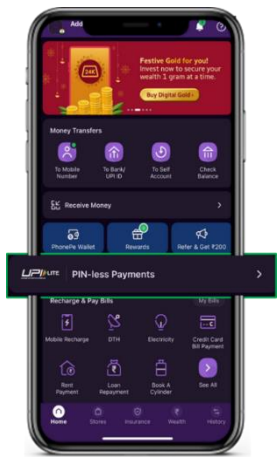
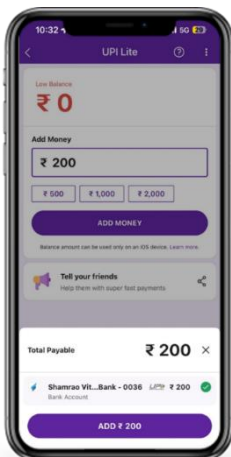

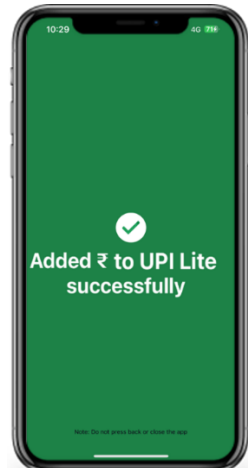

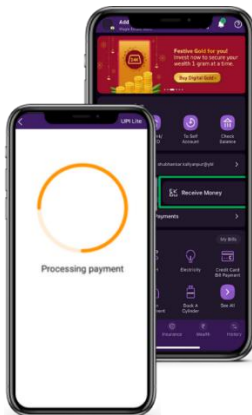


# UPI Lite – User Guide

## SMALL PAYMENTS UPTO ₹500 WITHOUT A PIN! *Seamless Transactions / Faster, Convenient & Secure / Offline Payments*

GET STARTED			
<b>STEP 1</b> Select UPI Lite option on your UPI App (e.g. BHIM UPI, PhonePe, GooglePay etc.)	<b>Step 2</b> Transfer funds to UPI Lite account, up to ₹2,000, using your SVC Bank Account.	<b>Step 3</b> You will get a confirmation SMS and the app will confirm the transfer of funds.	<b>Step 4</b> Your UPI Lite is ready to transfer funds of up to ₹500/transaction without the need of entering PIN.
			

# UPI Lite – User Guide

How to Tap and Pay		How to Scan and Pay	
<p><b>Step 1</b></p> <p>When shopping in store, or where POS merchant has a Tap and Pay POS machine, check the billing details and confirm the billing amount before making the payment</p>	<p><b>Step 2</b></p> <p>Choose UPI Lite option for payment up to ₹500 &amp; your payment will be completed entering the PIN! For payments above ₹500 you are required to enter PIN depending on the merchant's terminal.</p>	<p><b>Step 1</b></p> <p>Scan the recipient's QR Code, confirm the billing amount &amp; feed the amount you wish to transfer.</p>	<p><b>Step 2</b></p> <p>Choose UPI Lite option for payment up to ₹500 &amp; your payment will be completed entering the PIN! For payments above ₹500 you are required to enter PIN depending on the merchant's terminal.</p>
			

## UPI Lite Frequently Asked Questions

### **1. How is the SVC Bank UPI LITE (On-Device wallet) enabled for the customer?**

- You can enable UPI LITE from any participating UPI App (e.g.-BHIM/Gpay/PhonePe/Paytm).
- You must have a SVC bank account linked to your UPI PIN.
- You will need to authorize SVC Bank to enable UPI LITE using your UPI PIN.
- This will transfer funds from your linked bank account to your UPI LITE balance.
- Once SVC Bank confirms the transfer, your UPI LITE wallet is enabled, and your virtual balance will be shown in the UPI App.

### **2. Will Top-up in SVC UPI LITE be in real time?**

- Yes, Top-up transaction in UPI LITE is in real-time

### **3. How do I load my UPI LITE wallet with SVC Bank Account?**

- You can add funds to your UPI LITE wallet at any time from the UPI app.
- The app will provide an option to top up or add funds to an active UPI LITE account.

### **4. What are the SVC UPI LITE payment mode limits?**

- Per transaction limit: Up to ₹500
- Cumulative daily usage limit: ₹4,000
- Maximum UPI LITE balance: ₹2,000

# UPI Lite – User Guide

## 5. How do I disable a UPI LITE account?

- You can disable a UPI LITE wallet from the UPI app.
- Disabling a UPI LITE wallet will transfer the remaining balance to your linked bank account.

## 6. What if I want to change my mobile device and have an active UPI LITE account with a balance?

- First, disable the UPI LITE account on your old device to transfer the balance to your bank account.
- Then, create a new UPI LITE account on your new device.

## 7. How many UPI LITE (On-Device wallet) accounts can I create for one bank account?

- You can create one UPI LITE wallet per UPI app.
- You can create multiple UPI LITE wallets for the same bank account, each on a different UPI app.
- Only one UPI LITE wallet can be active on a UPI app at a time.

## 8. What if I want to add another UPI LITE wallet to an app with an existing UPI LITE wallet?

- You must first disable the existing UPI LITE wallet to get a refund for the balance.
- Then, you can enable a new UPI LITE wallet using the desired bank account.

*For more information or for queries, kindly contact SVC Bank Branch.*

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