



# SYND UPI USER MANUAL

## Contents

Introduction:.....	2
How to access Synd UPI: .....	2
First Time User: .....	2
How to send Money on Synd UPI:.....	4
1. Using Virtual Payment Address (VPA): .....	4
2. Using Mobile Number: .....	5
3. Using Account No & IFSC: .....	5
4. Using Aadhaar Number: .....	5
How to collect money on Synd UPI: .....	5
1. Using Virtual Payment Address (VPA): .....	5
2. Using generated QR code (Dynamic):.....	6
How to Scan & Pay:.....	6
How to Reset/Change UPI PIN on Synd UPI:.....	7
Unique features of Synd UPI: .....	8
Benefits of Synd UPI:.....	8
Transfer Limits: .....	8
Charges for using Synd UPI:.....	8



## Introduction:

Synd UPI is a Mobile Application that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI). You can easily make direct bank to bank payments instantly and collect money using just Mobile number or Payment address or Aadhaar Number or Account Number and IFSC. Services available are as follows:

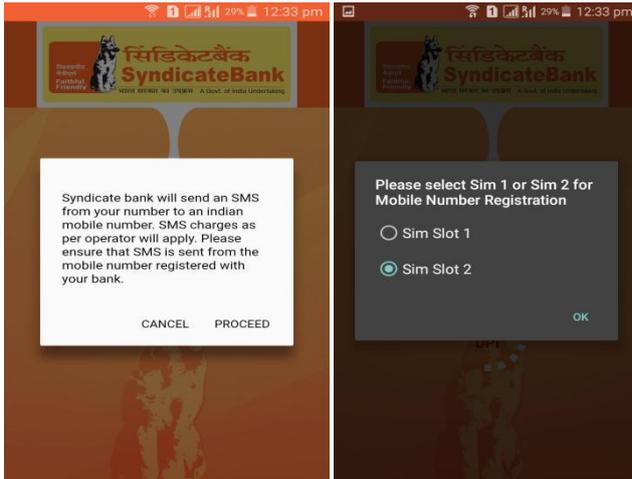
1. **Send Money** – Using this option, you can send money to anyone using Virtual Payment Address (VPA), Account no &IFSC, Mobile Number & MMID and Aadhaar Number and QR Scan.
2. **Collect Money** – Using this option, you can collect money by entering Virtual Payment Address (VPA).
3. **Scan & Pay**- Using this option, you can pay by scanning the QR code through Scan & Pay.
4. **Transaction History** – Using this option, you can check transaction history. You can raise complaint for the declined transactions by clicking on the edit symbol.
5. **Pending Approvals**: Pending UPI collect requests (if any) and approve or reject.
6. **Beneficiary Management**: Using this option, you can add beneficiary with Virtual Payment address (VPA) or Account Number & IFSC or Mobile Number & MMID or Aadhaar Number.
7. **Manage Virtual Address**: Using this option, you can create Virtual Payment Address and view the list of VPAs which you have linked to the accounts.
8. **Manage Accounts**: Using this option, you can link accounts of different Banks if the mobile number is registered.
9. **Profile** – Using this option, you can view basic details, profile picture and also change the Login Password.
10. **My Account**:
  - a. Change UPIN: Using this option, you can select VPA for which you have to change the UPIN.
  - b. Balance Enquiry: Using this option, you can view the balance for the chosen account.
  - c. Forgot UPIN: Using this option, you can set new UPI for the selected account by entering debit card details.
11. **QR Code generator**: Using this option, you can generate QR code.
12. **FAQ**: Using this option, you can access the Synd UPI information.
13. **View Complaints**: Using this option, you can view the complaints raised by you.
14. **Deregister**: Using this option, you can deregister for Synd UPI.

## How to access Synd UPI:

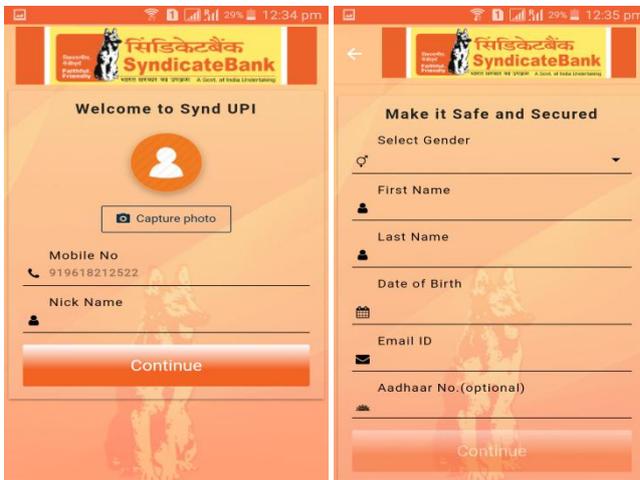
### First Time User:

Step 1: Download and Install Synd UPI app from Google Play store or for iPhone from app store.

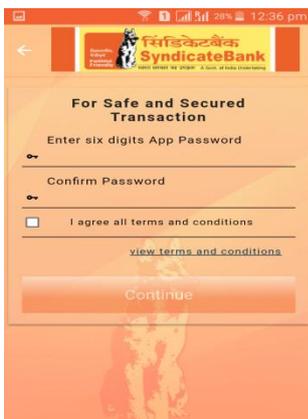
Step 2: Select SIM which has mobile number that is registered with Bank.



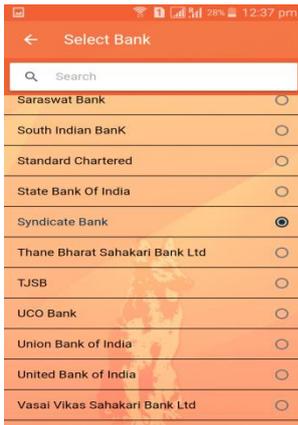
### Step 3: Enter Basic details



### Step 4: Login by setting a 6 digit application password.



### Step 5: Link your bank accounts using Manage accounts option.



Step 6: Set your UPI PIN by providing last 6 digits of debit card and expiry date of debit card.

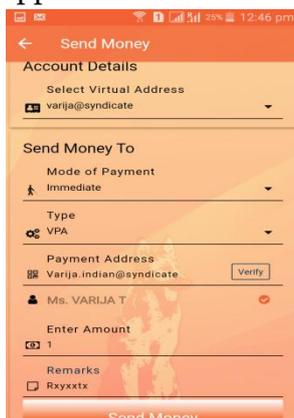
Step 7: Visit Manage Virtual Address option and set virtual payment address (VPA).



## How to send Money on Synd UPI:

### 1. Using Virtual Payment Address (VPA):

- Customer opens the app on his/her Smartphone and enters the app login password.
- Select Send Money Option.
- Customer selects the virtual payment address (VPA) & mode of payment (either Immediate or Beneficiary List) and verifies to check the name of the payee (If it is immediate mode of payment). Name of the PAYEE is fetched from the Bank's CBS. Customer enters the amount and remarks for the transaction, UPI PIN (in case remitter bank is SyndicateBank) and clicks on Send Money. Separate UPI PIN entry page opens when remitter bank is **not** SyndicateBank.
- Customer gets notification and SMS for the success of the transaction from the app.



## 2. Using Mobile Number and MMID:

- Customer opens the app on his/her Smartphone and enters the app login password.
- Select Send Money Option.
- Customer initiates a SEND request.
- Customer enters the mobile number & clicks on verify to check the name of the payee.
- Name of the PAYEE is fetched, if user is registered. Customer enters the amount and remarks for the transaction, UPI PIN (in case remitter bank is SyndicateBank) and clicks on Send Money. Separate UPI PIN entry page opens when remitter bank is **not** SyndicateBank.
- Customer gets notification and SMS for the success of the transaction from the app.

## 3. Using Account No & IFSC:

- Customer opens the app on his/her Smartphone and enters the app login password.
- Select Send Money Option
- Customer select the option present on top right corner to pay through account no & IFSC
- Customer enters the Account No & IFSC & clicks on verify to check the name of the payee
- Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction, UPI PIN (in case remitter bank is SyndicateBank) and clicks on Send Money. Separate UPI PIN entry page opens when remitter bank is **not** SyndicateBank.
- Customer gets notification and SMS for the success of the transaction from the app.

## 4. Using Aadhaar No:

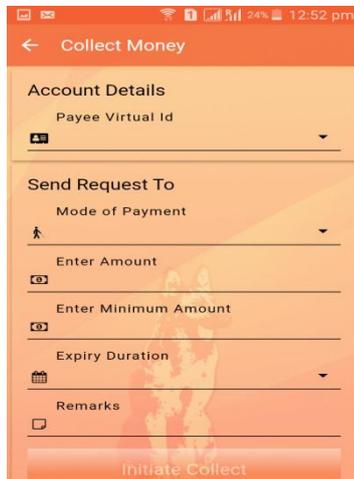
- Customer opens the app on his/her Smartphone and enters the app login password.
- Select Send Money Option
- Customer selects the option present on top right corner to pay through Aadhaar Number.
- Customer enters the Aadhaar Number
- Customer enters the amount and remarks for the transaction, UPI PIN (in case remitter bank is SyndicateBank) and clicks on Send Money. Separate UPI PIN entry page opens when remitter bank is **not** SyndicateBank.
- Customer gets notification and SMS for the success of the transaction from the app.

## How to collect money on Synd UPI:

### 1. Using Virtual Payment Address (VPA):

- Customer opens the app and enters the app login and password. Select Collect Money Option and initiates a collect transaction.

- Customer enters virtual payment address (VPA) to collect money and clicks on verify to check the name of payer.
- PAYER name is shown to the requester and he enters the amount, Expiry Duration and remarks and clicks on Initiate Request.
- Initiator is notified once PAYER accepts the request for money.



## 2. Using generated QR code (Dynamic):

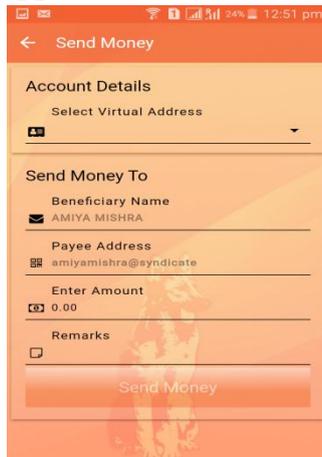
- Choose the option to generate the QR code Generator present at Sliding screen.
- Generate the QR code and share the QR code for requesting Money.



## How to Scan & Pay:

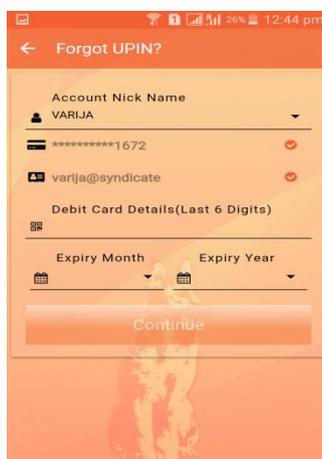
- Customer opens the app on his/her Smartphone and enters the app login password.
- Customer can also choose to Scan & Pay.
- Application opens a QR scanner which then populates the details like any other PAY transaction and on entering the UPI PIN, transaction can be completed.
- Name of the PAYEE is fetched from the Bank CBS. Customer enters the amount and remarks for the transaction, UPI PIN (in case remitter bank is SyndicateBank) and clicks on Send Money. Separate UPI PIN entry page opens when remitter bank is **not** SyndicateBank.
- Confirmation of money sent is shown to the customer.

- Customer gets notification and SMS for the success of the transaction from the app.



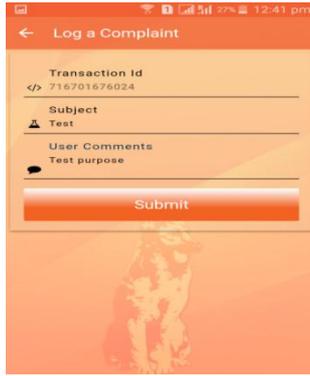
### How to Forget/Change UPI PIN on Synd UPI:

- Choose My Account option.
- Select Forgot UPI PIN.
- For setting UPI PIN, customer enters the last six digits and the expiry date of the card.
- Bank OTP is requested and auto detected within the app. The customer enters his/her new UPI PIN.
- Customer reconfirms the UPI PIN.
- UPI PIN registration success message is shown.



### How to raise complaints on Synd UPI:

- Choose Transaction History option.
- Select the declined transactions.
- Click on Edit button to raise complaint.



### Unique features of Synd UPI:

- QR code based scan & pay option available, Generate your own QR code option is also available.
- Option to save your beneficiaries in the beneficiary list.
- Access transaction history and Request Balance anytime.
- Create, reset and change UPI PIN.
- Raise complaints facility is given to lodge complaints.
- FAQ section is created in the app to answer all the queries regarding UPI platform.

### Benefits of Synd UPI:

- Single App for sending and receiving money and making merchant payment from all Banks' accounts.
- Go cashless anywhere anytime.
- Added security of Single Click 2 Factor authentication.
- Send and collect using VIRTUAL PAYMENT ADDRESS (VPA) or Account Number & IFSC or Mobile Number & MMID or Aadhaar Number.
- 24X7 and 365 days instant money transfer.

### Transfer Limits:

- Maximum limit per day is Rs. 20,000/-

### Charges for using Synd UPI:

- For Smart Phones with Internet option Synd UPI can be downloaded via the app (available in Play store and for iPhone app store).
- The charges for Synd UPI are one time hard binding SMS charges depending on the mobile operator (Standard SMS charges of your operator). From Bank side there are no charges levied upon the customer.