



भारतीय राष्ट्रीय भुगतान निगम  
*NATIONAL PAYMENTS CORPORATION OF INDIA*

**BHARATQR**



## Table of Contents

About Bharat QR .....	2
Bharat QR Transactions.....	3
Bharat QR: Transaction related queries.....	5
Bharat QR: Know More.....	7
Know More .....	8



## About Bharat QR

### 1. What is QR Code?

A QR code consists of black squares arranged in a square grid on a white background, which can be read by an imaging device such as a camera.

QR contains information about the item to which it is attached.

### 2. What is Bharat QR?

Bharat QR is P2M (Person to Merchant) Mobile payment solution.

This solution is mutually derived among NPCI, Visa and Mastercard payment networks. Once the BQR codes are deployed on Merchant locations, user can pay the utility bills using BQR enabled mobile banking apps without sharing any user credentials to the merchant. It is a quick method of payment.

### 3. How Bharat QR works?

Bharat QR works as an alternate channel of payment, where cardholder has to download his/her bank's Bharat QR enabled mobile banking app. User has to scan the Bharat QR code at Merchant store and select card to make payment. Once the payment is successful, both cardholder and merchant receive notification in mobile application for successful transaction.

### 4. How is Bharat QR transaction different from POS transaction?

Bharat QR transactions are different from POS transactions. In POS transaction, POS terminal is required whereas in Bharat QR transaction, QR Code is required. Using mobile banking app or wallet user will scan the QR Code placed in merchant outlet and make the payment using the RuPay Card linked to the BQR.

### 5. Where can I use Bharat QR to make purchase?

Any store who has displayed Bharat QR code mark in their store.

## 6. How is Bharat QR code different from other QR code in market?

Unlike other QR Codes, Bharat QR code has lots of additional data elements like merchant name, address, Merchant Bank information, etc... Bharat QR code is much more widely acceptable and secure than other QR codes. Users can pay using any card scheme such as - RuPay, Visa, MasterCard and Amex.

## 7. What are basic requirements for enablement on Bharat QR?

- a) User should have Mobile banking application of respective bank. User can download the same from google play store (Android) / App store (iOS).
- b) The same Merchant has to be live on Bharat QR code with user's respective bank.

## 8. Are Bharat QR & BHIM QR Same?

BHIM QR is UPI Based QR. It is preferably used for P2P or P2M dynamic Transaction using Virtual Payment Address.

Bharat QR is specifically used for P2M transaction wherein payment is done via cards i.e., Debit card/Credit Card/Pre-paid Card.

## Bharat QR Transactions

### 1. How can the smartphone be enabled for payment through Bharat QR?

In order to enable Bharat QR on the smart phone, the cardholder should follow the below mentioned steps:

- a) Download the Bank's Mobile Application, wallet which supports Bharat QR from google play store/app store.

- b) Do one time registration for linking the debit/credit/pre-paid card with Bank's application
- c) Go to the merchant store where payments through Bharat QR code is accepted
- d) Click on Bharat QR icon from app to make payment through Bharat QR code.

## 2. Can I use my RuPay Card for payments through Bharat QR?

Yes, any RuPay card (Debit / Prepaid / Credit / Virtual Card) which is linked to the customer's account / wallet can be used to make payments through Bharat QR

## 3. Does a customer need to register for Bharat QR transactions?

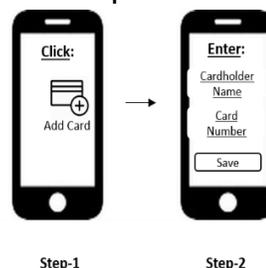
Yes, the card holder has to do one time registration of card in the mobile application and link the card with application to make payments through Bharat QR.

## 4. How can RuPay card be linked for payment through Bharat QR?

Cardholders have to register themselves with their respective Bank's Bharat QR enabled mobile banking application.

Upon successful login, Cardholder needs to click add/link card tab given in the app.

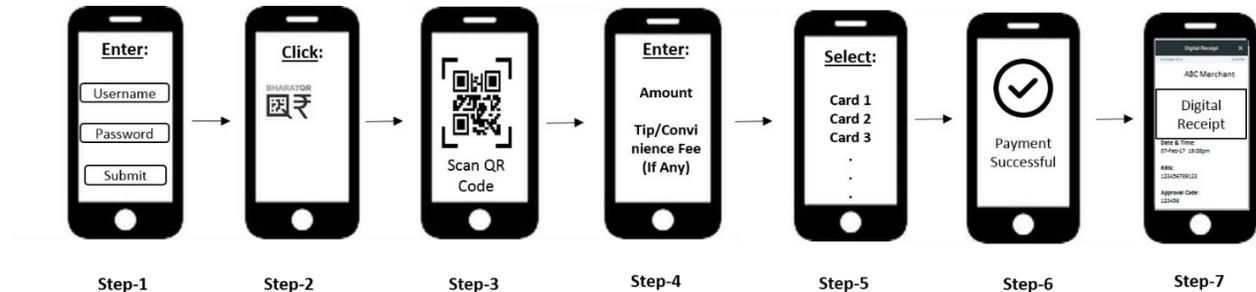
Upon successful login, Cardholder needs to click add/link card tab given in the app. Then below mentioned steps have to be followed:



In some cases, card auto linking feature is available.

## 5. How will a cardholder purchase via Bharat QR?

Refer the below screenshots explaining Transaction Flow



1. Download & open Bharat QR enabled mobile application.
2. Enter username & password for login.
3. Click on pay by Bharat QR option given on the home screen.
4. Scan merchant Bharat QR code.
5. Enter amount to be paid along with tip/convenience fee (if applicable).
6. Select RuPay or any other card linked to the user, for payment.
7. User will receive payment confirmation message.
8. User will receive digital receipt.

## 6. How will the customer be informed/notified about the successful transaction?

Customer will receive notification on the mobile banking application / through SMS confirming that the transaction has been performed successfully.

## Bharat QR: Transaction related queries

1. Do I need to be customer of particular bank to use Bharat QR to make payments?

Your bank needs to be enabled on Bharat QR solution.

**2. Are there any charges for using Bharat QR?**

There are no additional charges for making transaction through Bharat QR.

**3. Can I link multiple bank card on same App?**

You can only link multiple cards of the same bank in a single app.

**4. How can I access a record of all historical transactions?**

Post Transaction completion, all transactions will reflect in the 'Transaction History' Section of the App. Similarly, all transactions will replicate on your bank account statement.

**5. Do I need to enable mobile banking on my bank account to pay using Bharat QR?**

Yes, your account needs to be enabled for mobile banking for Bharat QR payments.

**6. Do my mobile number registered with bank account and in Bharat QR app have to be same?**

Yes, it has to be same. This is one way of authentication.

**7. Can the existing wallet be used for payment through Bharat QR?**

Yes, if the existing wallet has an option to pay using Bharat QR.

**8. What customer shall do if the transaction is failed?**

The cardholder needs to follow below steps-

- a. Cardholder has to click on the 'transaction history' tab given in the app.
- b. Record the failed transaction details.
- c. Report to issuing bank with the failed transaction details or user can also raise complaint in app.

## **9. What happens if the customer's account has been debited and merchant has not received the payment?**

In case the cardholder's account is debited but the merchant has not received the Payment, the money will be automatically refunded back into cardholders account.

Sometimes this takes longer than intended time. Incase if cardholder has not received the refund within 24 hours, customer should contact customer support of the bank. Cardholder can also raise a chargeback through proper channel as prescribed by the respective banks.

## **10. What happens if the credentials while doing Bharat QR payment are entered wrong?**

No problem, the mobile application will prompt you to re-enter the correct PIN. The maximum number of tries allowed, depends on your bank. Please check with your bank for details.

## **11. What happens if the OTP is not coming for making payment for Bharat QR? Why is this required?**

First check the mobile network. If still not receiving OTP, kindly contact your bank.

[Bharat QR: Know More](#)

### **1. What if I lost my phone?**

Incase if you lose your phone then login PIN required to authorize all transaction will not be known to any third person and third person will not be able to make any payments. In addition, also contact customer support of your bank.

## **2. What if I change my handset?**

If you change your handset, you will need to

- a. Download the app enabled with Bharat QR again
- b. Login with your mobile number and password
- c. Allow the app to verify you. This is for your security. After verification your account will be restored.

If you change your handset, you need to

- a. Download the mobile banking app again
- b. Login with your mobile number and password
- c. Allow the app for verification. This is for user security. Post verification your account will be restored.

## **3. What are the 2FA's for Bharat QR?**

The 2FA for Bharat QR is –

1. First factor is MPIN for the mobile application login
2. Second factor is taken as MPIN/OTP/ATM pin but it is Bank's discretion to apply the second factor.

## **4. Will the transaction happen only during banking hours?**

No, the transaction can be done any time, i.e., (24\*7\*365)

## **5. What are Per Instance/Daily/monthly transaction limit?**

The per day transaction limit is set at Bank's end. Please contact respective Bank for further information.

## **6. Can I make part payment through Bharat QR?**

Yes, customer will get an option to enter the amount in the app after scanning the QR code. At the time of entering the amount, customer can enter part of the amount through Bharat QR and remaining as they want.

**7. I have paid for my transaction but not received notification/message/confirmation. Why is that?**

Once you complete a transaction, you should see a success status on the App screen and receive an SMS from your bank.

In some cases due to operator issues, it takes longer time.

In case if you have not received a confirmation, do contact customer support of your bank.

