

BHIM Referral scheme

Customer Referral Scheme - The scheme is intended to incentivize an existing user of BHIM to bring new users on the BHIM platform and encourage the new user to do transaction using BHIM with other users or by referring new users on BHIM. Hence, the bonus will be paid to both the referrer and the new user of BHIM (referee) and the referral will be considered successful only after 3 successful financial transactions (to any valid UPI user – “valid receiver”) performed by the referee.

The Scheme construct as -

An existing BHIM user (Referrer) to refer BHIM application to new user (Referee)

New BHIM user (Referee) initiates access to BHIM app or by dialing *99# from his/her mobile number registered with bank and complete on-boarding process on BHIM i.e. downloading, registering and fetching the bank account

New BHIM user (Referee) completes his/her first eligible financial transaction with any unique user

To establish the referral relationship between referrer and referee –

Referee needs to enter the referral code (mobile number) of the referrer at the time doing the first financial transaction with any unique user (to any valid UPI user including BHIM)

The referral code field (as an option) will appear on the transaction page and will be visible only to the new BHIM user (referee) at the time of their first financial transaction process

In case of *99#, the referee will choose the option of entering the referral code (as an option) at the time of on-boarding

System shall validate that if the referrer mobile number is valid BHIM registered

On completion of minimum 3 unique successful transactions totaling to Rs. 50 to any 3 unique users (either P2P or P2M), the referrer and the referee will be notified about the bonus amount via notification in BHIM app. In this the referrer and referee has to be on BHIM user, however he can perform financial transaction with any valid UPI user / merchant.

The bonus will be credited to the bank accounts of the referrer and the referee after meeting the eligibility criteria (as stated below)

Click [here](#) for FAQs on the Customer Referral scheme.

Merchant Incentive Scheme –

Merchant can download and install the BHIM App or *99# in his phone and will have an option to self-declare himself/herself as merchant by clicking on “I Am A Merchant’ tab in BHIM App.

Once the user clicks on the “I AM A MERCHANT” tab, he/she has to fill in appropriate details asked by the BHIM App - business name, contact number (auto populated), merchant category (drop-down), merchant address, city, pin-code, account type

The scheme applies to all merchants who receive payments on BHIM App or *99#

Reward section in BHIM app would display the cashback received to the merchant.

Merchant can use any mode available on BHIM [QR Code, VPA, Mobile number, or Aadhaar number] to collect the payments from their customers. Both push and pull based payments shall qualify for this payments.

On achieving the cashback incentive slab as defined for the merchants, NPCI initiates the cashback process using NACH platform and the merchant is notified of the cashback via notification in BHIM app

[Terms & Conditions](#) for eligibility criteria and other details.

Click [here](#) for FAQs on the Merchant Incentive schme.