्टाचार और काले धन से मुक्त भारत के लिए हमारा एक बड़ा योगदान होगा।”

- नरेन्द्र मोदी

NITI Aayog

Press Release

NITI Aayog leads initiative to convert 100% Government – Citizen Transactions to the digital platform

New Delhi: In a transformative attempt to weed out black money and corruption from public life, the Government of India has constituted a Committee of Officers to enable 100 per cent conversion of Government – Citizen Transactions to the digital platform.

The Committee, under the leadership of NITI Aayog CEO Mr. Amitabh Kant, will identify and operationalize in the earliest possible time frame user-friendly digital payment options in all sectors of the economy. This is integral part of the Governments strategy to transform India into a cashless economy.

The aim of the committee is to identify various digital payment systems appropriate to different sectors of the economy and coordinate efforts to make them accessible and user-friendly. The committee will also identify and access infrastructural and bottlenecks affecting the access and utility of digital payment options.

To achieve expeditious movement into the cashless, digital payments economy across all States and sectors, it will engage regularly with Central Ministries, regulators, State governments, district administration, local bodies, trade and industry associations etc. to promote rapid adoption of digital payment systems. The attempt is to establish and monitor an implementation framework with strict timelines to ensure that nearly 80 per cent of the transaction in India moves to the digital-only platform. The committee will also attempt to estimate costs involved in various digital payments options and oversee implementation of measures to make such transaction between Government and Citizens cheaper than cash transaction.

The Committee led by NITI Aayog will also implement an action plan on advocacy, awareness and handholding efforts among public, micro enterprises and other stakeholders. That apart, it will organize training and capacity building of various states/UTs, Ministries/Departments of the Government of India, representatives of States/UTs, Trade and Industry Bodies as well as other stakeholders.

Members of the Committee of Officers for driving a digital payments economy in India include Secretary, Department of Financial Services, Ministry of Finance; Secretary, Ministry of Electronics and Information Technology; Secretary, Department of Industrial Policy and Promotion; Secretary, Department of Investment and public Asset Management; MD & CEO, National Payments Corporation of India, Secretary, Ministry of Rural Development, Chairman, National Highways Authority of India, Adviser, NITI Aayog.

(End)