How to Add a Bank Account in Google Pay & Activate UPI

Setup, UPI PIN activation and troubleshooting guide | 9 November 2026

1. Before you start

Check that your bank supports UPI, the mobile number registered with your bank is the same number used in Google Pay, and outgoing SMS works on that SIM. Keep the SIM active in your phone, ensure you have a working network and sufficient SMS balance/plan if applicable. On a dual-SIM phone, select the bank-registered SIM for outgoing SMS and avoid an 'Ask every time' setting during verification.

2. Add your bank account

1. Open Google Pay and tap your profile picture.
2. Tap Add bank account (or Bank account, then Add bank account).
3. Choose your bank from the list. If it is not listed, Google Pay says it is not currently supported in the app.
4. Select the account associated with your registered mobile number.
5. Complete the verification method shown by Google Pay: linked debit-card details or Aadhaar, if your bank supports Aadhaar-based onboarding.
6. Follow the on-screen instructions to complete account linking.

3. Set up or activate your UPI PIN

If the bank account already has a UPI PIN, Google Pay asks you to enter that existing PIN. If it does not have one, follow the in-app instructions to create it after verifying your account. Google Pay describes debit-card verification and Aadhaar verification where the bank allows it. An existing UPI PIN for that bank account can generally be used on Google Pay.

4. Debit card vs Aadhaar

For debit-card verification, Google Pay's instructions ask for card details such as the last six digits and expiry date. For Aadhaar-based onboarding, the bank account must support the method, and the Aadhaar must be linked to the same mobile number registered with the bank. The Aadhaar flow asks for the first six digits of the Aadhaar number, followed by the steps shown in the app. Do not assume Aadhaar is available for every bank.

5. Fix common setup problems

- No bank account found: verify the mobile number matches the bank's records and check that mobile banking is activated if your bank requires it.
- SMS verification failed: test outgoing SMS, check network and prepaid SMS balance, and ensure the correct SIM is selected.
- Dual-SIM phone: set the bank-registered SIM as the primary/default SMS SIM rather than 'Ask every time'.
- Too many attempts: Google says NPCI limits account-verification SMS attempts to three within 24 hours; further attempts can trigger a 24-hour block.
- Bank not listed: contact your bank to confirm UPI support or check again later.
- Aadhaar option missing: the bank may not support Aadhaar-based onboarding for this account; use another displayed eligible method or contact the bank.

6. Security reminders

Never share your UPI PIN, OTP, ATM PIN, CVV or banking password. A UPI PIN authorises payments; you do not enter it to receive money. Do not scan unknown QR codes or approve unexpected collect requests. Complete setup

only in the genuine Google Pay app.

7. Official references

Google Pay – Add or remove a bank account: Official instructions
Google Pay – Fix SMS verification issues: SMS troubleshooting
Google Pay – Set up UPI PIN: UPI PIN setup
Google Pay – No bank account found: Account not found troubleshooting
NPCI – UPI FAQs: NPCI FAQs

Note: Screens, menu labels, verification methods and eligibility may vary by app version, bank and account. Follow the latest instructions displayed in Google Pay and by your bank. FinBankingTech.com is independent and is not affiliated with Google, Google Pay, NPCI or any bank.