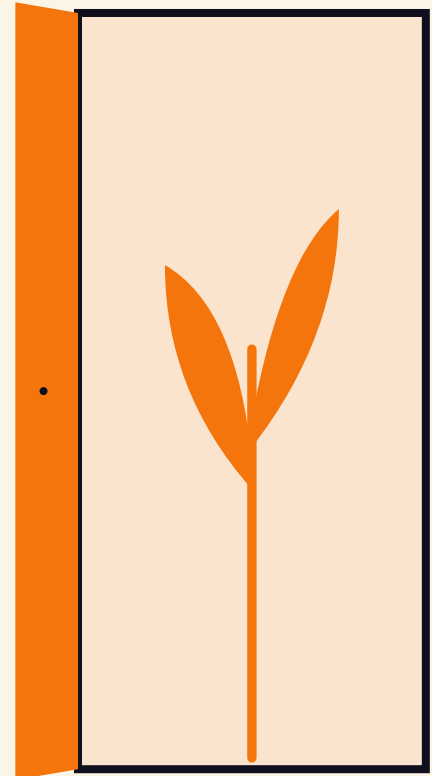




What is UPI?

Money in seconds.

UPI is the simplest way to send money in India. No cash, no cards, no waiting at the bank — just your phone. Here's how it works.



WHAT'S INSIDE

- ✓ What UPI is — in plain words
- ✓ Why it's safer than cash
- ✓ Which app to use



— WHY THIS MATTERS

UPI lets your phone send money like a text message.

UPI stands for Unified Payments Interface. Don't worry about the name. Just know: it lets you send money from your bank to anyone else's bank, in 5 seconds, using only your phone.

No need to visit a branch. No need to write a cheque. No need to carry cash. You can pay your maid, your doctor, your milkman — instantly.

WHAT YOU'LL LEARN

- What UPI is and isn't
- Why everyone uses it
- Which UPI app to choose
- What you need to start

 *Takes about 5 minutes to read*



1

STEP 1 OF 5

UPI is not a bank

UPI is a system. Your money still stays in your bank account.

UPI is like a bridge — it lets your phone TALK to your bank, so you can send money without going there. Money moves directly between bank accounts. Safe. Fast. Free.

● **TIP**

UPI doesn't store your money. It only moves money between banks.



**UPI is a bridge
between phones
and banks.**

REMEMBER THIS



2

STEP 2 OF 5

You need a UPI app

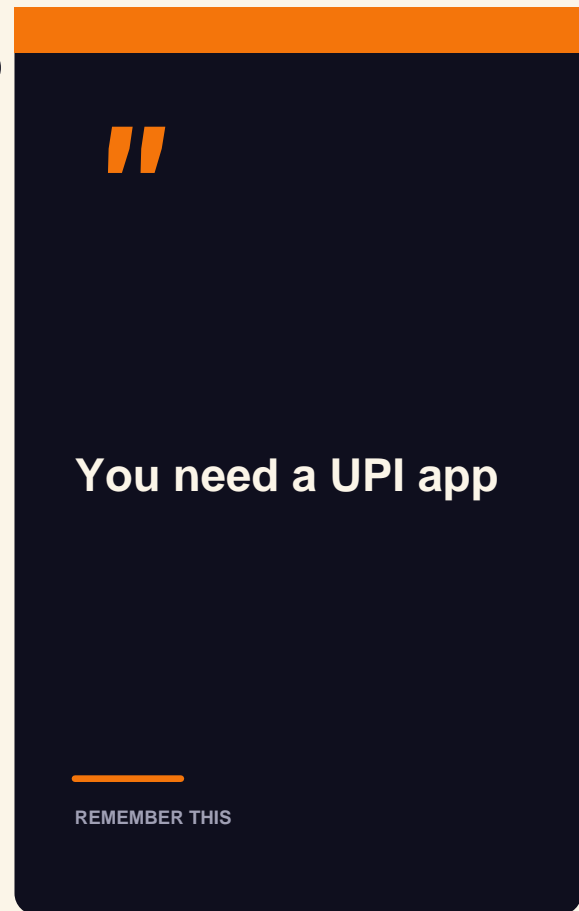
To use UPI, you install one of these apps:

- Google Pay (GPay)
- PhonePe
- Paytm
- BHIM (made by the government)

All of them work the same way. Pick whichever your family uses.

● **TIP**

Don't install many UPI apps. One is enough — too many gets confusing.





3

STEP 3 OF 5

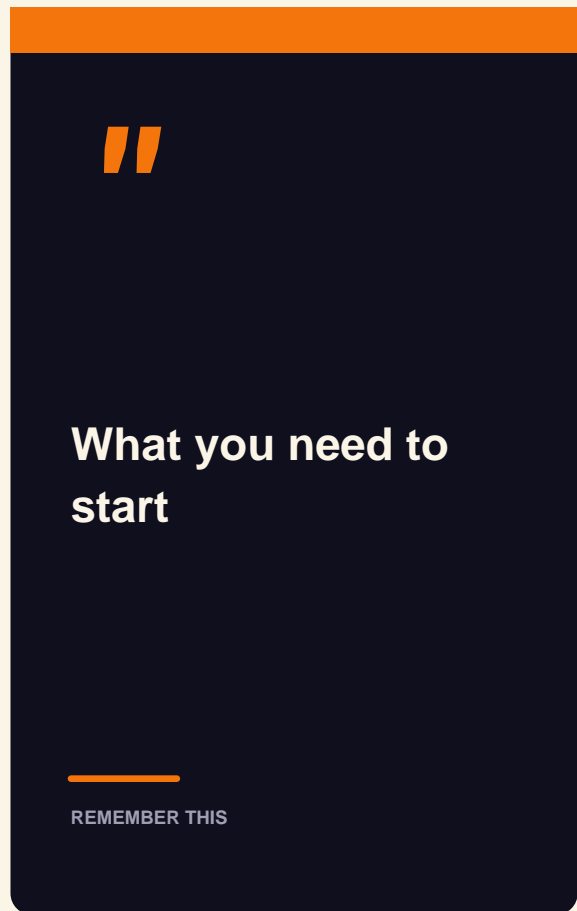
What you need to start

Three things:

1. A bank account with your phone number registered
2. A debit/ATM card linked to that account
3. A smartphone with internet

TIP

If you don't know if your phone number is registered with your bank, ask at your branch. They'll add it in 5 minutes.





4

STEP 4 OF 5

How sending works

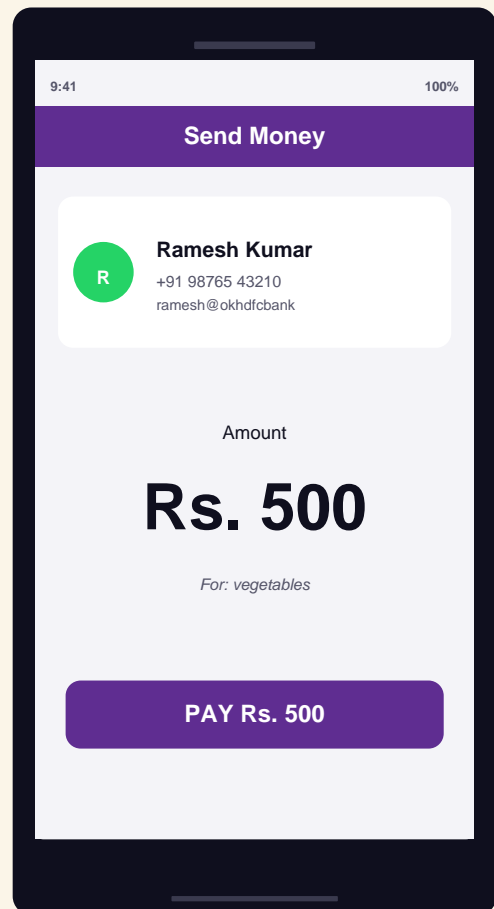
When you send money on UPI:

1. Open the app
2. Choose who to send to (phone number, UPI ID, or QR)
3. Type the amount
4. Enter your UPI PIN (4 or 6 digit secret)

The money reaches the other person in seconds.

TIP

Always check the receiver's name on screen before tapping PAY. Never send if name doesn't match.





5

STEP 5 OF 5

It's safer than cash

With cash, lose it = gone forever. With UPI:

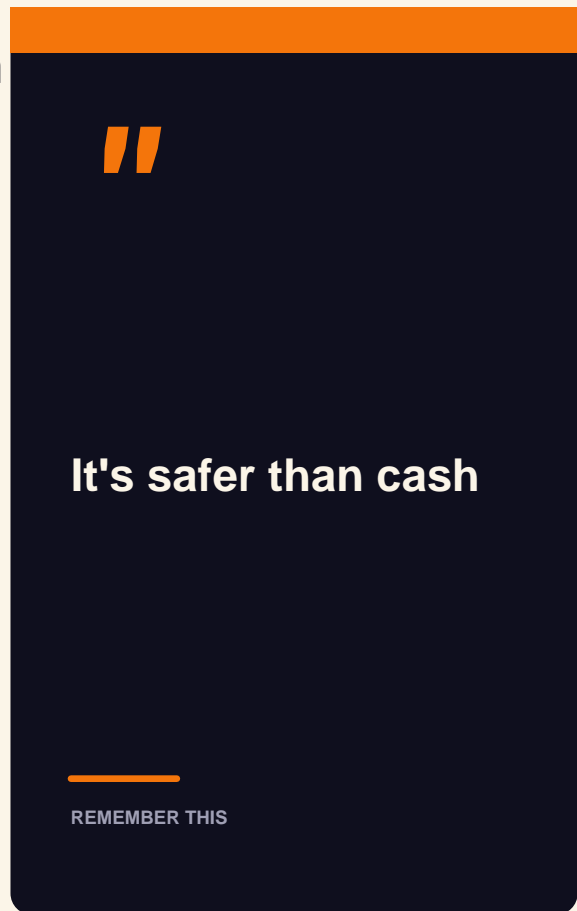
- Every transaction has a record
- You can show proof if needed
- No risk of pickpockets
- No risk of fake notes

And — your bank instantly tells you when money goes in or out.



WARNING

But UPI is only safe if YOU control your phone and PIN. Never share your UPI PIN with anyone — not even bank staff.





QUICK RECAP

UPI in 5 simple ideas.

1

UPI is not a bank

Your money stays in your bank account. UPI just moves it between accounts.

2

One app is enough

Pick GPay, PhonePe, or Paytm. Install ONE. Don't confuse yourself with multiple apps.

3

Your bank must know your phone

The phone number on your bank account must match the number on your phone. Visit branch if not.

4

PIN is your signature

Your UPI PIN is like signing a cheque. Never share it with anyone — even bank staff.

5

Always check name before paying

Before you tap 'Pay', read the name on screen. If it's wrong, cancel.



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WANT MORE LIKE THIS?

We have 38 free guides.

Smartphone basics, UPI, cabs, food delivery, online safety — all free.

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