



FAQ (Frequently Asked Question) on BHIM Aadhaar PoS-

1. What is BHIM Aadhaar Pay?

Ans- BHIM Aadhaar pay is an Aadhaar based payments interface which allows in real time payments receiving to Merchants for purchase of goods and services by using Aadhaar number of his/her Customer & authenticating him/her through his/her biometrics.

2. Pre requisites for BHIM-Aadhaar-Pay PSB:

Two parties involved in any financial transaction i.e. the Merchant, who sells the goods / services and customer, who utilizes the goods / services.

For a customer:

- a) The customer should have Aadhaar Number
- b) His/her bank account should be linked with Aadhaar.
- c) His / her account should be KYC compliant.

For a Merchant:

- a) The customer should be a merchant.
- b) He should have Aadhaar number in Canara Bank.
- c) His/her bank account should be linked with Aadhaar.
- d) His / her account should be KYC compliant.

3. What can I Do with BHIM Aadhaar Pay?

Ans- Merchants can initiate transactions where customer can pay money using their Aadhaar Number and authenticate it using their biometrics for the goods and services purchased. Merchant can View the transaction whether it is Successful transaction, Pending Transaction or Failed Transaction.

4. Where do I pay with BHIM Aadhaar Pay?

Ans- Customer can pay using aadhaar number & biometrics at all merchant locations where BHIM Aadhaar Pay is accepted for goods and services purchase transaction. Merchant will enter customer details and amount in his BHIM Aadhaar Pay App and customer has to provide his biometrics on the Merchant App after selecting his bank.

5. Is BHIM Aadhaar Pay available for all handsets and Operating System?

Ans- BHIM Aadhaar Pay is available for all Android Smartphones. The minimum requirement for Android version is 6 and above.

6. What is required to be input on BHIM Aadhaar to accept payment from customer?

Ans- Merchant has to select customer's bank, Aadhaar number, amount and fingerprint to initiate the transaction.



7. Is there a limit for a transaction?

Ans- The value of purchase transaction limit is as follows-

Particulars	Merchant	Buyer / Purchaser
Daily Transaction Limit	50,000/-	10,000/-
Weekly Transaction Limit	2,00,000/-	15,000/-
Monthly Transaction Limit	5,00,000/-	20,000/-

8. I am a new merchant, how do I get on-boarded and start accepting payments on BHIM Aadhaar?

Ans- Please follow the steps below:

- Download the BHIM Aadhaar app, published by Canara Bank, from Google Play Store.
- Open the app, if the app prompts to allow various permissions, please “allow” all permissions including location/ GPS information.
- Choose “Sign Up” and go through the list of banks to ensure Canara bank, where you maintain the account. If you are not having bank account in Canara Bank, then open a new account with Canara banks first then reattempt this step.
- Provide basic details that are asked, like - Name, mobile number, Bank, account number, etc & submit. This request will be received by the Canara bank branch where Merchant having the account.
- Merchant has to contact to Home Branch of Canara Bank where after due diligence Branch will complete the onboarding and handover you the biometric Device.
- If app is successfully activated, then you are ready to login using your Aadhaar number and start accepting payments from customer basis their Aadhaar number.

9. Whom should I contact if I have issues with accepting payments?

Ans- Please get in touch with your acquiring bank Branch/Helpdesk and send the mail to bhimapos@canarabank.com.

10. How can the merchant raise a transaction dispute?

Ans- The merchant should raise a dispute/complaint with the acquirer bank, where the merchant has the account. Acquirer Bank will further raise it with the CCR package and take up with Reconciliation Section.

For any Help, you may call at 080-22370352 or write to us at bhimapos@canarabank.com