Important changes to our Unified Payment Interface (UPI) services:

There are some important, upcoming changes to our Unified Payment Interface(UPI) services in the coming months.

Please note that HSBC SimplyPay UPI app will be available to use till further notice before we demise the same.

The features highlighted below will be available on 'HSBC India' Mobile Banking app from 17 August 2021.

Feature	**Feature Description**
UPI registration / Set up	This feature allows you to set up your UPI services one time for new users. Since HSBC SimplyPay app will demise shortly, we will soon disallow new Registration on the HSBC SimplyPay app during blackout period which will be advised in the next 2-3 months.
Send Money	This feature allows you to send money to third party person and merchant payments.
Collect Money	This feature allows you to request money from third party person and merchant payments.
Scan and Pay	This feature allows you to scan and pay money to third party person and merchant payments.
Generate QR Code	This feature allows you to generate a QR code and share it with from third party person and merchant for receiving payments.
UPI Transaction History	This feature allows you to check your UPI transactions in a single view.
Raise and track dispute	This feature allows you to raise a dispute for UPI transactions and track the status of the disputes.
Manage Virtual Payment Address (VPA)	This feature allows you to create VPA Add/Delete VPA Add account under a VPA / Set Default account / Remove account from VPA
Block spam VPA	This feature allows you to block a VPA as spam if you suspect the request is received from a spam VPA.

The features highlighted below will be available on 'HSBC India' Mobile Banking app in the next few months. In the meanwhile, you can access these features through HSBC SimplyPay app till the date we demise the same.

Feature	**Feature Description**	**Impact due to Integration into 'HSBC India' Mobile Banking App**
Manage Payee	This feature allows you to Add / Delete Payee for UPI	You will be able to make payments directly to payees using HSBC Mobile Banking app till this feature is delivered in the next few months.
Intent call(Android)	This feature allows you to receive collect request from merchants website and app directly on the HSBC app.	You can receive a collect request via VPA or by scanning the merchant QR code.
Deregister from UPI	This feature allows you to delete your UPI registration.	If you want to deregister from UPI in the interim, before this feature is available 1. If you are a HSBC SimplyPay user, you can deregister form there or 2. If you are not a HSBC SimplyPay user, you may reach out to us on PhoneBanking or HSBC India branches to request for deregistration from UPI.
Unblock Spam VPA	This feature allows you to unblock a VPA which you may have marked as spam earlier.	If you want to unblock a spam VPA in the interim, before this feature is available 1. If you are a HSBC SimplyPay user, you can deregister form there or 2. If you are not a HSBC SimplyPay user, you may reach out to us on PhoneBanking or HSBC India branches to request for deregistration from UPI.

The features highlighted below will not be available/required on 'HSBC India' Mobile Banking app once UPI is integrated as the new payment method. In the meanwhile, these will continue to exist on HSBC SimplyPay app and will be available to use till the date we demise the same.

Feature	**Feature Description**	**Impact due to Integration into 'HSBC India' Mobile Banking App**
Bharat Bill Payment System (BBPS)	This feature allows you to pay utility bills using UPI platform.	You can use BBPS through Personal Internet Banking on desktop or mobile browser. Wider categories are available through Personal Internet Banking.
UPI for Non HSBC Customers	This feature allows you to link non HSBC accounts on the HSBC SimplyPay UPI app.	Non HSBC customers using HSBC SimplyPay app will not be able to use UPI services with HSBC after the demise of the HSBC SimplyPay app
Device binding through SMS	This feature automatically generates a SMS during the UPI registration process from your mobile to bind the device to the HSBC SimplyPay app.	Device binding not required in the mobile banking app as the UPI feature is integrated within the app
Link a non HSBC bank account to VPA	This feature allows you to link non HSBC accounts on the HSBC SimplyPay UPI app.	Only HSBC accounts can be linked for UPI on the mobile banking app
Set UPI Limits	This feature allows you to increase / decrease your UPI transaction limits.	You will get the default limits as prescribed by NPCI
Max 3 VPA permitted	This feature allows you to create multiple VPA on the app for UPI payments.	On Mobile Banking app we will restrict the number of VPAs to maximum 3 per user. You can link up to 5 HSBC accounts under each VPA.
Set / Change UPI PIN	This feature allows you to setup or change your UPI mPIN.	You will not require the MPIN / UPI PIN to authorize transaction in the Mobile Banking App. Hence, set UPI PIN will not be available in HSBC India App.

Check Balance	This feature allows you to check your HSBC and non HSBC account balance through HSBC SimplyPay app.	You can check your HSBC account Balance on the Home page of the Mobile Banking app after logon. For your non HSBC account, you will need to reach out to your respective bank where you hold an account.
Pay / Collect from Contact	This feature used to allow you to pay to a mobile number if both the payer and payee are using HSBC SimplyPay app.	You can use the VPA and Account/IFSC code to pay and collect
Pay Again	This feature allows you to make the same payment again to the same payee for the same amount without having to re-enter the details.	You can add a payee and select him/her from your beneficiary list to pay again.

In case you require any further assistance, please call HSBC PhoneBanking or visit the nearest HSBC India Branch.

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