

# **ESAF UPI 2.0** **USER MANUAL**

**ESAF Small Finance Bank Limited**

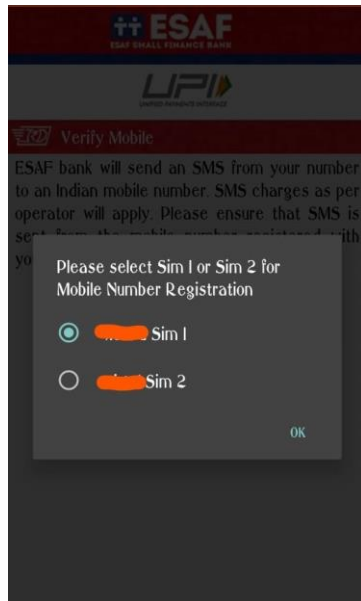
## ESAF UPI APPLICATION

User can Download and install the BHIM ESAF UPI 2.0 App in their Android phone from Android Play store.

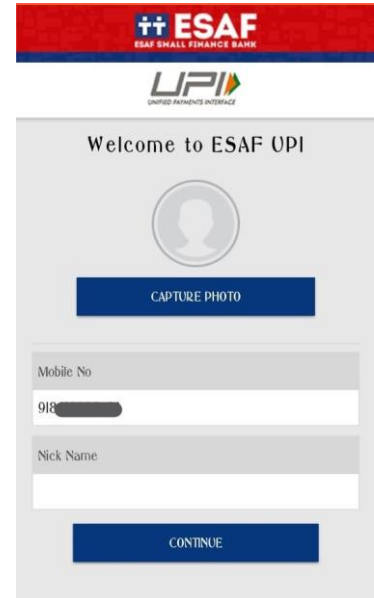
### 1. REGISTRATION STEPS



**Step 1:** Click “Proceed” button



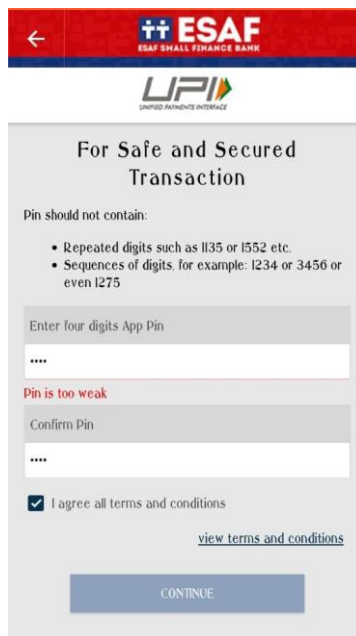
**Step 2:** If you have dual SIM, select the mobile number registered with Bank



**Step 3:** Click “Continue” button



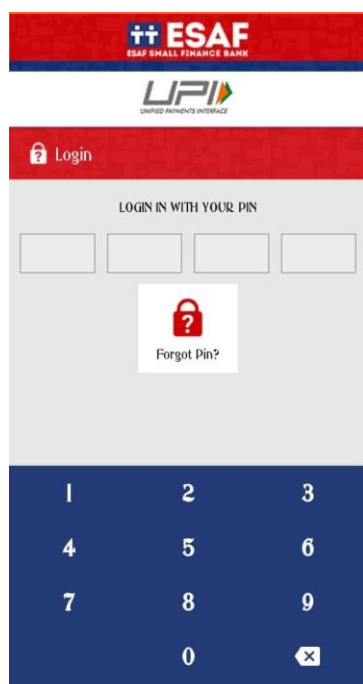
**Step 4:** Fill in your details and click “Continue” button



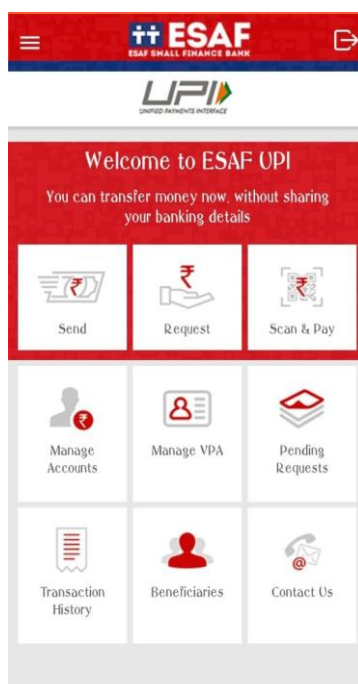
**Step 5:** Set a PIN and click “Continue” button

Possible Issues in Registration	How to solve?
A dialogue box showing Installation blocked	Enable “Allow installation from unknown source.”
Downloading doesn’t happen	Ensure that mobile data is on or data package is active.
Prolonged Loading Screen	1) Ensure that the linked mobile number is present in android phone with minimum balance. 2) GPS/Location information must be active.
Application automatically closed	Enable “Allow” for all permission access.
‘Device binding failed’ screen occurs.	Remove unwanted space in nickname, Name and email address fields.
“Pin is too weak ” message shows	Enter a strong pin without repetition or in a sequence manner.(Example: 1234, 1993,1221 etc. are not allowed.)
Continue button is not active	Put a tick in the check box to active continue button.

## 2. LOGIN STEPS



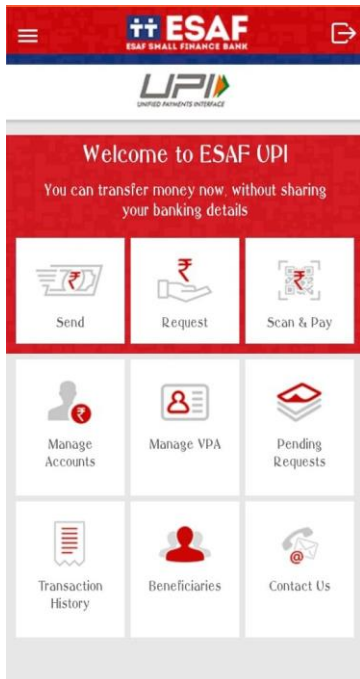
**Step 1:** Enter the same PIN you have set during registration



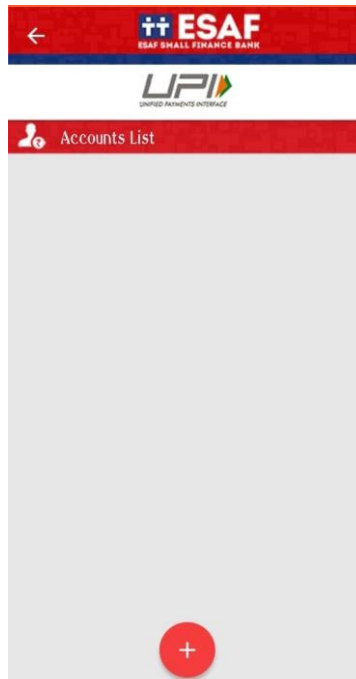
**Step 2:** If successful, you will reach the home screen

Possible Issues in Login	How to Solve?
“Validation error” message pop-up	Enter the same PIN you have set during the time of registration.
“User is locked” message pop-up	Reset PIN by clicking Forgot PIN.

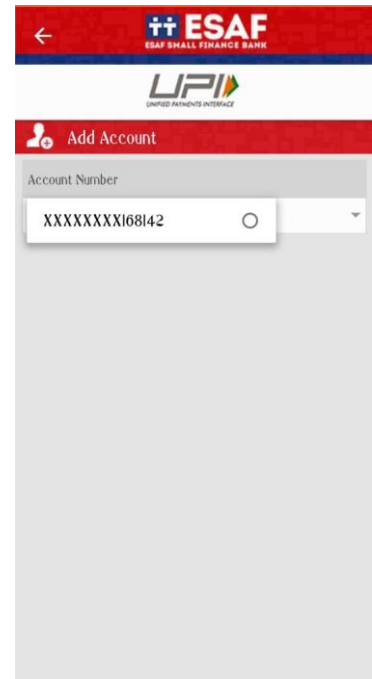
### 3. ADD ACCOUNT STEPS



**Step 1:** Select “Manage Accounts”



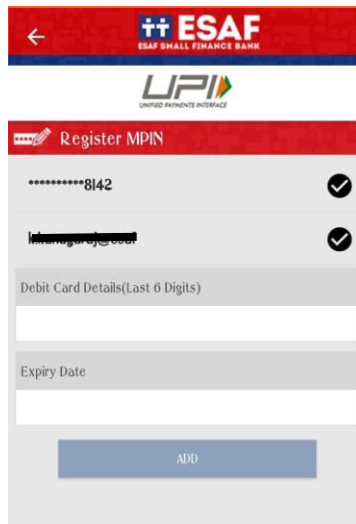
**Step 2:** Click the “+” button



**Step 3:** Select the account number



**Step 4:** Type in a virtual address of your choice and click “Add” button



**Step 5:** Enter your debit card details and click “Add” button

Possible Issues in Add Account	How to Solve?
“Account linked with multiple names” error message shows.	Raise a service request through our 24x7 call center by mentioning your details of linked accounts to the mobile number.
OTP not getting auto detected	Check the OTP received as SMS and manually enter that.

#### 4. TRANSACTION STEPS

If you have successfully completed all the above steps, you can carry out transactions using the Virtual Address. The transactions that you can perform are:

- **Send Money** – You can instantly transfer money from your bank account to a recipient, if you know the recipient's virtual address or MMID/Mobile Number or Account Number/IFSC.
- **Request Money** – You can request money from a “Payer” if you know his/her virtual address.
- **Scan & Pay** – You can pay a “Merchant” by scanning their QR code

ESAF SMALL FINANCE BANK

UPI

Send Money

Select Virtual Address

\*\*\*\*\*@esaf

\*\*\*\*\*

Beneficiary Type

Mode of Payment

Enter Amount

Remarks

Enter UPIN

SEND MONEY

ESAF SMALL FINANCE BANK

UPI

Collect Money

Payee Virtual Id

Beneficiary Type

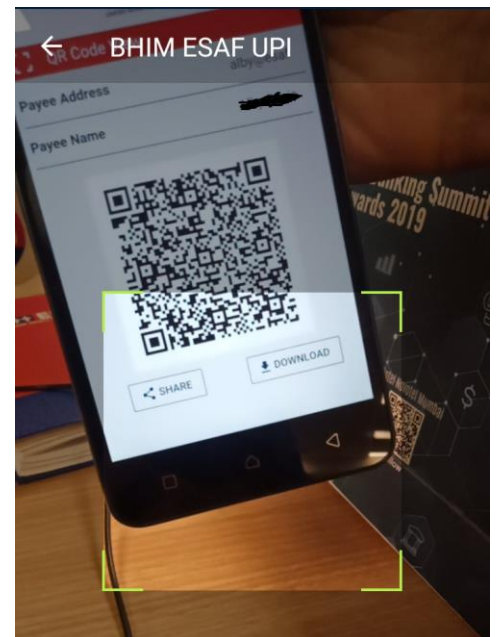
Enter Amount

Enter Minimum Amount

Expiry Duration

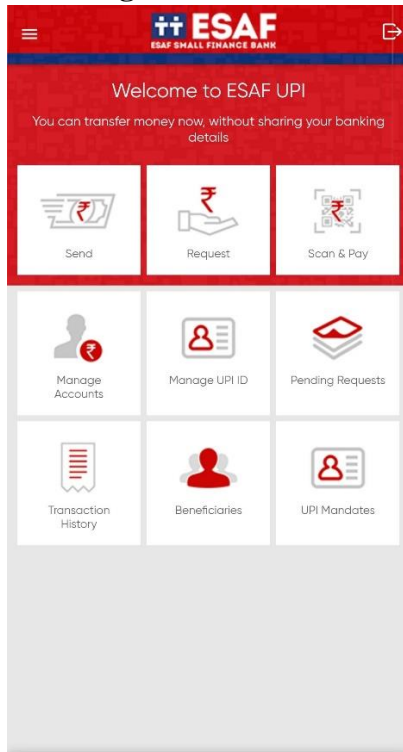
Remarks

INITIATE COLLECT

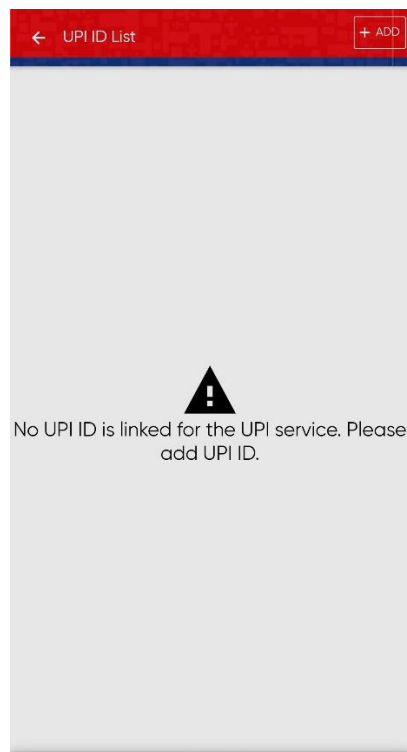


Possible Issues in Transaction	How to Solve?
“Same validation message based on device type” error message shows.	1) Ensure that GPS is active. 2) Check the transaction history and raise a service request through our 24x7 call center by mentioning your details of linked accounts to the mobile number.

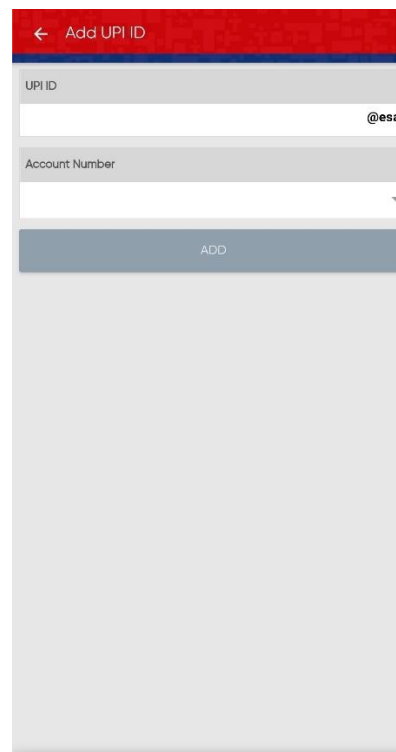
## 5. Manage UPI ID-



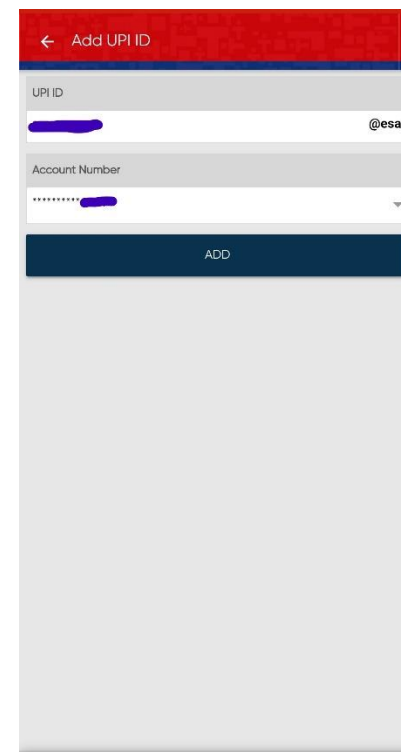
**Step-1:** Select 'Manage UPI ID'



**Step-2:** Click '+add'

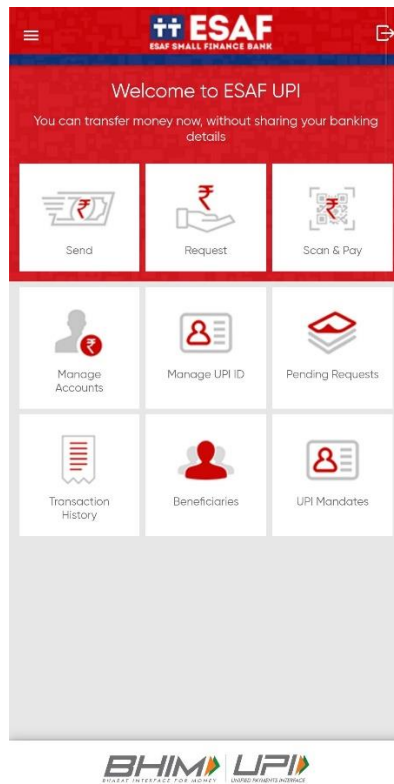


**Step-3:** Fill desired 'UPI ID' & select the 'Account number'

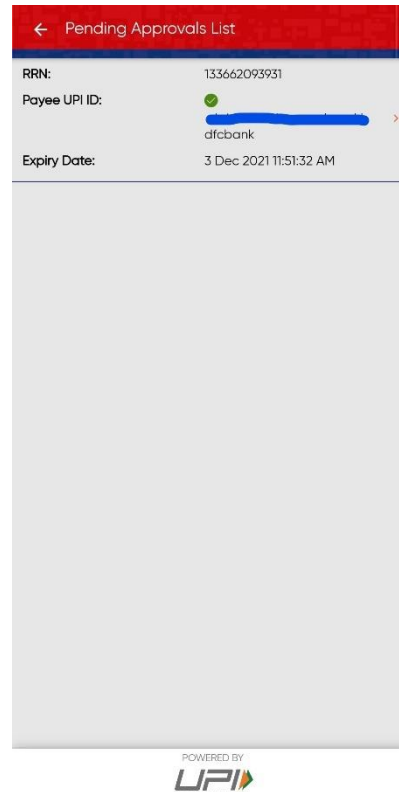


**Step-4:** Click 'ADD'

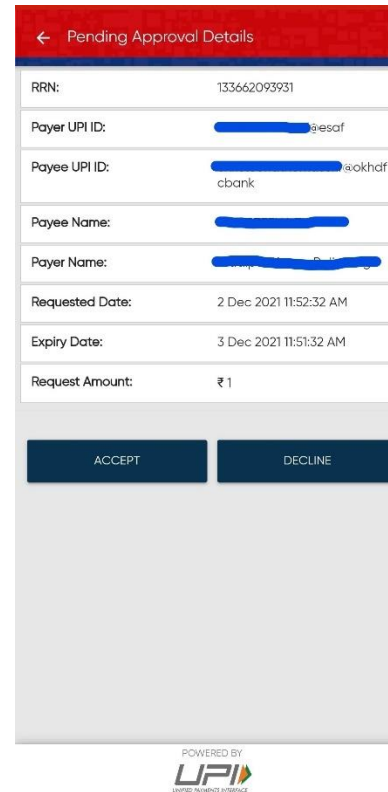
## 6. Pending Request-



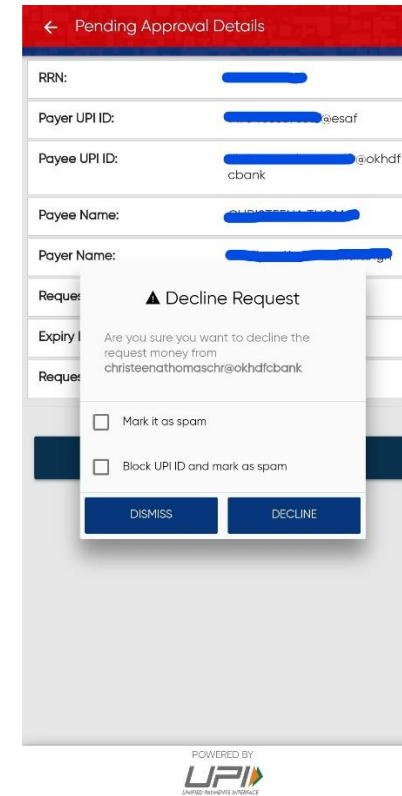
**Step-1:** Select 'Pending Request'



**Step-2:** Click anywhere on the Pending transaction

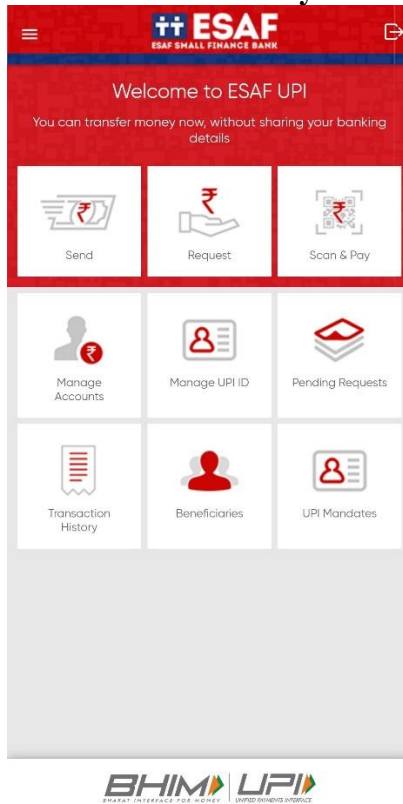


**Step-3 :** Click on 'Accept' to accept the payment & 'Decline' to decline the Payment.

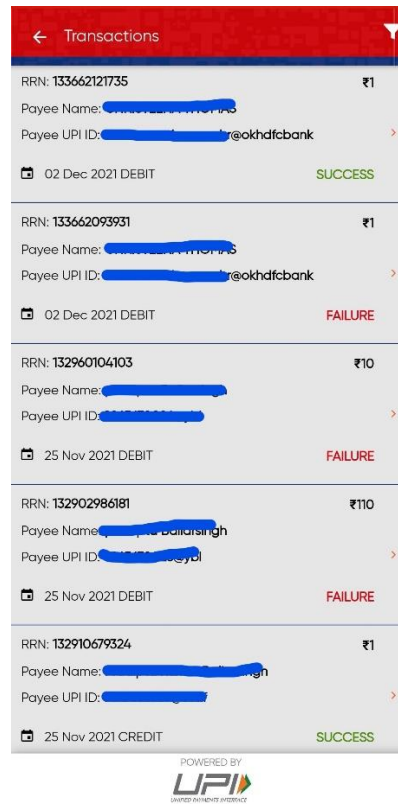


**Step-4 :** To confirm Decline; Click the 'Mark it as spam' or 'Block UPI ID and mark as spam' and then 'Decline' Else Click on 'Dismiss'

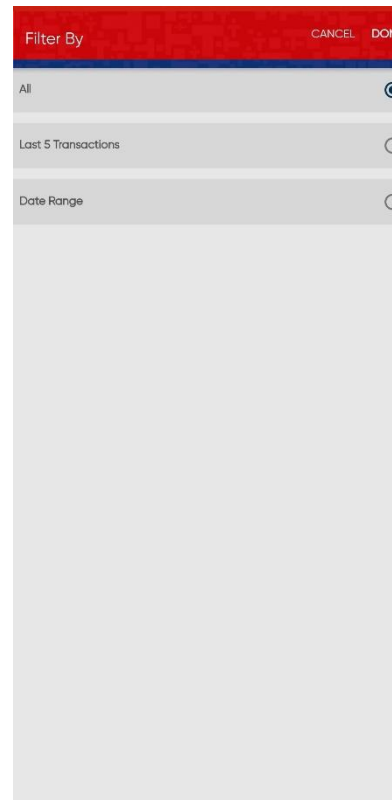
## 7. Transaction History



**Step-1:** Select 'Transaction History'



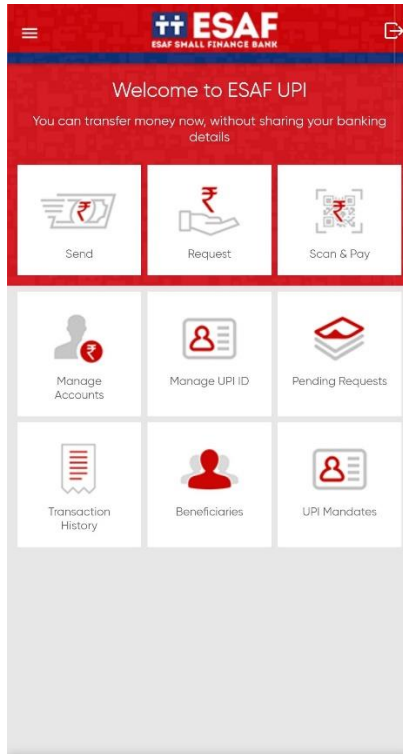
**Step-2:** Click on Filter option symbolised as a funnel



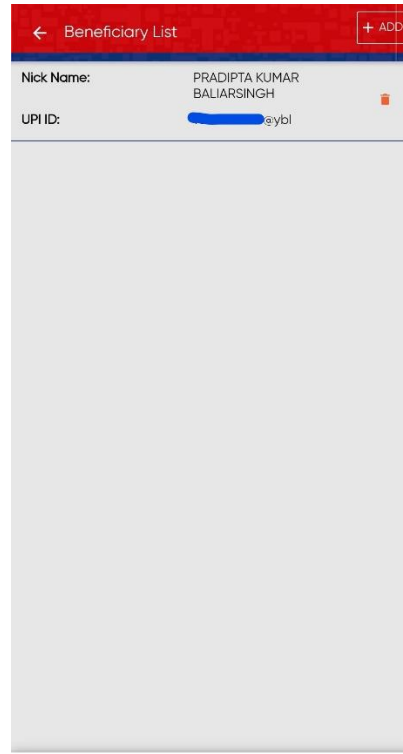
**Step-3:** Click 'Last 5 Transactions' or 'Date Range' to give Filter option.



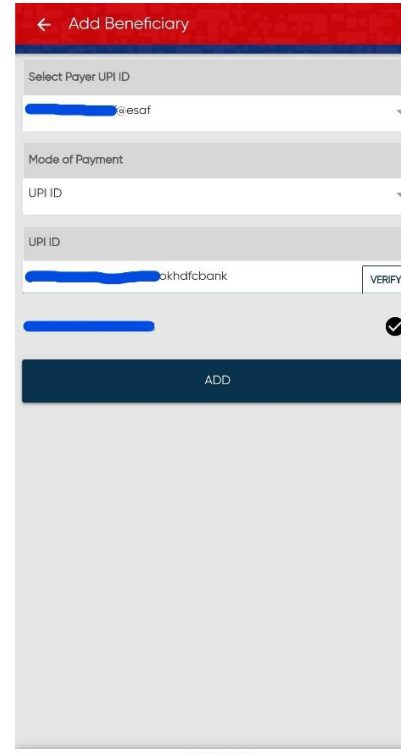
## 8. Beneficiaries



**Step-1:** Select 'Beneficiaries'



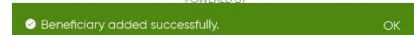
**Step-2:** Click on '+Add' to add new beneficiary



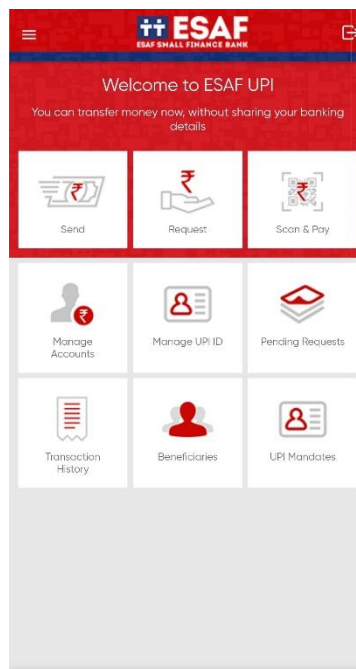
**Step-3:** Select 'Payer UPI ID', Fill in the 'Mode of Payment', verify the 'UPI ID' of Beneficiary and then Click 'Add'



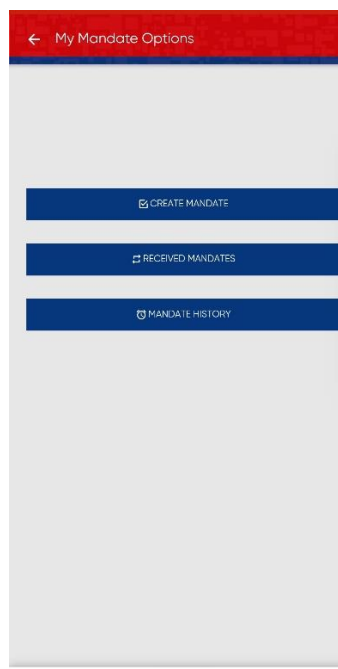
**Step-4:** After positive confirmation; Can View newly added beneficiary



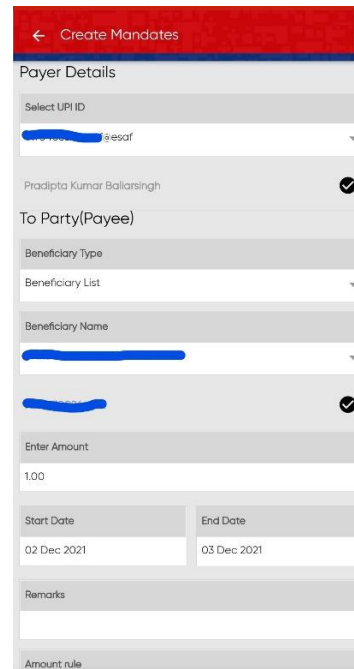
## 9. UPI Mandates



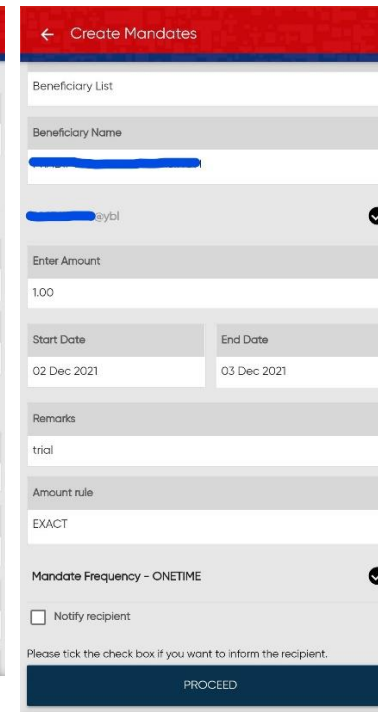
**Step-1:** Select 'UPI Mandates'



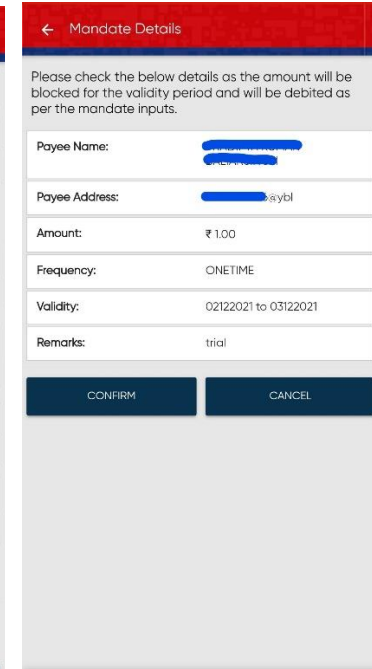
**Step-2:** Select 'Create Mandates'



**Step-3:** Select the 'Beneficiary Type', 'Beneficiary Name', 'Amount', 'Start Date & End Date', and remarks

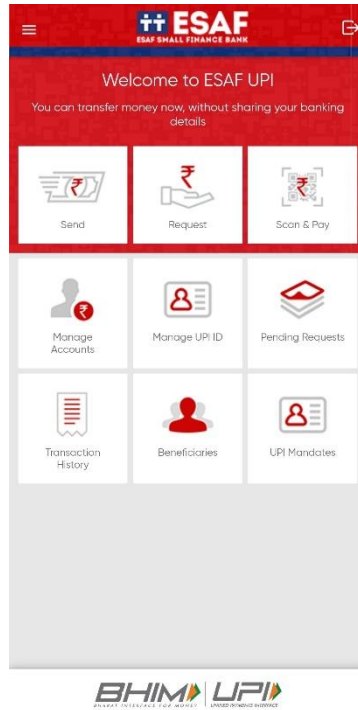


**Step-4:** Fill the Amount rule 'Exact' and click on 'Proceed'

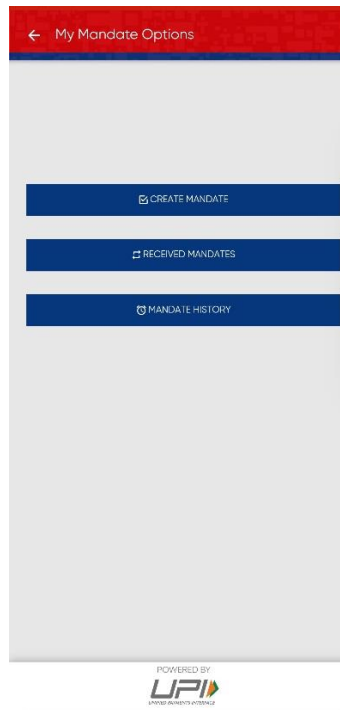


**Step-5:** Verify the details and Click on 'Confirm'

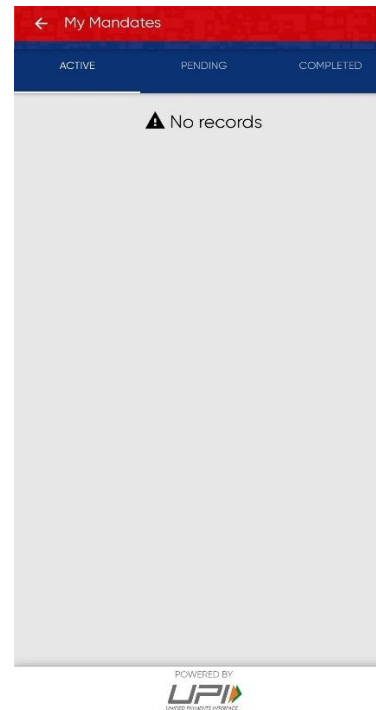
## 10. Received Mandates



**Step-1:** Select 'UPI Mandates'

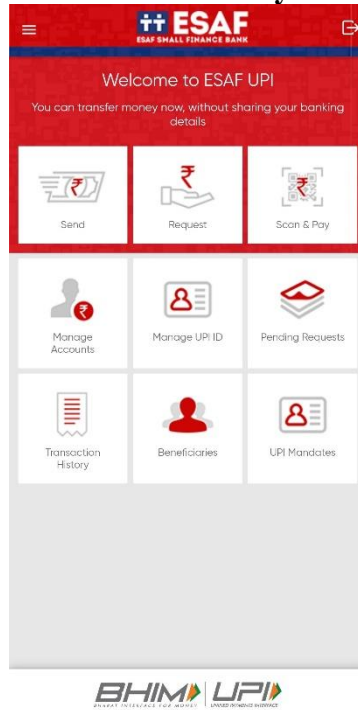


**Step-2:** Click on the 'Received Mandates'

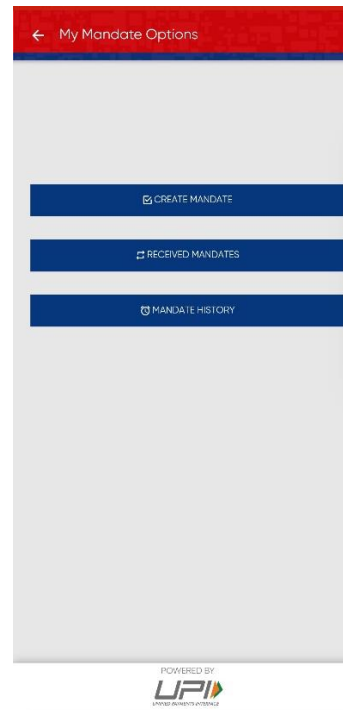


**Step-3:** All the received UPI Mandates will be listed

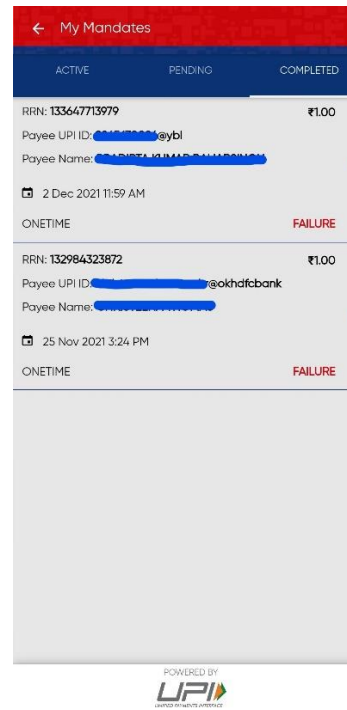
## 11. Mandate History



**Step-1:** Select 'UPI Mandates'



**Step-2:** Click on the 'Mandate History'



**Step-3:** User can view the active, pending & Completed Mandate list here.

For any queries contact our call centre : 1-800-103-3723 which is (1-800-103 - ESAF) - Toll free  
080-4644-3723 - Paid line for NRI customers

Email us: [customercare@esafbank.com](mailto:customercare@esafbank.com)