



# UPI & Digital Payments

Digital Literacy for Students



## Learning Objectives

After this lesson, students will be able to:

- Understand what UPI is
- Use UPI apps confidently
- Make payments using QR codes
- Transfer money digitally
- Stay safe from online fraud

# What is UPI?

**UPI (Unified Payments Interface)** is a digital payment system that allows people to **send and receive money instantly using a smartphone**, without using cash.

- ◆ Works 24×7
- ◆ Directly linked to a bank account
- ◆ Payments using mobile number or UPI ID


## **Example:**

Just like we send messages on WhatsApp, we can send money using UPI.

# Popular UPI Apps

( Icon idea: mobile phone with app logos)

-  Google Pay
-  PhonePe
-  Paytm
-  BHIM App

 All these apps are safe and approved by RBI.



# How to Use a UPI App

 Graphic idea: step-by-step mobile screen illustration)

**Step : Install the App**

**Download any UPI app from the Play Store.**

**Step : Verify Mobile Number**


**✓ The mobile number must be linked to your bank account.**

**Step : Link Bank Account**

**✓ The app will automatically detect your bank.**

**Step : Set UPI PIN**

 **Create a 4 or 6 digit secret PIN.**

 **Never share your UPI PIN with anyone.**



# What is QR Code

## Scan?

A **QR Code** is a square digital code. By scanning it, you can **pay money instantly.**

### **Used at:**

- Shops
- School/college fees
- Canteens
- Tickets & recharges

### **Steps to Scan & Pay:**

Open the UPI app

Click on “Scan & Pay”

Scan the QR code

Enter the amount

Enter UPI PIN




Payment Successful 



# How to Transfer Money?

( Icon idea: arrows with money symbol)

**You can send money using:**

-  **Mobile number**
-  **UPI ID (example@upi)**
-  **Bank account number + IFSC**

## Steps:

- Select “Send Money”
- Enter details
- Enter amount
- Enter UPI PIN
- Transaction completed 🎉



# Benefits of Digital Payments

(📌 Icons: green ticks / thumbs up)

- ✓ No need to carry cash
- ✓ Fast and easy payments
- ✓ Transaction history available
- ✓ Small and large amounts supported

✓ Very convenient for students



# Protection from Online Fraud (VERY IMPORTANT).

(📌 Red warning icon)

**✗ Never:**

- Share your UPI PIN
- Share OTP with anyone
- Click on unknown links
- Believe messages saying “PIN is required to receive money”

 **Remember:**

 **UPI PIN is needed only to SEND money**

 **Receiving money does NOT require a PIN**

## **Safe Usage Tips**

- ✓ Use phone lock and app lock
- ✓ Always check payment confirmation
- ✓ Report problems to bank or app support
- ✓ Avoid payments on public Wi-Fi