About JETPAY

1. What exactly is JETPAY?

JETPAY is a UPI based payment interface which allows real time fund transfer using a single identity like your mobile number or name.

2. What is UPI?

The easiest way to think of UPI is that it is a payment method to transfer money between 2 parties. It is similar to NEFT or RTGS transfers in that way.

3. Is JETPAY available for all handsets and Operating Systems and how many languages?

JETPAY can be used currently on all handsets with Android OS version 4 and above

4. What is VPA?

A Virtual Payment Address (VPA) is a unique identifier which you can use to send and receive money on UPI. Think of it as an email ID which you can use to transfer money. Default VPA for JETPAY is mobileno@jsb

5. What is handle name

Handle name is the short name of PSP (Payment service Provider) bank whose UPI application is getting used .eg. @jsb is the handle name of Janata Sahakari Bank Ltd.,Pune . It comes along with @ symbol .

6. Can I use JETPAY outside India?

Currently, you can use JETPAY only in India.

7. What are the charges to use JETPAY?

NPCI does not charge any user for transacting on JETPAY.

8. Does JETPAY run without internet?

No, you need a stable internet connection to run the application.

9. How do I use JETPAY if my bank is not live on UPI?

JETPAY is interconnected with every bank through the UPI ecosystem. Hence, you will not be able to link your account on JETPAY application if your bank is not live on UPI.

Installation and Registration

10. Who can use JETPAY?

Any user having a smartphone and bank account is eligible to use JETPAY. You need your mobile number registered with the bank and a debit card linked to that account. You can download the app from playstore or appstore.

11. How does JETPAY verify my mobile number and what is the Process After you install and run the app ?

The application will send a SMS to verify and register the mobile number. If this step is successful, It will open user registration screen where user has to enter his details and the app password (6 digits) and security question. After submitting this you will see a screen which will display registration successful. A default VPA for JETPAY is "mobile number@jsb" will be created.

12. How do I create my VPA and link my account ?

On successful registration with a default VPA i.e mobilenumber@jsb it will take you to add bank account screen. Type first letter of your bank name to search from the list. Once you select the bank it will automatically display all accounts of that bank linked with registered mobile number and having ATM card. You can add accounts one by one linking to the existing default VPA or adding new VPA as per your desire and availability.

13. What is VPA? And What is PSP?

A Virtual Payment Address (VPA) is a unique identifier which you can use to send and receive money on UPI. Think of it as an email ID which

you can use to transfer money. Main advantage of VPA is that it hides all secret information like account number , ifsc of the linked bank accounts. PSP is Payment Service Provider . It is bank whose UPI app you are using. That means short letters after @sign in VPA indicates PSP bank bank.

14. What if I get Device Binding Failed?

Device binding failure occurs due to the following reasons:

1. App is unable to send SMS
2. Network connection is poor

In case the above issues are not applicable, kindly upgrade the app to latest version from Play store and try again.

UPI Pin Setting

15. What is UPI PIN?

UPI PIN is a four or six digit number depending upon policy of bank whose account we are linking that is set by the customers on JETPAY after the registration process. It can be set by entering last 6 digits of ATM card and expiry date. If person is first time linking that account to UPI then PIN will be set immediately after registration.

UPI PIN is used for authenticating all transactions done on UPI platform and authentication is done at bank whose account is linked.

16. What happens after registration?

Once your mobile is verified, you will have to select your bank account and set your UPI pin.

17. I cannot see my bank in the list I can see my bank, but I cannot see my Account number. What now?

Your bank is not registered with UPI, hence it is not on the list. NPCI is trying to get all banks on UPI.

Reasons for not showing account number may be

1. If your mobile number is not linked to the account in your bank then account number cannot be seen.
2. If Debit card is not issued to that account

3. Debit card is not active ie. Suspended ,Expired or blocked

18. How do I set my UPI pin?

After you select your bank account, you will be promoted to set your UPI pin for the first time. You need to input the last 6 digits of your debit card along with the expiry date.

19. I have already set a pin on another app with a bank account. Can I use the same pin on JETPAY?

If UPI pin is already set or changed then no need to set it again on JETPAY . You can use the same pin for that account.

Sending Money

20. What methods are available on JETPAY for sending money?

JETPAY users can send money by using one of the following details of the beneficiary.

1.VPA (Registered on UPI)

2.Account Number and IFSC code

2.Mobile Number and MMID (Registered on IMPS)

3.Aadhaar Number (Should be linked to a bank account)

21. How do I switch my linked account from default VPA to new VPA?

The default VPA is mymobileno@jsb .You can change by going to the Add account and adding new virtual id to the selected account. Set new VPA as per desire and availability.

22. How can I change my UPI pin or reset UPI pin if I forget it?

You can change UPI pin by entering your current upi pin in the option change pin available by clicking on three dots on the left top corner of home page.

If you forget the UPI pin select option "Generate UPI pin " and set new UPI pin after entering ATM /Debit card details.

23. I have multiple accounts linked to the same mobile number which accounts can I use for sending money?

You can use any accounts by selecting from the list. Information about all accounts linked is available in the "Manage Accounts" option. Last account linked becomes default account for that VPA.

24.I have two bank accounts. Using one of them, I have registered on JETPAY. How can I send money from this account to the other?

Let's say you have two accounts i.e SBI and ICICI. You want to transfer money from SBI to ICICI. You will select SBI as your default account linked to your VPA. To transfer money, click on send and then select the option to transfer money via Account Number + IFSC. Insert the details of your ICICI account and you will be able to transact.

25.What is required for paying by using Aadhaar number?

The Aadhaar number should be linked to his Beneficiary's account number and the bank should be enabled on UPI.

26.If a person has Aadhaar number linked to multiple accounts, which account will the money get credited if I perform this transaction?

If someone links their Aadhaar number in two bank accounts and in the event you send them money via JETPAY, the money gets credited to the account where the Aadhaar number was linked the latest (chronological order)

27.Can I save the beneficiary details for later transactions?

Yes, you can save details. While sending money to a particular receiver you have to click "OK" button of the message "Do you want to add beneficiary" that appears after successful transaction.

28.How to use Scan & Pay feature for sending money?

Scan & pay option is present in the Home page where you can click and the QR scanner opens up. Using this you can scan the QR code of the receiver and send him money.You can also share a QR saved on your phone as an image.

29.How do I generate my QR code for virtual ID and QR code for an amount?

QR code for VPA can be created from the "My QR code" section by clicking on 3 dots on homepage of JETPAY. Users can scan this QR code for selecting VPA and make payment to the linked accounts multiple times.

For creating QR code of specific amount you can click on "Generate QR code" option on home page and share it at a time to one or multiple senders and validity of this QR code is for single transaction.

30.Is there a limit to the amount of money that can be sent using JETPAY?

Yes. Amount limit for sending money is 1 lakh per day and it is a combined limit for all transactions done from the app .

Receiving Money

31.What is Request?

On JETPAY, you can initiate a collect transaction for asking money from someone. You have to enter the amount and VPA. The user who will receive the request can pay or decline the collect request by authenticating it with the UPI pin.

32.Is there a limit on the amount of money that can be received using JETPAY?

Yes. Amount limit for sending money is 1 lakh per day and it is a combined limit for all transactions done from the app .

33.How to block unknown money requests?

You can do so by clicking on "block" option for the request and also by clicking the particular sender so that he can no longer send unwanted requests.

If in future you want unblock the blocked virtual ID , Go to " Unblock VPA"option by clicking on 3 dots on homepage

34.Where can I check money requests that have been made to me?

You can go to "Approve Pay "option to see the requests made to you and to take action.

35.Is there a time frame within which the money request has to be accepted?

Pending transactions can be viewed in the transaction section of JETPAY. The requests will be valid till the time the initiator has kept. If the request is not accepted within that set time, the request expires.

Failed and Pending Transactions

36.I have sent money but the transaction failed and my account is debited What should I do?

The transaction has failed due to a system error. The money is in the pool account of the remitting bank (your bank). Your transaction ID is your reference ID, which you can take up with your bank.

To report a failed transaction, click on report issues and mention the details. The amount should be reversed to you in T+3 days. In case that does not happen, you can reach out to remitting bank by raising complaint by selecting particular transaction in Transaction History

All such complaints raised can be tracked from "My complaints "option .

37.I performed a transaction but it is showing pending. What should I do?

The transaction has failed due to a system error. The money is in the pool account of the beneficiary bank. Your transaction ID is your reference ID, which you can take up with your bank.

To report a pending transaction, click on report issues and mention the details on the transaction page on the app. The amount will be

Received by the payee in T+3 days. Incase that does not happen, you can reach out to remitting bank by raising complaint by selecting particular transaction in Transaction History

38.Money sent to wrong receiver. Can I reverse the transaction?

NPCI is acting as platform for processing transaction. It is an instant transfer, hence we request you to check beneficiary details before transacting. A successful transaction cannot be reversed, unless the beneficiary refunds at his own end.

39. Whom to contact in case of any issues with the app?

Bank contact details are available on app under "contact us option" .You can mail or call on the details given.

My Beneficiaries

40. What is my beneficiaries?

My Beneficiaries is a feature added which helps users to organize their payer contacts. It contains the list of payers to whom a transaction was initiated.

How do I save a beneficiary?

When performing a transaction, click the button "OK" appeared on message "Do you want to add beneficiary" to save the contact. You can view the same in your added beneficiary.

How do I delete a saved contact from My Beneficiary ?

When you click on any contact in my beneficiary you get option to delete the added beneficiary .

Similarly you can add beneficiary from this "Manage beneficiary" screen by entering beneficiary details.

41. How do I unblock a user?

Click on the three dots on the top left of the home page and go to "blocked contacts. Click on the contact and select the option to unblock the same.

42. Is Mobile Banking necessary for JETPAY App?

Your bank account do not need to be enabled for mobile banking to utilize JETPAY App. Your mobile number should be registered with the Bank. Active debit card is necessary for operation on UPI for that account

43. Collect Request not reaching on JETPAY App?

In this instance, make sure you initially verify the data connection. In case you have inserted your Payment Address at the vendor app, you should

re-check your Payment Address and then re-try the transaction. Make sure you verify your pending transactions tab to find out if the collect request has attained you.

44. How to be aware of if payment is successful

For any specific transaction on JETPAY App, you will get a current status immediately on your display screen in Transaction History option. In case for certain cause the transaction is postponed or even awaiting, the final result will likely be uploaded on your Transaction Record page together with a UTR# or even bank reference number. Additionally you may get a Text message from your bank.

45. Can I remove my account linked to the VPA

You can remove your account in the option "Manage My accounts" by clicking on 3 dots on homepage. Tap on particular account and option will appear to "Delink Account".

You cannot Delink account linked to your default virtual ID (mobilenumber@jsb)