

## **UPI Merger FAQs:**

1. **On Report Merger as an associate bank on boarded customer should I need to download new SBI Pay / BHIM application from play store?**

No, the application remains the same during report merger.

2. **On Data Merger as an associate bank on boarded customer should I need to download new SBI Pay / BHIM application from play store?**

No, the application remains the same during data merger.

3. **On merger (report and data merger) whether the existing APP Password can be used for login to SBI Pay?**

Yes, The same APP password will continue to be used for login to SBI Pay.

4. **I am a registered SBI Pay customer from Associate bank with VPA created with @SBI handle. On merger whether this handle will have any change?**

No Change

5. **On Report Merger if I need to add a bank account maintained with any of the associate bank, which bank name should I need to choose from the drop down list of UPI enabled banks provided by NPCI in SBI Pay / BHIM?**

The respective Associate Bank name needs to be selected during the report merger period. Eg : State Bank of Travancore (erstwhile)

6. **On Data Merger if I need to add a bank account maintained with any of the associate bank, which bank name should I need to choose from the drop down list of UPI enabled banks provided by NPCI in SBI Pay / BHIM?**

Choose State Bank of India on data merger.

7. **I have on boarded to SBI Pay / BHIM using the Associate Bank account and SET PIN successfully using debit card credentials. Can I use the same PIN or should I need to set again during report merger/ data merger?**

The same PIN will be continued to be used after merger.

8. **I have made a collect request using SBI Pay, the credit account is maintained with Associate Banks and the time limit I have kept for getting it approved from the payer was 45 days. Now I understand that my bank is getting merged with SBI on 01.04.2017, whether I will get credit to my associate bank account even after merger?**

Yes, on approval of collect request the credit will happen to accounts maintained with associate banks.

9. **I am a registered user with SBI Pay using associate bank and I have raised a complaint on the app for my transaction having status FAILURE / TIMEOUT and the status of the complaints are still OPEN. Now my bank got merged with SBI, whom should I contact for such complaints to get it resolved?**

All complaints will be taken care and addressed through the app. Still if you feel that it need attention then please write to [support.upi@sbi.co.in](mailto:support.upi@sbi.co.in)

10. **On merger of associate bank with SBI what would be the per transaction limit and per day limit for transaction made using SBI Pay.**

Per transaction limit is Rs 10,000 and per day limit will be Rs 25,000.

11. **I have to make a payment using SBI Pay and the beneficiary having account with associate bank. I have his/her account no and IFSC code. Can I use the same IFSC code of associate bank during report merger and data merger?**

The same IFS code of the associate bank will continue during the Report merger period. On Data merger all IFS code of the Associate Bank will get changed (start with SBIN). However for all transaction coming as credit (inward) through UPI to SBI will accept both old and new IFSC till 90 days from the date of data merger of the particular merged bank. The branch code of SBBJ will be changed on data merger please check the SBI web site for more details.

12. **The SBI Pay having an option of payment “Pay with Aadhar” and the beneficiary aadhar is mapped to associate banks account. Can I make a pay by aadhar to associate bank seeded accounts using SBI Pay?**

No, currently this option is enabled only for SBI. On data merger this will be get automatically enabled for Associate Bank users.

13. **Whether the customers of BMB will be on boarded to SBI Pay / BHIM automatically on my bank getting merged with SBI?**

No, BMB customers have to register in SBI Pay / BHIM afresh.

14. **I am a customer of Erstwhile Bharatiya Mahila Bank now my account got merged with SBI on 01.04.2017. How I can be on boarded to UPI under SBI.**

Please download SBI Pay / BHIM app from Play store and follow the registration process. The prerequisites are mobile no to be seeded against the account no / banking records from where the registration is triggered and should have a valid debit card. The business rule of SBI shall be applicable to such customers.

15. **I am an Erstwhile Bharatiya Mahila Bank customer now on boarded to SBI Pay / BHIM UPI application. How I can set PIN?**

You can set the PIN by using the valid debit card details (last 6 digit and expiry date) issued from SBI.

