

## **FAQs for BHIM-Aadhaar-SBI**

### **1. What is BHIM-Aadhaar-SBI**

BHIM-Aadhaar-SBI is a digital payment acceptance solution from State Bank of India which enables the SBI merchant to accept payments for goods/services using his android smartphone and fingerprint reader from customers having Aadhaar seeded bank accounts. The transaction will be interoperable in nature allowing any bank customer to transact on BHIM-Aadhaar-SBI.

#### **Transaction process**

- i. Merchant uses his PIN to login to the merchant App on his Android smartphone.
- ii. The customer does not need anything except his Aadhaar number. For making payment, customer selects bank from the drop-down menu where customer is having his/her Aadhaar seeded account, enters his Aadhaar Number, enters mobile number (optional) checks the bill amount and provides his/her biometric credentials.
- iii. The payment data and biometrics are sent to the FI gateway /NPCI/UIDAI server for authentication.
- iv. The debits/credits in the accounts of the customer and the merchant are put through the core banking system.

Both the merchant and customer get the transaction SMS (if mobile number available) after successful transaction and the funds are received by the merchant real-time

### **2. How does a merchant get registered for BHIM-Aadhaar-SBI?**

The registration process for BHIM-Aadhaar-SBI is different for individual merchants and corporate Merchants:

**INDIVIDUALS (RETAIL MERCHANTS WITH AADHAAR NUMBER):** The registration process is fully automated and app based for the individual merchants. The merchant needs to download BHIM-Aadhaar-SBI / SBI Aadhaar Pay from the Google Play store and register himself using his Aadhaar number and biometric credentials. During the registration process the merchant is asked to select his account maintained with SBI where he wants the payments to be credited. In addition, the merchant is also asked to agree to the terms and conditions for using the app which are displayed on the mobile itself.

### **3. What are the requirements for the merchant to start using BHIM-Aadhaar-SBI?**

The merchant needs to have the following to start using BHIM-Aadhaar-SBI:

- Aadhaar seeded account with SBI.
- Certified Biometric Reader with Micro USB / USB C-Type connector.

- Android smartphone with Android version 4.2 or higher with internet connectivity and OTG support for connecting biometric device.
- Phone should be able to power the biometric reader; please check with supplier.

**4. What are the charges for the merchants for using BHIM-Aadhaar-SBI?**

Presently there are no charges for using BHIM-Aadhaar-SBI for the merchants. In case any future charges will be applicable, the same will be advised to the merchants through the app for their concurrence.

**5. Does the customer / purchaser also need to have BHIM-Aadhaar-SBI on his mobile phone?**

No the customer does not need to have BHIM-Aadhaar-SBI on his mobile phone. The only requirements for the customer is to have an Aadhaar seeded account and his Aadhaar number.

**6. Customers of which Banks can make payments at merchant.**

Since the platform is based on NPCI's AEPS platform, the solution is interoperable provided the partner banks enable the facility to their customers. Customers to check with their Banks for availing the facility.

**7. When will the merchant funds be credited to the merchant account for BHIM-Aadhaar-SBI transactions?**

The merchant funds will be credited real time to the merchant account linked at the time of registration after successful completion of the transaction.

**8. What does the merchant do in case the funds are not received for a successful transaction?**

The merchant needs to contact SBI helpdesk 1800112211 to lodge a complaint for non-receipt of funds.