



# The Maharashtra State Co-operative Bank Limited

(Incorporating The Vidarbha Co-op. Bank Ltd)

Scheduled Bank





*The MSC Bank is Live on UPI. You can link your MSC Bank account with any UPI APP.*

**What is UPI:**

Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

It is a quick and easy way to send and receive money using a Virtual Payment Address (VPA) without entering additional bank information.

**What is VPA:**

A Virtual Payment Address (VPA) is a unique identifier which you can use to send and receive money on UPI. Think of it as an email ID which you can use to transfer money.

**Prerequisite for UPI:**

- 1) Mobile Number Registered with Bank.
- 2) ATM Card for setting one time PIN for sending money.

**What can you do with UPI APP :**

- 1) You can send & collect money to any person on UPI
- 2) You can pay your Bill directly from UPI (Electricity, Gas, Water, DTH and Telecom, Mobile postpaid and landline)
- 3) You can scan a QR to make quick payments
- 4) You can check your transaction history on UPI
- 5) You can send money to Account and IFS code

**How & Where do you pay with UPI :**

- 1) Pay to your friends or relatives directly through their UPI ID.
- 2) While shopping online, click on the " Pay by UPI/BHIM" option
- 3) Scan UPI QR/BHIM QR at merchant outlets.
- 4) Pay bills on the go with the bill pay feature on the app.

**Methods of Sending Money via UPI:**

- 1) VPA ( Registered on UPI)
- 2) Mobile No. ( Registered on UPI)
- 3) Account Number and IFS code
- 4) QR Code

**Is there a limit to the amount of money that can be sent using UPI?**

You can send upto Rs 50,000/- per day from your bank account.

**Receiving Money via UPI:**

On UPI, you can initiate a collect transaction for asking money from someone. You have to enter the amount and UPI ID. The user who will receive the request can pay or decline the collect request by authenticating it with the UPI pin.

**Bill Pay on UPI:**

Electricity, Gas, Water, DTH and Telecom, Mobile post-paid and landline.

**Linking Your MSC bank account with UPI APP :**

You can link your MSC bank account with any UPI APP:

1. PhonePe
2. Paytm
3. BHIM app
4. MobiKwik
5. Airtel Payments Bank
6. Google Tez
7. Uber
8. Chillr
9. Paytm Payments Bank
10. SBI Pay
11. iMobile
12. Axis Pay
13. BOB UPI

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