

Update Guide for existing M-Pay users migrating to Mirror+

UPI and Bharat QR options are available in pre-login and post login modes. If you are a Mirror + user, you can login to Mirror + using your existing password and start using UPI and Bharat QR. We have also introduced a new feature wherein UPI and Bharat QR are offered as pre-login modules so that you can make instant payments without logging in to Mirror+ using login password.

Pre-login Method UPI

In case of pre-login module of UPI, we have provided a login PIN (instead of Mirror+ password), so that you can login quickly and complete UPI merchant pay/fund transfer options. The steps for first time pre-login are mentioned below,

1. User downloads the Mirror+ application
2. Clicks on the UPI icon in home screen.
3. Prompts with mobile number verification with SIM selection.
4. An SMS will be send from the application for verification.
5. This mobile number should be registered with a bank.
6. After successful mobile number verification user can enter his name, select the bank and account number
7. User can enter VPA of his choice or choose the VPA from the suggested VPAs.
8. Create the 6 digit application PIN, Security question and Email ID/Alternative mobile number.
9. Now user is allowed to login to UPI home page using application PIN. Once after login the user can explore below functionalities
10. User can select the VPA from the set of VPAs created by him.
11. User will be able to select an account from the listed accounts. Application will show default account as selected, which can be changed from the user profile section.
 - a. If MPIN is set for the account – User will see a ‘View Balance’ button.
 - b. If MPIN is not set – Application will show button for ‘Set MPIN’
12. Below the account listing section user will be given options to 'Pay', 'Scan QR' & 'Collect'
13. In the next Section 'I'm Merchant!' option is shown for merchants use.
14. Below this Section user will be given the menu for 'User Profile', 'Account Management', 'Transaction History', 'Dispute Management', 'Unlock VPA' & 'Contract Management'
15. 'Pay' option from home page will direct user to multiple pay options namely VPA, IFSC, AADHAR, MMID, QR
 - a. In case of VPA option user will see provision to enter Payee VPA, Amount and Remarks, user can add the payee in the Contact list.
 - i. User can select his VPA and account number from the drop down list.
 - ii. User can submit the page.
 - b. In case of IFSC option user will see provision to enter Name, Account Number & BANK IFSC, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and Account number from the drop down list.

- ii. User can Submit the page
 - c. In case of AADHAR option user will see provision to enter Aadhar Number, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and Account number from the drop down list
 - ii. User can Submit the page
 - d. In case of MMID option user will see provision to enter Name, Payee Mobile Number & MMID, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and account number from the drop down list.
 - ii. User can submit the page.
 - e. In case of QR option user will see provision to enter Payee VPA, Name, Merchant name, Amount and Remarks, user can add the payee in the Contact list
 - i. User can select his VPA and account number from the drop down list
 - ii. User can Submit the page
16. The difference between logged in and non-logged in session is in case of logged in session user will be using application password and in case of non-logged in session the user will be using the application pin for login in to UPI screen

Post-Login (UPI) – Steps

1. Login to Mirror + using your current password.
2. Clicks on the UPI icon in drawer from home screen.
3. Prompts with mobile number verification with SIM selection.
4. An SMS will be send from the application for verification.
5. This mobile number should be registered with a bank.
6. After successful mobile number verification user can enter his name, select the bank and account number
7. User can enter VPA of his choice or choose the VPA from the suggested VPAs.
8. Mirror Plus customers can use the logged in session by using application password for accessing UPI option inside Mirror Plus.
9. Once after login the user can explore below functionalities
10. User can select the VPA from the set of VPAs created by him.
11. User will be able to select an account from the listed accounts. Application will show default account as selected, which can be changed from the user profile section.
 - a. If MPIN is set for the account – User will see a ‘View Balance’ button.
 - b. If MPIN is not set – Application will show button for ‘Set MPIN’
12. Below the account listing section user will be given options to 'Pay', 'Scan QR' & 'Collect'
13. In the next Section 'I'm Merchant!' option is shown for merchants use.
14. Below this Section user will be given the menu for 'User Profile', 'Account Management', 'Transaction History', 'Dispute Management', 'Unlock VPA' & 'Contract Management'

15. 'Pay' option from home page will direct user to multiple pay options namely VPA, IFSC,AADHAR, MMID,QR
- a. In case of VPA option user will see provision to enter Payee VPA, Amount and Remarks, user can add the payee in the Contact list.
 - i. User can select his VPA and account number from the drop down list.
 - ii. User can submit the page.
 - b. In case of IFSC option user will see provision to enter Name, Account Number & BANK IFSC, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and Account number from the drop down list.
 - ii. User can Submit the page
 - c. In case of AADHAR option user will see provision to enter Aadhar Number, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and Account number from the drop down list
 - ii. User can Submit the page
 - d. In case of MMID option user will see provision to enter Name, Payee Mobile Number & MMID, user can add the payee in the Contact list. User will enter Amount and Remarks
 - i. User can select his VPA and account number from the drop down list.
 - ii. User can submit the page.
 - e. In case of QR option user will see provision to enter Payee VPA, Name, Merchant name, Amount and Remarks, user can add the payee in the Contact list.
 - i. User can select his VPA and account number from the drop down list
 - ii. User can Submit the page
16. The difference between logged in and non-logged in session is in case of logged in session user will be using application password and in case of non-logged in session the user will be using the application pin for login in to UPI screen

Bharat-QR Pre-Login /Post-Login screen – Steps

1. Customer visits Merchant location and if the merchant accepts Bharat-QR payments customer can scan the respective Bharat-QR code. Customer can select the account to be debited and the ATM/Debit card linked to the account.
2. Mirror plus application provides transaction details screen for viewing theBharat-QR transaction history
3. Next page use can enter transaction MPIN to complete the transaction