BHIM UPI App Guide

Registration, UPI PIN setup and money transfer for Indian users

Before you begin

• Download BHIM from the official app store listing.
• Keep your bank-registered SIM in the phone and ensure outgoing SMS works.
• Keep the debit card linked to your bank account available for PIN setup, unless another method is offered by your bank.
• Your bank account must be active and eligible for UPI.

Registration steps

1. Open BHIM and select your language.
2. Select the SIM containing the mobile number registered with your bank.
3. Allow the app to send its verification SMS.
4. Set an app passcode.
5. Open Bank Account, select your bank and choose the eligible account shown.
6. Complete the account-linking process.

Set your UPI PIN

BHIM's published instructions ask for the last six digits and expiry date of the debit card linked to the selected account, followed by bank OTP verification. Enter details only in the official app. If you already have a UPI PIN for the same bank account, BHIM's FAQ describes a PIN-sync option. UPI PIN is different from your ATM PIN and bank MPIN.

Send money

1. Select Send Money.
2. Choose UPI ID/VPA, a mobile number registered on UPI, or bank account number with IFSC.
3. Enter the recipient details and amount.
4. Verify the beneficiary name and details carefully.
5. Confirm and enter your UPI PIN.
6. Check the transaction status and save its reference number.

Receive money and scan QR

Share your UPI ID or BHIM QR code to receive money. To pay, scan the recipient's QR code, verify the payee and amount, then authorise the payment with your UPI PIN. Never enter your PIN to receive money or approve an unexpected collect request.

Limits and linked accounts

BHIM's published FAQ currently states ■40,000 per transaction and ■40,000 per day per bank account, with a ■5,000 limit for the first 24 hours for new users. Bank limits and payment-category rules may differ. Confirm current limits in the app and with your bank. BHIM's FAQ says up to five bank accounts can be linked.

Troubleshooting

SMS verification fails: Check network, outgoing SMS facility/balance, correct SIM and app updates. Avoid switching apps during registration.
Bank account not visible: Check the bank-registered number, selected SIM and account eligibility. Some account types may not be supported by the bank.
UPI PIN setup fails: Recheck the debit card linked to that account and expiry details; retry OTP if needed. Contact your bank if the error continues.
Payment pending or failed: Check the transaction status and bank statement before retrying. Raise an issue from the BHIM transaction details and contact your bank with the reference number.

Safety checklist

• Never share your UPI PIN, OTP, app passcode or debit-card PIN.
• You do not need a UPI PIN to receive money.

• Do not scan an unknown QR code or approve a collect request to receive a refund.
• Verify the recipient and amount before paying.
• Use official BHIM support and your bank's official channels.

Official sources

BHIM official FAQ
BHIM how-to guide
NPCI UPI FAQs

Educational guide only. Limits, screens, eligibility and reversal timelines can change. Follow the current app and bank instructions.