BHIM Pay via Terminal

**Consumer Flow - Payment**

**Step 1**
Scan NETS QR on terminal

**Step 2**
Payment amount will be shown in SGD & INR

**Step 3**
Select check box and click ‘Pay’ to proceed with payment

**Step 4**
Customer to enter UPI PIN

Unable to proceed without checking box
BHIM Pay via Terminal

Consumer Flow - Payment

Money Sent
You have successfully sent ₹10900.92 to FOOD STALL A

Transaction ID: 929520060529
Date/Time: Oct 22 2019 20:49
Debit Account: XXXXXXXXX880197

Click to view transaction details

Step 5
Payment successful message

Step 6
Customer may show transaction details to merchants

Transactions
FOOD STALL A ₹10900.92

Details of Transaction
TRANSACTION ID: 929520060529
DATE: 22 October 2019
TIME: 20:49:51
Debit Account: XXXXXXXXX890125
REMARKS: SGD 199.00

CALL BANK
RAISE CONCERN

If you have any concerns with the payment, click the button below to raise a support ticket.

Merchant Flow

For successful transactions
1. Approval message on terminal will be displayed
2. Receipt (in SGD) will be printed
3. Merchant should always deem the response notification from the terminal as the final transaction response

NOTE:
If the customer’s app displays a successful payment message but the terminal does not, we recommend merchants to not render the goods and services. Advise the customer to complete the transaction via other means.
BHIM Pay via SGQR

Consumer Flow - Payment

Scan & Pay

Step 1
Scan SGQR

Send Money

Step 2
Customer to enter the amount in SGD

Send Money

Step 3
Payment in SGD is converted to INR

NOTE:
Unable to proceed without checking box
Select check box and click ‘Pay’ to proceed with payment

Send Money

Step 4
Customer to enter UPI PIN
BHIM Pay via SGQR

**Consumer Flow - Payment**

**Step 5**
Payment successful message

Money Sent
You have successfully sent ₹10900.92 to FOOD STALL A
TRANSACTION ID: 929520060529
Date/Time: Oct 22 2019 20:49
Debit Account: XXXXXXXXX880197

Add to Payment Reminder

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**Step 6**
Customer may show transaction details to merchants

Click to view transaction details

If you have any concerns with the payment click the button below to raise a support ticket.

DETAILS OF TRANSACTION

TRANSACTION ID: 929520060529
DATE: 22 October 2019
TIME: 20:49:51
Debit Account: XXXXXXXXX880125
REMARKS: S$ 199.00

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**Merchant Flow**

1. If the transaction is successful, you will receive a notification via the NETSBiz app
2. Please proceed to render goods and services only upon receiving a success notification. If the NETSBiz app does not display a success notification while the consumer app does, please close and reopen the NETSBiz app to confirm
3. The app can also be used to view your daily sales totals and transaction history for transactions initiated via the SGQR sticker
4. Refer to the NETSBiz guide for more information

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Merchants will be liable for transaction discrepancies that result from failure to validate receipt of funds via the NETSBiz app. If transaction was unsuccessful, you can advise the customer to complete the transaction via other means. If funds were deducted from the customer’s app but you did not receive notification, please advise the customer to initiate a refund process with BHIM directly.
Funds will be credited to your bank account in SGD within one business day for transactions made before 10.30pm [T+1].

For a consolidated view of your transactions, log in to mConnect. Transactions records for **BHIM** can be identified as follows:

### Via **NETS QR on Terminal**

<table>
<thead>
<tr>
<th>RID</th>
<th>TID</th>
<th>Amount</th>
<th>Trn Date</th>
<th>Cutover Date</th>
<th>Cashback Amount</th>
<th>Merchant Fee</th>
<th>Ref No</th>
<th>Batch No</th>
<th>SOF</th>
<th>Channel</th>
<th>Status</th>
<th>Product Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>11136001200</td>
<td>36001201</td>
<td>1.00</td>
<td>2019-01-18</td>
<td>2019-02-18</td>
<td>0.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>BHIM</td>
<td>TERMINAL</td>
<td>NORMAL</td>
<td>QR PURCHASE</td>
</tr>
</tbody>
</table>

The transacted amount will be displayed and settled in SGD

### Via **SGQR Sticker**

<table>
<thead>
<tr>
<th>RID</th>
<th>TID</th>
<th>Amount</th>
<th>Trn Date</th>
<th>Cutover Date</th>
<th>Cashback Amount</th>
<th>Merchant Fee</th>
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<td>NORMAL</td>
<td>QR PURCHASE</td>
</tr>
</tbody>
</table>

The transacted amount will be displayed and settled in SGD
To find out more, please refer to the full list of FAQs on our website

To request for training, please contact us at merchanttraining@nets.com.sg