

AARAMBH

Step-by-Step Secure UPI Setup Guide

Set it up once. Use it carefully every time.

A practical guide to setting up and using UPI safely. UPI is an instant payment system operated by NPCI as an RBI-regulated entity.

LEARN Understand the basics	THINK Compare risks and choices	ACT Use official channels
--------------------------------	------------------------------------	------------------------------

Educational resource • Simple language • No product endorsement

Important: This booklet is for education only. Financial products, rates, eligibility, rules and scheme terms can change. Verify current information from official sources before acting.

The Guide

1. Before You Start

Use your own mobile number linked to the bank account you want to connect. Install the official UPI app from a trusted app store and verify the app publisher.

Keep your phone's screen lock enabled and update the operating system and payment app.

2. Set Up Your UPI PIN

Follow the app's bank-account linking and verification process. Create a UPI PIN that is difficult to guess and never share it with anyone.

A UPI PIN is used to authorize transactions. Treat it like a confidential banking credential.

3. Understand the Direction of Money

Before approving a payment, read the recipient name, amount and purpose. Scanning a QR code is generally used to make a payment; do not assume that scanning a QR code will receive money.

Never approve a collect/payment request just because someone says it is needed to receive a refund or prize.

Remember

Your PIN authorizes payments. Keep it private and verify every authorization.

Your Action Checklist

Use this page during a workshop or at home. Tick each item only when you understand it.

Use a screen lock and device updates.

Download payment apps only from trusted sources.

Never share UPI PIN, OTP or banking credentials.

Verify the recipient and amount before approving.

Turn on transaction alerts and review bank statements regularly.

Questions to Ask Before You Act

1	What exactly am I buying, joining, borrowing or authorizing?
2	What could go wrong, and what would I lose?
3	What are the fees, penalties, exclusions or conditions?
4	Who regulates or officially administers this product/scheme?
5	Where can I verify the information independently?

My Notes

Quick Questions & Trusted Sources

Does UPI support instant payments?

Yes. NPCI describes UPI as an instant payment system enabling transfers between bank accounts.

Can someone take money just by knowing my UPI ID?

A UPI ID can be shared for legitimate payments, but you should still verify requests and never disclose your PIN or OTP.

What if I made a fraudulent payment?

Contact your bank/payment provider immediately and report financial cyber fraud through the National Cyber Crime Reporting Portal or 1930 as soon as possible.

Trusted starting points

- NPCI — UPI and UPI Safety Feature (npci.org.in).
- National Cyber Crime Reporting Portal (cybercrime.gov.in).

Aarambh Note

Aarambh creates simple educational resources to help families and communities understand important financial and digital topics. This booklet does not provide personalized financial, legal, tax or insurance advice and does not endorse any product, provider or scheme.

For current rules, rates, eligibility and official application processes, always check the relevant government, regulator, bank, insurer or other official source.