



Send money in 30 seconds. *From anywhere.*

Once you've set up UPI, sending money is fast and easy. Pay your milkman, send beti her allowance, settle the auto fare — all in seconds.



WHAT'S INSIDE

- ✓ Send money to a phone number
- ✓ Send money using a UPI ID
- ✓ Always check before paying



— WHY THIS MATTERS

Three ways to send. All safe. All fast.

On any UPI app, you can send money in 3 ways:

1. By PHONE NUMBER (most common)
2. By UPI ID (like ramesh@okhdfcbank)
3. By scanning a QR code

We'll cover the first two here. QR codes get their own guide.

WHAT YOU'LL LEARN

- Open your UPI app
- Type a phone number to send to
- Check the name before paying
- Enter your PIN to confirm

 *Takes about 5 minutes to read*



1

STEP 1 OF 6

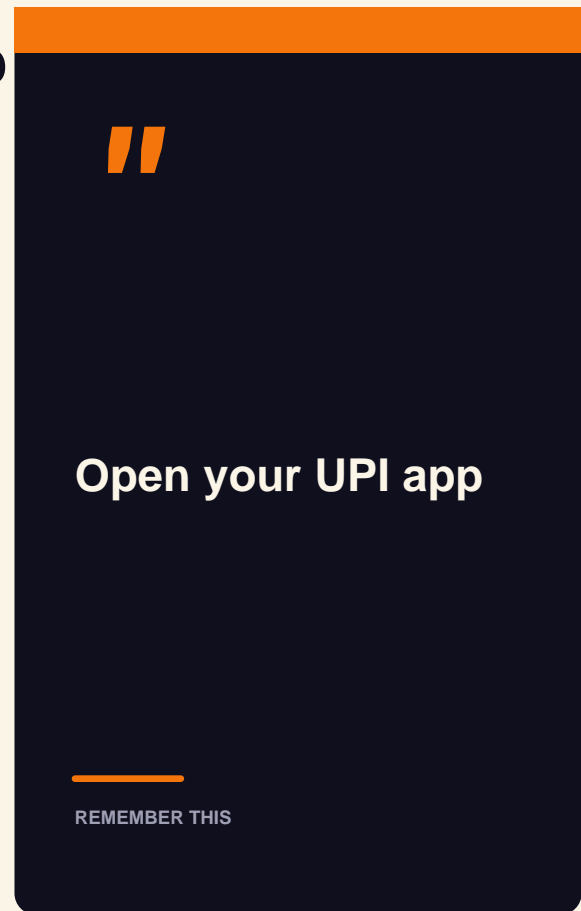
Open your UPI app

Tap the app you use — Google Pay, PhonePe, or Paytm.

On the main screen you'll see a button that says 'Send Money', 'Send to Contact', 'Pay', or has an arrow icon. Tap it.

TIP

If the app asks for your screen lock PIN or fingerprint when opening, that's a good thing — it means your app is secure.





2

STEP 2 OF 6

Choose 'To Phone Number'

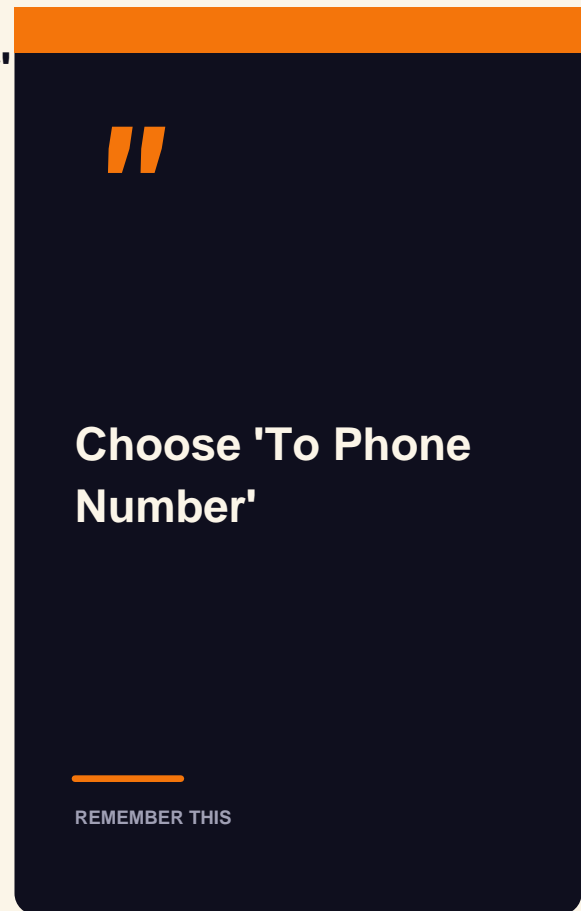
You'll see options like:

- To phone number
- To bank account
- To UPI ID
- Scan QR

Tap 'To phone number' — the easiest option.

TIP

If the person you're paying is in your contacts, you'll see their name appear directly — just tap it.





3

STEP 3 OF 6

Type the phone number

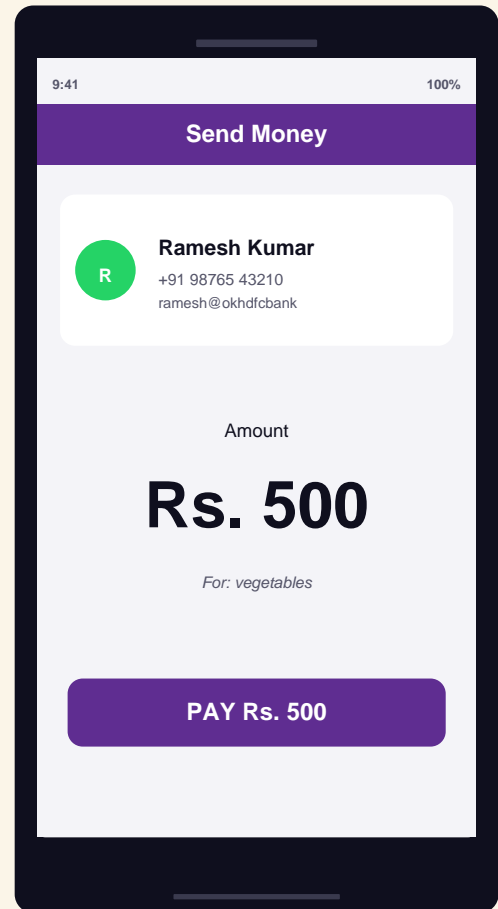
Type the 10-digit phone number of the person you want to pay.

After you type, the app SHOWS YOU the name registered with that number. This is the most important step.



WARNING

Stop and check. Does the name match the person you're paying? If wrong number, the name will be wrong. Cancel and re-check.





4

STEP 4 OF 6

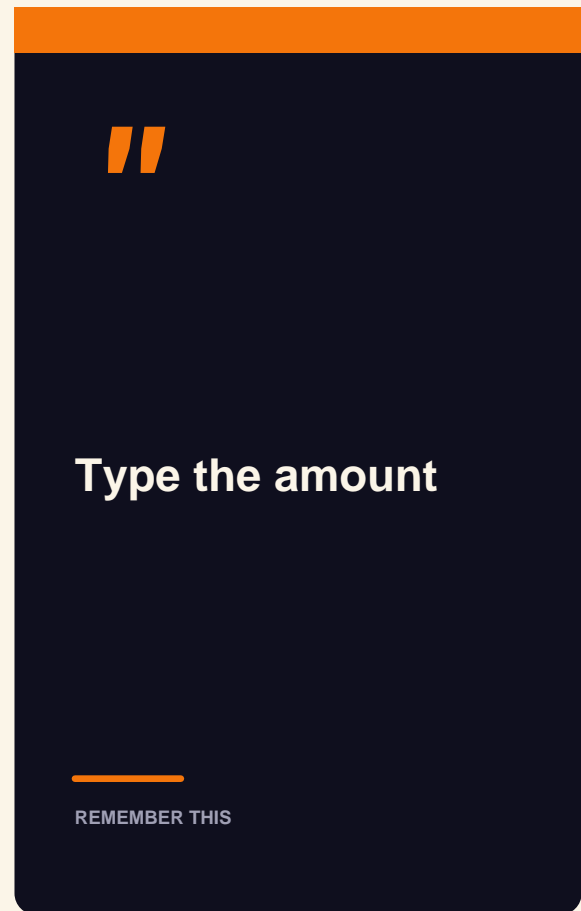
Type the amount

Type how much you want to send. Like Rs. 500.

Add a note if you want — 'For groceries' or 'Auto fare'. The person sees your note when money arrives.

TIP

Look at your typed amount carefully. Rs. 5000 has 3 zeros, Rs. 500 has 2. A wrong zero could cost you a lot.





5

STEP 5 OF 6

Tap 'Pay' and enter PIN

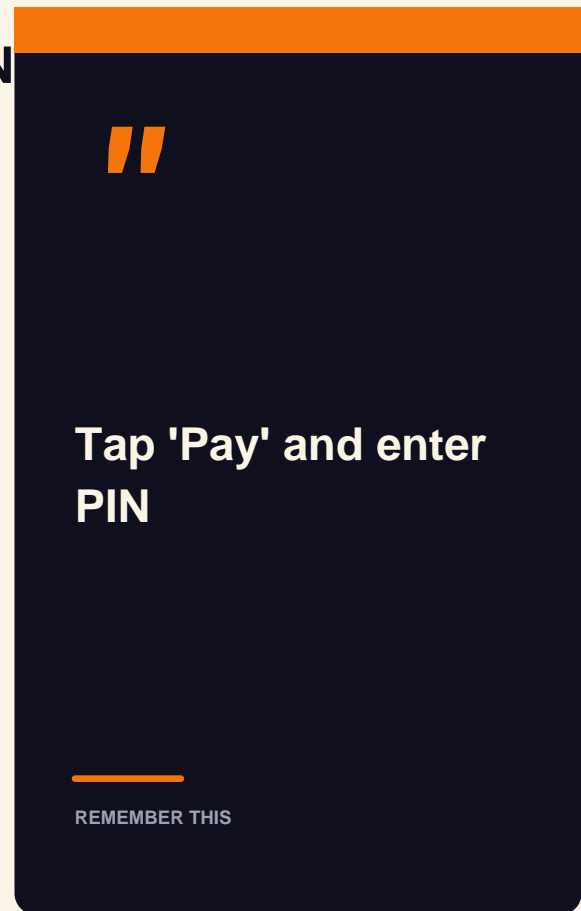
Tap the green 'Pay' button.

The app asks for your UPI PIN. Type it carefully. The money is sent the moment you finish typing the last digit.



WARNING

Your UPI PIN is private. Never enter it if you didn't **START** a payment yourself. If a screen asks for PIN out of nowhere — close the app immediately.





6

STEP 6 OF 6

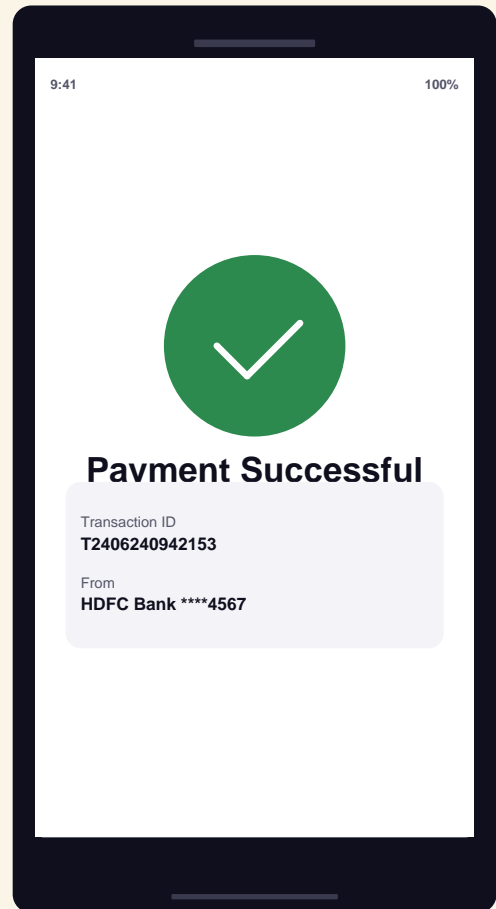
Check the success screen

After PIN, you see a green tick and 'Payment Successful'.

This screen also shows the transaction ID. You don't need to remember it — the app saves it. But if anything goes wrong, you can find it in the 'History' section.

TIP

Take a screenshot of the success screen — useful if you need proof later.





QUICK RECAP

Send money safely.

1

Open your UPI app

GPay, PhonePe, or Paytm — whichever one you have. Look for 'Send Money' or 'Pay'.

2

Phone number is easiest

Most people use 'To phone number'. Type the 10-digit mobile number carefully.

3

Always check the NAME

After typing the number, the app shows whose account it goes to. Read this name. If wrong, cancel.

4

Check the AMOUNT twice

An extra zero turns Rs. 500 into Rs. 5000. Read your amount carefully before paying.

5

Green tick = done

After PIN, you'll see a green checkmark and 'Successful'. The money is gone instantly.



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