

## FOR E-DENA CUSTOMERS

### FREQUENTLY ASKED QUESTIONS [FAQ'S]

#### UNIFIED PAYMENT INTERFACE [UPI]

**Q: Can I continue to use the existing BHIM Dena UPI app post IT System upgrade of the branches.**

**A:** No, we recommend to re-link newly migrated account of Bank of Baroda to BHIM BARODA PAY application. You will have to download & install the BHIM Baroda Pay UPI application from Google Playstore (Android Devices) or iOS Playstore (iOS Devices).

Please note that if you have the same mobile number linked to multiple customer IDs, you may get an error and may not be able to carry UPI based transaction. You will be provided the option to select one customer ID and will be able to link accounts against the selected customer ID.

**Q. What are the requirements for using BHIM Baroda Pay UPI?**

**A.** While registering for BHIM Baroda Pay, please ensure you have the following:

- An android/ iOS phone with internet services
- An operative bank account eligible for UPI (Saving / Current account having mode of operation Self, Either or Survivor or Sole Proprietor) except NRE / NRO and Sukanya Samrudhi and Multiple Customer ID.
- The mobile number being registered with UPI must be linked to the bank account.
- Active debit card relating to this account for creating UPI PIN for transactions.

**Q: My branch has undergone IT System upgrade and I have downloaded / install the BHIM Baroda Pay UPI, what is the BANK NAME I have to select in the drop down list provided.**

**A:** Once your branch has undergone IT System upgrade, you will have to select Bank of Baroda from the Bank Name drop down list. The new accounts will be displayed against the Registered Mobile Number (RMN).

**Q: Can I continue to use the existing login PIN and UPI Pin after installing BHIM Baroda Pay UPI application.**

**A:** No, you will have to create new 4 digit login PIN and set 4 digit UPI PIN afresh.

**Q: Debit Card is mandatory for setting UPI PIN, can I continue to use my existing eDena Bank Debit Card post the IT Systems upgrade.**

**A:** Yes, you can continue to use your existing Debit Card issued to you till the expiry of the Debit Card.

**Q. Why am I not able to set UPI PIN for my account despite entering valid debit card details?**

A. Using the active debit card, you can set the UPI PIN only for the account linked to the card. In case of card is not linked to account/ card invalid, please contact debit card team of Bank of Baroda for resolution.

**Q: Can I continue to use my existing Virtual Payment Address [VPA] which was created in BHIM Dena UPI app.**

A: No, you will have to create your VPA again. For Bank of Baroda, VPA handler is @barodapay and @barodampay.

**Q: Will my existing beneficiary list be carried over / auto fetched to BHIM Baroda Pay UPI app.**

A: No, your existing beneficiary list will not be carried over / auto fetched to BHIM Baroda Pay UPI app. You will have to register a beneficiary before transferring funds through UPI.

**Q: I am maintaining multiple accounts in two or more branches, but only one branch has undergone IT System upgrade. Will I be able to access accounts of the other branches which are yet to undergo IT System upgrade.**

A: Yes, you will be able to access the accounts of the other branches which are yet to undergo IT System upgrade. However, the accounts of the branches which are yet to undergo IT System upgrade can be added in BHIM Baroda Pay UPI app by selecting Dena Bank from BANK NAME drop down list.

**Q. Why am I not able to connect on UPI?**

A. The reason may be:

- Your account may have become Dormant / In-active.
- Mobile Number from which you are trying to sign in may not be registered to your Account.
- Customer is having Mode of Operation which is not eligible for UPI services such as Joint/ Anyone or survivor, former or survivor etc.
- You are having account with multiple customer IDs

**Q. Will I be able to view my past transactions which I have executed using BHIM Dena UPI app post IT System upgrade of the branches? / Will my past transactions in the BHIM Dena UPI app be carried over to BHIM Baroda Pay UPI.**

A. No, you cannot view your past transactions which have been executed using BHIM Dena UPI app.

**Q: I am currently using Third Party apps like Google Pay etc., however post the IT System upgrade I am not able to link my accounts to any Third Party apps.**

**A:** In the instance, your Registered Mobile Number (RMN) is linked with more than one Customer ID, you will not be able to link accounts in any Third Party apps. However, you can download / install the BHIM Baroda Pay UPI app then select BANK NAME as Bank of Baroda and add the accounts linked to the desired Customer ID which is linked to the Registered Mobile Number and set UPI PIN.

**Q: I am currently using Third Party apps like Google Pay etc., my branch has undergone IT System upgrade and my Account Number has changed. What do I do?**

**A:** Kindly follow the following steps:

- Ascertain the details of the accounts which are linked to your Virtual Payment Address [VPA].
- Under the 'ADD BANK ACCOUNT' you will have to select Bank of Baroda.
- Thereafter, the app would automatically fetch the new Account Number allotted to you after the upgrade.
- Link the new Account Number to your VPA. After linking the new Account Number to your VPA, you can view all the accounts linked / added to your VPA.
- Once the addition / linkage is complete, you can delete the old eDena Bank account no., you will not be able to do any kind of transaction with Old Account.
- Since you have linked / added a new account, you will have to set generate UPI Pin using your Debit Card credentials. [you can continue to use your existing Debit Card issued for setting UPI PIN].
- Now you can start transacting.

**Q. What is the transaction limit for the first time user in UPI?**

**A.** The transaction limit for first time UPI user is up to Rs. 5,000. The cooling period for this limit is 24 hours. After 24 hours, the transaction limits will be relaxed to the normal transaction limits as mentioned above.

**Q: How secure is BHIM Baroda Pay UPI app.**

**A:** Application is fully secure with the following security features:

- Unified Payment Interface is highly secured as it works on two factor authentication (2FA), one being registered Mobile Number and second being UPI PIN incorporated with dedicated NPCI secured library.
- Device/SIM Binding with handset IMEI number.
- System validates customer Mobile Number, Device IMEI number and SIM serial number at the time of login.

**Q: What are the Service Charges for using BHIM Baroda Pay UPI? / How much does it cost to use BHIM Baroda Pay UPI?**

**A:** BHIM Baroda Pay UPI can be downloaded for free. The Mobile App uses mobile internet data and messaging that will incur charges based on your telecom provider's data and messaging plan.

**Customer Support:**

**Q. Any Helpdesk or Customer Support number where I can get more information about the UPI Applications?**

**A.**

**For Bank of Baroda, eDena & eVijaya Customers**

➤ Website - [www.bankofbaroda.co.in](http://www.bankofbaroda.co.in)

➤ Contact Centre Number - 1800 102 4455 / 1800 258 4455

***BHIM Baroda Pay UPI Application also provides option of Debit Blocking where in all the accounts maintained at Bank of Baroda, eDena and eVijaya will be blocked for UPI transactions.***

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